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50th LPA annual meeting includes reports, outlook

By SUSAN THOMPSON  
Lake Panorama Times staff

The 50th annual meeting of the Lake Panorama Association was May 11, with about 100 people in attendance. The meeting provided an update on activities during the past year, plus a look ahead to the next 12 months. Re-elected to the LPA board for another three-year term were Gary Evans and Jim Spradling. Newly elected was Neil Wright, replacing Larry Babcock, who was completing a three-year term. Gary Evans, LPA board treasurer, provided the 2018 financial and audit report for the LPA and its subsidiary, LPN, LLC. For 2018, Evans said the LPN operation showed an operating loss of \$140,299. “Overall revenue was up \$96,276 from 2017. But along with the higher revenues, cost of goods sold and operating expenses also were higher,” Evans said. “Maintaining a profitable subsidiary that specializes in the golf and restaurant industry continues to be a challenge,” Evans said. “The LPN board of managers continues to work with LPN staff to ensure our subsidiary

is pursuing improved strategies to maximize performance in future years.” Turning to the LPA, Evans drew attention to the association’s income statement, which showed actual 2017 and 2018 revenues and expenses, plus the 2019 budget numbers for comparison. Evans said the 2018 operating income figure of \$715,755 includes about \$225,760 that was the auditors’ adjustment for land sales expense. It also includes \$468,596 in donations from Friends of Lake Panorama in the form of completed sports courts at Boulder Beach and an irrigation system and paved cart paths at Panorama West. LPA’s operating profit before these adjustments was \$21,399. Evans said the LPA board of directors decided a five-percent dues increase should be applied for 2019. “The board’s budgeting process focuses extensively on cash flow,” he said. “Cash balances are targeted for 20 percent, with the possibility these will be in the 17 to 18 percent range if non-budgeted expenditures are approved as a mid-year budget amendment.” Evans said it’s important to remember the



This drawing shows the main entrance of the new LPA shop building, looking southeast. Cupolas, wainscot and a stone entrance to the shop’s office area will “dress up” the facility. A berm on the west and south of the property will support evergreen plantings to provide a visual screen. Plantings also be implemented on the north side of the complex.

LPA board does not set its annual operating budget with the expectation of selling land. All operating expenses are covered by LPA’s recurring operating revenues. Jim Spradling, completing his second year as LPA board president, chaired the meeting. He characterized his president’s comments as a report card to members on the past 12 months. “We have a lot of talented people working for us at both the LPA and LPN,” Spradling said. “This past year has been about improving our organizational structure and staff performance. From top to bottom, I can report the staff is very good, and continues to improve.” Spradling said LPA board members worked well together, while also collaborating well with the LPN board of managers. Two major, challenging capital projects – a new maintenance complex and upgrades to the LPA water system - moved forward during the past year, Spradling said. “Complex decisions needed to be made on both of these two projects. I can report your LPA

board members used good judgment, and both projects are moving ahead because of their work,” he said. “Once completed, both of these projects will provide long-term service to LPA members.” Spradling said the reorganization of the LPN, LLC management team also was a challenge, but he believed things are now “moving in the right direction. The LPN board of managers has been a big help during this transition,” he said. “There is an increased emphasis on customer service and marketing. Plus this change has opened opportunities for key staff members to advance and thrive in new roles.” Looking ahead to the next 12 months, Spradling said he sees water quality, water safety and improved customer service as key issues. He thanked the LPA board for their work, as well as those who volunteer to serve on several standing committees, which advise the board on special topics. LPA, PAGE 3



This artist’s rendering of the new LPA maintenance complex provides a “birds-eye” view looking southwest over the site.

Family surprise leads to new bench at Panorama West

By SUSAN THOMPSON  
Lake Panorama Times staff

Bob and Betty White have lived on Lake Panorama’s Christmas Tree Point for more than 30 years. Their first house on Andrews Terrace was purchased in 1987, and they split time between there and Urbandale. By 1992, they were living fulltime in a waterfront home they had built nearby. The couple celebrated their 70th wedding anniversary last fall. In 2019, they are celebrating their 90th birthdays. With Bob’s in April and Betty’s in October. With these milestones in mind, their family recently came up with a surprise gift. Their family includes son and daughter-

in-law Dennis and Debbie White, who live in Colorado; son and daughter-in-law Noel and Patty White, Arkansas; and son-in-law and daughter Joel and Michele VanVark, who live in Des Moines. They have eight grandchildren, and four great grandchildren. For the last year or so, Bob and Betty had talked about installing a granite bench near the par 4 tee box on the second hole at the Panorama West golf course. Bob was instrumental in helping create par 4 tees on some holes at the course. On the second hole, he mowed, cleared trees and bushes, then planted new shrubs. The couple has maintained the shrubs and sometimes flowers near the par-4 tee box ever since. They added a wooden bench, which

stood for many years, until the wood rotted away. Early this spring, the three children and their spouses banded together to get a granite bench installed near this tee box. “We wanted it to be a surprise,” said Patty White. “We knew it was something they really wanted to do sometime, and what better time than now to honor their 90th birthdays and 70 years of marriage.” BENCH, PAGE 3



A close-up of the bench at Panorama West. The Whites had planned to install a granite bench in this location themselves, but their family beat them to it.

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# LPA security chief talks water issues

## Q&A with Jerry Armstrong, LPA Security Chief

By **SUSAN THOMPSON**  
*Lake Panorama Times staff*

In 1969, Jerry Armstrong was Lake Panorama's first security officer for one year, before taking other jobs for many years. He then worked the LPA security night shift full-time for 10 years, before stepping into the LPA security chief role in October 2016. In this month's Q&A, Armstrong talks about boating on Lake Panorama.

**Q:** What's new this year for boaters at Lake Panorama?

**A:** LPA and DNR rules for boating remain largely unchanged for 2019. However, members may want to note that last year some boaters incurred tickets from the DNR on a couple of relatively new items. DNR rules state vessels may not be left unattended on open water unless they are secured to a dock or a legal mooring buoy. This means when rafting in coves, at least one responsible operator must remain on the vessel at all times to comply with Iowa Law. The other item was the use of blue lights on boats. This is prohibited because blue lights are to be reserved for law enforcement and emergency vehicles.

**Q:** Please explain the navigational buoys and hazard buoys on Lake Panorama.

**A:** Centerline buoys mark

the channel of the lake, with boaters travelling on the right-hand side of the buoys. This is easy to remember because it is the same as driving on the highway. Centerline buoys are marked with a flashing white light so they are visible at night.

Hazard buoys are placed in areas that are known to be shallow or hazardous. Be aware these buoys are not a guarantee of exact hazard location, but rather a warning to steer clear of that general area. Some hazard buoys are marked with a flashing amber light to ensure boaters steer clear of these areas.

So remember, when boating at night, avoid amber lights, and stay immediately to the right of white lights.

In 2018, a new buoy map was proposed by the water safety committee and approved by the LPA board. Buoys will be placed in 2019 according to that map. LPA members should be aware no changes to the map will be made this year unless there is a correction of a hazard buoy. Call the LPA office at 641-755-2301 with questions.

Also new for 2019 is a rule adopted by the LPA board concerning the moving of buoys by members. The rule reads: "Intentional vandalism or unauthorized relocation of buoys shall result in an

automatic 3rd offense under LPA rules 5.1(f)(3). In the case of vandalism, the offending member shall pay both the stated fine and damages."

A 3rd offense fine is \$250 and loss of the member's boating privileges for the season.

**Q:** What are some common mistakes made by boaters?

**A:** One common mistake is the misunderstanding about boat capacity. Most boats are rated for a maximum number of persons and a maximum total weight. Boaters must remember they are not allowed to exceed either of these numbers. This is especially relevant with young people who weigh less than adults. Regardless of how small the passenger is, everyone counts as one passenger in the boat capacity limit.

**Q:** What items should boat owners have in place before they launch their boat this spring?

**A:** Fire extinguishers and floatation devices are both priorities for DNR and LPA, as both are key

safety items. Boats with greater than 10 horsepower are required by Iowa law to have at least one Type B-I fire extinguisher onboard the vessel. Some larger boats are required to have one B-II fire extinguisher, or two B-I fire extinguishers, onboard the

vessel. Boat owners should check the extinguishers periodically to ensure they remain in a good, useable condition.

All vessels are required to have at least one United States Coast Guard (USCG) approved life jacket for each person on board. In addition, vessels over 16-feet in length must have a throwable floatation device (excluding kayaks and canoes). Iowa Law requires children under 13 years of age wear their life jacket while the vessel is underway.

Boaters are ultimately responsible to comply with all Iowa State Law and can find more information at the DNR's boating website: <http://www.iowadnr.gov/Things-to-Do/Boating>

**Q:** Final thoughts for the 2019 boating season?

**A:** A couple of things. First, the Iowa DNR has a new online licensing system for hunting and fishing license needs. The DNR has recently launched GoOutdoorsIowa, which will make it easier to purchase, store and renew your licenses, view hunting and fishing regulations, and report harvests. The GoOutdoorsIowa app can be downloaded via the AppStore or Google Play.

Second, any boat leaving any lake (including canoes, kayaks, etc.) should be



cleaned, all compartments drained, and the vessel should dry at least five days prior to re-entering Lake Panorama or show they have not been on an infested lake, have no water in compartments, no plant debris or mud, or any other sign of potential contamination. This is an Iowa law and is enforceable with a \$500 fine. The LPA also has set fines for violators and for falsified information on ques-

tionnaires. LPA Security's phone number is 641-757-9035. Please double check your mobile phone contacts to make sure you are using this number. Contact LPA security with any questions or concerns related to LPA's rules and regulations. Members are reminded to call 911 in the event of a fire, medical or police emergency. Be safe and enjoy your 2019 season at Lake Panorama!



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LPA  
FROM PAGE 1

“Volunteers are an integral part of the process,” he said.

John Rutledge, LPA general manager and LPN, LLC director of operations, began his report with a look at the LPN. “We are in a transition period, with a number of talented people taking on new and increased roles in the organization,” he said. “So far I’m seeing good team chemistry with an energy and momentum for continued improvements in the golf courses, restaurant and lodging departments.”

Rutledge recognized the LPN Board of Managers. “Having a separate group to focus on the LPN is important, and has been a great help to the LPA board of directors as they make decisions,” he said.

LPN enjoyed a number of improvements in 2018. The McLuen estate, working with Friends of Lake Panorama, implemented both a new irrigation system and sections of paved cart path on the Panorama West Golf Course.

An equipment replacement schedule has been implemented at the golf courses, with LPN’s 18-hole fleet being the primary area of need at this time. “We look forward

to a planned rotation of essential golf course equipment as a recurring budget item, which will help continue the great course quality we offer,” Rutledge said.

Rutledge said the LPN pro shop, kitchen, restaurant and lodging departments all are working on new efforts to market their facilities and enhance the customer experience. He encouraged those who don’t already receive the LPN Weekly newsletter each Sunday to go to the LPN website and sign up.

Rutledge said staff is working with Shive-Hattery Engineering to develop a master plan for the conference center facility. “Historically, we have made improvements when they could not be postponed any further. Now we hope to work ahead, and phase-in needed improvements,” he said.

“We are making a lot of structural and foundational improvements at Lake Panorama National that will both improve the customer experience and make the business more financially sound in the long term,” Rutledge said.

Shifting gears to the LPA, Rutledge outlined progress being made on two major capital projects that have been under discussion by the LPA board for several years.

“At this meeting last year, I provided an update about

our ongoing efforts to move toward a suite of major upgrades to our water plant,” Rutledge said. “Estimates at that time were in the \$3.6 million range. This spring, LPA received responses from a number of quality bidders on three key components to this plan. Total bids were as expected on the drilling of another Jordan well and a discharge line for the reverse osmosis system. However, the bid for the plant upgrades was higher than expected. Total cost for the entire project now is \$4.7 million.”

Rutledge said the LPA board took “a very hard look at these numbers and our options moving forward, and voted to proceed with these improvements.”

The project will begin once a final construction permit is issued by the Iowa Department of Natural Resources. “Assuming no permit issues, this project is expected to begin this fall and continue through most of next year, with completion late in 2020,” Rutledge said.

Funding for the project will be through the State Revolving Loan Fund for drinking water improvements, at a fixed rate of two-percent interest for 20 years. “LPA can currently repay this loan by adding between \$20-\$25 per month, or about \$70 per quarter, to every water bill,” Rut-

ledge said. “Once all permits are finalized and we have officially started, the board will consider whether they want to pursue a ballot measure that proposes a mix of rate increases and a flat assessment to pay off this debt.”

Another substantial project underway is replacement of the LPA maintenance facility, a topic that first came before the LPA board in the fall of 2014. The current shop is 4,000 square feet, was built in 1973 and replacement is long over due. Signs of corrosion were discovered in late-2016 and the building was temporarily modified in the fall of 2018 to support LPA operations this winter.

The new facility will include a shop that measures just under 10,000 square feet. Also included on the site will be a new cold storage building, two new hoop structures for salt and sand storage, a brine mixing shed, and storage bins for aggregate and other materials.

Rutledge said site location was studied thoroughly by staff, engineers and the board, with four final site plans considered. “Placing the facility on a hard surface road was a priority, as was ensuring a clean and attractive site,” Rutledge said.

The location on 200th and Chimra was chosen, with a berm on the west and south

of the property. On top and outside of this berm will be a series of evergreen plantings to provide a visual screen. Plantings also will be used on the north to ensure the entrance to Lake Panorama remains appealing. Cupolas, wainscot and a stone entrance to the shop’s office area will “dress up” this facility.

This maintenance complex will cost \$1.7 million. LPA has worked with a consortium of local banks to finance this project. Payoff has been structured as a 20-year loan and will require LPA to set-aside 20-25 percent of its annual capital budget amount for payback.

Other items Rutledge covered were:

RIZ is in the process of soliciting bids on a third-party dredging contract. This project would be a one-time hire of an outside company to dredge from the Fansler Bridge to the far reaches of the County Basin. Although LPA has dredged to the Fansler Bridge, this was done while using the much closer CIPCO basin. By hiring an outside vendor, LPA can continue to maintain the upper basin and benefit from this “boost” from the outside vendor.

The Smith Wetland, north of Burchfield Cove, is being constructed this summer. In addition, RIZ is looking at some streambank sta-

bilization options north of Burchfield.

LPA staff remains engaged in the Iowa Legislature, watching for any changes to property tax law, TIF or RIZ. The 2019 session was uneventful.

Guthrie County has agreed to restore Sage Trail to a condition similar to 2012. This is a stabilized gravel strategy, which is lower dust and has fewer washboards. The work is expected to be done this summer.

The 50th anniversary book will be available mid-summer and is available for pre-order. Rutledge said he believes LPA members will find the book to be a “must own.” Once the books have arrived and are available for pickup, information will be provided via LPA and LPN newsletters.

Rutledge closed by thanking LPA members who volunteer to help make Lake Panorama a great community, then took audience questions and comments. Several compliments to the LPA and LPN staff were received, with mentions of great golf course conditions, customer service in the Links, debris cleanup from the lake, prompt water leak repairs during difficult weather, and winter snow plowing.

BENCH  
FROM PAGE 1

They turned to Des Moines-Winterset Memorials, a company founded in 1878. Bob’s father was a partner in the business beginning in the late 1920s. Bob followed in his father’s footsteps, as both a company owner and designer for nearly 40 years.

During Bob’s time with the company, he designed and placed more than 200,000 monuments. Two of the most well known are the Korean and VFW memorials at the Iowa Statehouse. In 1992, the couple sold the company and Bob retired.

Over the years, Bob’s connections with Des Moines-Winterset Memorials helped make it possible to add four granite benches to the Panorama West golf course. It was natural this was the type of bench the couple planned to someday purchase and donate.

Keeping the bench a secret until the family could be present to unveil it wasn’t easy. Because of weather concerns,

it was installed a week earlier than planned. Since Bob plays a lot of golf at Panorama West, the company covered the wording with stencil tape and wrapped the bench in a tight cover.

Sure enough, Bob saw the bench shortly after it was installed. And truth be told, he was somewhat upset someone would install a bench where he and Betty had planned to do the same.

When the weekend came, family members announced they’d like to play a round of golf. Betty, who used to play but doesn’t anymore, said she would stay home. But daughter Michele insisted she ride along. By the time the group reached the par-4 tee box on the second hole, the bench had been uncovered.

“It was a complete surprise,” says Bob. “We weren’t suspicious at all. It’s exactly what we planned to do, except we wouldn’t have had it engraved!”

The bench is inscribed with the couple’s names, and states it is “in recognition of their many contributions to Lake Panorama and the Panorama West golf course.”

Bob was elected to a three-year term on the LPA board of directors in May 1995, and served as board president his final year. He was instrumental in getting board approval to build the Panorama West clubhouse, which was completed in 1997.

The couple guided the decision-making process on many of the finishes, kitchen equipment and furnishings. They spent two days assembling furniture and washing windows in advance of an open house to show off the new building following the 1997 LPA annual meeting.

Bob served for more than 15 years on the Panorama West advisory committee. He also has served for many years on the Guthrie County board that oversees the Lake Panorama On-site Wastewater Management District.

The couple says they’ve enjoyed the many years they’ve lived and volunteered at Lake Panorama. Now they have a bench on the Panorama West golf course where they can sit and reflect on their family, friends and their 70 years of married life together.



Bob and Betty White pose with the bench their family had installed on the par-4 tee box on the second hole of the Panorama West golf course. The bench was a surprise for the pair, who saw it for the first time during a round of golf April 21.



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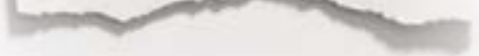


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# LPA activity summary for 2018

The following items were highlighted in the program for the 2019 LPA annual meeting held May 11 at the LPN conference center. Many special projects were completed in addition to day-to-day operations. Some of the highlights of 2018 were:

Water Quality Tests – Testing for e-coli bacteria, an indicator bacteria for exposure to human or animal waste, was done weekly during the 2018 swimming season. Out of 16 sets of tests, there were five episodes of high bacteria levels at Boulder Beach, four at Shady Beach, and eight at

Sunset Beach. Tests showing 235 or more bacterial colonies per sample resulted in posting the beaches “swimming not recommended.”

Algae Toxin Tests – Toxin level tests never went above one-percent of the danger level of 20 parts per billion. Toxin tests were taken in the worst “slimy/stinky/scummy” conditions LPA staff could find, which should have the most toxins, if present.

Debris Trap – Debris removal at the debris trap was done after three separate rain events. The skimmer and barge performed the work.

Boat Sticker Numbers – There were 2,629 boats registered with the LPA for 2018. These included 1,274 vessels over 10 hp; 363 jet skis; 42 motorized vessels under 10 hp; and 950 non-motorized vessels under 10 hp.

Boat Inspections - LPA Security performed 227 boat inspections during the 2018 boating season, in an effort to protect Lake Panorama from invasive species.

Seal Coat - Nine miles of LPA roads were seal-coated in 2018. Another 8.5-9 total miles are scheduled to be seal-coated in 2019.

Property Transfers – Property transfers for 2018 were 64 homes and 98 lots, totaling 162 properties.

Sports Courts – Sports courts at Boulder Beach were finished in the spring of 2018. Included are a full basketball court, one tennis court and two pickleball courts.

Water Plant – Work continued through 2018 to move forward with the design, permitting and financing of reverse osmosis and other upgrades to the LPA water plant. Construction is expected to begin in 2019.

RIZ & LPA Event – LPA and

the Lake Panorama Rural Improvement Zone (RIZ) hosted U.S. Secretary of Agriculture Sonny Perdue, Representative David Young, and staff for Senator Joni Ernst for a tour of the Helen's Cove CREP wetland, followed by lunch at the LPN conference center. Representatives of Ducks Unlimited, Purina, RIZ and LPA also were present.

Dam – A new sump pump was put in the low flow valve pit. Spare dam cylinders were rebuilt for future use.

Water Department – Thirteen valves were replaced along with eight water taps.

Both water towers were repainted. Three new hydrants were installed and 12 repairs were made to the main water line. A meter pit was installed in the Chimra Road lift station. Pumps in two wells were pulled and serviced.

Building Codes – A total of 53 land disturbing permits were issued. Forty-three building permits were issued, which included 11 decks, three additions, one boat house rehab, one fence, one roof, 12 houses, eight sheds and six garages.

## Art in the Village festival coming to Panora

The Art in the Village Festival hosted by the Guthrie County Arts Council is scheduled for Saturday, June 1. The beautiful campus of the Guthrie County Historical Village in Panora is the site for this annual event which runs from 2 to 8 p.m.

The Arts Council hosts the event to showcase artists and their talents. They will have displays spread across the GCHV campus as they exhibit their wares for sale. The displays include paintings, photography, pottery, printing, jewelry, carvings and more!

The final details are still being compiled but a tentative list of vendors, musicians and demonstrations include:

Demonstrations: Speed Painting- Rebecca Scholl (as seen at the State Fair); Wood Carving -Tom Jeschke, and Weaving - GCAC Artist Gathering introduces Community Weave Project

Artists & Makers: Shirley Konz- Painting Rebecca Benton and Lydia Grizzle, Shared Journey Jewelry - jewelry Rebecca Scholl- Painting Annie Hall- Painting Tanner Zimmerman- pottery

tery Jess Lockhart, Elkhart-Painting Linda and Heather Roe, KIN - modern mystical Michael Kleinwolterink - photography Judy Avey, Carolyn Miller - fabric and hand stitched Rebecca Winfred, Rooster Tales- fine art prints, originals, children's books Carol Frank, Jewelry Love Design- Jewelry Dean & Nancy Rogers, John 15 Vineyards - jelly, jams, juice, syrup, fruit roll-ups Deanna Daiker, Daiker Designs - fused glass, dyed

clothing Roger Zirkle- wood Art on State - Pop-up of various items from the store including Jules, Mark Pearson Photography, and more Tom Jeschke and Wood Carvers - wood carvings Cathy Wilkerson, Ada Acres - handcrafted artisan soaps, bath products, and alpaca fiber products Throughout the afternoon and evening, musicians will use the front porch of the Monteith General Store as a stage. The list of musicians scheduled to perform are: Dale Menning and the Star-

dusters - Big band sounds; Brick Imerman - Classic Rock; Bob Fields Rock Trio - Classic Rock, and Nancita Wermett – Folk.

Bring the youngsters along for a variety of activities including games, face painting and balloons, hosted by Lakeside Village in support of donations to Alzheimer's.

Food will be available so bring your appetite. Mean Gene BarBQ Food Truck will serve delicious meats and trimmings. Art on State will provide ice cream floats. A wine vendor is also expected.

Special activities are on

tap for the youth. Bring the youngsters along!

Bring your lawn chair for guaranteed, comfortable seating. Trees on the campus provide a shady location for guests to relax and enjoy the music as the performers showcase their talents.

For more information, check the Guthrie County Arts Council Facebook page or website, or call Art on State at 641-332-2267.

## Entries sought for June 20 LPN women’s golf tournament

The Lake Panorama National women's golf league will host a four-woman best-shot tournament Thursday, June 20.

The committee's goal is to bring more women into the tournament, and promote

participation from a wider range of players. For those reasons, each four-person team is limited to a maximum of two members of the LPN women's league. Teams also can consist of all non-league women, or just one league

member.

Interested players can sign up as a twosome and be paired with another twosome by the tournament committee.

Check-in will begin at 8 a.m., with breakfast available.

There will be a shotgun start at 9 a.m., with prizes awarded in several flights. Golf will be followed by a luncheon in the LPN banquet room, where awards will be presented and drawings held for raffle gifts.

Entry fees are \$45 for LPN

members and \$65 for non-members, and cover green fees, cart, breakfast, lunch and prizes. This tournament is limited to the first 36 teams and 144 players, and is expected to fill up quickly.

Entry forms are available


in the LPN pro shop, or online at lakepanoramanational.com. Mail completed entries, with full payment, to Linda Johnson, 5349 Chimra Road, Panora, IA 50215. Questions can be emailed to Johnson at friscomonkey@gmail.com.

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# Two summer “Coffee with the GM” events planned

By **SUSAN THOMPSON**  
*Lake Panorama Times staff*

Two “Coffee with the GM” events are scheduled for this summer. Since April 2015, these events held several times

each year have provided LPA members the opportunity to improve communications between the Lake Panorama Association and LPA members. John Rutledge, LPA general manager and LPN director of operations, invites LPA mem-

bers to join him for coffee and other refreshments at these informal gatherings. The next two coffees are scheduled for Friday, June 28, and Friday, August 9, both at the Lake Panorama National conference center. Each will begin at 10:30 a.m.

and last about an hour. At these events, Rutledge provides an update on current happenings, and takes questions from members in attendance. At an April 19 coffee earlier this year, Rutledge focused on progress being made to build a new

LPA maintenance complex, plus planned upgrades to the LPA water system. If members have questions or items they would like covered about LPA policies or developments, they can email [lpa@lakepanorama.org](mailto:lpa@lakepanorama.org) to give Rutledge an opportunity to

prepare in advance. LPA members with questions specific to their own membership or property should call the LPA office during regular business hours at 641-755-2301.

# Smith family honors patriarch with tree

By **SUSAN THOMPSON**  
*Lake Panorama Times staff*

Dwayne “Smitty” Smith and his wife Donna lived across the street from Lake Panorama’s Sunset Beach for 18 years, until his passing last

November. In late April, one of Smitty’s favorite trees was donated by the Smith family and planted at Sunset Beach in his memory. The family chose a flame maple tree to honor their patriarch. “One of these trees is

planted along the lake’s west entrance, and Dwayne loved how the leaves turn bright red in the fall,” Donna says. “He always wanted to stop and have his picture taken with that tree, and we have many years worth of photos of him there.” The couple was married 57 years, and have three daughters and six grandchildren. A celebration of life open house was held May 5 at the Panorama West clubhouse.

Family members wore special T-shirts that sported a “thumbs-up” symbol on the front, honoring Smitty’s habit of using his thumb to express approval. The back of the shirts feature an image depicting a Colorado mountain scene surrounded by the words “Smitty’s Camp Runamuk.” The family lived in Colorado for a number of years, and used the phrase Camp Runamuk to describe their

many adventures. A license plate on Donna’s car also carries that name. Donna can look out the front window of her home,

see the newly planted flame maple at Sunset Beach, and be reminded of many good family times with Smitty at the helm.



Dwayne “Smitty” Smith is shown near a flame maple tree at Lake Panorama’s west entrance. He loved the bright red fall leaves of the tree, and had his picture taken near it for many years. He passed away November 11, 2018.



A new aspen tree was planted in late April near the ninth hole on the Panorama West golf course. The tree was purchased by a group of friends living in the Sunset Beach neighborhood, and honors both Dwayne “Smitty” Smith and Ray Russell. Russell passed away in December 2016. For 10 years, Ray and his wife Barb lived a few houses away from Sunset Beach, before moving to Arizona.



Members of the Dwayne “Smitty” Smith family gather for a picture near a maple tree planted at Sunset Beach in his memory. Shown left to right, Alexzandra Schroeder, granddaughter, Bellevue, Nebraska, holding Keesa; Cara Craig, daughter, Yale; Jill Schroeder, daughter, Lake Panorama; Lora Hacker, daughter, Denver, Colorado; Donna Smith, wife, Lake Panorama, holding Gunner; Mark Hacker, son-in-law, Denver, Colorado; and Veronica Craig, granddaughter, Des Moines.



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# LPN swimming pool to open in May

By **SUSAN THOMPSON**  
*Lake Panorama Times staff*

The swimming pool and spa on the south side of the Lake Panorama National conference center is expected to open at least by May 24, and perhaps sooner if conditions allow. During the summer season, pool hours are 9 a.m. to 9 p.m. daily, weather permitting.

Guests of Lake Panorama National Inn and Suites have access to the 1,500 square-foot pool and 8-person spa at no charge. All others must have an annual membership or pay the daily fee of \$3. Both the pool and hot

tub are heated, with covers in place overnight.

Daily pool fees can be paid at the LPN front desk or pro shop. Those purchasing an annual membership will receive permanent silicon wristbands.

Annual memberships for LPA members are \$110 for a single, \$135 for a couple, and \$150 for a family. Non-LPA members can get an annual membership for \$120 for a single, \$140 for a couple, and \$165 for a family.

A new offering for the 2019 season is a grandparent membership. Adults 55 and older may list grandchildren up to the age of 12 on this mem-

bership. Cost is \$150 for LPA property owners and \$165 for non-LPA property owners.

A new vending area has been created in the conference center's lower level, located near the pool between the pro shop and fitness room. Vending machines will offer both Coke and Pepsi products, plus a variety of snack items such as chips, candy and nuts.

Also in the vending area is a robotic Reis & Irvy's frozen yogurt machine, which accepts cash and credit cards. The machine dispenses frozen yogurt for \$5 per cup with up to two toppings, additional toppings are available for an

extra charge. Yogurt flavors rotate regularly.

In addition, a small pool menu will be available so guests can call The Links Restaurant with their order, which will be delivered to the pool.

Membership applications can be picked up, completed and paid for at the LPN front desk. Applications also are available online at lakepanoramanational.com/wellness, and can be printed and returned with full payment to the LPN front desk. For more information, call the LPN at 641-755-2080.



A new snack option near the LPN pool is this machine. Once an order is placed, a robotic arm moves a cup from place to place, filling it with frozen yogurt and chosen toppings before placing it on a shelf to be retrieved by the buyer.

# Panora Library adds harmony

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One Thursday afternoon, during a light rain, two young men unloaded boxes, assembled and installed three colorful musical instruments just South of the library's large windows.

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provisational play to encourage learning music, rhythms and patterns in a way that allows success for every player.

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The instruments are Yantzee, and Duet (xylophone type instruments) and Tuned Drums. The percussion sounds on the drums are fun for all, the soprano/

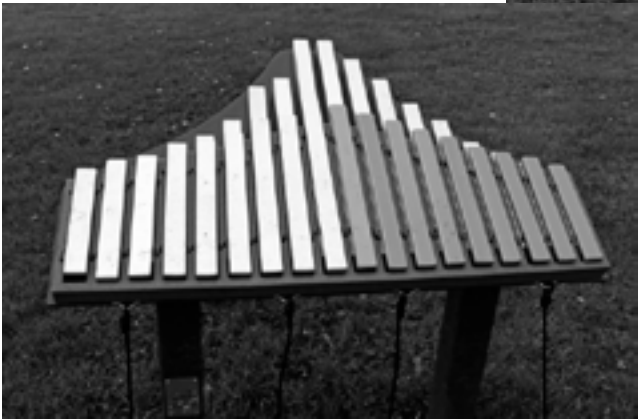
alto sounds of both the bright sounding aluminum keys and the wood like sounds of the fiberglass keys on the Duet add versatility.

All rounded out with the beautiful bass tones from the Yantzee.

The colorful and sculptural affect add interest and are an open invitation for multigenerational and interactive play. No wrong notes.

Everyone can play. Be sure you encourage your family to check it out.

This installation was made possible by the generous estate gifts of Dorothy Parker and Jim and Jo McLuen. The library is more than just checking out books. Plans are now underway for the annual Summer Reading Program to be held every Friday in June. "A Universe of Stories."



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**Lake Panorama TIMES**



# Lake Panorama Association Board of Directors Meeting, March 26, 2019

The Lake Panorama Association Board of Directors met March 26, 2019, at 5:10 p.m., at the Lake Panorama Association Office. Board members present were Larry Babcock, Mary Jane Carothers, Emily Donovan, Gary Evans, Tom Jeschke, Rich Schumacher and Jim Spradling.

LPA Staff present: Michael Gliem, Brad Halterman, Dana Krambeer, Mike Monthei, and John Rutledge.

Visitors present: Lance and Gayle Levis, Kurt Schade, Neil Wright – LPA Members, Tom Madden - SEH, Chris Bauer and Mark Allen Shive-Hattery, Everett Grasty, Guthrie County Board of Supervisors.

President Spradling called the meeting to order at 5:10 p.m.

Agenda Item 1 – Approval of the Agenda – Carothers moved to approve the agenda. Motion seconded, carried unanimously.

Agenda Item 2 – Open Forum – No one spoke during open forum

Agenda Item 3 – Consent Agenda

Jeschke moved to approve the consent agenda. Motion seconded, carried unanimously. Consent agenda to include:

- a) LPA General Manager's Report
- b) Approval of minutes from 12.18.2018 LPA Board Meeting
- c) Acceptance of 02.28.2019 consolidated financial report – LPA & LPN, LLC d) Set date for next board meeting as April 23, 2019
- e) Increase capital threshold to \$5,000
- f) Approve 2019 notice of annual meeting and annual meeting ballot
- g) Accept minutes from 12.18.2018 LPN, LLC Board of Managers Meeting
- h) Accept minutes from 03.11.2019 building codes committee meeting
- i) Confirm catch and re-

lease fishing policy at Panorama West golf course pond, including authorization for LPA management to periodically adjust fish limits for the health of the fishery

j) Quit Claim deed to correct title opinion on Lot 6168 for Larry Hays

Agenda Item 4a – Appointments to LPN, LLC Board of Managers

Julie Wykoff has resigned her position on the LPN Board of Managers to serve in a marketing consultant capacity at LPN, LLC. Wykoff's term was set to expire 12/31/19. The Board of Managers has recommended Jim Koch be appointed to the LPN, LLC Board of Managers to fill this vacancy.

Jeschke moved to appoint Jim Koch to the LPN, LLC Board of Managers for a term expiring on 12/31/2019. Motion seconded, carried unanimously.

Agenda Item 4b – Offer to purchase lot 2092

An offer was received from Jessica Fortney & Tara Simanovich to purchase lot 2092 for \$8,000. Land sales committee reviewed and recommended counter of \$10,000. Counter offer was accepted by buyers. The land sales committee has reviewed the offer and recommends acceptance.

Carothers moved to accept the offer from Fortney & Simanovich to purchase lot 2092 for \$10,000. Motion seconded, carried unanimously.

Agenda Item 4c – Roof pitch variance request by Ronald and Linda Wells, 4493 Panorama Drive

The building codes committee met and discussed the roof pitch variance request. Excerpt from the building codes committee minutes:

Ronald and Linda Wells (4493 Panorama Drive, Lot #615) presented a full set of building plans to ask the committee for a variance of a 3/12 roof pitch rather than

the 6/12 roof pitch required by LPA Building Codes. The Wells home is of the Contemporary Style. The roof is a hip style so meets the three-roof plane rule. The Building Codes committee felt that, along with the roof pitch and window choice, the Wells home was architecturally attractive and would fit in very well at Lake Panorama. Motion by Esser to approve a variance for a 3/12 pitch roof for Lot 615, 4493 Panorama Drive. Second by Knudsen. Motion carried.

Evans moved to accept the buildings codes committee recommendation to grant a variance for a 3/12 pitch roof on Lot 615. Motion seconded, carried unanimously.

Agenda Item 4d – Accept minutes of Public Hearing from March 26, 2019 at 5:00 PM

Krambeer read back the minutes from the Public Hearing.

Carothers moved to accept the minutes of the Public Hearing for the State Revolving Fund Loan Application for the LPA water infrastructure project. Motion seconded, carried unanimously.

Agenda Item 5a – Review LPA water infrastructure project bid tabulation and provide LPA management necessary authorization to finalize project financing and construction contract, contingent upon receipt of all permits and legal review.

Rutledge outlined the project and introduced Tom Madden, Engineer, Short Elliott Hendrickson (SEH). Madden explained the project was divided into three contracts. The engineer's preliminary cost estimate for the total project was \$3.6 million. The actual bids received are for a total of \$4.7 million. There are several factors that play into the cost increase and this number includes contingencies of \$450,000. Madden reviewed

the bids in general and highlighted the contractors with the lowest bids, including their experience and ability.

Contract 1 – Water Treatment Plant improvements - C.L. Carroll Co, Inc was low bidder. This phase has the highest amount of cost increase from the engineer's preliminary estimates. Madden explained prices of the main components for Contract 1 have increased since the cost estimates were put together in 2017, due to tariffs and Davis-Bacon wage increases, along with other economic conditions. Madden noted bids are exceeding engineer's estimates across the industry at this time. Additional cost is involved for construction of the addition and remodel, while working alongside an operating water plant. The plant must remain in operation during the construction and equipment installation. This adds cost to the overall Contract 1 phase and was a hard item to estimate.

Contract 2 – Outfall Line – Ellingson Drainage, Inc. was low bidder. Price was consistent with estimate. Contract 3 – Gingerich Well & Pump Services was low bidder. Price was consistent with estimate.

Discussion on the bids and contractors confirmed the low bidders have good reputations and are good choices for the project.

Evans moved to authorize LPA management to finalize project financing and construction contracts for the LPA water infrastructure project, contingent upon receipt of all permits and legal review. Motion seconded, carried unanimously.

Agenda Item 5b – Review LPA maintenance facility project bid tabulation and financing proposal and provide LPA management necessary authorization to finalize project financing and construction

contracts, contingent upon legal review.

Rutledge outlined the shop project, reviewing the current shop and the fact the shop is incapable of housing our LPA staff through another winter due to increasing concerns about the structure. Rutledge introduced Chris Bauer, Civil Engineer, and Mark Allen, Architect, from Shive-Hattery.

The project and details of the building design, site plan and landscape of entire project area were presented. The project includes landscaping and natural screening of the site with an elevated berm and tree plantings. The bids were reviewed, and the type of building structure selection of Structural Insulated Panels (SIP) was discussed, as well as the time line for completion of the maintenance facility. A move in date of October 1, 2019 is projected. Burkett Construction was reviewed. Benner Tilting & Dozing, LLC was low bid. The maintenance facility building has a projected life use of 50 years with proper maintenance.

Evans moved to authorize LPA management to finalize project financing and construction contracts for the LPA maintenance facility, contingent upon legal review. Motion seconded, carried unanimously.

Agenda Item 6a – Review vacancies on LPA committees and discuss candidates for consideration at April meeting

Rutledge reviewed the committee's appointments and vacancies that will need to be filled at the May BOD meeting. Building Codes Committee, Land Sales Committee and Water Safety Committee all have or will have vacancies to fill. Rutledge requested the Board bring names to the April meeting for consideration.

Agenda Item 6b – March

2019 cash investment in subsidiary, LPN, LLC

Rutledge reported on the current cash flow position of the LPN, LLC. March continues to be the month of cash shortage for operating expenses. Expenses for property taxes, cart lease payments and start up costs for the courses are ahead of the income revenue for paying these expenses. The 2019 LPA budget and cash flow projected an investment into LPN, LLC. As Director of Operations of LPN, LLC, Rutledge requested an authorization of up to \$100,000 to provide sufficient cash flow and to ensure management can concentrate on the operations of the facility. Currently \$70,000 is the amount that is required.

Carothers moved to authorize the investment in subsidiary LPN, LLC of up to \$100,000 to ensure LPN, LLC is sufficiently capitalized. Motion Seconded, carried unanimously.

Rutledge reviewed the capital purchases of equipment for the LPN, LLC that was approved for 2019. LPA is to provide the funds as an investment in subsidiary LPN, LLC. The budgeted amount for this was \$91,800. The actual equipment purchased totals \$80,642.75.

Carothers moved to authorize the investment in subsidiary LPN, LLC of \$80,642.75 to reimburse LPN, LLC for the equipment purchases as previously approved in the 2019 LPA budget. Motion seconded, carried unanimously.

Agenda Item 7 – The board entered closed session at 6:30 p.m. to discuss legal matters. The board exited closed session at 7:05 p.m.

Other Business

With no further business, the meeting was adjourned at 7:05 p.m.



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# Panthers host senior prom



PAIGE GODDEN/TIMES VEDETTE PHOTOS  
Above: Luke South escorts Jaden Johnson at Panorama High School's grand march held Saturday evening.

Upper right: Kayla Thorpe and Chris Allison strike a pose during Panorama High School's grand march.

Right: Vedette Shey Storesund and Kolby Shackleford stop and pose during Panorama High School's grand march held Saturday, April 13.





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### INVESTING IN YOU

#### Risks of DIY Investment Management

**Do-it-yourself investment management is generally a bad idea for the retail investor for many reasons.**

**Getting caught up in the moment.** When you watch your investments day to day, you can lose a sense of historical perspective, especially true in longstanding bull markets.

**Listening too closely to talking heads.** The noise of Wall Street is never-ending and may lead you to focus on the micro rather than the macro.

**Looking only to make money in the market.** Wall Street represents only one avenue for potentially building your retirement savings or wealth. Budgeting wisely, using employer matching, growing a hobby into a second income or career are all options to investigate.

**Overreacting to a bad year.** Your long-run retirement saving and investing approach — aided by compounding — matters more than what the market does during a particular 12 months.

**Other risks of DIY Investment Management:**

- Saving too little.
- Paying too little attention to taxes.
- Failing to pay attention to your emergency fund.
- Equating the economy with the market.

**Focusing more on money than on the overall quality of life.** Managing investments on your own requires a time investment that can subtract from your quality of life.

**To view this article in its entirety, visit [www.investgcsb.com](http://www.investgcsb.com) and contact our office today to schedule a free consultation.**

Kristen Crouthamel, AIF®, Financial Advisor

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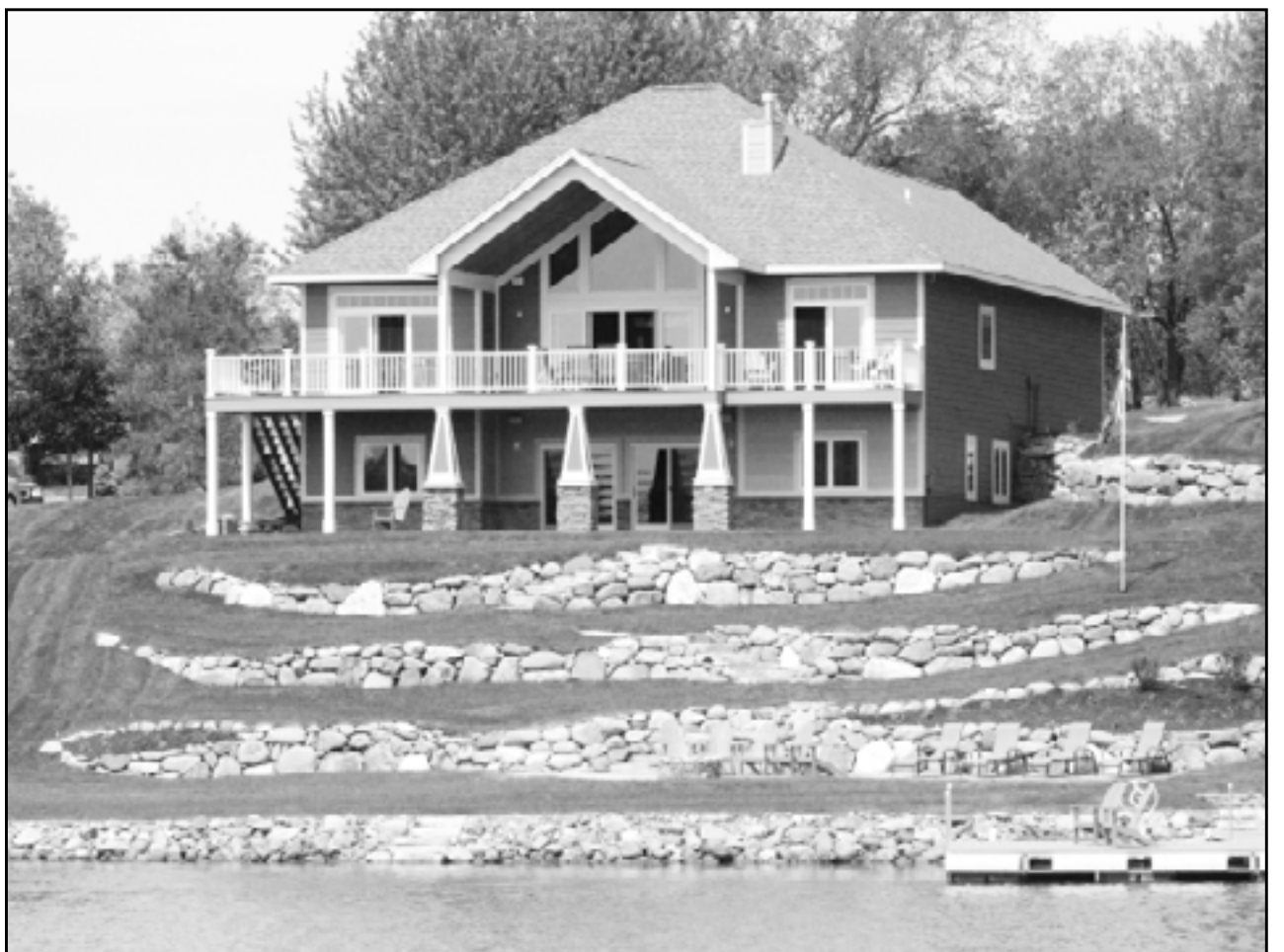
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