

PRSR STD
U.S. Postage
PAID
Guthrie Center Times
Panora, Iowa
50216
Permit #2
OR CURRENT RESIDENT

Lake Panorama is beginning to freeze as the weather keeps getting colder this winter.



Lake Panorama TIMES

DECEMBER 2018 | VOLUME 50 | NUMBER 7

Pre-orders of LPA history book available

A book detailing the history of Lake Panorama is now available for pre-orders. Lake Panorama – The First 50 Years, is a full-color, hardcover 96-page book. It’s sponsored by the Lake Panorama Association, and authored by Susan Thompson.

The seeds of Lake Panorama were planted in the 1930s, when heavy rains caused flooding along the Middle Raccoon River. Early planners got the ball rolling three decades later, and the Lake Panorama Association was formed in 1968. The book is a celebration of Lake Panorama’s fascinating past, exciting present, and promising future.

The coffee table commemorative book includes both historic and contemporary photos. Chapters in the book describe the area landscape that made the lake possible, plus six decades of planning and development.

There also are special topic chapters, highlighting Lake Panorama’s two golf courses, infrastructure, and water quality efforts. Sidebar stories highlight various groups and activities through the years. The book concludes with a look ahead to Lake Panorama’s next 50 years.

The 50th annual meeting of the Lake Pan-

orama Association will be May 11, 2019. Books ordered beginning now through May 13 will be sold at a reduced price of \$30. The price will increase to \$35 on May 14.

The book is being designed and printed by Donning Publishers. The company, based in Brookfield, Missouri, specializes in anniversary publications. While an exact completion date isn’t yet known, it’s expected to be sometime in June 2019.

To make the book sales process as efficient as possible for the LPA staff, the book is being sold online with all major credit cards accepted. Buyers will complete an

order form by providing name, email address and phone, then selecting the number of books being purchased at the \$30 price, which includes tax.

Books pre-ordered may be picked up at either the LPA or LPN front desks at no additional charge. Buyers who plan to pick up their purchase will be notified via email when the books have been delivered locally.

Those who prefer to have their books shipped can choose this option on the order form. Up to five books can be shipped

HISTORY, PAGE 2

Hospital Foundation vans provide free transportation

By Susan Thompson
Lake Panorama Times Staff

Planning for the Guthrie County Hospital in Guthrie Center got underway in 1944, and the original building was dedicated October 7, 1951. Earlier this year, the hospital was named one of the Top 100 Critical Access Hospitals in the United States by The Charis Center for Rural Health.

One reason for the hospital’s success is the Guthrie County Health Care Foundation, which was formed in 1995, and later renamed Guthrie County Hospital Foundation. The foundation was organized to generate and manage donations to the Guthrie County Hospital (GHC). It is a 501(c)(3) non-profit charity, which allows donors to receive tax benefits.

Kent Stephenson and his wife Shirley have lived at Lake Panorama for 17 years. He has been on the GCH Foundation board since January 2009, and currently is board chair. In the past, he was a patient at the hospital two different times, receiving antibiotic infusions that required stays of six weeks or more.

“Before I was a patient, I didn’t know anything about the hospital, except it was there,” Stephenson says. “But the nurses and staff all were great, and I got interested in helping in some way.”

The Foundation’s mission is to provide financial support to the Guthrie County



Current volunteer drivers for the GCH Foundation courtesy van are, left to right, Gary Dusenberry, Bill Sparks, Bruce Roenfeld, Mary Dusenberry, JoAnn Johnson, Bob Subbert, Reuben Hanson, and Stan Landon. The drivers are shown in the Guthrie County Hospital’s fitness center.

Hospital so it can offer quality healthcare close to home. One way it helps reach that mission is by providing free transportation to medical appointments.

In 2004, the Foundation launched the Guthrie County Hospital Courtesy Van. In

the beginning there was just one van, and it was only available to senior citizens 60 and older.

Now there are two courtesy vans avail-

HOSPITAL, PAGE 2

‘Coffee with the GM’ review

By Susan Thompson
Lake Panorama Times staff

An estimated 40 people attended the December 6 “Coffee with the GM” held at the LPA conference center. These periodic events provide LPA members the chance to get updates on what’s happening within the Lake Panorama Association.

John Rutledge, LPA general manager and LPN interim director of operations, began with an update on the Lake Panorama Rural Improvement Zone (RIZ).

Construction bids were opened recently for a new wetland project that will improve the quality of water flowing into Burchfield Cove. The low bidder was Adam Benner, a local contractor who has done work previously for the LPA. “It’s always nice when we get the chance to work with someone local on these projects,” Rutledge said.

What is being called the Smith wetland, because land for the project was purchased from Marvin Smith, has been in the planning stages for nearly a year. Construction will take place in the first six months of 2019, with tree removal complete by the end of March. The wetland will be located one mile north of Burchfield Cove, and be visible northeast of the corner of 180th and Sage Trail.

“This will be a really good project for us,” Rutledge said. “RIZ has committed 35 acres to this site, nine of which will comprise the wetland pool. There will be another seven

COFFEE, PAGE 5

Fifth anniersary for Friends of Lake Panorama

By Susan Thompson
Lake Panorama Times staff

December 2018 marks the fifth anniversary of Friends of Lake Panorama. The first meeting of the 501(c)3 nonprofit charity’s board of directors was held December 3,

2013. Since then, the group has made steady progress towards its goal of improving recreational amenities at Lake Panorama.

Over the past five years, more than \$800,000 has flowed through Friends of Lake Panorama to support projects both large and small. Of that total, \$150,000 came from the Lake

Panorama Association, as Friends helped leverage the association’s limited funds for amenities.

The charity’s first large project was a destination playground at Sunset Beach. Friends raised \$80,000 through direct donations, a garage sale, and a Beach Ball fundraiser. The

LPA provided an additional \$50,000, and the playground was completed in 2016.

The second big project was the Boulder Beach sports courts. Direct donations, a garage sale and a Beach Ball fundraiser made

FRIENDS, PAGE 2

Protect:

- 1 Your car.
- 2 Your house.
- 3 Your bank account.

Save an average of \$894.*

Protect yourself with America's #1 car and home insurance company.**

Like a good neighbor, State Farm is there.*

CALL ME TODAY.

State Farm

*Average annual household savings based on national 2015 survey of average policies also reported savings by switching to State Farm. **Based on A.M. Best ratings.

State Farm Mutual Automobile Insurance Company, State Farm Mutual Insurance Company, Bloomington, IL
State Farm Fire & Casualty Company, State Farm Casualty Insurance Company, Bloomington, IL
State Farm Florida Insurance Company, Winter Haven, FL, State Farm Life, Chicago, IL

Robert Carr Insurance Agency Inc.
Robert Carr, Agent
111 E. 4th Street
Guthrie Center, IA 50115
800-643-332-2253

Hospital

FROM PAGE 1

able for anyone living in Guthrie County who doesn't have access to a car, and is 18 years or older. Stephenson said there is some flexibility for those living just outside county borders, and coming to a GCH facility.

Anyone who fits these criteria can request a ride to and from an appointment at the Guthrie County Hospital, one of the GCH Clinics in Adair, Panora, and Stuart, the Guthrie Family Medicine Center in Guthrie Center, or to congregate meals at Sneakers Café located in the hospital's Healthy Living Center.

Between May 1, 2017, and the same date a year later, the two vans had 550 hours of driving time, for an average of 52 trips and 2,308 miles per month. The vans are equipped with leather seats, making it easier for clients to slide in and out. Two older vans were given to the hospital for use in other ways, but are available as backups, if needed.

Besides purchasing the vans, all maintenance and operating costs are covered by the Foundation. During the school year, students at AC/GC High School keep the vans detailed as part of a class. The average annual cost to operate the courtesy van program is \$16,000.

One cost the Foundation doesn't have for the courtesy vans is hiring

drivers. That's because volunteers do the driving.

The drivers are not healthcare workers. They do, however, receive special training and screening, and are available to assist as needed to get clients to and from the van to their appointment. The vans are not wheelchair accessible.

The vans operate Monday through Friday during regular business hours. "We have a good group of volunteer drivers right now, but we're always looking for people who might be interested in helping," Stephenson says. "Some drive just one or two days a week, and some are substitutes for when our regular volunteers aren't available."

Stephenson says the Foundation recently sponsored a dinner for the volunteer drivers, as a way to recognize their efforts. "The volunteers enjoyed sharing stories about the incredible relationships they form with the people they transport," he says. "It really becomes a social time for the patients, but also the volunteers."

Nancy Prescott of Panora says she was relieved to discover the courtesy van service. "I knew after my surgery at the Guthrie County Hospital I wouldn't be able to drive for a period of time, but needed trips to the hospital for physical therapy and doctor appointments. The courtesy van saved me from having to impose on family and friends to rearrange their sched-

ules to accommodate my needs," Prescott says.

"The drivers were friendly, courteous and helpful. They graciously took my walker and stored it in the van, returning it to me when reaching my destination. They were excellent drivers, and I never had a worry riding with them," Prescott says. "I'm not sure I could have gone to my therapy sessions without the courtesy van."

Kass Duis, also of Panora, was in the same situation. "When I returned home from knee replacement surgery, I needed several weeks of physical therapy. The courtesy van was perfect for me since I couldn't drive myself," Duis says. "They were always on time and very professional."

Betty Hansen of Guthrie Center is another person who has praise for the program. "The van transportation has been an excellent service for me and our community," Hansen says. "The van drivers are very nice and willing to provide minimal assistance such as helping with my walker when they pick me up. They have provided transportation to me for visits to and from my appointments."

GCH is affiliated with Unity Point Health – Des Moines. Stephenson said at a recent Unity Point meeting for foundation groups like the GCH Foundation, others asked lots of questions about the courtesy van program. "We realized this was be-



Bob Subbert, one of the GCH Foundation courtesy van drivers, assists Nancy Prescott of Panora into the van after an appointment.

cause no one else offers a similar program to transfer patients to and from hospital or doctor appointments," he says. "It's a unique program, and we're proud of it."

Anyone needing a ride to a medical appointment at one of the many Guthrie County Hospital clinics or locations, or congregate meals at Sneakers Café, should contact Trish at 641-332-3810 to submit their request.

The GCH Foundation board, which meets monthly, includes 14 members. Besides Stephenson, board members are Steve Smith, Dale Grotjohn, Kim Finnegan, Dennis Flanery, Eloise Wilson, Forrest Schnobrich, Kirby Klinge, Marlene Sands, Nancy Armstrong, Sherry Eddy, Susan Bowland, Ted Erickson and Tom Godwin.

Donor gifts have made it possible

History

FROM PAGE 1

to a single domestic address for a flat fee of \$9, which covers shipping and handling. The form will limit shipments to five, so buyers who want a larger quantity, or want shipments made to more than one address, will need to complete separate transactions.

These shipments will come directly from Donning Publishers. No shipping will be available except on these pre-orders placed through May 13.

Once an order is placed, the buyer will receive an email confirmation of the transaction.

Anyone not comfortable ordering online, or who has questions about the ordering process, can contact the LPA via email at lpa@lakepanorama.org, or call 641-755-2301.

Place online orders here: <https://lakepanorama.formstack.com/forms/order>



Geese don't mind the cold



PAIGE GODDEN|TIMES VEDETTE

Some geese found an open spot of water on Lake Panorama Sunday, Dec. 11.

Friends

FROM PAGE 1

it possible for the charity to provide \$75,000 for the courts. The LPA provided an additional \$100,000 for this project, which includes a basketball court, tennis court, and two pickleball courts. The courts opened in mid-summer.

A \$473,000 estate gift from James and Joyce McLuen was presented to Friends in September 2017. Both died in 2016, and their gift was directed to the Panoram West golf course.

Member input on how the gift should be used was gathered. A task force report was presented to the LPA board at its November 2017 meeting, and approval received to proceed with five priority projects.

Most of the work was done in 2018, and included irrigation, additional concrete cart paths, signage and tee box amenities, clubhouse landscaping, and improving turf conditions on tee boxes and fairways. Remaining funds have been earmarked for future sand trap renovation and improved turf conditions.

A bench, plaque and sign recognizing the couple's gift is near the pro shop entrance. An open house is planned for Sunday, April 28, to celebrate these latest improvements at Panoram West.

This past spring, the family of Dr. David Wang made a \$10,000 donation to Friends of Lake Panoram in his memory, and asked the money be used at Lake Panoram National. After consultations with staff, they decided a major portion of their donation would be used to renovate the LPN dining room. The renovations include new artwork and furnishings.

Individual donations also made possible a bench at Panoram West honoring Joe Scheiring, and new signage at both Panoram West and Lake Panoram National. A rain garden installed at Panoram West involved some private donations, plus cost-share funding from the Guthrie County Soil

and Water Conservation District Commissioners.

Friends of Lake Panoram is governed by a volunteer, seven-member board of directors. The board held its 2019 organizational meeting November 26.

John Muenzenberger was appointed to complete Kim Lubeck's three-year term. Lubeck, who passed away in September, had joined the board January 1, 2017. He was an active supporter of Friends before being appointed to the board, and his strong support continued while on the board.

Muenzenberger is a Wisconsin native. He earned a bachelor's degree in agriculture from Purdue University, and had a 40-year career in production agriculture. The last 28 years were spent with Pioneer Hi-Bred International, where he had global program leadership responsibilities for Pioneer's oilseed portfolio. He and his wife Beth, now both retired, have owned property at Lake Panoram for six years. They moved to the lake full-time in May 2017.

Emily Spradling and Tricia Steffen were reappointed to the board for three-year terms. In officer elections, Jan Reinicke was elected president, Dave Furbush vice president, and Spradling secretary-treasurer. Other board members are Bob McCleary and Jody Muench. Susan Thompson is the non-profit's executive director.

The board voted to conduct a survey in early 2019, asking LPA members to provide input on future recreational amenities they'd like to see Friends of Lake Panoram consider. Notification of this short online survey will come via the Panoram Prompt and the LPN Resort Weekly

electronic newsletters.

Board members also voted to revisit plans first discussed in late 2016 to work with the Panoram Community Schools to improve the cross-country trail near Panoram West. This would include improved signage and a course map, plus promoting the trail to LPA members when it's not being used for cross country practices and meets.

"We thank everyone who has helped contribute to our five years of progress by donating to Friends of Lake Panoram," Reinicke says. "It has taken private donations both large and small, plus ongoing cooperation and support from the LPA, to help us complete so many wonderful projects in such a short period of time."

"As we approach the end of 2018, we want to remind those who support our goal of improving Lake Panoram's recreational amenities to consider making a tax-deductible donation," Reinicke says.

Currently, donations can be made to five funds or a combination of funds. There is a general fund, plus funds for each of the three beach-

es — Boulder, Shady and Sunset. There also is a Golf Course Beautification fund, which allows donors to choose either Lake Panoram National or Panoram West.

Donors of \$500 or more are recognized on the Friends website. All donors receive a letter of thanks as their receipt.

Donations can be made in someone's memory or in honor of someone. For donations by check, clip the "coupon" from the full-page ad in the December Lake Panoram Times and mail to PO Box 488, Panora, Iowa, 50216. A donation form also is available on the Friends website, where donations can be accepted electronically.

Donations of securities (stocks, mutual funds, etc.) are welcome, and will be sold once

transferred, with the proceeds deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora. Contact Kristen Crouthamel at kristen@investgcsb.com.

Friends of Lake Panoram has a Facebook page. Those interested in keeping up-to-date about Friends fundraising and activities are asked to "like" and "share" the Friends page on Facebook. The Friends website is www.friendsoflakepanorama.org. Email questions, or suggestions for new projects, to staff@friendsoflakepanorama.org.

**VENTEICHER
ELECTRIC, INC.**
HOME COMMERCIAL FARM

*Servicing Guthrie
Center and Panora
areas for all your
electical needs.*

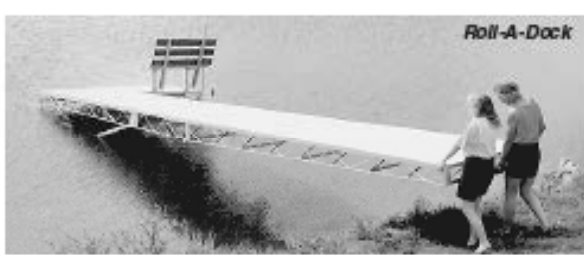
641-332-2675 OR 641-755-3638

*25+ years experience in
agricultural, commercial,
residential, industrial
wiring along with
trenching & boom truck
services.*

Docks – Strong & Easy To Install

Roll-A-Dock
The Original Roll-A-Dock

Sectional, Floating & Custom
Exceptionally Strong Docks



Aluminum or Steel • Accessories • 16 Year Warranty

HEWITT

www.hewitttrad.com
QUALITY SINCE 1971

AUTHORIZED DEALER:



Diamondhead Sales

515-523-1000

SCOTT RUBIN, OWNER

www.diamondheadsales.com

Water Summary Update: This fall is the third wettest on record

By The Iowa Department of Natural Resources
DES MOINES—This fall's wet weather has pulled the entire state out of drought conditions for the first time since May 2017, according to the latest Water Summary Update.
Streamflow is above normal in most locations, and shallow groundwater has recharged across all of the state.
"The wetter than normal fall months have resulted in Iowa having abundant shallow groundwater going into the winter months," said Tim Hall, DNR's coordinator of hydrology resources.
September, October and November saw temperatures

about 2 degrees below normal, but 6 inches more rainfall than normal. That makes it the third wettest fall on record, and the wettest since 1941. Temperatures in November were 6.6 degrees cooler than usual.
For a thorough review of Iowa's water resource trends, go to www.iowadnr.gov/watersummaryupdate.
The report is prepared by technical staff from Iowa DNR, the Iowa Department of Agriculture and Land Stewardship, IIHR—Hydroscience and Engineering, and the U.S. Geological Survey, in collaboration with Iowa Homeland Security and Emergency Management Department.

Groundwater report and proposed rules on Environmental Protection agenda

By The Iowa Department of Natural Resources
DES MOINES—The biennial groundwater status report and proposed rule changes are up for approval at the Dec. 18 Environmental Protection Commission meeting.
Commissioners will be asked to approve the 2018 groundwater report, which is focused on availability of groundwater. The report summarizes collaborative work by DNR and the Iowa Geological Survey over the past decade and the intent to work together on future aquifer modeling.
In other action, commissioners will be asked to approve DNR going forward with rule changes designed to clean up existing administrative rules, and update them to reflect three recent changes in state law:
transferring the State Geologist and Iowa Geological Survey to the University of Iowa,
adding an animal unit capacity for small fish in the animal feeding operations rules, and
increasing the reimbursement cap for the Land Recycling Program.
The meeting begins at 10 a.m. in Room 116 of the Iowa State Capitol, 1007 E. Grand Ave. in Des Moines. The meeting is open to the public.
Please submit written comments to Jerah Sheets at Jerah.Sheets@dnr.iowa.gov or call 515-313-8909, or by mail to DNR, 502 E. Ninth St., Des Moines, IA 50319 by noon the day before the meeting.
The complete agenda follows:
Approval of Agenda
Approval of the Minutes
Monthly Reports
Acting Director's Remarks
Groundwater Status Re-

port 2018
Clean Water and Drinking Water State Revolving Loan Fund – FY 2019 Intended Use Plan update
Contract with City of Des Moines – Easter Lake Southeast 14th Street Bio-Retention Cells
Notice of Intended Action – Chapters 50, 51, 53, 65, 72, 82, and 137 – Proposed Rule Amendment
Notice of Intended Action – Chapter 61 – Water Quality Standards (Stream Reclassifications via Use Assessment and Use Attainability Analyses – Batch #5)
General Discussion
Petition for Rulemaking to Adopt Lake Nutrient Standards – History
Items for Next Month's Meeting
23 – Joint NRC/EPC Meeting – Des Moines
23 – EPC Business Meeting – Des Moines
19 – EPC Business Meeting – Des Moines
The complete agenda and item briefs are available on the DNR website.
Commissioners include: Ralph Lents, Menlo, chair; Joe Riding, Altoona, vice chair; Rebecca Guinn, Bettendorf, Secretary; Mary Boote, Des Moines; Nancy Couser, Nevada; Lisa Gochenour, Logan; Howard Hill, Cambridge; Harold Hommes, Windsor Heights; and Bob Sinclair, Sigourney. Bruce Trautman is the acting director of the DNR.

Lake Panorama **TIMES**
www.guthriecountynewspapers.com



Springbrook

FAMILY DENTISTRY

Daniel A. Nelson, DDS
641.332.3100

214 State Street, Guthrie Center, IA 50115

Now accepting patients!



PERRY BARBER SHOP

1220 Willis Avenue • Perry, IA

Walk-Ins Only
Sara Smith, Owner

A Family Friendly Barber Shop
Monday - Saturday

515.238.7807

Classic Cuts • Conversation • Cash • Checks

DAILY SPECIALS

MONDAY: TWO COMBINATIONS (1-16), SMALL CHEESE DIP OR SMALL GUACAMOLE & TWO SOFT DRINKS \$20	THURSDAY: ANY FLAVOR DAQUIRI \$1.99
TUESDAY: ALL YOU CAN EAT TACOS \$7.25	FRIDAY & SATURDAY: ANY FLAVOR 20oz MARGARITAS \$4.99
WEDNESDAY: ANY FLAVOR MARGARITAS \$1.99	SUNDAY: DOMESTIC BEER: \$1.75 , IMPORTED BEER: \$2.15 , ANY DESSERTS 1/2 PRICE




10% OFF

YOUR PURCHASE AT LOS ALTOS
MEXICAN RESTAURANT

*Not valid with any other specials.

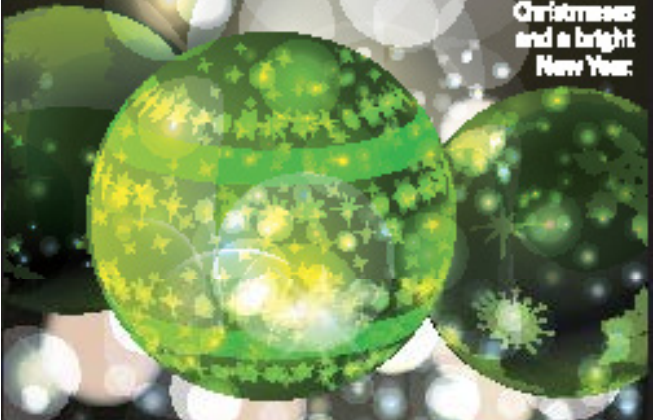
108 West Main Street, Panora • 641-755-3777
www.losaltosmenu.com • Like us on Facebook!



Joy To The World....

Repeat The Sounding Joy

FSB is doing our best to bring joy this holiday season with truth and grace. All carols aside, we hope you find joy in counting your blessings and wish you the merriest of Christmases and a bright New Year.



FDIC
201 Main Street | York, IA 50577 | 641-438-3221 | 877-438-3221
yorkbranch@farmersstatebank.com | www.farmersstatebank.com



PARADISE PAD

FUN, LAUGHS, and THRILLS!

The father-son duo who brought you the ParadisePad FOAM WATERPAD summers ago are at it again. Except this time, with their brand new line of America's PREMIUM INFLATEABLE water products as well as a BOATLOAD of BRAND-NEW FOAM accessories.



SUMMER EXTRAVAGANZA !!!

For more information, visit the website at **www.ParadisePad.com**

Email: mike@paradisepad.com
Phone: (515)-330-8882

AVAILABLE AT A STOCKING DEALER NEAR YOU



FOLD IT



ROLL IT



INFLATE IT

Lake Panorama

TIMES

Guthrie County's
Source
For Local
Shopping

755-2115

You can
contact us at:
editor@gctimesnews.com

Lake Panorama

TIMES



New look... Same Peoples

People First Banking
Serving Iowa since 1917



Lori Faucher
Customer Service Representative

Penny Wetzel
Loan Officer

Jamie Eisenberger
Customer Service Representative

Dennis Flanery
SVP, Guthrie Center
Market President

Courtney Sheeder
Customer Service Representative

Not Pictured
Paige Anderson
Customer Service Representative
Kristina Swensen
Customer Service Representative

Member FDIC

(800) 891-9389 | MyPeoples.Bank

ADEL | CLIVE | GRAND JUNCTION | GUTHRIE CENTER | JEFFERSON | OGDEN | RIPPEY | SCRANTON | WAUKEE

Panorama dancers bring home state championship trophy

The Panorama dance team was named state champions in one category at the Iowa State Dance Team Championships at Wells Fargo arena in Des Moines Nov. 29 and 30, and all three routines they took to the state competition were awarded a Division 1 rating.

The group's Class 1 Jazz routine placed 4th overall, their lyrical routine placed 2nd overall and they took home the state championship trophy for their contemporary routine.

Team members were also given an Outstanding Community Service Award and an Excellence in Academics Award. The academic award was given to the team because the group's average grade point is between 3.5 and 4.0.

The varsity dance team includes senior Mikeely Denger, junior Abbi Brown, junior Payton Douglass, junior Chloe Webster, sophomore Jordan



Leigh Ashley Martin gives the Panorama dance team a pep talk before their first event at the state group dance competition.

Douglass, sophomore Reagan Gibson and freshman Emma Reinhart.

The team is coached by Kristi Vance and Leigh Ashley Martin. This is Panorama's 8th state team championship under the direction of Kristi Vance.

"As a coach I am very proud of this team and how hard they work," Vance said. "We

start our season in August and go clear through March. They had goals to bring home placings in all three events. They reached their goals and brought home a state championship."

Coach Martin said "I am proud of the hard work the team put into each routine. "It's an honor to place in the nation's largest state dance

competition. And to place with all three routines is a testament to the determination of this team. I am grateful to be a part of this amazing dance team."



Members of the Panorama dance team hold their trophies after winning several at the state team dance competition in Des Moines.

LEAVE THE HARD WORK TO US!

- SNOW REMOVAL
- WATER & SEWER
- TRENCHING
- BACKHOE SERVICE
- BASEMENTS
- TRUCKING

Harmann Excavating

Matt Harmann, owner
Bus. 641-755-3640 • Cell 641-757-0907
Fax 641-755-3645
PO Box 307
Panora, Iowa 50216

LAKE PANORAMA BARGE SERVICE

641-755-3351
OFFICE

515-971-0226
DANNY'S CELL

lpbargo@att.net

Offering

GENUINE

ShoreStation® DOCK

ShoreStation®
BOAT HOISTS

Make Us Your First Call!

We Build Homes For Life!

• New Construction • Remodels • Complete Plan Service

37 Years of experience working at Lake Panorama

*Give me a call today
for all your spring and summer
construction projects!*

Quality, Honesty & Integrity

Rick Hayes Construction

For ideas & inspiration, contact Rick at 641-757-0137 (cell)
or email at hayescon@netins.net

Coffee

FROM PAGE 1

acres downstream that is being reviewed for streambank improvements. This wetland will help with both nitrate removal, as well as storm surge and the associated silt that comes with high flows.”

To provide additional protection to Burchfield Cove, a streambank stabilization project is being pursued. “Looking north from the Burchfield bridge it’s easy to see the bank collapsing along a bend in the stream,” Rutledge said.

“We’ve gotten permission from landowners to walk their property and do an assessment of the streambank from the bridge to where the new wetland will be built. We hope to eventually be able to riprap that entire stretch of stream. This is still in the concept and design stage and is a priority for the RIZ board,” he said.

RIZ has purchased a new excavator with both a standard and long-reach boom. In the past, similar excavators have been rented on a weekly basis. Rutledge said this purchase will make it easier to clean out narrow coves. The excavator also will be used to repair riprap along Lake Panorama’s south shore.

Dredging is complete for 2018, with 225,000 cubic yards of sediment removed from the river above the debris trap and the lake’s upper basin. This allowed RIZ to achieve its goal for the year, with a similar goal for those two locations set for 2019. Additional work by the utility barge in the upper end of Hughes Cove is planned for spring.

Rutledge said RIZ recently bonded for \$11 million as part of its long-term strategy to “front load” some future projects. The sediment basin now being used for dredged materials at the north end of the lake will be full within the next 20 years. This bonding will allow RIZ to ensure the current basin is fully utilized within the easement timeframe, and also allow planning to get underway regarding future sediment storage.

LPA and LPN, LLC budgets for 2019 were approved at the LPA board’s November meeting. One item in the LPN budget involves a 10-year replacement plan for LPN golf course maintenance equipment. Rutledge said he worked with Dan Wollner, LPN grounds superintendent, to put together the plan.

“This is an area where we’ve struggled for a while,” he said. “Danny is a good mechanic, and he’s been able to keep some older equipment going. But this year we’ll replace four pieces, and get back onto a regular replacement schedule.”

Rutledge said an average of \$65,000 to \$70,000 annually is needed to maintain the equipment for the LPN golf course. But in recent years, that dipped to about \$45,000. “This is a larger investment upfront, but we’ll be reducing our future maintenance expenses,” he said.

Funds have been earmarked to replace the kitchen floor at the LPN conference center. It is hoped the work can be done the end of January. The Links will need to be closed for at least a week during construction. More details will be available once plans are confirmed.

Rutledge said the search for a new chef to replace Drew Labath is underway again. A replacement had been selected, but due to a work injury, that person had to withdraw. Labath’s last day is December 18. He and his family are moving to North Carolina.

Improvements at Panorama West as a result of the McLuen estate gift are mostly complete, Rutledge said. The only remaining project is to renovate the six existing bunkers on the course. Plans will be finalized over the winter.

Rutledge said probably the biggest challenge facing the LPN is the dissolution of the Clover Ridge Interval Owners Association. First, there is the financial impact. The association had rented office space at the LPN conference center for \$1,000 monthly. It also split the maintenance cost of the swimming pool with the LPN. Replacing those two revenue sources in the 2019 LPN

budget was difficult.

The Clover Ridge vacation timeshare group owns 22 units, but is no longer accepting reservations. With the dissolution, the LPN signed an agreement with Clover Ridge to manage unit rentals for at least one year. When all legal hurdles are cleared, the 22 units will be sold.

Anyone interested in renting a unit for either a short time, or even on a monthly basis, can call the LPN front desk at 641-755-2080 to discuss options.

Turning to the LPA budget, Rutledge said the LPA board voted to increase the 2019 annual dues by five percent. No increases were made to boating and camping fees.

At its November meeting, the board also voted to replace the tiles on the two pickleball courts with an acrylic surface. “The sports courts at Boulder Beach are a big success, and have been widely used since they were completed in July,” Rutledge said. “The only problem has been dissatisfaction from some pickleball players about the tile surface.”

The surface change will be done in the spring, and Rutledge said this will “close out this project for the LPA. We believe this has been a huge win for our community, and this will resolve this final concern.”

Two big construction projects are moving ahead for 2019. Plans for \$3.6 million worth of improvements at the LPA water system are being finalized. This will involve drilling a second deep well into the Jordan aquifer, installing a reverse osmosis system, and related water plant upgrades.

The LPA has been approved for a state revolving water fund loan at an interest rate of 2 percent. Rutledge said the LPA board will make several decisions at its March meeting—choosing construction vendors, finalizing the loan, and adjusting water rates to help cover the cost of the project. Rutledge emphasized permitting and planning on this project has been extensive, due largely to increased requirements that accompany the state revolving loan fund.

The second big project is construction of a new maintenance shop. Blueprints have been finalized for a \$1.6 million complex that will include a temperature-controlled shop, hoop building and cold storage building. It will be built along 200th Avenue, west of the Brethren Church, on land that has been rented out for hay production.

Funding plans for the project will be developed over the next couple of months, with the LPA board finalizing those plans at its March or April meeting. The hope is to get construction underway by May, so the buildings can be occupied November 1, 2019.

The 2019 LPA budget includes \$30,000 for an extensive engineering review of the dam. Rutledge said state officials have expressed interest in seeing LPA improve the berm that separates the emergency spillway from the primary concrete spillway.

“The concern is that water passing over the emergency spillway could theoretically erode soils adjacent to the primary spillway,” Rutledge said. Rutledge noted the berm has held up effectively through past floods, but LPA will be looking for a solution that will provide improved separation between the two spillways, with construction planned for 2020.

An audience member asked how much dues can be increased without a membership vote, and why the board decided to only raise water rates to pay for the water plant upgrades, rather than also implement a special assessment.

Rutledge explained annual dues can be increased up to five percent without membership approval. A larger dues increase or a special assessment requires a two-thirds majority vote.

He said the board has expressed interest in coupling a special assessment with water rate increases, and will look at that after the project is formally approved and final costs are known. Rutledge clarified any special assessment would require a member vote, whereas a water rate increase is within the author-

ity of the LPA board of directors.

Rutledge explained water rates would be reviewed in March, along with the other components of the project. He noted even with the increases being discussed, rates will remain competitive to those in surrounding communities.

Rutledge said the board may consider taking a broader look at an infrastructure assessment, rather than just targeting an assessment specific to the water plant. Rutledge noted the water plant project will represent the best interest rate and financing terms of any project being considered by LPA. Rutledge encouraged members to stay tuned as the board reviews these strategies, emphasizing LPA membership approval will eventually be required for any special assessment of the membership. If a special assessment is proposed, the LPA bylaws require at least one informational meeting 45 days in advance of a vote.

A question was asked about the fate of the old maintenance shop. Rutledge said spray foam insulation applied years ago allowed water to collect and the metal in the east half of the building has significant deterioration. Wooden braces have been added so engineers agreed the building can continue to be occupied short term.

“At least the east half of the building will need to come down. We’re still evaluating if there might be some value to trying to keep the west half,” Rutledge said. “The cold storage building to the west of the shop is in good shape. We anticipate repurposing it for boat storage sometime in the future.”

Rutledge said the first of each year is when LPA staff looks at upcoming openings on the LPA and LPN boards, committees, and LPA-related community groups. “Anyone interested in volunteering, or discussing available options, please get in touch with me or someone in our office. It’s important to tap the talent within our community,” he said.

Snowy day turns Panora into a winter wonderland



PAIGE GODDEN|TIMES VEDETTE

The gazebo in downtown Panora was already dressed up for the holidays when snow started falling Dec. 1.



PAIGE GODDEN|TIMES VEDETTE

Heavy snow fell outside while Panora residents were safely tucked inside Santa’s workshop at the Community Center Dec. 1.



PAIGE GODDEN|TIMES VEDETTE

Snow fell outside of the Panora Community Center Dec. 1, transforming an already beautiful light display into a winter wonderland.



PAIGE GODDEN|TIMES VEDETTE

These two fought their way through the snow in order to see the man in the big red suit at Santa’s breakfast and workshop at the Community Center in Panora earlier this month.



PAIGE GODDEN|TIMES VEDETTE

Lots of snow fell on the Panora Library for a couple hours the morning of Dec. 1.

Merry Christmas & God Bless Everyone!

NEW LISTING



SOLD

4499 Panorama Drive
Waterfront Lot
\$220,000

NEW LISTING



4330 Panorama Drv.
\$199,950

NEW LISTING



4341 Panorama Drive
\$449,000

NEW LISTING



SOLD

311 S.E. 4th St.
\$195,000

NEW LISTING



5224 Panorama Drv.
\$16,000

PRICE REDUCED



7067 Andrews Terrace
\$124,900



6941 Andrews Terrace
\$18,500



311 E. Main St.
\$139,000

NEW LISTING



SOLD

117 W. 3rd St., Bagley
\$95,500

NEW LISTING



203 Iron Creek Road
\$114,900



4563 Panorama Drive
\$109,000

NEW LISTING



SOLD

318 N. First St.
\$80,000

NEW LISTING



Golf Course
5126 Panorama Dr
\$25,000



Visit us at

www.countryrealtyiowa.com

Member of Des Moines Multi Listing Service

Your Independent Agency

Dave Ryan, Agent/Owner

641-755-2990

Since 1976... Locally owned & operated by Dave & Barb Ryan

COUNTRY REALTY LLC

World Headquarters at 108 East Main • Panora • 641-755-2990 • email: country@netins.net
Licensed in the State of Iowa, USA

Wishing you a healthy and happy holiday season!



We look forward to helping you with your real estate needs in 2019 and on!



Julie Wykoff
515-778-0053



John McDermott
641-431-0042



Nevitt Real Estate
702 First Ave., Perry, Iowa
515-465-2200
www.lakepanoramahomesforsale.com



Wood Duck Landscape Solutions
Creating Beautiful Outdoor Environments



HAPPY HOLIDAYS!

to our valued Lake Panorama customers!

Thank you for your business over the past years. Your confidence in Wood Duck Landscape Solutions is greatly appreciated!

We look forward to serving new customers in 2019 and beyond!

SERVICES PROVIDED

PATIOS & WALKWAYS

RETAINING WALLS

BOULDERS AND STONE

SHORELINES

OUTDOOR KITCHENS

LANDSCAPE DESIGN

TREES, SHRUBS & PERENNIALS

ANNUAL FLOWER INSTALLATION

MULCHING & RIVER ROCK

SPRINKLER SYSTEMS

LANDSCAPE LIGHTING

SEEDING & SODDING

GRADING & DIRT WORK

EROSION CONTROL

1589 HWY. 4, YALE, IOWA

WWW.WOODDUCKLANDSCAPESOLUTIONS.COM

INFO@WOODDUCKLANDSCAPINSOLUTIONS.COM | JOSH EIKE CELL: 515.661.3208

"FAMILY OWNED AND OPERATED BY 3 GENERATIONS OF EIKE'S!"



Find us on: facebook.

C A F É

SUBSIDIZED BY RESORT

Remodel Reward

Earn up to \$1500*
with purchase of select, customizable Café appliance suites.





Match anyone's price, BEAT anybody's service!

618 GREENE STREET, ADEL, IOWA 50003
515-993-4241
WWW.ARCHERHOMECENTER.COM
STORE HOURS: M,W,F 9-6 | T, TH 9-8 | SAT 9-5

DECEMBER 2018
EVENT CALENDAR



DON'T FORGET
\$49,000 FALL INTO A MINI!
December 1

For Advantage, Premier & Eclipse Members

For Slot Players

For Table Game Players

Live Events

Food & Beverage

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2 \$49,000 FALL INTO A MINI! Sunday Funday	3 20% off at J Town Martini Mondays	4 Club 50+ Slot Tournament Club Freedom Tito Tuesdays	5 \$1 Dogs and Drafts Bring Your Wingman	6 \$2 Tallboys	7 Finally Friday	8 Party in the Pit Mystery Gift Drawing
9 Sunday Funday	10 20% off at J Town Martini Mondays	11 Club 50+ Day Club Freedom Tito Tuesdays	12 \$1 Dogs and Drafts Bring Your Wingman	13 \$2 Tallboys	14 12 Days of Christmas Finally Friday	15 12 Days of Christmas Party in the Pit Mystery Gift Drawing
16 12 Days of Christmas Sunday Funday	17 12 Days of Christmas 20% off at J Town Martini Mondays	18 12 Days of Christmas Club 50+ Day Club Freedom Tito Tuesdays	19 12 Days of Christmas \$1 Dogs and Drafts Bring Your Wingman	20 12 Days of Christmas \$2 Tallboys	21 12 Days of Christmas Finally Friday	22 12 Days of Christmas Party in the Pit Mystery Gift Drawing
23 12 Days of Christmas Sunday Funday	24 20% off at J Town Martini Mondays	25 Christmas Buffet 12 Days of Christmas Club 50+ Day Club Freedom Tito Tuesdays	26 \$1 Dogs and Drafts Bring Your Wingman	27 Club Wild Party \$2 Tallboys	28 Finally Friday	29  MINI COOPER DRAWING! Drawing Times: 7 & 11 PM Party in the Pit
30 Sunday Funday	31 Under the Streetlamp NYE Drawing 20% off at J Town Martini Mondays	<div>UNDER THE Streetlamp Live in Concert! New Years Eve Purchase tickets online at wildroseresorts.com or at the Iowa store</div>				



WILD ROSE
CASINO & RESORT®
JEFFERSON, IOWA

wildroseresorts.com | 777 Wild Rose Drive Jefferson, Iowa | 515.386.7777 | find us on facebook!
If you or someone you know needs gambling treatment, call 1.800.BETS.OFF

2019 golf membership reminders

Those who were 2018 golf members at either Lake Panorama National or Panorama West should have received renewal forms in early December for the 2019 season. Deadlines for two opportunities to be rewarded for early renewals, as well as new memberships, are approaching.

Memberships are available to both Lake Panorama Association

property owners and those who are not LPA members.

Memberships at either golf course paid by December 29 will be entered into a drawing. Prizes awarded will include a custom set of irons valued at \$800; \$500 in LPN Diners Club credit; a \$300 putter; golf bag valued at \$250; a pair of FootJoy Golf shoes; a 2019 single LPN pool membership; and

a “priceless” nine-hole playing lesson with Gary Babcock, head PGA golf professional.

Those who choose the “All-Inclusive Resort and Golf Membership” and pay in full by January 31 will receive a \$125 LPN gift card. This membership includes golf both at Lake Panorama National and Panorama West, plus unlimited use of the driving range, pool and fitness

center at LPN Resort.

New in 2019 is that driving range privileges are included with LPN golf memberships at no additional cost. LPN golf memberships paid in full by January 31 will receive a \$100 LPN gift card.

Panorama West golf memberships paid in full by January 31 will receive a \$25 LPN gift card.

Memberships for the swimming

pool and fitness center at the LPN also are listed on the 2019 membership applications.

There are two other golf membership options available at Lake Panorama National. Distance memberships are available for those who do not own a home at Lake Panorama, and who live more than 18 miles from the LPN. A special “first time” membership is available for those who have never been an LPN

DNR offers grants to protect lakes

The pre-application process is open through Feb. 28

By The Iowa Department of Natural Resources

DES MOINES — The DNR is now accepting pre-application questionnaires for grant funding that helps locally-led groups develop water quality improvement efforts in Iowa communities.

Offered by the DNR's Watershed Improvement Program, Watershed Planning Grants help local groups

passionate about improving water quality create a nine-element Watershed Management Plan, which identifies problems in the watershed and proposes solutions for better water quality. Making changes in the watershed (the land that drains to a lake, river or stream) can reduce pollution reaching our waters.

Those selected through the pre-application process will then be

invited to apply for grant funding to perform a U.S. Environmental Protection Agency (EPA) Nine-element Watershed Planning process, funded by EPA Clean Water Act Section 319 grants to the Iowa DNR Watershed Improvement Section.

“With the pre-application process, we're looking to learn more about groups' vision for water quality and identify applicants that are

motivated and able to complete a nine-element watershed plan,” said Steve Konrady, who coordinates DNR Watershed Improvement grants. “We want to help Iowans put their plans in action.”

The pre-application period remains open until close of business on Feb. 28. Pre-application documents are available at www.iowadnr.gov/watershed. Questions may be

directed to Steve Konrady at 515-725-8388 or Steven.Konrady@dnr.iowa.gov.

Planning grants will likely be awarded to successful pre-applicants by June 30, 2019.

The Section 319 program of the U.S. Environmental Protection Agency provides DNR funding for nonpoint pollution programs, including Watershed Planning Grants.

Now's the time to make those repairs you've been putting off.

Sails Boat Covers Lift Covers Pontoon Canopies and Curtains



Quality canvas repairs for over 30 years.

JOHN BOYT INDUSTRIAL SEWING
3101 JUSTIN DRIVE • URBAN DALE
515-270-7031
Toll Free 1-888-667-3744


Local dancers perform in the Nutcracker Ballet

Two local dancers from Main Street Dance Studios in Panora performed in the Iowa State Nutcracker presentation at CY Stephens. Liberty Ashworth, 12 years old and is the daughter of Tim Ashworth and Jennifer Jensen was a Puppet Ballerina in Act II and Nella Rivas, 8 years old and is the daughter of Kristi Vance and Tony Rivas played one of Little Clara's Friends in Act I. The girls dedicated their Saturday and Sundays to rehearsing in Ames from mid September through early December as well as a week full of rehearsals. The performances were held December 8th and 9th.

This classic holiday fairy tale has come alive on stage at Stephens Auditorium each December since 1981.

This annual Iowa State Center production features choreography by Robert Thomas and Miyoko Kato Thomas of the Robert Thomas Dancercenter (in Ames). More than 200 local dancers from surrounding central Iowa communities participate with guest principal dancers performing the roles of the Sugar Plum Fairy and her Cavalier.

The Nutcracker Ballet tells the story of a young girl, a heroic prince, and the fantastic dream they share. From the opening party scene to the last tinkling notes of Tchaikovsky's famous score, a festive holiday spirit permeates the entire performance.





RUUD

STAY COOL
WITH A NEW AC SYSTEM.

RELY ON RUUD™

GET ENERGY STAR® PRODUCTS
and save on utility bills!



SAVE MONEY
with high-efficiency Ruud HVAC systems.



RUUD AIR CONDITIONERS

- ✓ RELIABLE COOLING
- ✓ QUALITY-BUILT
- ✓ HIGH-EFFICIENCY



2164 Hwy 25 • Guthrie Center (641) 332-2198

DOUG'S PLUMBING & HEATING

In keeping with its policy of continuous program and product improvement, Ruud reserves the right to make changes without notice.

Panora approves a new music park

By Gordon Castile
Times Vedette staff

A Music Park to be located just south of the Panora Public Library on the city square was approved by the Panora city council last Monday evening.

It will provide large oversized instruments for the public to play, such as percussion and xylophone. The library board requested approval of the park, which will be paid from funds its foundation received from The Jim and Joyce McLuen estate and from donors.

Dave Grove, a member of the library board of trustees, promoted the park. “I first saw the idea at Arnold's Park,” he told the Times Vedette. “It's a way to promote the community and show it's progressive,” he said.

For example, the park could bring children to the library or people to town and where they might shop, he explained.

The initial purchase will be five drums and two xylophones. More could be purchased later. They all-weather instruments will be tuned and harmonized when installed, which is expected to be this spring.

“They are not excessively loud, about 60 decibels,” Grove said of the instruments, which carry a five-year warranty. Some installed in the early 1990s are still in use, Grove noted.



Guthrie County REC
A Guthrie County Cooperative

1406 Main Street, Guthrie Center
(641) 747-2206 (888) 747-2206
www.guthrie-rec.coop



**Know what's below.
Call before you dig.**

**It's the law and NOT
calling could cost you
money or your life!**

**Call 811 or 800-292-8989
www.iowaonecall.com**


PANORA TELCO
641-755-2424
www.panoratelco.com


**Lake
Panorama**
641-755-2301
www.lakepanorama.org

Van Houten Barge Service

- Boat lift and dock installation, removal and repair
- Custom built cantilever docks
- Rip-rap and shoreline work

**Customer Service is our
#1 goal.
We want to get you boating
as soon as possible.**

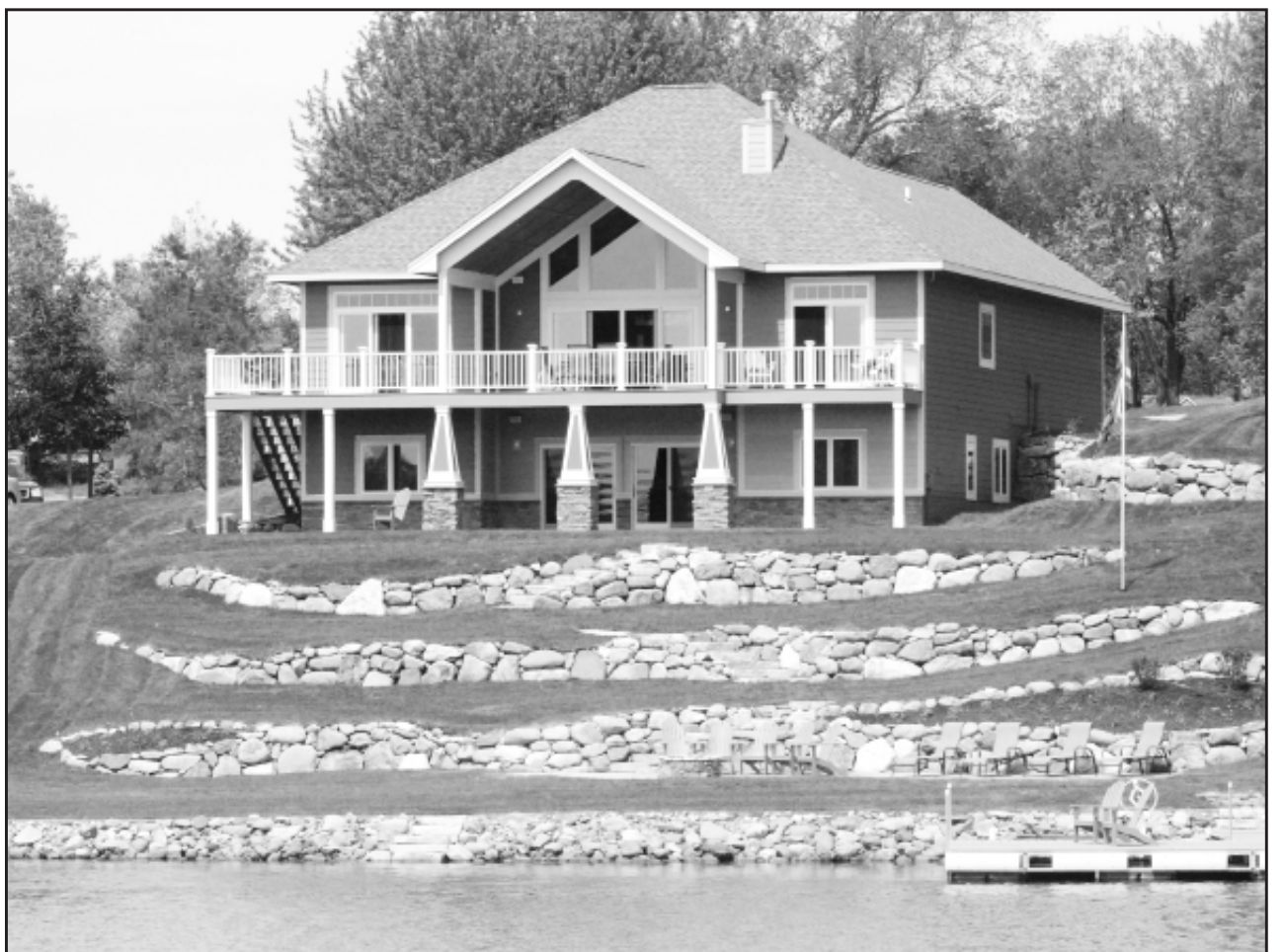
--Call for free estimates--

**Mark Van Houten
(515) 975-7016 or
(641) 431-4002**

Your property should reflect your high standards.

**Our reputation
speaks for
itself.**

*We've been
providing quality
landscaping,
beaches and rocking
at Lake Panorama
for over 30 years.*



Rock Walls • Beaches • Shorelines
Crawler-loaders ~ Trackhoes ~ Loaders ~ Trucks

Dean A. Stanley, owner
Panora • 641-757-0205

STANLEY EXCAVATION

Lake Panorama Association Board of Directors Meeting

The Lake Panorama Association Board of Directors met October 23, 2018, at 5 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: Brad Halterman, Danna Krambeer and John Rutledge

Visitors present: Dave Wagler and Laura Kemble, Lake Panorama Realty, Kurt & Jane Schade, LPA Members, Everett Grasty, Guthrie County Supervisor

President Spradling called the meeting to order at 5 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.

Agenda Item 3 – Consent Agenda
Donovan 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 9.25.2018 LPA Board Meeting
- c) Acceptance of 9.30.18 consolidated financial report – LPA & LPN, LLC

d) Set date for next board meeting as November 27, 2018

e) Accept minutes from September 2018 LPN, LLC Board of Managers Meeting

Agenda Item 4a – Exclusive Realtor Agreement

Consider renewal of Lake Panorama Realty Contract.

LP Realty has been LPA's exclusive realtor since January 1, 2015. Renewing the contract for 2019 has been reviewed with the land sales committee, with unanimous agreement to continue the relationship with LP Realty through the end of 2019.

Dave Wagler and Laura Kemble highlighted the sales from 2015 through 2018, they thanked the board for their association and continued support.

Jeschke moved to extend the ex-

clusive listing agreement with Lake Panorama Realty through December 31, 2019. Motion seconded, carried unanimously.

Agenda Item 4b – 2019 LPN, LLC Operational Budget review

Rutledge reviewed the preliminary 2019 LPN, LLC operational budget. Rutledge noted the main unknown factor of the 2019 budget is with regard to LPN, LLC's management agreement with Clover Ridge Interval Ownership (CRIO). The agreement is working well but there are a number of unknown factors, as CRIO is in the midst of an ongoing dissolution. Rutledge noted this department will require special attention to ensure LPN, LLC adapts to evolving conditions.

Brief discussion on kitchen staff was held, with Rutledge noting the hire of a replacement chef is progressing. Rutledge noted changes to the early bird incentive program for golfers, which were made to improve profitability and also preserve some incentive for early payment of the 2019 annual membership.

The board will take action on the LPN, LLC operational budget after review of the LPA operational budget at the November 27, 2018 meeting.

Agenda Item 4c – 2019 LPA Operational Budget review

Rutledge reviewed the LPA 2019 Operational Budget.

Revenue items in the proposed budget: Dues increase of 5% is proposed, with no increase in boat stickers or camping fees. Coulter Marine marina slip rates increased \$100. No increase in water rates is proposed at this time, but these will be reviewed early next year after Water State Revolving Loan Fund financing is completed.

Expense items in the proposed budget: The LPA Dam department includes \$30,000 for engineering, moved from 2017 operational budget to 2018, for permitting and work scope for capital improvements to be completed in 2020 to the emergency spillway and the berm along the spillway.

The operational budget reflects an

operational income loss of (\$56,671) before land sales. This is the amount of the Dam Engineering of \$30,000 and \$25,000 included in G & A for an engineering study of the facilities structures of the LPN and possible future uses for the building(s).

A projected 2019 cash flow was handed out and reviewed by Rutledge. This will be updated with final projections of cash investment required for LPN in 2019 for the next meeting.

The Board discussed several items and asked for clarifications on a few minor items. The Board will review further and take action at the November 27, 2018 meeting.

Agenda Item 5 – Old Business - There was none.

Agenda Item 6 – Other Business - No other business was discussed during open session.

Agenda Item 7 – The board entered closed session at 6:10 p.m. to discuss legal matters. The board exited closed session at 6:40 p.m.

With no further business, the meeting was adjourned at 6:40 p.m.

ISU's research on Monarch's egg-laying preferences can guide recovery efforts

Iowa State University College of Agriculture

AMES, Iowa — Loss of habitat containing milkweed plants is considered a leading cause of the precipitous decline in monarch butterfly populations over the past 20 years. To reverse loss of this iconic species, recovery plans nationally have ambitious goals for new habitat. Iowa, in the center of the monarch's summer breeding range, has a goal to establish hundreds of millions of new milkweed stems across 480,000 to 830,000 acres, by 2038.

Monarchs lay their tiny, off-white eggs only on milkweed, and eggs that hatch into hungry caterpillars also feed solely on milkweed leaves (though adult monarchs feed on nectar from a variety of flowers). There are hundreds of species of milkweed, over a dozen native to Iowa. But are they all equal when it comes to supporting monarch recovery?

New research by Iowa State University scientists suggests they are not, with monarch females showing a preference for certain types of milkweed when laying their eggs. The findings, from a three-year field study at multiple locations across Iowa, were published in the October

issue of the peer-reviewed journal *Frontiers of Ecology and Evolution*, where the article, "Monarch Butterflies Show Differential Utilization of Nine Midwestern Milkweed Species," is online at <https://www.frontiersin.org/journals/ecology-and-evolution/search?query=Pocius#all>.

Victoria Pocius [pronounced Poeshus] led the study as part of her doctoral research in ecology and evolutionary biology at Iowa State. She is now continuing research on monarch behavior and physiology as a postdoctoral scientist at Pennsylvania State University.

"This research was important to help understand whether what we're planting will make good use of the time, energy and money that private and public partners are investing in restoration of milkweed habitat," said John Pleasants, adjunct associate professor in the Department of Ecology, Evolution and Organismal Biology, an adviser for Pocius and a coauthor on the article featured in *Frontiers*.

Other researchers on the study team were Steven Bradbury, professor of natural resource ecology and management at Iowa State; Sue Blodgett, chair of the departments of entomology and natural resources,

ecology and management at Iowa State; Diane Debinski, head of the Department of Ecology at Montana State University, formerly with Iowa State; Richard Helmich, research entomologist with the Corn Insects and Crop Genetics Research Unit of the USDA Agricultural Research Service and an affiliate professor of entomology at Iowa State; and Keith Bidne, biological science research technician with the USDA Agricultural Research Service.

Results from previously published laboratory research conducted by Pocius and other researchers found that monarchs prefer to lay eggs on two Iowa species, commonly known as swamp milkweed and common milkweed. Swamp milkweed is usually found in wetter habitats. Common milkweed grows in diverse conditions and spreads easily through root-like stems.

"We needed to see if monarchs' behavior in Iowa field conditions reflected our lab findings," said Pocius. The field study took place from 2015 to 2017, during which nine native milkweed species were established in 14 plots across Iowa on public land including Iowa State research farms and on private land.

The study results showed that,

as in the lab, monarchs preferred to lay eggs on common milkweed and swamp milkweed, but they used all nine species. The researchers ranked the monarch's use of different species and offered restoration recommendations based on monarch's apparent preferences and other factors linked to habitats and ease of propagation.

While the monarchs laid significantly fewer eggs on the orange-blooming butterfly milkweed, this species is still valuable as a late-season plant host since it maintains its leaves throughout the summer, offering food for monarch offspring when other milkweeds have declined. Also, butterfly milkweed is relatively easy to establish and does not spread easily, making it potentially more popular with gardeners and farmers.

The researchers found that other milkweed species may be less effective as hosts for monarchs for reasons such as plant structure. For example, whorled milkweed is spindly and may not easily support butterflies trying to lay eggs.

The team learned much about growing and propagating milkweeds, providing helpful take-away lessons for those who want to help expand monarch populations.

"Choose plant species that will grow well in the conditions where you want to plant milkweed," said Pocius. "Some species are better than others for egg-laying, but monarchs can use most, or possibly all, native species. Stay away from non-native species, like tropical milkweed, which is an annual species in Iowa and may not provide needed nourishment for monarchs that migrate through the Midwest."

Monitoring the butterflies at so many sites over several years required assistance from trained volunteers at a number of locations. "I give our observers a

lot of credit," said Pocius. "It was gratifying to see the strong interest from those who helped at host sites, as well as from the public at our field days."

The research was supported by USDA National Institute of Food and Agriculture Hatch Act funds and a USDA Natural Resources Conservation Service Conservation Innovation Grant. It also received funding from Prairie Biotics, Inc., and the University of Iowa Center for Global and Regional Climate Research. Iowa State University Research and Demonstration Farms, Luther College in Decorah and Central College in Pella provided support and hosted research plots.

"Iowa State is making valuable contributions to monarch research," said Dana Schweitzer, program coordinator for the Iowa Monarch Conservation Consortium, a collaborative effort of Iowa stakeholder organizations. "A number of research studies are being conducted here that will help guide recovery efforts for monarchs and insect pollinators."

The Iowa Monarch Conservation Strategy, along with monarch conservation plans created by other states, will be used by the United States Fish and Wildlife Service to determine if voluntary conservation efforts are sufficient to avoid listing the species as threatened or endangered.

"The many partners involved in the consortium recognize that efforts to support monarch recovery will require long-term collaboration," said Schweitzer. "But Iowans are showing strong leadership that we believe can make the monarch a success story for the future."

The Iowa Monarch Conservation Consortium formed in 2015 with a goal of promoting monarch breeding and survival in Iowa. The consortium is a group of 50 organizations, including agricultural and conservation associations, agribusiness and utility companies, universities and county, state and federal agencies. Information about the consortium, how to support monarch conservation and links to research is available at www.iowamonarchs.info.

Wilbur Bates

SMALL ENGINE SERVICE



GET READY FOR WINTER NOW!

- Riding Mowers
- Hand Mowers
- Mower deck repairs, belts, bearings, engine checks
- Snow Blower - tuning service

Free Pick Up and Delivery

Call Us Today!
641.757.1243

GRUBER

CONCRETE CONSTRUCTION

(formerly Ritter Concrete)

QUALITY WORK AT REASONABLE RATES!

Flat Work – Skidsteer Work
Replacement Work

Call Tom Today
515-210-4515

Insured

Serving Lake Panorama & surrounding communities



We Offer Delivery!
Tuesday-Saturday 4 p.m. - 8 p.m.
Guthrie Center • Panora • Lake Panorama

SPECIALS

Tuesdays: Fajita Tuesdays
All Day \$8.25 Fajita (Your choice of Steak, Chicken, or Mix)

Wednesdays: Kids Night
Kids eat free with One paying Adult (One Kid per Adult)

Thursdays & Saturdays: 2 for 1 Margaritas
Flavored or Regular Margaritas
\$2.50 on All Bottled Beer

Fridays
All Pitchers of Flavored & Regular Margaritas - Only \$14

ASK US FOR OUR 2 FOR \$22 SPECIAL!

CLOSED ON SUNDAYS & MONDAYS
641-332-2139

HOURS:
Tues.-Thurs. 11 a.m.-9:30 p.m.
Fri.-Sat. 11a.m.-10 p.m.
Sunday 11 a.m.-9 p.m.

104 South 3rd Street, Guthrie Center • Family Owned & Operated
Gift Certificates Available For Any Amount!




EXPRESS YOUR PERSONALITY!
Let the Professionals Take Care Of You and Your Eyes with Quality Eye Care and Eye Wear!

Eye Care Associates

Cassie Martinson, O.D. • James Koch, O.D. • Kyle Stalder, O.D.

102 E. Main • Panora
641-755-3699

LET US DO THE COOKING FOR YOU!



Great Tasting Fresh Fried Chicken - Cooked to perfection with a unique taste and style. A family recipe and process that's been successful for over 50 years.

Available at your Panora

Hometown
601 E Main St • Panora, IA
(641) 755-2213

foods

Cindy Axne visits Lake Panorama

Local Democrats plan for the future in Guthrie County

By **PAIGE GODDEN**
editor@gctimesnews.com

“What a difference a year can make,” Dr. Mary Mincer Hansen said as she welcomed congresswoman-elect Cindy Axne to her Lake Panorama home Sunday afternoon.

Hansen explained she hosted Axne once before, about a year ago.



Congresswoman-elect Cindy Axne speaks to a group of Democrats at the home of Dr. Mary Mincer Hansen on Lake Panorama. Axne spoke for nearly 2 hours Sunday.

Only six people showed up then. At this gathering at least 30 people crowded into Hansen's home.

She said Axne won the campaign with help from the “blue tsunami” and because “she’s a woman who is smart, is caring, is pragmatic, but she also truly worked her butt off!”

Axne told the group she wanted to stop by Lake Panorama to say “thank you.”

“Thank you to so many people in this room who either stepped up and did an incredible amount of work to get me elected, who generously contributed to the campaign, who contributed and did campaign work, and to those of you who voted for me, I appreciate that,” Axne said. “And to those of you who are Republican or Independent, I am really grateful that you are here.

“If you didn’t vote for me, I hope I earn your vote in the next couple of years because I told every single person as I ran the race I’m in this for all Iowans,” Axne continued. “It doesn’t matter what letter you’ve got behind you on your voting card, it’s about making sure every single person in this district and their families have opportunity.”

Those in attendance were excited about Axne’s win, and several had ideas about how to grow the Democratic party in Guthrie County.

Sheila Beavers, who has lived at the lake full-time for the past ten years, said a group of people who have been door-to-door canvassing and running phone banks have been coming up with ideas to help bring Democrats together.

“We’re talking about ideas on not taking so much help that’s coming out of Des Moines or the state, but we want to do stuff here in Guthrie County,” Beavers said. “...The help that comes from the state or whatever, it’s all coming from out of town, or Des Moines. I was born and raised in Des Moines, but Guthrie County is not Polk County at



Dr. Mary Mincer Hansen welcomes congresswoman-elect Cindy Axne to her home on Lake Panorama Sunday, Dec. 9 with some help from her dog.

all. There are just so many things I think we can do to help improve our odds of literally flipping this county.”

Attendees also gave Axne advice for her next election, such as getting more yard signs, making the writing bigger on her yard signs and getting more poll watchers out to rural county.

Axne was appreciative of the advice saying “we need your advice and we need your help. It really is about making sure we elect people who put their district, their state and their country before their party.”

The congresswoman-elect talked

a little about policies and current politics, including her thoughts on whether President Donald Trump should be impeached.

We have to let due process take its course,” Axne said. “We have to uphold our Democracy. We have to protect our Constitution. And when the information comes out, then we make a decision.

“We have to stand up for Democracy and not just what we think is in the best interest of our party,” Axne continued. “Because if we don’t, then we’re not any better than somebody on the other side.”

Perry Fine Arts Series presents Quartet 515

The Perry Fine Arts Series presents Quartet 515, a modern string quartet formed in 2015 out of a desire to create beautiful music. As classically trained musicians, Quartet 515’s members Hanna Wolle, Nina Liu, Joyce Beyer and Paul Virgilio came together with a deep appreciation for classical music.

You will hear classical favorites, and some wonderful pop music, such as Over the Rainbow, La Vie en Rose, and Halleluja when you attend the Quartet 515 concert January 20, 2018 at 2 p.m. in the Perry Performing Arts Center, 1200 18th St., Perry, Iowa.

All four performers are Des Moines-based professional musicians who perform with the Des Moines Symphony and various other community orchestras. However, their deep appreciation for chamber music led them to form Quartet 515.

The musicians are young people with many years of musical experience and a variety of other interests.

Hanna Wolle is a violinist and Des Moines native. Hanna started playing the violin when she was four years old with her father, a classically-trained violist. After playing throughout childhood, Hanna graduated from the University of Iowa in 2011.

Nina Liu is a violinist with Quartet 515. She comes from a family of musicians and has also been playing the violin since she was four-years-old. A native of Des Moines, Nina graduated from Drake University in 2015.

Joyce Beyer is a violist with Quartet 515 and a graduate of the University of Northern Iowa with a Bachelor of Music in Education on piano

and viola. Joyce has served as head of the Northside Orchestra Program for Des Moines Public Schools.

Paul Virgilio is a cellist with Quartet 515. He began studying cello in his hometown of Pleasant Valley, NY. After moving to Des Moines in 2009 to study Cello Performance at Drake University, he won a position with the Des Moines Symphony Orchestra in 2010.

Come hear these exciting performers on January 20 at 2 p.m. in the Perry Performing Arts Center.

Thank you to the Bock Family Foundation for helping make this concert possible. Perry Fine Arts concerts are free, donations accepted, and open to all. The Perry Performing Arts Center is handicapped accessible.



Congresswoman-elect Cindy Axne listens as people introduce themselves at a Lake Panorama home Sunday, Dec. 9.



Ice starts to form on Lake Panorama in mid-December, but there are still plenty of open spots of water.

Lake Panorama**TIMES**
www.guthriecountynewspapers.com

Culligan
CLEAN WATER HOME...
Free Water Tests and Estimates.
Prevent water problems with Culligan water treatment.
Rental or Purchase
Steve 515-478-0600

BAKER
Heating & Cooling
Call 515-559-6778
or 515-833-2052

DON'T LET DIRTY WINDOWS SPOIL YOUR PRICELESS VIEW!
Let us take care of keeping your windows clean.
Z TO A WINDOW CLEANING
ZAAVAN ANNEAR, OWNER

CALL TODAY! 515-298-9973
FULLY INSURED

Goodwin & Son Painting, Inc.
Interior and Exterior | 30 years experience
Let Goodwin & Son beautify your home with a fresh new look!
One room or the entire house.
515-386-5282 or 515-370-1237 (cell)

tree tech
CONSULTING • INSECT & DISEASE CONTROL • FERTILIZATION
Larry Van Otterloo
VansTreeTech@gmail.com
515-523-1993
Protecting Quality Tree from Insect and Disease

Sukup
Winter Discounts Now
In Effect on all Grain Bins and Equipment!
Visit our website at: www.halburenterprises.com
HALBUR
ENTERPRISES INC.
115 E. 1st St.
Hudson, IA 51544
712-452-2141

Reese Tree & Lawn Care
Complete Groundskeeping & Property Management
TREES:

- Planting • Removal & Stump Grinding
- Pruning (Elevations, Shaping & Thinning) Cable & Bracing
- Pest & Disease Diagnosis & Treatment
- Consulting & Tree Inventory
- Storm Damage Specialist

Lawn & Garden / SHRUBS & HEDGES

- Mow • Trim • Shape • Weed & Feed • Mulching • Tiling • Planting
- Fall Clean-Up • Snow Removal • Firewood • Hauling

FREE ESTIMATES INSURED
Bill Reese; Reese Management Company
ISA Certified Arborist
ISA Certified Utility Specialist
705 E. Church Street • Panora • 515-943-0544 • 641-755-2140
breesetrees77@gmail.com
Celebrating 37 yrs of Art, Science, Safety and Education in the Green Industry

Got Radon?
Call the radon “problem solvers.”
Serving Western Iowa Since 2000
Stroeher
Radon Mitigation Service
Elk Horn, Iowa • 712-773-4748 • 712-579-1461
www.radonsafehomes.com
email: stramit@metc.net

American Cancer Society's National Cancer Information Center provides around-the-clock help

Guthrie Center, IA – 12/15/18 – The American Cancer Society is attacking cancer from every angle and providing cancer patients and their loved ones with accurate, up-to-date cancer information every day is one of the top priorities of the organization. Each year, the American Cancer Society's National Cancer Information Center (NCIC) receives about 800,000 calls and chats from people who are in need of answers, may need information and support, or may want to volunteer or make a donation. Those contacts lead to more than 1.3 million services being provided. Phone lines are open around the clock, 365 days a year, to ease fears and give people all the answers they need about cancer.

"While many people are familiar with the research efforts of the American Cancer Society, few are aware of the full scope of free services available to cancer patients and their loved ones," says Kevin Babb, vice president of the National Cancer Information Center. "These services can be obtained through one easy toll-free call to the American Cancer Society at 1-800-227-2345."

According to Babb, when an individual calls the American Cancer Society they will be connected to a live specialist. These specialists, who staff the phone lines 24 hours a day, 7 days a week, 365 days a year, are specially trained to listen to and identify the needs of cancer patients and their caregivers, then match them with services or resources to meet their needs.

"Our specialists really listen to where the patient is in their cancer journey," Babb says. "Did they just get diagnosed and need educational materials? Are they having to travel for their treatment and looking for a place to stay? We make sure to manage all requests through to completion. No one will be left to

navigate a cancer experience alone when they reach out to us.”

Through the process of probing and clarifying, NCIC specialists often discover that a person's needs may go beyond their initial question. For example, a woman asking about the side effects of chemotherapy treatment actually may be concerned about losing her hair and how to prepare her children for this journey.

If you're a cancer patient, and your doctor says "Your best treatment option is in another city." Your first thought may be "Where am I going to stay? How am I going to pay for it? Do I drive back and forth every day?" The American Cancer Society knows travel and lodging is a major barrier for people trying to get to treatment and created a lodging program called the Hotel Partners Program. ACS works directly with hotels to provide complimentary rooms on a space-available basis to cancer patients who must travel out of town to receive treatment. Providing lodging to people battling cancer is just one way the American Cancer Society is attacking cancer from every angle.

So far in 2018, the American Cancer Society provided 97 cancer patients and their caregivers with 557 greatly reduced or complimentary nights of lodging across Iowa, saving cancer patients an estimated \$55,700 in hotel costs that would have been spent out of pocket.

Across Iowa, there are 57 hotels currently offering complimentary or greatly reduced rooms on an as-needed and as-available basis. There is a 5 business-day notice for a lodging request and patients must be eligible. To be eligible to receive lodging through the Hotel Partners Program, patients must be traveling for a cancer-related medical appointment, be in need of lodging near their treatment center, have

a permanent residence and be able to care for their personal needs or travel with a companion who can assist them.

The National Cancer Information Center can also provide information on smoking cessation, clinical trials, and emotional and financial support. They have access to thousands of resources and can help cancer patients and their caregivers in both English and Spanish with more than 200 other languages available via a translation service.

"Whatever their needs might be, no matter how big or small, we always try to help," Babb says. "Even if a person is just lonely or scared and needs to talk, we're here. We are dedicated to serving the needs of all cancer patients. Our entire structure revolves around helping them get well."

For more information about the many free American Cancer Society patient programs and services, or to learn how you can become a volunteer or donate, please call 1-800-227-2345 or visit cancer.org.

About The American Cancer Society


The American Cancer Society is a global grassroots force of 1.5 million volunteers dedicated to saving lives, celebrating lives, and leading the fight for a world without cancer. From breakthrough research, to free lodging near treatment, a 24/7/365 live helpline, free rides to treatment, and convening powerful activists to create awareness and impact, the Society is the attacking cancer from every angle. For more information go to www.cancer.org.

This is WHY WE RELAY! By sharing this information with cancer patients in our communities they can get the help they need in their fight against cancer and our hopes are to ease the pain and suffering.

Please join in the 2019 Re-

by going to www.relayforlife.org/guthriecountyia! If you have questions please contact Becky Peterson, Relay for Life of Guthrie County Event


Lead at 515.339.4223. May this Christmas and 2019 be filled with many blessings for the cancer patients and their families in our communities.




MERRY CHRISTMAS

from all of us!

Thank you for banking with us in 2018!





GUTHRIE COUNTY STATE BANK

Connecting Communities

HOLIDAY HOURS:

Monday, December 24: Closing at 12:00 p.m.




Tuesday, December 25: Closed



Monday, December 31: Closing at 3:00 p.m.

Tuesday, January 1: Closed

<p>Guthrie Center</p> <p>P.O. Box 8 • 401 State Street Guthrie Center, IA 50535</p> <p>PH: 641.332.2218 • TX: 866.747.3218</p> <p>FX: 641.332.3600 • GSM: gusb@guthriebank.com</p>	<p>Potosi</p> <p>P.O. Box 757 • 525 East Main Street Potosi, IA 50226</p> <p>PH: 641.552.2400 • TX: 877.755.2400</p> <p>FX: 641.755.2244 • GSM: gusb@guthriebank.com</p>
---	---

GCSBank.com

Enjoy the **GIFTS**
of the **HOLIDAYS!**

Thank you
for investing with us.

Kristen Cronkhead, AIF®
Financial Advisor

GIVING OFFICES: 432 Clark Street
Berkeley Center, MA 00315

PLANNING: 500 East Main Street
Pease, MA 00318

PH: 603.755.3750
CE: 603.757.3737
EX: kristen@investgosc.com

**GOSE INVESTMENT
CENTER**
Growing Connections

investgosc.com

Securities offered through registered representatives of
 Gose Investment Center, Inc., a broker-dealer, member
 FINRA/SIPC. All other securities offered through Gose
 Investment Center, Inc., are offered by a sales
 affiliate of Gose Investment Center, and Gose is a
 member of the Financial Industry Regulatory Council (FINRA).
 Please read the prospectus for each offering.

All is **MERRY & BRIGHT!**



Thank you
for your business
in 2018.



LAKEPANORAMAREALTY.COM

500 East Main Street
Pawnee, IA 50318
PH: 641.788.3276
TX: 800.761.5253
CML: info@lakepanoramarealty.com

Licensed Real Estate Broker



Kevin Wittrock is dealer-principal for Wittrock Motor Co.

**The Carroll businessman learned
key skills at the UI.**

A photograph of Kevin Wittrock, a man with short brown hair, smiling. He is wearing a red polo shirt and dark trousers. He is standing next to a red car, with his left hand resting on the hood. The background is a blurred indoor setting, likely a car dealership.

"I majored in biology, but Iowa taught me valuable tools that I use every day in the automotive industry. Writing, critical thinking, and other skills I learned at Iowa prepared me for work in any field."

"My best memories from Iowa happened in classes with professors and fellow students. Football games at Kinnick Stadium and the Iowa City night life were both incredible, as well."

"Iowa offers a wide range of courses and majors to choose from. Because of this, you'll find it has a campus filled with people from every walk of life. Iowa offers a true college experience that will stay with you forever."

for IOWA

The logo of The University of Iowa, which is a stylized illustration of a classical building with columns and a pediment.

THE UNIVERSITY OF IOWA

uiowa.edu

THE TIMES VEDETTE
Guthrie County's
Source
For Local
Shopping
755-2115

You can contact us at:
www.guthriecounty
newspapers.com

Lake Panorama
TIMES

Lake Panorama
TIMES

Your Friends ...
Your Neighbors ...
Your Newspaper
755-2115

Complete TITLE Services

GUTHRIE COUNTY
since 195
ABSTRACT COMPANY

110 N. 4th St. • Guthrie Center, IA 50115

*Matt Reinhart
Judy Hilgenberg
Lori Bennett
Kim Buttler*

641-332-2339

Keep Your Vehicle Looking Its Best!
ALL SEASONS CAR WASH
EASY TO USE! CONVENIENT! AFFORDABLE!
Check us out on Hwy 44 West, Panora!
Remember our Value Cards are always available at our change dispensing machine.
Always Open 7 days a week 24 Hours for your convenience.
601 W. MAIN,
PANORA

RUUD
**AC SAVINGS
THAT'LL MAKE
YOU JUMP
FOR JOY.**
RELY ON RUUD™
GET ENERGY STAR®
PRODUCTS
and save on utility bills!
SAVE
MONEY
with high-efficiency
Ruud HVAC systems.
RUUD AIR CONDITIONERS
✓ RELIABLE
COOLING
✓ QUALITY-BUILT
✓ HIGH-EFFICIENCY
2164 Hwy 25 • Guthrie Center
(641) 332-2198
DOUG'S PLUMBING & HEATING
In keeping with its policy of continuous progress and product improvement, Ruud reserves the right to make changes without notice.

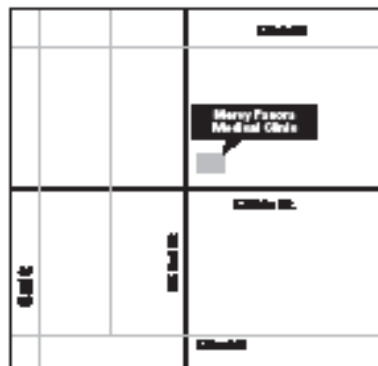
Welcoming new patients!

The providers at Mercy Panora Medical
Clinic are welcoming new patients!

Hours of operation:
Monday–Friday, 8:30 a.m. to 5 p.m.
319 E. Main St., Panora
(641) 755-2121

Providers:

Eric Ash, M.D.
Tonla Erickson, ARNP
Amy Harland, PA-C



Mercy Clinics
PANORA MEDICAL CLINIC

DOT physicals are offered by
certified providers.

**GCSB INVESTMENT
CENTER**
Connecting Communities

INVESTING IN YOU

Your 2019 Financial To-Do List

Things you can do for your future as the year unfolds.

What financial, business, or life
priorities do you need to address
for 2019? Now is a good time
to think about investing, saving,
or budgeting methods you could
employ toward specific objectives,
from building your retirement fund
to lowering your taxes.

Here's a list of things you may
want to do or review:

- ❶ Can you contribute more to
your retirement plans this
year? 401(k), 408(b), 457, SEP
IRA, Solo(k), IRA, Roth IRA, etc.
- ❷ Should you go Roth in
2019? Contributions or Roth
Conversions of existing IRAs.
- ❸ Make charitable gifts.
- ❹ Open a Health Savings
Account. If you're on a High-
Deductible Health Plan.
- ❺ Practice tax-loss harvesting.

- ❻ Pay attention to asset location.
- ❼ Review your withholding status.
- ❽ Are you marrying in 2019?
- ❾ Are you working home from
active duty?
- ❿ Consider the tax impact of
any upcoming transactions.
- ⓫ If you are retired and older
than 70½, remember your
year-end RMD.
- ⓬ Lastly, should you make 12
mortgage payments in 2019?

View the full article at
investgcsb.com for 2019 income
limits, contribution limits, and a
more in-depth discussion of the
topics and ideas discussed above.
Be sure to talk with a qualified
financial or tax professional today
regarding your specific needs.

Vow to focus on being healthy
and wealthy in 2019.

Kristen Crouthamel, AIF®, Financial Advisor

GUTHRIE CENTER: 413 State Street • Guthrie Center, IA 50115
PANORA: 505 East Main Street • Panora, IA 50218

PH: 641.769.2766 • CE: 641.767.2737
EM: krcrouthamel@investgcsb.com

InvestGCSB.com



Investment offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker-
dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors,
Inc., a Registered Investment Advisor. Guthrie County State Bank and GCSB Investment Center are not
affiliated with Cambridge. How deposit investment products are not FDIC insured, not bank guaranteed, and
may lose value. GCSB Investment Center does not offer legal or tax advice. Please consult the appropriate
professional regarding your individual circumstances.

*Serving Lake Panorama and
surrounding area for over 30 years!*



- Complete floating dock, lift and canopy starting at just \$15,000! Installed!!
- Entire dock system is floating, always stays level and fluctuates with water level.
- No need to pay barge fees to remove and re-install, if in protected coves.
- Constructed entirely of maintenance-free materials. Treated wood frame is also available.
- Full line of dock accessories: benches, ladders, cleats, bumpers, dock boxes, etc.
- Econo Lift Boat Hoists in marina starting at only \$4575! Installed!!
- Floating PWC lifts starting at just \$2050! Installed!

*At L&N Dock and Lifts, customer service is
and always has been our top priority for 30 years!*

**L&N
DOCKS**

"Stay Afloat"

Econo LIFT

BOAT HOIST

62799 577th Street • Lewis, Iowa 51544
(712) 769-2550 • (800) 546-6985

www.LNDocks.com



CELEBRATE 5 YEARS

WITH Friends of Lake Panorama

Thanks to everyone who helped make this celebration a reality by supporting Friends of Lake Panorama during the last five years.

Since the first meeting of the Friends of Lake Panorama board of directors December 3, 2013, this nonprofit public charity has made steady progress towards its goal of improving recreational amenities at Lake Panorama.

More than \$800,000 has flowed through Friends of Lake Panorama to support projects both large and small. Major fundraising accomplishments were the Sunset Beach Playground and Boulder Beach Sports Courts.

Over the past 18 months, Friends helped guide decisions and projects, using the McLuen estate gift to improve and sustain the Panorama West Golf Course. Some funds remain for additional projects.

Smaller projects in the past five years have been possible because of individual donations. These include LPN dining room renovations in memory of Dr. David Wang; bench at Panorama West in memory of Joe Scheiring; rain garden at Panorama West; and improved signage at Lake Panorama National and Panorama West.

At its March meeting, the Friends board will discuss future projects. An electronic survey in late January will be your chance to provide input. Or clip the coupon below and return with your ideas. While you're at it, send along a tax-deductible contribution to the Friends general fund, or one of the other four funds currently available. You will receive a thank-you letter and receipt for tax purposes. Thanks for your interest and support!



 **Friends of Lake Panorama**
A public nonprofit charity supporting recreational amenities at Lake Panorama

- December 2013** – Friends Board of Directors formed
- July 2014** – IRS approves Friends as a 501(c)3 nonprofit charity
- October 2014** – Fundraising begins for Sunset Beach Playground & LPN Sports Courts
- December 2014** – Donations total \$35,000
- June 2015** – Friends board votes to focus on Sunset playground
- October 2015** – Playground donations at \$30,000; LPA board approves \$50,000 donation if Friends raises another \$50,000
- May 2016** – Beach Ball fundraiser helps Friends reach its \$80,000 goal
- July 2016** – Sunset Beach playground completed
- October 2016** – LPA board approves \$50,000 Sports Courts donation if Friends raises \$50,000
- May 2017** – Beach Ball fundraiser helps Friends reach it \$75,000 Sports Courts goal; LPA provides \$100,000
- August 2017** – Friends receives \$473,000 estate gift from James & Joyce McLuen for Panorama West Golf Course
- November 2017** – LPA board approves Friends task force report on use of McLuen gift
- May 2018** – Sports Courts construction underway; Panorama West irrigation begins
- July 2018** – Boulder Beach Sports Courts completed
- November 2018** – Projects at Panorama West completed, thanks to McLuen gift: clubhouse landscaping, irrigation, additional cart paths, improved signage and tee box amenities, first year of improved turf conditions on tees and fairways.

All contributions to Friends of Lake Panorama are tax deductible. To donate by check, make it payable to Friends of Lake Panorama. Complete this coupon and mail it, along with your check, to: Friends of Lake Panorama, PO Box 488, Panora, IA 50216.

Donations of securities (stocks, mutual funds, etc.) are welcome.

For information, contact Kristen Crouthamel at 641-755-2799 or Kristen@investgcsb.com.

Donations can be made by credit card on the Friends website: friendsoflakepanorama.org.

Questions or project suggestions?
Contact Susan Thompson, 515-240-6536, or staff@friendsoflakepanorama.org.

☐ **YES, I want to support recreational amenities at Lake Panorama!**

Donor Name/Names: _____

Mailing Address: _____

My gift is in Memory of or Honor of: _____

For Friends updates, please provide email: _____

Have a project idea? Tell us: _____

Let us know where to direct your donation by circling one or more of the five funds below. If choosing more than one, explain how to divide your donation.

Friends General Fund

One of Lake Panorama's Three Beaches – Boulder, Shady, Sunset

Golf Course Beautification – Lake Panorama National or Panorama West