A Q&A WITI LPA'S RUTLEDGE

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Guthrie Center Times Panora, Iowa OR CURRENT RESIDENT



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New Lake Panorama projects manager on the job

By Susan Thompson Times staff

A Guthrie County native has been named the new project manager for the Lake Panorama Association. Lane Rumelhart, who grew up 12 miles west of Guthrie Center, began work December 30 at the LPA. He replaces Brad Halterman, who was hired as director of the Guthrie

County Conservation Board in early December.

"I'm excited to welcome Lane Rumelhart to the LPA team," says John Rutledge, LPA general manager. "The LPA project manager position demands a diverse



Rumelhart

skillset and the ability to work with people in a variety of contexts. Lane's education, experience and demeanor proved to be an excellent fit for our organization."

Rumelhart graduated from Guthrie Center Schools in 2015, where he was a star wrestler. He was recruited to Central College in Pella, where he wrestled for four years and was team captain and a Scholar All-American.

He graduated from Central in May 2019 with a bachelor's degree in environmental science, and minors in biology and business management.

"I grew up an outdoors person, hunting and fishing with my father," Rumelhart says. "I wasn't sure what I wanted to do after graduation, but knew I wanted it to be something

related to the outdoors world. I had great relationships with a couple of my professors, who helped me choose the environmental science major. It's not just the study of wildlife, but also has economic and social factors mixed in.'

Rumelhart says he also was interested in the business side of ag-

MANAGER, PAGE 2

A MASSIVE CAMI



St. Thomas More Center raising funds for amenity upgrades

By Susan Thompson Times staff

The St. Thomas More Center. located on the west side of Lake Panorama at 6177 Panorama Road, is a vear-round facility that is the home of Catholic Youth Camp, better known as CYC. Last fall, a capital campaign was launched to raise funds for amenity upgrades and an endowment.

The \$5.5 million campaign will provide new cabins, renovations to Dingman Hall, significant improvements to the swimming pool, and an endowment. The Diocese of Des Moines provided a \$1.1 million gift to jumpstart the campaign. As of January 5, 2020, a total of \$2,646,556 had been raised.

Alex Kautzky has been the center's executive director since the fall of 2018. She grew up in Helena, Montana, and attended Benedictine College near Kansas City. It was there she met her future husband, Aaron. After graduation, the couple moved to Aaron's familv farm near Perry.

Kautzky had spent two sum-

"We knew we had an extraordinary ministry here, but our facilities didn't match."

ALEX KAUTZKY, EXECUTIVE DIRECTOR. ST. THOMAS MORE

mers on the staff of a Catholic camp in Montana. When she moved to Iowa, she began an internship at St. Thomas More Center in 2014, and never left.

"We had been flirting with the idea of a capital campaign since 2014," Kautzky says. "We knew we had an extraordinary ministry here, but our facilities didn't match."

A comprehensive facility assessment was conducted. The



center's leadership decided replacing the cabins built in 1983 was the top priority, at an estimated cost of \$2 million.

Last September, those eight cabins, built as two four-plexes, were demolished and the rubble hauled away in trucks. Construction to build eight new cabins began as soon as the dust settled.

CENTER, PAGE 5

Playground donations reach \$10K at year end

By Susan Thompson Times staff

During a six-week period at the end of 2019, 20 couples, individuals and businesses donated nearly \$10,000 to Friends of Lake Panorama to fund new playground equipment at Boulder and Shady beaches.

Friends of Lake Panorama is a 501(c)3 non-profit public charity, with a goal of improving recreational amenities at Lake Panorama. The Friends board's current priority project is raising \$70,000 for playground equipment, to be split evenly between Boulder and Shady beaches.

At Shady Beach, existing swings and teeter-totter will be removed to make way for a multi-faceted play set, three swings, and a freestanding "spring rider" designed to accommodate a physically challenged child. The spring rider also has room for two children.

At Boulder Beach, the gray mountain and play set currently there will remain. The spring horses, tire swing and old bathroom will be removed. A freestanding spring rider similar to the one planned for Shady Beach will be added. A new playground nearby will include a play set with features geared to both older and younger kids, plus three swings.

A Beach Ball fundraising event, similar to ones held in 2016 and 2017, is scheduled for Saturday, April 18, 2020, with all proceeds going to this playground project. The event will be held at

PLAYGROUND, PAGE 3

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MICHAEL KLEINWOLTERINK | SPECIAL TO THE TIMES

Lane Rumelhart, a native of Guthrie Center, began work December 30 as the new Lake Panorama Association project manager. He will be responsible for a variety of things, including building codes, Lake Panorama RIZ projects, communications, annual deer hunt, and campground and beach management.

MANAGER FROM PAGE 1

riculture and land management, so minors in biology and business management were a good fit. Past summer jobs and internships also helped prepare him for the LPA project manager position

He was hired in March 2019, a couple of months before his college graduation, by JCG Land Services, where he worked as a rightof-way agent. As such, he provided land acquisition and relocation assistance services for a variety of public works, utility and transportation projects.

Rumelhart was a 2018 summer intern with Vermeer Manufacturing as an environmental product specialist. In the summer of 2016, he was a crew member at Springbrook State Park north of Guthrie Center, which is managed by the Iowa Depart-

ment of Natural Resources. He maintained trails, mowed, and removed invasive species such as autumn olive and Tartarian honeysuckle from the oak forest.

While Rumelhart had been on Lake Panorama several times as a guest, an internship in 2017 gave him a closer look. That summer he worked for the Guthrie County Environmental Health office. He did onsite sewage and septic tank inspections, water quality testing, and GPS

coordinate data gathering around Lake Panorama. "I got to know the area pretty well," he says. "It's a beautiful place."

As LPA project manager, Rumelhart will be responsible for managing the LPA building codes, interacting with the building codes committee and LPA members. He says working six summers for Rumelhart Building Co. in Guthrie Center, which is owned by his grandfather, provided him with experience in reading blueprints and all aspects of construction.

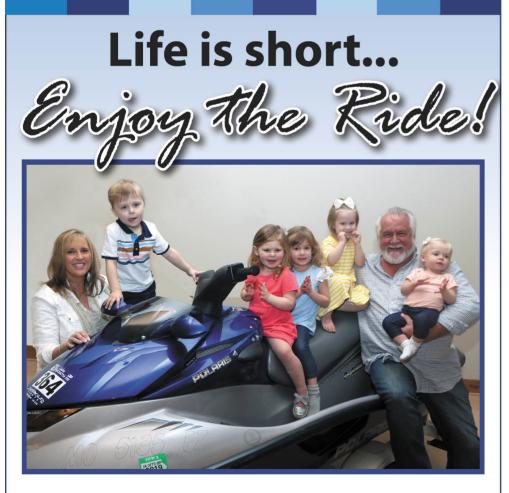
He also will begin to take over management of some

projects financed by the Lake Panorama Rural Improvement Zone (RIZ), such as the three wetlands currently in place to prevent nutrients and sediment from reaching Lake Panorama. "Wetlands were my favorite ecosystem to study in college, and I'm excited to work with those and other RIZ projects," Rumelhart says.

Other responsibilities will include assisting with LPA communications, the annual deer hunt program, and campground and beach management.

Rumelhart says he applied for the LPA project manager position because he felt he had the necessary experience and interest. "During my interview, John Rutledge told me there are two kinds of employees—specialists and generalists—and this position requires a generalist," he says. "I am a generalist. I like to be busy, and do different things every day. It's clear this job will require those things, and I look forward to contributing."

Rumelhart currently lives in an apartment in Waukee with a former wrestling teammate. But when the apartment lease is up this summer, he plans to move closer to Guthrie County, and to his new job at Lake Panorama.



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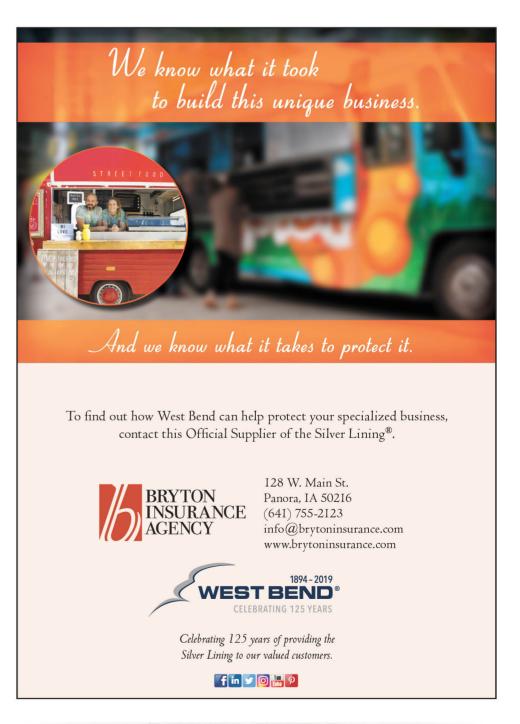
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Lake Panorama news tip?

Contact Susan Thompson at thomcomm@netins.net

FROM PAGE 1

the Lake Panorama National banquet room, with registration and social hour beginning at 5 p.m.

Sponsors are being sought for 30 round tables at a cost of \$125. Sponsors are asked to decorate their table with a theme of their choice, and will receive details about decorating guidelines and times when they signup. Some "guest" decorators may be available for those who prefer to donate an additional \$25.

Each table will accommodate eight guests, with meal tickets costing \$40. Half of each meal ticket and the full cost of table sponsorships will go directly to the playground fund. Table sponsors are encouraged to find eight guests to fill their table, but organizers will help fill tables as needed. Attendance will be limited to 240 people.

Additional fundraising activities will include a raffle, silent and live auctions; buy-a-dessert auction; buy-a-beer cup; and a 50/50 raffle. Some additional activities still are being considered.

Ticket sales will begin in mid-February. To help the planning committee, those interested in sponsoring a table, buying meal tickets, or donating items for the raffle, live or silent auctions, and buy-a-dessert auction are asked to send details to staff@friendsoflakepanorama.org.

These playground upgrades will continue as the priority project for Friends of Lake Panorama until at least \$70,000 is raised and the playgrounds are complete. A sign recognizing all donors of \$500 or more will be installed near both playgrounds, with these donors also recognized on the Friends website. No LPA funds are available for this project led by Friends.

A donation form on the Friends

website—friendsoflakepanorama. org—provides more details. This form can be printed, completed, and mailed with a check to Friends at PO Box 488, Panora, IA 50216. Donations also can be made by credit card on the Friends website.

Donations of securities (stocks, mutual funds, etc.) are welcome, as are direct IRA qualified charitable distributions—for donors over age 70 ½ who are required to take IRA distributions. There are potential tax-saving benefits when considering either of these direct donation strategies. For information, contact Kristen Crouthamel, financial advisor at GCSB Investment Center, at 641-755-2799 or kristen@investgcsb.com.

All donations to Friends of Lake Panorama are tax-deductible. Donors receive a confirmation letter for tax purposes, both for direct donations at any time, plus contributions made as part of the April 18 Beach Ball.



ODE CLASS TO THE TRACE

This play equipment planned for Boulder Beach offers something new for both younger and older children. Stand-alone swinging, climbing, and balancing pieces will appeal to the older kids, and provide an approach to the multi-faceted play set. The play set includes two slides, a covered deck area, and a "Big Kahuna" fish climbing bridge. Nearby will be three swings, one enclosed to accommodate toddlers.

A Q&A with LPA General Manager John Rutledge

By Susan Thompson Times staff

The Lake Panorama Association (LPA) staff already is gearing up for spring and summer projects, while managing the daily changes an Iowa winter can bring. This month's Q&A with John Rutledge, LPA general manager, includes information on several topics important to LPA members.

Q: The idea of adding a boat ramp on Lake Panorama's west side was a recent topic of discussion at an LPA board meeting. Give us an update on that issue.

A: The question of additional boat ramps at Lake Panorama has been a topic of periodic review by the LPA board of directors and the water safety committee. Discussions were held in 2013, 2015 and again in 2019. The topic is complex, as strong arguments can be made both for and against the creation of additional lake access points.

Recognizing the complexity of this topic, the LPA board of directors assembled a task force to study this topic and assess the pros and cons. This task force was comprised of LPA members, including three LPA board members. Non-voting participants in the study included representatives of LPA staff and Coulters Panorama Marine.

ma Marine.
The task force met
December 5, 2019, and
discussed a number of
questions about the benefits and risks of additional
ramps. The prevention of
invasive species proved
to outweigh all other considerations, and the task
force unanimously recommended the board
NOT pursue any additional ramps.

In addition, the task force recommended LPA revisit



its invasive species policies to determine if tighter controls can be implemented to further secure Lake Panorama. At its December meeting, the LPA board approved both recommendations and directed staff to review options by which LPA's invasive species policies

can be improved. Q: What is happening with the planned upgrades to the LPA water

system?
A: The LPA water infrastructure project has begun, with some preliminary and staging work underway this winter.
The project is broken into three contracts, which are separate but coordinated. The total cost to LPA for this project is projected at \$4.75 million and will achieve a number of key goals the association has been pursuing for several years.

One highlight of the project is a substantial reduc-

tion in water hardness. When the reverse osmosis system is in place, the softness of LPA's water will be in line with industry standards. This will be a noticeable and measurable improvement from the hard water members have experienced throughout the life of LPA's water system. A second accomplishment of this project will be discontinued use of the association's Dakota Aquifer wells. These wells, located at the Guthrie County Airport, have been temperamental and challenging throughout their life. Although Dakota Aquifer water serves some areas of the state very effectively, in our region it is sporadic and unreliable. LPA's transition to a pair of Jordan wells (one new, and one that was drilled a decade ago), will mark a transition to a more reliable and consistent water

source.

The financial component of this project also is proving to be favorable for LPA and its membership. LPA will receive funding from Iowa's State Revolving Fund. Terms for this loan are 2.0% interest over 20 years. In December, the LPA board voted to approve a water rate increase of \$70 per quarter (\$23.33 per month) to cover the cost of this loan. This will increase the rate from \$90 to \$160 per quarter for all residential and commercial water

The increase is slated to begin with the October 1, 2020, billing, but will be reviewed further by the LPA board this spring and summer to determine if any flat assessment should be proposed to the membership via a ballot measure. Regardless of the final strategy, the fee paid by users of the LPA water system remains very competitive when compared to industry

standards.
Q: We've had a lot of fluctuation in temperatures this winter at Lake Panorama. If this continues, what might this mean for this spring's road embargo?

A: Past road embargoes have occurred anytime between early February to early April. These embargoes are implemented as temperatures start to consistently rise above freezing. Members need to plan ahead scheduling deliveries, if something more than a passenger van or pickup truck will be required. One delivery item often overlooked is propane. Propane trucks are over five tons in weight and will not be able to operate on LPA roads when the embargo is in effect.

This annual embargo is implemented in an effort to help protect our seal-coated roads. The LPA generally tries to give members a one-week warning before the embargo is implemented. When it is, information on Panorama Community school bus pickup points and other alternatives will be provided in the weekly Panorama Prompt.

Q: Look ahead to spring 2020 and share some dates LPA members should have on their calendars.

A: One reality of working for LPA is that we're always looking ahead and planning ahead. I know

a number of our members are enjoying warmer climates in the winter months, but spring will soon be here. Please mark your calendars for LPA's annual meeting on Saturday, May 9, which will be held at the Lake Panorama National conference center at 10 a.m. Also keep in mind two spring fundraisers at the LPN that benefit the Lake Panorama community. On April 18, Friends of Lake Panorama will sponsor its third Beach Ball, with all money raised supporting new playground equipment at Boulder and Shady beaches. The annual Fin and Feather banquet, which raises money for fish stocking and habitat, will be the evening of May 9-the same day as the LPA annual meeting. Kick off the season by supporting a couple of good causes and connecting with your fellow Lake Panorama members!

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Lake Panorama Association Board of Directors Meeting November 26, 2019 Lake Panorama Association Office

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

LPA Staff present: Brad Halterman, Danna Krambeer, and John Rutledge.

Visitors present: None

President Carothers called the meeting to order at 5 p.m.

Agenda Item 1 – Approval of the Agenda –

Schumacher moved to approve the agenda. Motion seconded, carried unanimously.

 $\bf Agenda\ Item\ 2- Open\ Forum\ -\ No\ one\ present$

Agenda Item 3 – Consent Agenda

Spradling 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 10.22.2019 LPA Board Meeting

c) Acceptance of 10.31.2019 consolidated financial report - LPA & LPN, LLC

d) Accept minutes from 11.20.19 Water Safety committee

e) Accept minutes from 10.2019 LPN, LLC Board of Managers Meeting

f) Update banking resolution to reflect staffing changes

$\label{lem:agenda} \textbf{Agenda Item 4a-Request from Mid-American Energy for utility easement for natural gas monitoring station}$

Mid-American Energy contacted the LPA office November 15, 2019, and informed LPA they need to install a device for gas measurement. The device is commonly seen throughout residential and commercial areas and consists of a basic pole with small solar panel and a box attached. The location needs to be toward the end of the line. A location on Paldeo Drive on LPA road right away is being reviewed.

Spradling moved to approve execution of an easement for Mid-American Energy to install a device for natural gas measurement on LPA-owned, offshore property within Plat 32 of the Lake Panorama subdivision. Exact location to be finalized by LPA general manager, with documents to be reviewed and confirmed by LPA attorney. LPA will seek no charge for this easement. Motion seconded, carried unanimously.

Agenda Item 4b – Adopt water rate increase in preparation for execution of State Revolving Fund loan (water infrastructure)

State Revolving Loan Fund requires budget information in application for the loan. Application for loan in the amount of \$4,750,000 is being completed. Water rate increase to prove viability of loan payments is being sought. Current plans and progress of construction and completion show the first loan payment will be June 2021. Yearly principal and interest payments will equal \$303,000 per year. A proposed water rate increase of \$70 per quarter will generate the necessary funds to cover the loan payments. The rate would increase from \$90 to \$160 per quarter for all residential and commercial water users. The increase will be effective with October 1, 2020, billing, to generate funds to pay the first payment due June 1, 2021.

Jeschke moved to increase the minimum charge for water rates from \$90 per quarter to \$160 per quarter for all residential and commercial members. The increase will take effect with the October 1, 2020, water billing. Money generated from the increase will be used to make State Revolving Loan Fund payments and will not be used for operational expenses. Motion seconded, carried unanimously.

Agenda Item 5a – Water Safety committee recommendation of No Wake / Idle Speed Only mandate for main basin and associated areas during the Panorama Days Ski Show Excerpt from the water safety minutes:

Dan York discussed concerns on behalf of the Ski Team. He noted the 2019 show was very difficult to execute safely, due to a number of boats that did not respect LPA's

recommendation for no wake boating in the main basin and surrounding areas.

York noted LPA security had a difficult task this year, stating a large number of boaters refused to respect LPA's no wake recommendation. York asked the committee for a recommendation to the LPA board, which would provide LPA security with clear direction and enhance ski team safety.

Motion by Behrends to recommend the LPA Board adopt no wake policy in the main basin and surrounding areas beginning 30 minutes before the Panorama Days ski show until completion of the show. Furthermore, the recommendation includes LPA staff researching and obtaining not less than three (3) unique and highly visible "no wake" or "idle speed only" markers/buoys to be placed at key locations to notify boaters of this LPA policy. Motion seconded by Donovan and unanimously approved.

Jeschke moved to adopt a No Wake Policy in the main basin and surrounding area beginning 30 minutes

before the annual Panorama Days ski show and lasting until completion of the show, as unanimously recommended by the water safety committee. Furthermore, staff shall be directed to research, purchase and deploy no less than three (3) unique and highly visible "no wake" or "idle speed only" markers / buoys at key locations to notify boaters of this LPA policy. Motion seconded, carried unanimously.

${\bf Agenda\ Item\ 5b-Water\ Safety\ committee\ recommendation\ to\ maintain\ the\ current\ lake\ buoy\ map} \\ {\bf for\ 2020\ with\ no\ changes}$

Excerpt from the water safety committee minutes:

Discussion was held by Committee on the 2019 buoy map. Rutledge and Halterman relayed concerns expressed by a member regarding the buoy near the entrance of Burchfield Cove. Rutledge, Halterman and Armstrong all advised the committee the 2019 buoy map functioned well from their perspective, and staff was recommending no changes. Following a discussion of this topic, a motion was made by Welp to utilize the current buoy map for the 2020 year with no changes in buoy location. Motion seconded by Spradling and unanimously approved.

Donovan moved to adopt the 2019 buoy map for the 2020 year with no changes in buoy location, as unanimously recommended by the water safety committee. Motion seconded, carried unanimously.

Agenda Item 5c – Shive-Hattery assessment on conference center improvements Rutledge reviewed the assessment completed by Mark Allen, architect from Shive-Hattery, for the conference center master plan. Goals for the process were divided into two tiers. Tier one goals: 1) Improve facility to grow business and become profitable 2) Maintain competitive market size at 325 seats 3) Improve fundamental egress and circulation.

Tier two goals: 1) Improve views from public spaces 2) Improve kitchen and support spaces 3)
 Improve exterior space – deck.

Allen provided a renovation proposal to address these goals. Extensive renovation would occur on the main level with less renovation occurring on the lower and upper levels of the conference center. Budgetary pricing for the renovation was broken into two phases. Phase one renovations is projected to cost \$2,982,650 and phase two is projected at \$1,192,744. For comparison Allen also provided budgetary pricing for updating the Conference Center finishes only. Cost for this is projected at \$1,696,674. This option does not address any functionality issues. Allen also projects that building a brand-new facility would cost \$8,275,000.

Rutledge advised the board this report had been received by the LPN board of managers at their October meeting. The LPN board of managers and LPN management team concluded the pricing estimated far exceeded any expectations. The board of managers recommended the report be accepted, but not acted upon until such time when a better understanding of business goals was established.

The LPA board discussed the LPN board of managers' recommendation and concurred that a strategic planning session should be held. Goals for the strategic planning session include reviewing the LPN business model and ensuring any facility investment be accompanied by a viable business strategy. A strategic planning session involving the LPN board of managers, the LPA board of directors and key staff will be scheduled for spring of 2020. No further action was taken on the facility report at this time.

Agenda Item 6a – Review 2020 LPA general manager's contract Moved to closed session

Agenda Item 6b - Member request for purchase of 20' of LPA property south of Boulder Beach.

A request on behalf of Russel Hawley was presented. Hawley inquired whether LPA would be willing to sell 20' of LPA-owned property, located adjacent to Hawley's Lot 1506 (5015 Panorama Drive).

The board reviewed the property in question to determine if it was part of Boulder Beach, or merely an unplatted parcel. No clear answer was accomplished. Rutledge and Williams noted a parcel of this property was sold to the previous owner of Lot 1506 without issue. Hawley would now like to purchase 20' more than the previous owner had acquired.

The board discussed the location of this property and noted it was not a frequently used portion of Boulder Beach. However, the board expressed a general discomfort selling a parcel of property that was potentially viewed as part of Boulder Beach.

Jeschke moved not to sell the parcel requested by Hawley. Motion seconded, carried unanimously.

Carothers thanked Brad Halterman for his time and service working for LPA and wished him well in his future endeavor.

Agenda Item 7 – **Closed Session** – The board entered closed session at 5:50 p.m. to discuss legal matters. The board exited closed session at 7:10 p.m.

Spradling moved to approve a confidential legal agreement, as discussed in closed session contingent upon final documents review by the LPA attorney and execution by the LPA general manager. Motion seconded, carried unanimously.

Carothers noted for the minutes that the general manager's multi-year contract was reviewed in closed session and mutually continued by both LPA and General Manager John Rutledge. Rutledge thanked the board for their continued support.

Adjourn - With no further business, the meeting was adjourned at 7:11 p.m.

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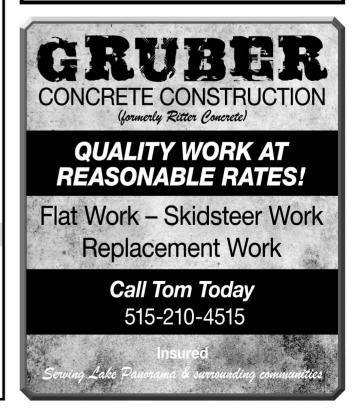
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Lake Panorama news tip?

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Demolition of the old cabins began September 18, and was completed within a few days. The new cabins are being built in the same locations.

CENTER

FROM PAGE 1

The cabins will house the same number of campers and counselors, but feature a host of improvements. Vaulted ceilings will make the cabins quieter and provide an open and airy atmosphere. High quality heating and cooling systems will provide yearround comfort. Larger and more functional bathrooms,

including handicapped accessible spaces, will provide more privacy. Entrances will face the camp, rather than the road, as was the case with the old cabins.

Both sets of cabins were fully enclosed by Christmas, and plans are to have the cabins complete by mid-May. That's a good thing, because on June 3, the first group of campers will arrive at CYC.

Parents bring their children to the center on Sunday afternoons and pick them up the following Friday. By mid-August, 1,500 campers and 150 high school volunteers will have attended CYC at the St. Thomas More Center.

CYC was established in 1960 by Father Nelo Leto in a facility near Madrid rented from the Iowa 4-H Foundation. Over the next 23 years, the number of campers, weeks and camp offerings expanded. While the 4-H camp worked for CYC, there

was a desire within the Des Moines Diocese to expand camp and retreat offerings, and to invest in a location it owned. Attention turned to Lake Panorama.

Mid-Iowa Lakes built the West Lodge in 1968, and the Lake Panorama Association operated a restaurant and swimming pool there. But it was losing money each year, and in 1983 the LPA board decided to sell the property.

CYC purchased nearly 18

acres of land. The site with two tennis courts and a sales lake access included the twooffice. The facility was named story lodge with kitchen facilities, the swimming pool,

CENTER, PAGE 6

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LPN board of managers enters fifth year

By Susan Thompson Times staff

A board of managers that oversees the Lake Panorama National operation is entering its fifth year. While the Lake Panorama Association has owned the LPN golf course since 1977, it has only owned the LPN conference center since 2005.

At the time the conference center was purchased, the LPA board established the legal corporate entity known as "LPN, LLC" to manage this wholly owned subsidiary. The Panorama West golf course and clubhouse was placed under LPN, LLC management in 2013.

Keeping the two business entities separate meant the LPA board of directors' involvement in LPN, LLC should be limited to broad overviews. After several years of discussion and legal advice, the LPA Board of Direc-

the LPN Board of Managers, which held its first meeting October 6, 2015.

with Royce Shaffer, opera- December board meeting. tions manager, and John Rutledge, director of operations, to oversee LPN policies and direction.

The LPA board provides oversight of the LPN, LLC board. At its December meeting, the LPA board appointed Jim Koch to a new three-year term on the LPN board. He had served since April 2019 after being appointed to fill the position vacated by Julie Wykoff.

Also appointed by the LPA board at its December meeting to a new three-year term was Shanell Wagler. She replaces Dave Butterwick. Both Butterwick and Wykoff had served on the board since its inception.

Other current board members are Katelyn Brelsford,

tors created and appointed John Coghlan, Dave Greiner. Sue Merryman and Gregg

Officers for 2020 were The LPN, LLC board works elected at the LPN, LLC's Koch is secretary-treasurer.

As a 501(c)4 nonprofit organization, LPA is required to pay taxes only on gains from land sales. Revenues from dues and assessments are not taxable. Keeping the LPA and LPN, LLC operations ford is vice president, and separate protects the nonprofit status of the LPA.



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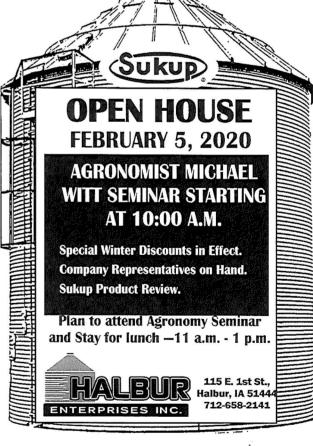
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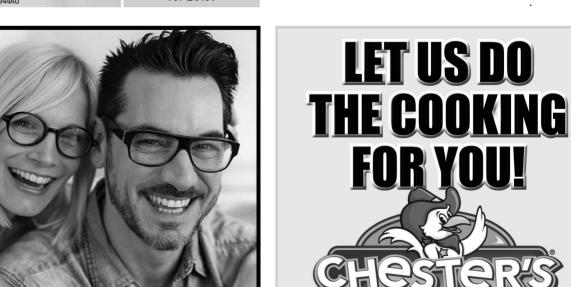
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In this photo taken in November, workers were doing fill work around the concrete footings in preparation for pouring the concrete floors.

SPECIAL TO THE TIMES

CENTER

FROM PAGE 5

the St. Thomas More Center

for All Seasons. Two additions were made to the lodge, cabins were built, the pool was upgraded, an outdoor chapel was created, and various athletic facilities were added. CYC camps were held for the first time at St. Thomas More in 1984.

In the years since, some buildings have been expanded and new ones built, recreational amenities have been added, and CYC offerings have increased. Besides

CYC, more than 30 retreats and special events are held throughout the year.

The second priority for the capital campaign is a \$1.5 million renovation of Dingman Hall, which was the original West Lodge. This work will mean a new kitchen, refurbished restrooms and second floor apartments, new lighting, flooring and ceilings, new dining room tables and chairs, a new roof, new siding, and a new deck, patios and sidewalks.

The third priority is \$1.5

million in upgrades to the swimming pool, which is used daily all summer. "The current pool is too small for our needs and lacks shade," Kautzky says. "Many campers are younger children who can't use the deep end."

The pool improvement plans call for constructing a second pool with a zero-depth entry adjacent to the existing pool, plus improving the current pool. The pool deck will be expanded, creating shaded areas and adding water features such as a

climbing wall.

The fourth priority is to raise \$500,000 for an endowment. Once that is done, revenue from the endowment can be used to maintain the new and renovated facilities. Naming opportunities exist for such things as the cabins, kitchen, pool, patios and apartments.

The center offers about 15 outdoor activities. In 2016, a high ropes course was built with eight elements, and opened in 2017. "It has been transformative in terms of team building activities," Kautzky says. "The kids love it."

A rock-climbing tower was built in 2000, and a zip line from the tower to the ground added in 2007. There are miniature golf and disc golf courses, an obstacle course, archery and BB gun shooting ranges, hiking, and a variety of field games. In 2018, a foam slip-and-slide

was added.
Each week, Monday through Wednesday, campers have the chance to participate in a canoe and kayak trip from the St. Thomas More dock to Lake Panorama's Sunset Beach. The campers swim, play beach volleyball, and enjoy the playground installed in 2016.

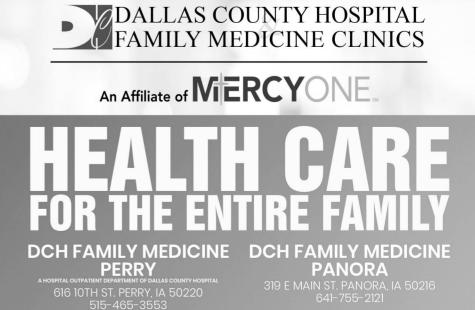
"We limit these trips to the first three days of each week when the lake isn't as busy. And we always stress to the campers we want to leave the beach cleaner than when we got there," Kautzky says. "On our surveys, this excursion day to Sunset Beach always is one of the top things campers say they enjoyed."

CENTER, PAGE 9









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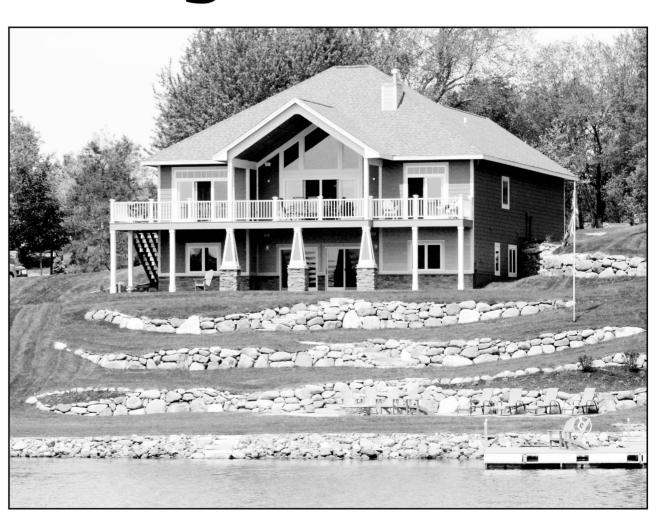
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Measuring the Value of a Financial Advisor

What is a relationship with a financial advisor worth to

an investor? A 2019 study by Vanguard concluded that when investors receive professional advice from an advisor, they may see a net portfolio return about 3% higher over time.

Three key services that an advisor may provide were analyzed: portfolio construction, wealth management, and behavioral coaching. It is estimated that portfolio construction advice (e.g., asset allocation) could add up to 1.2% in additional return, while wealth management (e.g., rebalancing, drawdown strategies) may contribute over 1% in additional return.

Behavioral coaching could be worth about 1.5% in additional return. Financial advisors can guide clients away from poor decisions, such as panic selling or accepting excessive risk, and can help individuals adhere to an agreed-upon financial and investment strategy.

Financial advisors can add additional value by helping clients implement wealth protection strategies, which protect against the financial consequences of loss of income, and by coordinating with other professionals on tax management and estate planning.

Some financial advisors could add qualitative value.

Not all financial advisors are independent. Some are employed by brokerages, and they may be encouraged to promote and recommend certain investments to their clients.

Visit investgcsb.com to read this article in its entirety and contact our office today to schedule a free consultation.

Kristen Crouthamel, AIF®, Financial Advisor

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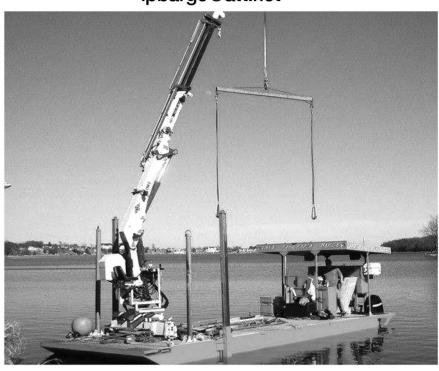
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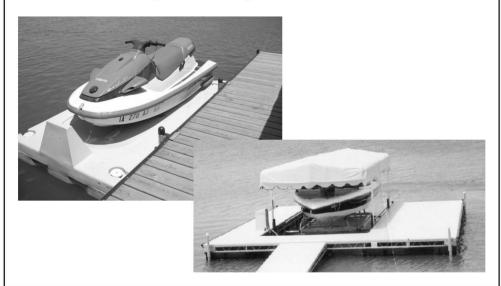
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All eight cabins were completely enclosed by Christmas. Interior work now is underway, with completion scheduled for mid-May.



The St. **Thomas** More Center for All Seasons is located at 6177 **Panorama** Road, on the west side of Lake Panorama. It is home of the Catholic Youth Camp.

CENTER

FROM PAGE 6

Kautzky knows it's important for St. Thomas More to be a good neighbor within the Lake Panorama Association. "We pay about \$10,000 in yearly dues, and purchase our water from the LPA," she says. "We worked closely with the staff as we made plans for the cabins project. It's clear they are supportive, and want us to be successful."

"We feel welcome here as part of the Lake Panorama community," Kautzky says. "And we want Lake Panorama residents to feel welcome to visit us, tour our facilities,

and see the progress we're making on our renovations. "

Kautzky says plans are in the works for a St. Thomas More spring open house on May 9. This will be an opportunity for visitors to become more familiar with the center. There also will be food and field games. In the meantime, anyone who wants a tour can call the center office at 515-309-1936.

During the summer, Kautz-

ky, her husband Aaron, and their two daughters stay in a house on the center grounds. "As I watch our daughters grow, I look forward to the day they will sit under the Lake Panorama stars at night chapel as campers for the very first time," she says.

More information about the St. Thomas More Center and its current capital campaign is available online at www.stmcenter.com.



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2020 golf membership prize winners announced

By Susan Thompson Times staff

There were 147 individuals, couples or families who purchased a 2020 golf membership at either Lake Panorama National or Panorama West by December 31, and were entered into a drawing for seven prizes. The drawing was held January 4. Winners are: - Custom set of irons -

Neil and Jolene Wright \$500 LPN Diners Club

credit - Barry and Marlys Metzger - Putter – Brian and Jen

Denham - Michael Kleinwolterink print – Patsy Goss

— FootJoy Shoes – Ted Er-

-2020 Single Pool Membership – Chris and Brenda Duree - 9-hole playing lesson

with PGA Professional Gary Babcock - Damon Crandall For those who have not yet paid for a 2020 golf member-

ship at one of Lake Panora-

ma's two golf courses, there is an extra incentive to do so soon. Memberships paid in full by January 31, 2020, will receive a \$100 LPN Gift Card for LPN members, and a \$25 LPN Gift Card for Panorama West members.

A \$125 LPN Gift Card will be given to those joining both LPN and PanoramaWest, plus those joining as an All-Inclusive Resort & Golf member. The all-inclusive membership category includes golf both at Lake Panorama National and Panorama West, plus unlimited use of the driving range, pool and fitness center at the LPN.

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 also is available for those who have never been an LPN member.

All membership forms are online at www.lakepanoramanational.com/membership.





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	Offshore Condos	11	\$187,091







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