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Lake Panorama TIMES
NOVEMBER 2019 | VOLUME 50 | NUMBER 11

A LOOK BACK: Early Lake Panorama sales strategies

By SUSAN THOMPSON
Times staff

These days, the number of Lake Panorama lots suitable for building continues to decline each year, and options for interested buyers are limited. But consider what it was like when lot sales began, even before construction on the dam got underway.

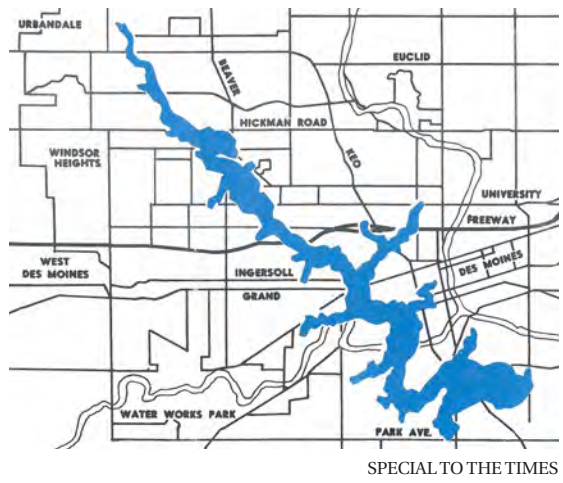
The book "Lake Panorama – The First 50 Years" details the first lot was sold on October 28, 1967, to Louie O. Hansen. As the Guthrie County Extension Director, he had pushed the idea of a lake for several years as a way to boost the county's economy.

After Hansen's purchase, lots were sold on a priority basis to stockholders and other early supporters on the project, most of whom lived in Guthrie County or surrounding counties. In the first 11 days after Hansen's purchase, 98 lots were sold.

Then came the tough part. How to attract buyers from a much broader area to first hear about the Lake Panorama development, then come for a visit, and finally, purchase a lot. Here's a look at some of the sales strategies used in the first three years of the lake development.

Developers decided to focus on Des Moines and Omaha. Colorful promotional brochures were developed. One declared: "Less than 50 miles from Des Moines and 100 miles from Omaha, Lake Panorama will serve both metropolitan centers. Easily accessible – only 15 miles from Interstate 80.

SALES, PAGE 5



SPECIAL TO THE TIMES

This image of Lake Panorama was placed over a map of Des Moines so potential lot buyers attending Lake Panorama dinner parties could visualize its size.

Friends of Lake Panorama seek money for playgrounds

SPECIAL TO THE TIMES

By SUSAN THOMPSON
Times staff

Since the first meeting of the Friends of Lake Panorama board of directors on December 3, 2013, this nonprofit public charity has made steady progress towards its goal of improving recreational amenities at Lake Panorama. Now a new fundraising effort is underway to improve playgrounds at Shady and Boulder beaches.

So far, 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. The James & Joyce McLuen estate gift made significant improvements possible at the Panorama West Golf Course.

In April 2019, the Friends board conducted a survey to gather input on future projects. The Friends board of directors reviewed and discussed the survey results, and advanced a list of action items to the LPA Board of Directors. At its July meeting the LPA board encouraged the Friends board to move forward with further study of its priorities.

Three volunteer task forces were formed—dog park, walking trails, beach amenities/gaming. In addition,

FRIENDS, PAGE 4

ABOVE

This play set geared to younger children will be installed at Shady Beach. It includes three types of slides, several climbing features, a shaded play area, ground level calypso drums, and a fun fone. Nearby will be three swings, with one enclosed to accommodate toddlers.

Annual fish stocking promises better angling

BRAD HALTERMAN | SPECIAL TO THE TIMES

On Nov. 5, Kael Rutledge emptied this bucket of fish into Lake Panorama at Boulder Beach.

By SUSAN THOMPSON
Times staff

About $15,000 worth of fish were added this fall to Lake Panorama by Fin and Feather. Fish stocking totals for 2019 included 1,200 smallmouth bass, 1,200 largemouth bass, 2,500 perch, and 1,800 walleye.

Fin and Feather stocks fish between 4 inches and 8 inches to promote high survival rates. Fingerlings are less expensive, but survival rates are lower. Experience has taught group leaders stocking larger fish is a good investment.

Volunteers in the non-profit Fin and Feather group have been stocking fish and working to improve fishing conditions in Lake Panorama since 1984. When the dam was closed in 1970, the only thing natural to the lake was crappie, large mouth bass, carp and catfish.

The long-time supplier for the fish-stocking program is North Star Fish Hatchery, a third-generation, family-owned business in Montour, Iowa. This year, North Star brought the fish to Lake Panorama's Boulder Beach on two differ-

FISH, PAGE 6

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Panora Chamber president talks about activities

By SUSAN THOMPSON
Times staff

Dave Grove is serving during 2019 as president of the Panora Chamber. Grove was born and raised in Marion. He attended the University of Northern Iowa where he met his wife, Sara, and graduated in 2007 with a degree in business management.

A financial advisor, he was asked in 2011 to relocate to Panora to manage the Edward Jones branch here. The couple has lived at Lake Panorama since 2012, and welcomed their children Norah, age 7, Gracie, age 4, and Leo, age 2, since moving to Panora.

Q. Share some of the inner workings of the Panora Chamber.
A. I'm the Panora Chamber president, for this year, after serving as vice-president the previous year. As many of us have done before, this is the second time I have served in this role, having also been president in 2015. We meet the third Monday of each month at noon for lunch at rotating venues. We welcome community members who might have an interest in joining or attending as a guest. We coordinate many of the community activities and can always use more volunteers. Anyone interested in more information can call 755-3213, and ask to be added to our chamber email distribution list. You also can "like" us on Facebook, or check out our website at www.panorachamber.org/.

Dave Grove

Q. How many members make up the Panora Chamber?
A. We currently have about 90 members, and I am glad to report that number has been steadily growing over the last decade. Several new businesses have opened or changed ownership or management in the last few months.

We recently welcomed Mitzie Rue's Canine Corral, Sunset Realty, Donovan Construction, DCH Family Medicine, T & K Design, Fashions on 44, and Kozy Home as an addition to Lake Side Floors.

Q. What are some of the special activities and promotions the Panora Chamber helps with each year?
A. There are a bunch of activities we coordinate throughout the year, but Christmastime is an especially busy time. We host the Santa's workshop, which will be held this year on December 7. Area children and families are invited to join us for breakfast and a morning filled with crafts, games and sweets. We also help decorate the Panora square and Main Street for the holiday season. Also, Panora Chamber is the driving force behind Panorama Days. Much of the planning and financial support come from our chamber members' volunteerism and fundraising. About seven years ago, Chaille Crandall signed on to serve as our Panorama Days Director and she does a wonderful job. She puts in a great deal of time throughout the year to organize and execute activities that are inclusive and fun for all.

Q. What do you see as the benefit of residents of Guthrie County shopping locally in Panora and surrounding communities?
A. I am so glad you asked! According to a 2017 Forbes magazine article, for every dollar spent in local small businesses, 68 cents stays in the community. That is more than double the amount chains reinvest. We all want our communities to thrive, but it takes a concerted effort on the part of business to make a compelling product or service that local residents value. On the flip side, we ask our local residents to always consider a local alternative to purchasing goods online and in the "big city." If we can retain enough business in our town, then the community wins long term. It is that simple.

Q. What does the future hold for the Panora Chamber?
A. Over the last several months, our chamber has begun exploring the opportunity to hire an individual who could help organize and lead the various events and activities the chamber puts on during the year. This would be a paid, part-time position. This person would be asked to attend our regular monthly meetings, and help with marketing, among other activities. If you or someone you know would potentially have interest, I would ask you reach out to our chamber, or watch for a job posting in the near future.

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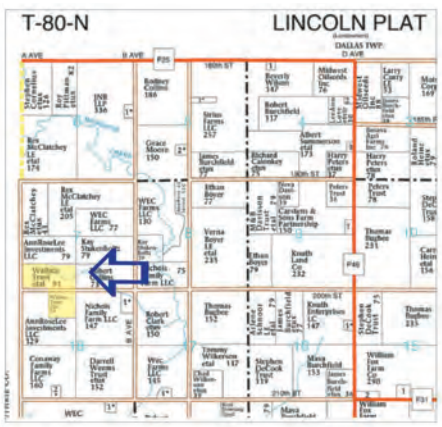

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Women's groups kick off holiday season with fundraisers

SHAWN BRIGGS | SPECIAL TO THE TIMES

The home of Dave and MJ Brown, at 5158 Panorama Drive, has recently been extensively renovated. It will be part of a Christmas home tour fundraiser.

By SUSAN THOMPSON
Times staff

Two events sponsored by two local women's organizations will be held in early December, with proceeds going to scholarships for Panorama students.

The Women's Service Organization (WSO) annual salad luncheon has been part of the holiday season for more than 30 years. This year's event will be Friday, December 6.

The WSO luncheon begins serving at noon, and is held in the St. Cecelia Catholic Church basement. As guests arrive, they can purchase raffle tickets and sign up for door prizes. Tickets are $15, with only 125 available. The meal includes rolls, ham balls, and a large variety of salads made by WSO members.

Eva Borden's home is located in Panora, at 614 West Lane Street.

Tickets can be purchased from any WSO member, at the Panora Library, or by calling Sue Merryman, 641-751-5956.

Proceeds from the WSO holiday luncheon help fund local projects, and make it possible to provide a $500 scholarship to one Panorama High School graduating senior each year, which can be renewed annually for up

TOUR, PAGE 7

HALO holiday party is Dec. 10

Times staff

The annual holiday party sponsored by HALO (Home and Lot Owners) will be Tuesday, December 10, at the Lake Panorama National Conference Center. The event begins with a cash bar social hour at 5 p.m., followed by dinner at 6 p.m. Cost is $25 per person, which includes dinner, non-alcoholic drinks, music, taxes and tip.

Beginning at 7 p.m., and running until 9 p.m., Dale Menning and the Stardusters will provide music for entertainment and dancing. The group plays big band music from the 1920s to the present, including some of the most famous dance tunes over the decades. They also play requests.

Make reservations by calling the LPN front desk at 641-755-2080 during business hours, 9 a.m. to 5 p.m. seven days a week. The deadline for reservations and payment is December 3. Members of the LPN Diners Club can charge tickets to their account. For others, cash or checks made out to the LPN can be delivered to the front desk, or mailed to the LPN at PO Box 5, Panora, IA 50216.

Everyone is welcome to come celebrate the holiday season. This is the latest in a long line of social events HALO has organized for more than 25 years. Members of the planning committee for this event are Lynda and Dick Pawlowski, Jay and Sue Merryman, Kathy and Bob Feilmeyer, John and Beth Muezenberger, Kathy Mahoney and Gary Evans, and Rich and Deb Schumacher.

'Coffee with the GM' set for Dec. 5

By SUSAN THOMPSON
Times staff

An opportunity to get updates on what's happening within the Lake Panorama Association is planned for early December. Periodic "Coffee with the GM" events provide LPA members the chance to discuss topics of interest in an informal setting.

The next coffee will be Thursday, December 5, at the Lake Panorama National conference center. John Rutledge, LPA general manager and LPN director of operations, invites LPA members to join him for coffee and other refreshments at 10:30 a.m. Rutledge will provide an update on current happenings, and take questions from members in attendance. These meetings usually last about an hour.

If members have questions or items they would like covered about LPA policies or developments, they can email lpa@lakepanorama.org to give Rutledge an opportunity to prepare in advance. LPA members with questions specific to their own membership or property should call the LPA office during regular business hours at 641-755-2301.

Lake Panorama RIZ election is Dec. 3

By SUSAN THOMPSON
Times staff

Voting for two positions on the Lake Panorama Rural Improvement Zone (RIZ) board will take place Tuesday, December 3. The polls will be open from noon until 8 p.m. in the lower level of the LPA office, 5006 Panorama Drive.

Trustees Bill Dahl and Corey Welberg are running for re-election. Other trustees on the RIZ board are Doug Hemphill, JoAnn Johnson, and Larry Petersen.

Voting is limited to individuals whose voter registration address is located within the Lake Panorama subdivision. LPA members who do not consider Lake Panorama their primary residence for voting purposes are not eligible to cast a ballot. This is a government election, not an LPA election. Every eligible voter can cast a ballot. This differs from LPA elections, where each membership is allowed just one vote.

The trustees are responsible for administering the RIZ, which includes the platted portions of the Lake Panorama development. The Lake Panorama RIZ is a local government entity

ELECTION, PAGE 8

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SPECIAL TO THE TIMES HERALD

This play equipment planned for Boulder Beach offers something new for both younger and older children. Stand-along 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.

These two spring riders, one a bumble bee, the other a dinosaur, are examples of the two-child play pieces planned for the Shady and Boulder Beach playgrounds. There would be room for one or two more single-rider pieces at both playgrounds, if additional funds are raised.

FRIENDS

FROM PAGE 1

Friends staff and two volunteers began researching options for a disc golf course.

The Friends board met again October 14. After a report by the beach amenities/gaming task force, the board approved a motion that continued improvements at the three beaches are a top priority. And that LPA member input from the survey reinforced the need to improve playground equipment at Boulder and Shady beaches.

To that end, the Friends of Lake Panorama board proposed a fundraising drive to begin in early November, with a goal of raising $70,000 for playground equipment, to be split evenly between Boulder and Shady beaches. The LPA board approved the Friends proposal at its October meeting.

Working with Boland Recreation, the vendor and contractor for the Sunset Beach playground, plans for $35,000 worth of new equipment at each of the two beaches were developed.

At Shady Beach, the existing swings and teeter-totter will be removed to make way for a multi-faceted play set, three swings, and at least one freestanding "spring rider" that can accommodate two children. If additional funds are raised, one or more additional "spring riders" can be added.

At Boulder Beach, two larger pieces currently there—the gray mountain and the multi-faceted play set geared to younger children—will remain. The three spring horses, tire swing and old bathroom will be removed.

In the existing playground footprint, at least one freestanding "spring rider" that can accommodate two children will be added. If additional funds are raised, one or more additional "riders" can be added.

A new playground footprint to the south and west will include a multi-faceted play set with some features geared to older kids, plus three swings.

Fundraising for these two playgrounds has begun and will continue through the remainder of 2019, and into 2020. No LPA funds are available for this project led by Friends.

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. More details on that event will be available in the coming months.

These playground upgrades will continue as the priority project for Friends of Lake Panorama until $70,000 is raised and the playgrounds are complete. A sign recognizing all donors of $500 or more will be installed near both playgrounds.

In the event fundraising stalls before the $70,000 goal is reached, the Friends board will review options. Preliminary discussions are that plans would be scaled back, with play equipment installed at the two beaches to match available funds.

Donations can be made by checks payable to Friends of Lake Panorama, and mailed to Friends of Lake Panorama, PO Box 488, Panora, IA 50216.

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

Donations of securities (stocks, mutual funds, etc.) are welcome, as are direct IRA qualified charitable distributions—for donors over age 70 ½ that are required to take forced 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.

If donors prefer to direct their charitable contribution to another Friends project, donations can be designated to Sunset Beach, the Friends general fund, or golf course beautification at either Lake Panorama National or Panorama West. Money donated to these funds will be used for targeted projects approved by the Friends board.

The dog park, walking trails, beach amenities/gaming, and disc golf course task forces continue to meet and research assigned topics. It's anticipated these groups will have final reports to the Friends board in March or April. Those reports could lead to additional recommendations to the LPA Board in 2020.

Questions or comments can be directed to Susan Thompson, Friends of Lake Panorama executive director, 515-240-6536, or staff@friendsoflakepanorama.org.

Dog park task force seeks input via online survey

Times staff

Friends of Lake Panorama is a 501(c)3 nonprofit charity dedicated to improving recreational amenities at Lake Panorama. Major projects so far have been a playground at Sunset Beach and sports courts at Boulder Beach.

To help prioritize future projects, the Friends board of directors conducted a survey of LPA members in April. Survey results were used to develop a list of potential projects to study, and several task forces were formed.

One task force is researching the possibility of Friends of Lake Panorama raising money to establish a dog park on Lake Panorama property. Members are gathering information from existing parks on construction and operational costs, rules, administrative and maintenance requirements, size and amenities, and potential locations.

Thhe task force developed a 15-question online survey. LPA members who are interested in the possibility of a dog park are asked to complete the survey no later than November 30. Results of the survey will be used for a final report to the Friends of Lake Panorama board of directors.

Here is the survey link: https://www.surveymonkey.com/r/LPAdogpark

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SALES

FROM PAGE 1

Paved roads, including four state highways, surround the development area.

"Lake Panorama is your chance to invest for fun and profit. When the community is completed, lots here will be far more valuable than they are today. That's why many families are buying more than one lot, as an investment. You can, too!"

Although lot prices varied based on location and quality, one promotional piece in 1970 stated a Lake Panorama lot could be purchased for $2,995. Sales brochures touted small down payments and easy monthly payments, giving buyers immediate possession.

Brochures included what looked to be an aerial photo of Lake Panorama. But since the dam wasn't closed until June 1970, an artist drew what the lake was expected to look like, surrounded by timber, with farmland beyond.

To reach out to potential buyers, mass mailings were made in Des Moines and Omaha. For instance, "You are cordially invited to join a small gathering of Omaha area residents at The Ranch Bowl Restaurant in Omaha for our LAKE PANORAMA PREVIEW DINNER PARTY. You'll enjoy an inspiring, informal evening of fine food and hospitality including a Color Film Tour, without obligation. Simply select the date most convenient for you and return the enclosed reservation card. Please reply within two days…both husband and wife are invited!"

Similar invitations went to Des Moines residents, with dinner parties held at Rocky's White Shutter Inn on Fleur Drive, Bishop's Buffett at Merle Hay Plaza, and the Hickman Motor Lodge on Hickman Road. A "party schedule" found in the LPA archives shows these parties were held almost daily in the summer of 1968, and often at two locations on the same day.

To help visualize how large Lake Panorama would be, an artist's rendering of the lake was placed over maps of Des Moines and Omaha. This way potential buyers could better understand how long and wide the lake would be, plus how it would meander from the northeast to the southwest.

Once the dam was closed in June 1970 and Lake Panorama was finally a reality, developers decided to get current property owners involved in the sales effort. An "Adventure in Paradise" promotion was introduced in a mailing to current owners.

There were three steps in the program. Step 1—bring "one of your favorite couples to Lake Panorama. Our representatives will host them for an inspection of the development. Your friends will quickly recognize your foresight and vision in choosing a Lake Panorama homesite."

If the friends purchased a lot, the property owner could choose a gift from Collection H. Options included such things as a small portable black and white television, watches, a Kodak Instamatic movie camera and projector set, or a portable stereo phonograph system.

Step 2 was to refer a second couple that also purchased a lot. Now you could choose from Collection J, which offered Westinghouse appliances including an electric range, portable dishwasher, electric agitator washer or electric clothes dryer, a Huffy 24-inch riding lawn mower, or a portable electric typewriter.

Step 3 required referral of a third couple that also purchased a lot. The cover letter to property owners said this "opens the door to a showcase of elegance, the luxurious Collection K. Choose a regal set of International Sterling, or a Scott component stereo system….or the full length mink stole. But there's more!"

The "more" was the names of property owners who made three referrals, and all three purchased a lot, would be entered into a drawing to be held December 15, 1970, for a Hawaiian vacation. In fact, two Hawaiian vacations were on the line – one for the person who won the drawing, and a second for the property owner with the most referrals. There is no record of who won these vacations, or if the drawing was even held.

Needless to say, selling a lot at Lake Panorama today is less complicated than it was in the earliest days of the development.

This image was part of an eight-panel color brochure created for use during an early Lake Panorama lot sales campaign. An artist's rendering of the future lake was used, since construction on the dam hadn't yet begun.

GIFT IDEA: A HISTORY BOOK ABOUT LAKE PANORAMA

Looking for a holiday gift for family members or friends? Consider purchasing one or more copies of Lake Panorama – The First 50 Years. The story about early lot sales promotions isn't in the book, but readers will find hundreds of other fascinating stories about how Lake Panorama came to be, and how it has grown and prospered since the early days.

The Lake Panorama Association financed the book's production. Just over 1,000 books were printed, with more than half sold so far.

Books are available for purchase at the front desks of both the Lake Panorama Association and Lake Panorama National, during regular business hours. The cost is $35, which includes tax. Purchases can be made at these locations via cash, check, or credit card. The book also is available at the Panora Library, with purchases there cash or check only.

The full-color, hardcover 112-page book includes both historic and contemporary photos. Chapters in the book describe six decades of planning and development. There also are special topic chapters on Lake Panorama's golf courses, infrastructure, and water quality efforts, and sidebar stories highlighting various groups and activities.

If you're interested in purchasing the book, but can't make it to one of the three locations where it is available, contact the book's author, Susan Thompson, to discuss other options. Call 515-240-6536 or email thomcomm@netins.net.

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Lake Panorama Association
Board of Directors Meeting
September 24, 2019
Lake Panorama Association Office

The Lake Panorama Association Board of Directors met September 24, 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: Joni Hawley and Scott Vandenbos, LPA Members; Everett Grasty, Guthrie County Supervisor.

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

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

Agenda Item 2 – Open Forum - Scott Vandenbos spoke to the board about LPA buoy number 62, which is the 10 mph buoy located near the entrance to Burchfield Cove. Vandenbos showed home video of vessels traveling too fast near buoy number 62. Vandenbos believes there is constant disregard to the buoy with speeding boats, jet skis, etc. Vandenbos asked what was the reason for the relocation of the buoy in 2019 and if the buoy can be moved 200 feet closer to the cove inlet.

Rutledge and the board explained the reason behind moving the buoy and the procedure used to make this decision, taking into consideration all the members input that was provided to the water safety committee and the board of directors.

Carothers thanked Vandenbos for coming to the meeting and the comments and information provided. The board will send this request to the water safety committee for review and any possible recommendation to the board of directors.

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 08.27.2019 LPA Board Meeting
c) Acceptance of 08.31.2019 consolidated financial report – LPA & LPN, LLC
d) Set date for next board meeting as 10.22.2019
e) Accept minutes from August 2019 LPN, LLC Board of Managers Meeting
f) Accept 09.09.2019 building codes committee minutes

Agenda Item 4a – Consider offer to purchase LPA Lot 2883
The land sales committee reviewed a $10,000 offer to purchase Lot 2883 from Trent Crawmer. There are no contingencies on the offer and the lot would be combined with Lot 2882, currently owned by Crawmer. The land sales committee collectively agreed to counter the offer at $12,500, holding firm with the current minimum lot sales price policy. LPA staff has reviewed the lot and has no objection to its sale.

The buyer did not accept the counter of $12,500 and asked for LPA board consideration of the original $10,000 offer.

The land sales committee recommends rejecting the offer of $10,000 and counter at $12,500 for Lot 2883. Lot 2883 to be combined with currently owned Lot 2882 at closing.

Schumacher moved to reject the offer of $10,000 to sell Lot 2883 to Trent Crawmer and to counteroffer at $12,500, with lot to be combined with Lot 2882 at closing. Motion seconded, carried unanimously.

Agenda Item 4b – Under-road septic easement request by Loftsgard, Lots 332, 333 and 2981
Loftsgards have exhausted all avenues for new home septic to be located on the lots where the house will be constructed (lots 332 and 333 combined). The septic for their new home construction will need to be located on Lot 2981, located across the road from where the house will be located.

Spradling moved to approve execution of an easement for septic to be bored under the road from Lots 332 and 333 to lot 2981, for a cost of $300, paid by the member. Easement to be drafted by LPA attorney. Motion seconded, carried unanimously.

Agenda Item 4c – Variance request by Rich and Deb Schumacher, Lot 619, regarding setbacks
Excerpt from the building codes committee minutes:

Variance Request – Richard Schumacher (4485 Panorama Drive Lot #619) is seeking a 6 foot side lot line set back variance for a storage shed he wants to build in his front yard.

Rich stated his case to the committee for the variance indicating he chose the location due to the levelness of the site with all other locations falling off quite a bit. Rich also noted the location is by the neighbor's garage, which would keep the structures aligned and not block additional views. Rich presented a signed letter from his neighbor stating his agreement with the placement of the shed. ***Neil Wright made a motion to grant a 6' side lot line setback for a storage shed on lot 619 because of the topography of the lot and to keep the accessory buildings together for a more unified look in the neighborhood. Motion seconded and unanimously approved.***

Spradling moved to grant a six-foot side lot line setback variance for a storage shed on lot 619, 4485 Panorama Drive, Richard and Debra Schumacher. Motion seconded and carried; Schumacher abstained.

Agenda Item 4d – Variance request by Richard and Monica Ponstein, Lots 584 & Lot 3762 combined Excerpt from the building codes committee minutes.

The Ponsteins want to add on to their home at 4817 Lean To Point, (lots 584 and 3762, combined). The Ponsteins are asking for an 8' side lot line setback to get their addition to fit. Their lot drops off pretty quickly towards the lake and the front yard is lateral field. Their lots butt up against a lot owned by the LPA that's designated as Common Access. ***Brown made a motion to grant the 8' side lot line setback since the LPA Common Access lot could never be sold. This motion also relies on LPA board approval. Motion seconded and unanimously approved.***

Jeschke moved to grant an eight-foot side lot line setback variance for addition to existing home on lot 584 and 3762 combined, 4817 Lean To Point, Richard and Monica Ponstein. Motion seconded, carried unanimously.

Agenda Item 4e – Easement request for driveway encroachment on LPA community area by Boyer, Lots 40 and 41 combined.

An existing circle driveway on lot 41 is partially located on LPA Community Area. Boyer is requesting an easement to document the driveway has been approved by LPA and can continue. Boyer is selling the property.

Spradling moved to approve the execution of a non-exclusive easement for the existing driveway to be allowed on Lot 41 for use only by the owner of Lot 41, for a cost of $300 paid by the member. Easement to be drafted by LPA attorney. Motion seconded, carried unanimously.

Carothers moved to agenda item 4f to follow agenda items 5a and 6a.

Agenda Item 5a – Discuss possible demolition of current LPA shop and small bathroom on Boulder Beach
The current shop building has been declared unsafe for continued use. The cost to repair the building for safe occupancy would be unrealistic for any potential use.

The smaller restroom at Boulder Beach is outdated and costly to keep in good repair. It has been recommended to demo the building, allowing for a larger area for playground expansion in the future.

Donovan moved to authorize the demolition and appropriate disposal of the current 4,000 square foot LPA shop located at 2881 200th Road and the demolition of the smaller restroom at Boulder Beach. Motion seconded, carried unanimously.

Agenda Item 6 – Other Business –Discuss official forms of LPA communication and potential discontinuation of LPA's quarterly newsletter
Rutledge explained the current methods of communications with the members; weekly email Prompt, quarterly newsletter, contributions to the Lake Panorama Times, Annual Meeting, GM Coffees, legal notices published in Guthrie Times Vedette and formal mailing to members for ballot measures and annual meeting.

The LPA's quarterly newsletter pre-dates the era of weekly email Prompts, currently reaching over 1,200 subscribers. Much of the content of the quarterly newsletter consists of items previously published in the weekly Prompt. LPA staff feels it is time to retire the quarterly newsletter in lieu of the continued weekly prompts.

Board suggested a final version be sent out January 1 and include an article regarding the publication of the quarterly newsletter, asking for feedback from the membership as to whether the quarterly newsletter should continue or if the weekly Prompts are successfully providing the information to the membership. The weekly Prompt will continue to inform the membership of current events and information.

Agenda Item 4f – Review of proposed LPA five-year capital budget
Rutledge reviewed the proposed LPA five-year capital budget. The budget outlines the capital investment for 2020 and the projected needs for future five years.

Discussion of possible changes and additions to the capital budget were reviewed by board. Staff will further review the proposed capital budget and the board suggestions and present for final review at the October board meeting.

Agenda Item 7 – Closed Session - No closed session was required.
Adjourn - With no further business, the meeting was adjourned at 6:50 p.m.

BRAD HALTERMAN | SPECIAL TO THE TIMES

A North Star Hatchery employee transfers small fish into a bucket, while Kael Rutledge prepares to carry the bucket to the lake. Galen Redshaw, an LPA resident and Fin and Feather volunteer, looks on.

FISH

FROM PAGE 1

ent dates, where volunteers helped move them by bucket from the truck to the lake.

Besides stocking fish, the group works to help improve fish habitat for smaller fish.

Fin and Feather raises its money through annual memberships and a fundraising banquet each spring. The 2020 banquet will be Saturday, May 9, the same date as the LPA annual meeting.

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Lake Panorama news tip?
Contact Susan Thompson at thomcomm@netins.net

SHAWN BRIGGS | SPECIAL TO THE TIMES

Gerald and Nancy Foster, 5021 Panorama Drive, welcome visitors on the holiday tour to their home on the east side of Lake Panorama.

TOUR

FROM PAGE 3

to three years. In most years, WSO is providing $2,000 in scholarship money to four Panorama graduates.

On Sunday, December 8, the Women for Panora's Future (WFPF) will sponsor a Christmas home tour, featuring five homes decked out for the holiday season. The first WFPF home tour was held in 1978.

The five homes on the WFPF tour will be open 1 to 4:30 p.m. This is a come-and-go event, with participants visiting the homes in any order during the open hours.

One home is in Panora, and is owned by Eva Borden at 614 W Lane Street. On Lake Panorama's west side, the home of Jay and Sue Merryman at 6850 Panorama Drive is on the tour. Three homes are on Lake Panorama's east side - Thomas and Nancy Loeck at 4930 Jule Drive, David and MJ Brown at 5158 Panorama Drive, and Gerald and Nancy Foster at 5021 Panorama Drive.

Tickets for the home tour are $10 and can be purchased in advance from any WFPF member, Panora Library, Iowa Trust & Savings Bank, Guthrie County State Bank, or at the Holiday Craft Show November 30 at the Panora Community Center and Vet's Auditorium.

Tickets also will be available the day of the tour at the Panora United Methodist Church, where there will be complimentary refreshments, raffle ticket sales, and the opportunity to sign up for door prizes from 1 to 4:30 p.m.

Proceeds from the WFPF home tour are used to provide two $500 scholarships each year to a Panorama High School graduating senior.

2020 golf membership applications coming soon

By SUSAN THOMPSON
Times staff

Anyone who was a golfing member of either Panorama West or Lake Panorama National in 2019 soon will receive 2020 golf membership applications in their mail.

There are two great golf courses at Lake Panorama, both offering annual memberships. Lake Panorama National is an 18-hole course located on the east side of Lake Panorama. Panorama West is a nine-hole course on the west side of the lake. Both courses are owned by the Lake Panorama Association, and managed by Lake Panorama National.

Annual memberships are available at both courses to both Lake Panorama Association property owners and those who are not LPA members.

This is the third year for the "All-Inclusive Resort and Golf Membership." This includes golf both at Lake Panorama National and Panorama West, plus unlimited use of the driving range, pool and fitness center at Lake Panorama National Resort. Those who choose this all-inclusive membership and pay in full by January 31, 2020, will receive a $125 LPN gift card.

For those who are LPA property owners, prices for the all-inclusive membership are $3,050 for a family, $2,545 for a couple, and $1,937.50 for an individual. This membership option also is available to non-LPA members at the prices of $3,375, $2,872.50 and $2,265.

Beginning last year, a Lake Panorama National golf membership included driving range privileges, and that benefit continues in 2020. Prices are $2,000 for families, $1,700 for couples, $1,300 for an individual, and $350 for junior golfers under the age of 18. This membership for non-LPA members costs $2,200 for families, $1,900 for couples, $1,500 for individuals and $350 for juniors.

New in 2020 for Panorama West annual golf memberships is free use of the LPN driving range. For LPA members joining at Panorama West, fees are $700 for a family, $550 for a couple, $400 for an individual and $100 for a junior. For non-LPA members, Panorama West memberships cost $800, $650, $500 and $100 for those same four categories.

Memberships for the swimming pool and fitness center at the LPN also are listed on the 2020 membership applications.

Those using private carts on either golf course must pay a trail fee. At the LPN, members have the option of a cart lease, which entitles one person to a seat on an LPN cart for the season.

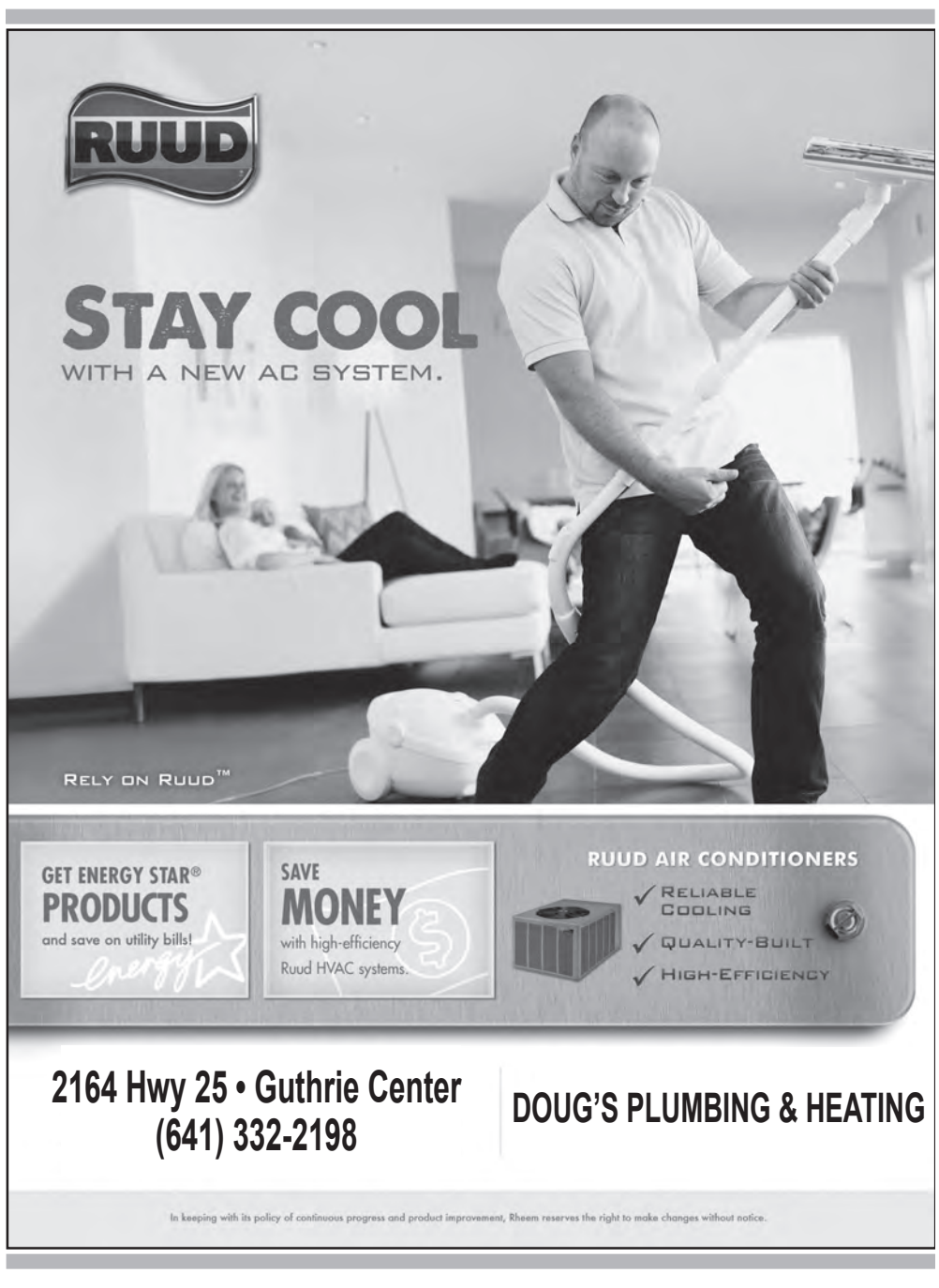
Other services listed on the membership form are cart storage at both courses, plus bag storage and a USGA handicap at the LPN. Those who play in the LPN's leagues and handicap tournaments must pay the $30 handicap fee. This fee is not required for Panorama West leagues.

LPN golf memberships paid in full by January 31, 2020, will receive a $100 LPN gift card. Panorama West golf memberships paid in full by the same date will receive a $25 LPN gift card.

All memberships paid by December 31, 2019, 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; a Michael Kleinwolterink print; a pair of FootJoy special order golf shoes valued at $180; a 2020 single LPN pool membership; and a nine-hole playing lesson with Gary Babcock, head PGA golf professional.

Distance memberships at Lake Panorama National are available for people who do not own a home at Lake Panorama, and who live more than 18 miles from the LPN. In addition, a special "first time" membership is available for those who have never been a Lake Panorama National member.

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



ELECTION

FROM PAGE 3

designed to manage erosion control and water quality at Lake Panorama and within its watershed.

The RIZ was formed in 1997 by the initiative of the LPA through legislation in Des Moines. The tax increment financing district allows tax growth dollars to stay within the Lake Panorama development for water quality purposes.

The board of trustees oversees the annual budget and associated expenditures. Estimated revenue for the 2019-2020 fiscal year is $2.4 million. These funds are used exclusively to fund improvements allowed under IA Code 357.H, which includes dredging operations, erosion control practices and water quality improvements.

A key focus of RIZ continues to be the dredging of sediment from Lake Panorama. This ensures lake depth remains suitable for safe enjoyment by LPA members and their guests. In addition to the annual contract performed by LPA, RIZ has hired Dredge America to remove over $4 million worth of sediment from the area immediately downstream of the Fansler Bridge. This sediment will be pumped into the far reaches of the County Basin to make full use of flood easements secured in the early-2000s.

In addition to dredging, RIZ has completed three wetland projects. These wetlands provide substantial nitrogen reduction, and are designed to assist in sediment buffering.

For more information on Lake Panorama RIZ, visit its website at www.lakepanoramariz.org.

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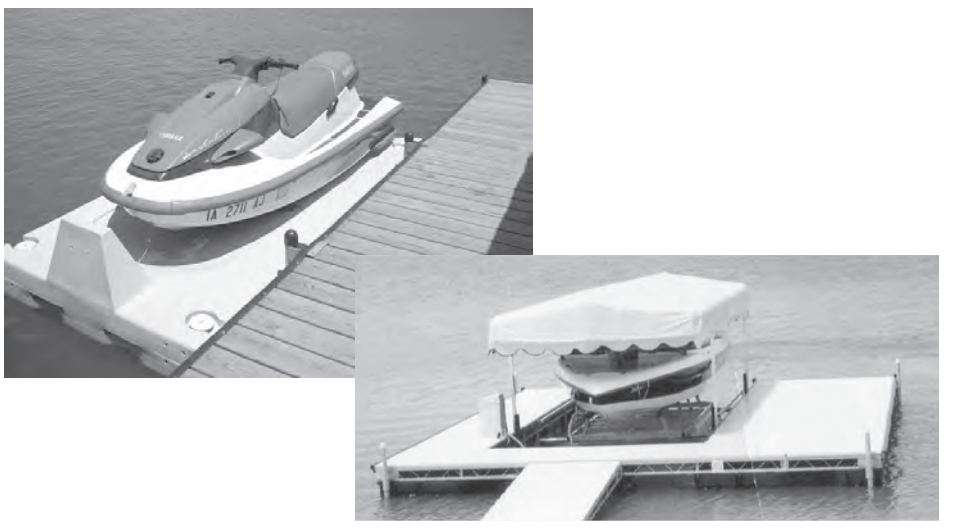

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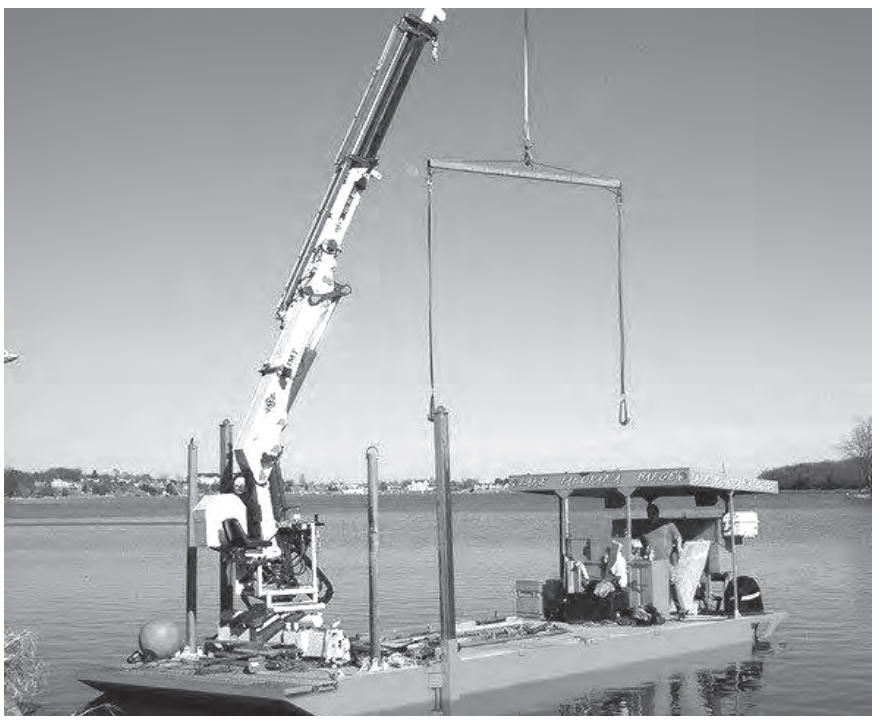

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From time to time, it is a good idea to review how your portfolio assets are divided among asset classes.

At the inception of your investment strategy, your target asset allocations reflect your tolerance for risk. The passage of time and the performance of the markets may subtly and slowly imbalance your portfolio and your portfolio may need adjustments to maintain your target allocations.

A balanced portfolio is important. In certain market climates, investments with little or no correlation to the stock market become appealing. Some investors choose to maintain a significant cash position at all times, no matter how stocks fare.

Downside risk can particularly sting investors who are overly invested in momentum/expensive stocks. Under-diversification risk can also prove to be an Achilles heel.

Are you retired or retiring soon? This is all the more reason to review and possibly adjust the investment mix in your portfolio. Consistent income and the growth of your invested assets will be among your priorities, and therein lies the appeal of a balanced investment approach, with the twin goals of managing risk and encouraging an adequate return.

Visit investgcsb.com to read this article in its entirety and contact our office today for a free portfolio and risk analysis.

Kristen Crouthamel, AIF®, *Financial Advisor*

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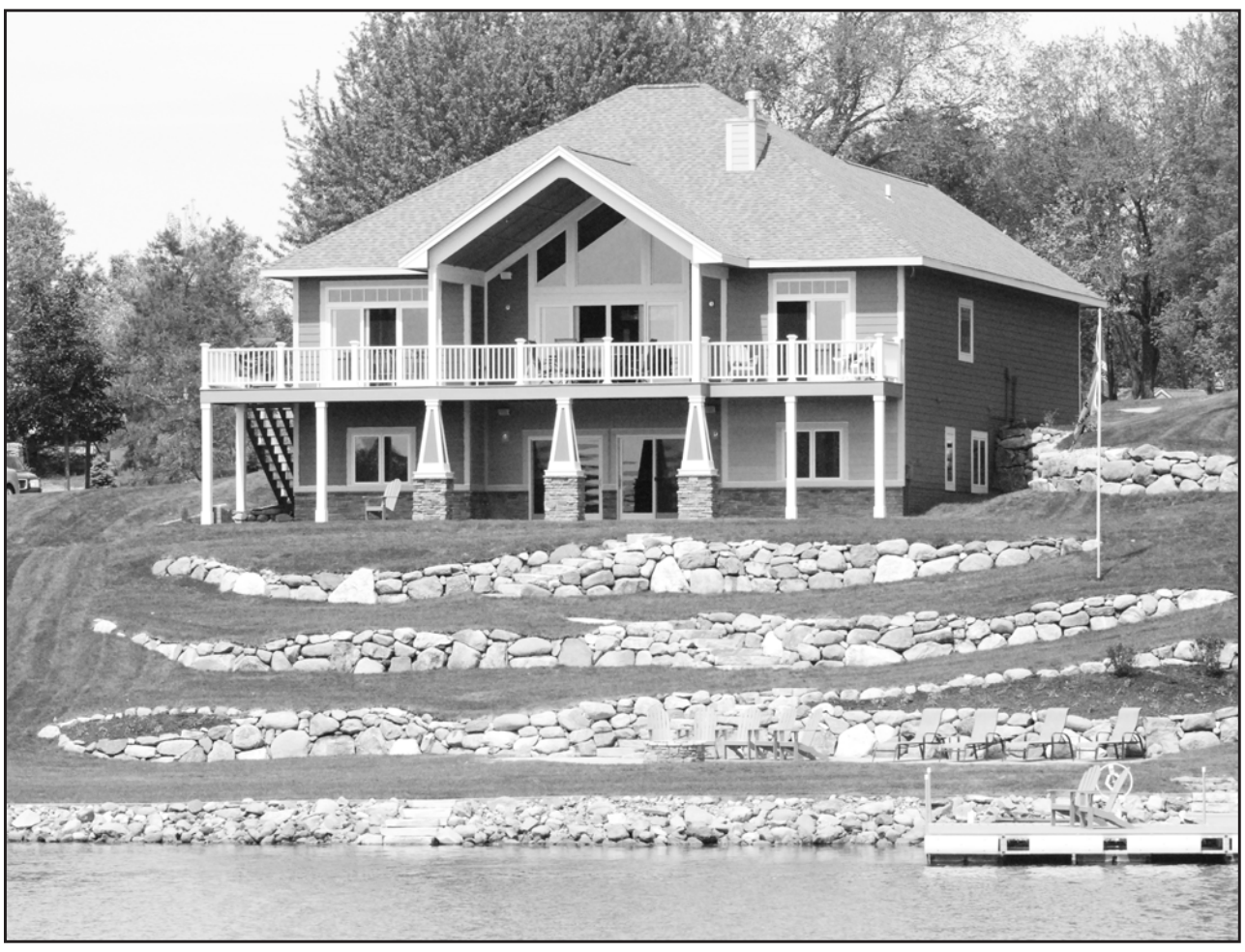

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STANLEY EXCAVATION

Holiday brunch Dec. 15 at Panorama National

Times staff

The annual Holiday Brunch at the Lake Panorama National Conference Center will be Sunday, December 15. Service will be 10:30 a.m. to 1:30 p.m. with reservations taken at 10:30 a.m., 11:30 a.m. and 12:30 p.m. Walk-ins also are welcome.

The cost is $22 for adults, $10 for children ages 6 to 12, with children 5 and under free.

The brunch will include seven different food stations. The egg and potato station will offer Farmers Egg Strata, Eggs Benedict, scrambled eggs and O'Brien Potatoes. There also will be an omelet station where patrons can choose from a variety of ingredients to build their omelet.

The protein station will feature bacon, sausage, kielbasa, biscuits and gravy, carved ham and carved turkey. Breakfast sweets will include Mascarpone French Toast, French toast sticks, pancakes, waffles, monkey bread, coffee cake, pastries, and cinnamon rolls.

A salad and fruit station will include fruit and vegetable displays, both garden and Caesar salads, potato salad, and macaroni salad. The lunch station will offer lasagna, Chicken Florentine, roasted red potatoes, and broccolini. For those who have saved room for more, there will be a dessert station.

Since the kitchen staff will be busy preparing for the brunch, the Links breakfast menu won't be available that morning. Reservations are strongly recommended, especially for large groups. Call the LPN front desk at 641-755-2080 to reserve a table.

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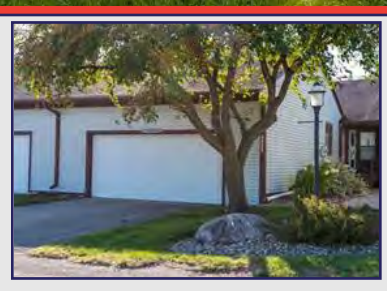
IMAGINE SPENDING THE HOLIDAYS AT THIS MAGNIFICENT LAKE HOME!

6529 Coven Court, Panora
$1,200,000
There's room for the whole family in this 5 bedroom walkout.
Everyone will be entertained for hours in the cozy and expansive game room.
A second full kitchen in the lower level makes entertaining a breeze.
Gather round the fire and enjoy watching the deer, turkey and other life play.
Call Julie at 515.778.0053 to arrange a tour.

6820 Panorama Dr., Panora
447,500
Waterfront Lake Home



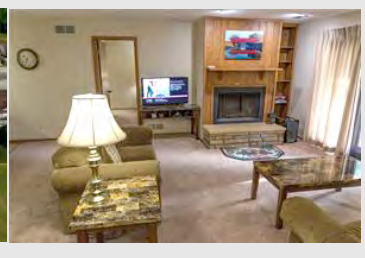
4920 Lynn Dr., Panora
$290,000
Boulder Beach Waterfront Townhome

602 Main St., Bagley
Price Reduced $65,000
Big beautiful house with lots of updates!

LAKE PANORAMA LOTS FOR SALE
5123 Karen Dr, Lake Panorama Lot $18,500
4666 Panorama Dr, Lake Panorama Lot $13,000
4618 Jeanie Lane, Lake Panorama Lot $12,000
4620 Jeanie Lane, Lake Panorama Lot $12,000

SALE PENDING
4765 Panorama Dr, Panora, IA
6905 Chatham, Panora, IA
5055 Karen Dr #212, Panora, IA
5068 Karen Dr #318, Panora, IA
5020 Karen Dr, Panora, IA

SOLD
4636 Panorama Dr, Panora, IA
5050 Karen Dr #313, Panora, IA
2826 315th St, Menlo, IA
4636 Panorama Dr, Panora, IA
4869 Panorama Dr. Panora, IA
4765 Panorama Dr, Panora, IA



LIVE THE LAKE PANORAMA LIFE!

AVAILABLE UNITS:
- 5045 Karen Dr. Apt 110
- 5045 Karen Dr. Apt 210
- 5056 Karen Dr. Apt 5058 (Unit 315A/B)
- 5060 Karen Dr. Apt 5062 (Unit 316A/B)

These 2 and 3 bedroom, two bath units come completely furnished--just bring your swimsuit and golf clubs! Centrally located on Lake Panorama's east side and walking distance to Lake Panorama National Golf Course, Links Restaurant, Boulder Beach/sports courts, and just minutes from Panora. All the benefits of a lake home, with none of the work—just lock and leave when the weekend is done.

JOHN McDERMOTT
johnmcdermott641@gmail.com
641-431-0042

JULIE WYKOFF
julie@juliewykoff.com
515-778-0053

BOB NEVITT
rnevitt@nevittrealestate.com
515-491-5350

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Friends of Lake Panorama

A public nonprofit charity supporting recreational amenities at Lake Panorama

HELP CELEBRATE FRIENDS OF LAKE PANORAMA'S SIXTH ANNIVERSARY,

BY SUPPORTING A NEW PRIORITY PROJECT!

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.

Major accomplishments have been the Sunset Beach Playground and Boulder Beach Sports Courts. The James & Joyce McLuen estate gift financed significant improvements at the Panorama West Golf Course.

In April 2019, the Friends board conducted a survey to gather input on future projects. The results showed continued improvement at Lake Panorama's three beaches is a top priority, with new playground equipment at Boulder and Shady Beaches a first step.

Plans have been made for $35,000 worth of new equipment at each beach, so Friends has set a fundraising goal of $70,000.

SHADY BEACH: **Remove existing swings and teeter-totter to make way for a multi-faceted play set, three swings, and one freestanding "spring rider" that can accommodate two children.**

BOULDER BEACH: **Keep the current gray mountain and play set for younger children. Remove the three spring horses, tire swing, and old bathroom. In the existing playground footprint, install at least one freestanding "spring rider" that can accommodate two children. Create a new playground nearby, where a multi-faceted play set with some features geared to older kids, plus three swings, will be installed.**

Please consider making a 2019 tax-deductible donation to support these new play areas. To donate by check, make it payable to Friends of Lake Panorama and mail to: Friends of Lake Panorama, PO Box 488, Panora, IA 50216.

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

Donations of securities are welcome.
For information, contact Kristen Crouthamel, GCSB Investment Center, 641-755-2799 or Kristen@investgcsb.com.

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

____ **YES, I'd like to support new playground equipment at Boulder and Shady Beaches. Direct my gift to this priority project.**

To donate by check, make it payable to Friends of Lake Panorama. Complete this form and mail it, along with your check, to **Friends of Lake Panorama, PO Box 488, Panora, IA 50216.**

Donor Name/Names: _____

Mailing Address: _____

My gift is in Memory of or Honor of: _____

For Friends updates, please provide email: _____

If you'd prefer to direct your charitable donation to another Friends project, **circle one or more** of the remaining three funds below. Money donated to these funds will be used for targeted projects approved by the Friends board.

Sunset Beach

Friends General Fund

Golf Course Beautification – Designate Lake Panorama National or Panorama West