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# Lake Panorama Rural Improvement Zone prepares for 2018

By SUSAN THOMPSON  
*Lake Panorama Times staff*

Over 40 voters took to the polls December 11, 2018, to cast ballots in the Lake Panorama Rural Improvement Zone (RIZ) election. Larry Petersen ran unopposed and was elected to a three-year term. Petersen has served on the RIZ board since his appointment August 27, 2018. Petersen completed the unexpired term of Dale Grotjohn, who retired from the board August 6.

Petersen will continue to serve on the five-member RIZ board along with trustees Bill Dahl, Doug Hemphill, JoAnn Johnson and

Corey Welberg. At its December 19, 2018, meeting, the RIZ board unanimously voted to retain the current officers for the 2019 calendar year. Hemphill will serve as president, Welberg as clerk, and Johnson as treasurer.

The Lake Panorama Rural Improvement Zone is a local government entity 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 group will oversee an

estimated \$2 million in fiscal year 2018-19.

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. The ongoing management of sediment accumulation is critical to sustaining favorable property values at Lake Panorama, plus the associated benefit on Guthrie County's economy.

In addition to the dredging of Lake Panorama, RIZ has completed two wetland projects in cooperation with the Farm Service Agency and the Iowa Department of Agriculture and Land Stewardship, and is overseeing

construction of a third wetland project this spring. These wetlands provide substantial nitrogen reduction, are designed to assist in sediment buffering, and enhance wildlife habitat.

RIZ also is exploring a number of other erosion control and water quality projects as part of a 20-year capital improvement plan. The 2019-20 fiscal year budget hearing for RIZ is set for 7 a.m. on January 30, 2019, at the Lake Panorama office, 5006 Panorama Drive.

For more information on Lake Panorama RIZ, visit its website at [www.lakepanoramazone.org](http://www.lakepanoramazone.org).

# A new face at the LPA office

Angie Wilderman will be the first face you see at the LPA office now that she has accepted a job at the front desk

By SUSAN THOMPSON  
*Lake Panorama Times staff*

The new year brings a new person behind the front counter at the Lake Panorama Association office. Angie Wilderman began work at the LPA office in late December. She replaces Joyce Johnson, who held the position nearly four years before taking a job at Nutrium in Panora.

Working at the LPA front desk means Wilderman will perform a variety of member services duties. This includes handling all incoming phone calls and visitors, processing quarterly water bills, processing and distributing boat and camping stickers, assisting department managers with communications, assisting LPA Security with boat fines, deer hunting records and DNR license sales, assisting with the annual dues mailing and annual meeting preparation, processing paperwork for new members, and much more.

Wilderman was raised in Audubon and graduated from Audubon High School. She attended DMACC in Ankeny, earning a legal secretary degree. Since then she has held a variety of secretarial/clerical jobs, including positions at the Polk County Courthouse, Meriwether, Wilson & Co., Brokers International and the Guthrie County Hospital.

Wilderman and her husband Kelly have lived at Lake Panorama for 20 years. "We love to boat and never get tired of the views. We enjoy entertaining family and friends on the lake," she says. Their home is on the east side of Burchfield Cove.

The Wildermans have three daughters. Daughter Chantelle Nielsen and son-in-law Kody Nielsen live in Guthrie Center. They are parents to Angie and Kelly's two granddaughters, Harper and Willow. Brianna lives in Ames. Hope is attending the University of Northern Iowa in Cedar Falls, and has



Angie Wilderman recently joined the Lake Panorama Association staff, and is responsible for a number of member services tasks.

**"I am quickly learning there is a lot more to this job than just dues and boat stickers. I am excited to learn, to grow and to help."**

ANGIE WILDERMAN, LPA STAFF

worked at the LPN conference center during breaks.

What interested Wilderman about this position at the LPA office? "I wanted a chance to learn more about what goes on at the LPA, and I'm finding there is a lot more than I had imagined," she says. "This also is a great opportunity for me to meet more of my fellow 'lakers' — and the commute is nice, too!"

Wilderman admits she hasn't had a lot of interaction with the LPA staff in the past. "Other than to go in and pay our dues, I didn't know much about what goes on in the LPA office. I am quickly learning there is a lot more to this job than just dues and boat stickers," she says. "I am excited to learn, to grow and to help."

# Q&A: Patrick Peters, CEO, Guthrie County Hospital

Tell us about the Guthrie County Hospital...

By SUSAN THOMPSON  
*Lake Panorama Times staff*

Patrick Peters has been the CEO at the Guthrie County Hospital (GCH) for more than five years. He grew up on a farm near Iowa City and graduated from Solon Community High School. Peters earned his undergraduate degree from St. Ambrose University in Davenport, a master's in health care administration from Saint Louis University, and did a fellowship at St. Mary-Corwin Hospital in Pueblo, Colorado. There he met his wife, Mary, who was an RN working in the neonatal intensive care unit.

Peters spent four years in the U.S. Air Force Medical Service Corps as a hospital administrator at the Bergstrom Air Force Base in Austin, Texas. He was in Arizona for 18 years, with five years in public health administration, and 13 at the Mt. Graham Regional Medical Center in Safford, Arizona. Prior to being named the CEO at Mt. Graham, Peters was CEO of the Keokuk County Health Center in Sigourney. Then, in 2013 Peters was selected to be Guthrie County Hospital's next CEO and he and his family returned to Iowa.

Q. What made you decide to leave Arizona to return to Iowa?

A. Maiti, our only child, was preparing for college in the Midwest. She was accepted at Creighton, Drake and the University of Iowa, and ultimately chose Iowa. As a family we decided we wanted to be a car ride apart, rather than an airplane ride apart.

Q. How does the Guthrie County Hospital stack up against similar-sized hospitals?

Q&A, PAGE 3

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# 2019 golf memberships ahead of 2018

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

The number of golf memberships for Lake Panorama National and Panorama West paid by the end of December was higher than a year earlier. There were 109 LPN members and 54 Panorama West members who purchased their 2019 memberships in December. That compares to 87 LPN members and 43 Panorama West members who

joined during the same time period a year ago. Those 163 individuals, couples or families who joined by late December were entered into a drawing for seven prizes. Winners are:

- Custom set of irons (\$800 value) – Gene & Jan Hardy
- \$500 LPN Diners Club credit – Dave & Sue Greiner
- Putter (\$300 value) – Charles & Judy Schnack
- Golf Bag (\$250 value) – Bill

- & Jennifer Vanderpool
- FootJoy Shoes (\$180 value) – Neil & Jolene Wright
- 2019 Single Pool Membership (\$120 value) – Keith Cline
- 9-hole playing lesson with Head PGA Professional Gary Babcock (Priceless!) – Theodore G. Hawley

For those who have not yet paid for a 2019 golf membership at one of Lake Panorama's two golf courses, there is an extra incentive to do

so soon. Memberships paid in full by January 31, 2019, 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 Panorama West, 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](http://www.lakepanoramanational.com/membership).

## Lake Panorama Association Board of Directors November meeting minutes

### LPA Board talks about improving the pickleball courts, adopts operational and capital budgets

The Lake Panorama Association Board of Directors met November 27, 2018, at 5:00 p.m., at the Lake Panorama Association Office. Board members present were Larry Babcock, Mary Jane Carothers, Emily Donovan, Gary Evans, Tom Jeschke, Rich Schumacher and Jim Spradling. LPA Staff present: Brad Halterman, Danna Krambeer and John Rutledge. Visitors present: Karen Cox, LPA Member

President Spradling called the meeting to order at 5:00 p.m.

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

**Agenda Item 2** – Open Forum – Karen Cox spoke regarding the LPN Board of Managers (BOM). Cox asked for an explanation of how the BOM members are appointed and what decisions they can make. Also requested by Cox was clarification on how this was tied to the Clover Ridge Interval Owners Assoc.

Spradling asked legal counsel, Joel Williams, to explain the legal structure governing the LPN, LLC BOM and the reasons for establishing the subsidiary board.

Joel Williams, LPA attorney, addressed the legal reasons for establishing the BOM. The LPN, LLC was established in 2004 as a wholly-owned subsidiary of LPA. Since that time, LPN, LLC has been operated separately from LPA. In 2015, it was determined a separate board would provide for increased oversight of the subsidiary, while still maintaining corporate separation between the LPA and the LPN, LLC. A revised operating agreement was developed which laid out how the BOM are appointed and what they are authorized to do. The BOM are appointed by the LPA Board of Directors and the BOM provides guidance and set policy. LPA Board is ultimately the deciding power through the approval of an annual budget and the hire/fire authority on the LPN, LLC director of operations.

Rutledge spoke on Clover Ridge Interval Owners Association. LPN has taken on a role to check in/check out and clean the units the CRIOA owners are using throughout the remainder of 2018. In 2019, LPN, LLC has an arrangement to rent the available rooms for income, until the final legal dissolution of CRIOA is concluded.

Cox thanked the board and staff for the information. Rutledge noted he would email Cox the amended

and restated operating agreement for LPN, LLC.

**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 10.23.2018 LPA Board Meeting
- c) Acceptance of 10.31.18 consolidated financial report – LPA & LPN, LLC
- d) Set date for next board meeting as December 18, 2018
- e) Accept minutes from October 2018 LPN, LLC Board of Managers Meeting

**Agenda Item 4a** – Appointment to fill a vacancy on the building code committee

Bob Akre, a long standing building codes committee member, passed away in the fall of 2018. Rutledge noted Akre had been a valued member of the committee and asked the board to fill the vacancy. Rod Knudsen has been contacted by LPA staff and has agreed to serve.

Schumacher moved to appoint Rod Knudsen to the building codes committee to full fill the term of Bob Akre, ending in May 2020. Motion seconded, carried unanimously.

**Agenda Item 4b** – Appointments to LPN, LLC Board of Managers The terms of Mark Juhl and Katelyn Brelsford will expire on 12/31/2018. Katelyn Brelsford has agreed to serve another term, whereas Mark Juhl has respectfully declined. The Board of Managers is compiling suggestions for Juhl's replacement, which LPA board will consider at their December meeting.

Carothers moved to appoint Katelyn Brelsford to the LPN, LLC Board of Managers for a term expiring on 12/31/2021. Motion seconded, carried unanimously.

**Agenda Item 5a** – Review recommendations on pickle ball courts

LPA contracted Shive-Hattery to act as our owner's representative in the investigation and administration of modifications or improvements to LPA recreational courts. They have been working with vendors to determine feasibility of various options.

Multiple vendors were contacted and asked to review the old courts by LPN's lower parking lot. None were comfortable with additional investment in the old courts. They believe the courts have deteriorated beyond the point where this investment makes sense and they would not provide any guarantee for any work completed. This direction was strongly discouraged.

Vendors were also asked to review the new sports courts and provide a cost for converting the pickle ball courts to an acrylic surface (tennis courts and basketball courts will remain as sports court tiles). The sports court tiles have worked well for basketball and tennis, but have received mixed reviews for pickle ball. Staff outlined a scenario for under \$8,000, which would convert the pickle ball courts to an acrylic surface. Life expectancy of this investment would approach 10 years.

Schumacher moved to demolish and remove the old tennis courts by the LPN parking lot, to remove the sports court tiles on the new pickle ball courts and to replace the sports court tiles on the pickle ball courts with an acrylic surface,

all to be funded by LPA. This will conclude LPA's investment in the sports court project, with any additional requests being funded by donors. Motion seconded.

Discussion on the motion was held, with several noting the sports court project has been a successful addition to LPA. Appreciation was extended by LPA to the Friends of Lake Panorama and all those who donated. Support was voiced for removal of the old courts and fence, near the LPN parking lot.

Motion Carried unanimously.

**Agenda Item 5b** – Adoption of 2019 LPN, LLC operational and capital budgets

Rutledge asked for any questions regarding the 2019 LPN, LLC operational and capital budgets. Rutledge noted only minor changes from what had previously been

discussed at length during the October meeting.

Jeschke moved to approve the 2019 LPN, LLC operational and capital budgets as proposed. Motion seconded.

The LPN capital budget and golf course equipment was reviewed. An estimation of \$70,000 worth of equipment is needed each year going forward to replace the existing worn out equipment. The LPN cash flow projection for 2019 was reviewed.

Motion Carried unanimously.

Agenda Item 5b – Adoption of 2019 LPA operational and capital budgets

Rutledge asked for any questions regarding the 2019 LPA operational and capital budgets, presented

at the October meeting. The 2019 operational budget includes a 5% dues increase, no increase to boat sticker fee and no increase to camping fees in 2019. As with the LPN budgets, Rutledge noted these had been reviewed at length during the October meeting.

Carothers moved to approve the 2019 LPA operational and capital budgets as proposed. Motion seconded, carried unanimously.

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

**Agenda Item 7** – No closed session was held.

With no further business, the meeting was adjourned at 6:25 p.m.

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Q&A  
FROM PAGE 1

A. A year ago, Guthrie County Hospital was named one of the Top 100 Critical Access Hospitals for 2018. The Chartis Center for Rural Health uses objective data to determine how rural hospitals stack up against each other. Using the iVantage Health Analytics database, critical access hospitals are compared against one another on such things as market inpatient and outpatient market share, value, and financial stability. On a scale of 1 to 100, Guthrie County Hospital performed at an index rank score of 91.8, earning it the Top 100 recognition.

Q. What are some of the strengths of the Guthrie County Hospital?

A. First of all, its people. We have a good group that works very hard, and who are extremely committed to providing high quality care for Guthrie County patients. Second would be the support and patronage of the people of Guthrie County, who have repeatedly provided us with very high patient satisfaction ratings and loyalty. Third, we have a rehabilitative services department and an orthopedic surgeon that both enjoy excellent reputations. Finally, the hospital's proximity to Des Moines makes it possible to recruit and retain staff who commute from Des Moines, or who live and work in Guthrie County and their spouse commutes to Des Moines.

Q. What are areas where you're

working to improve?

A. We are always looking to bring additional services to our community. Recently we added outpatient behavioral health, wound care and weight loss management services. Also, we are always looking to improve our infrastructure whether it would be an emergency generator, transfer switches, or remodeling within the hospitals or clinics.

Q. Give us a rundown of some 2018 highlights.

A. The hospital reported \$15 million in operating revenues for 2018. Our hospital's inpatient revenue has decreased by 16 percent, or \$844,000, from fiscal year 2015 to the end of fiscal year 2018. However, since 2015, the hospital's outpatient revenue has increased \$800,000, or 8 percent. In addition, our Family Medicine Clinics' revenue has increased \$667,000, or 39 percent. These are staggering numbers in a good way — except for the drop in inpatient — and they shine a light on our future. It is imperative the hospital and clinics continue to pursue our strategy of insuring the provision of primary care in Guthrie County.

Q. Please share some basic statistics for the Guthrie County Hospital and its clinics.

A. We have 136 employees. In 2018, we had 1,598 inpatient days, 382 admissions, 2,251 emergency room visits, 4,665 specialty clinic visits, 2,115 pediatric clinic visits, 2,072 Panora clinic visits, 1,899 Adair clinic visits, 2,872 Stuart clinic visits, 441 surgical procedures, 38,961 lab procedures, 5,427 physical therapy

visits, 3,113 respiratory therapy visits, 675 cardiac rehabilitation visits, 713 CT scans, 253 MRIs, 427 mammograms, and 603 ultrasounds.

Q. How important is the GCH Foundation to the hospital?

A. The hospital could not make it without the Foundation! A good example of this is the Foundation's courtesy van service. This service provides Guthrie County residents free transport to the hospital and clinics.

Most recently the Foundation played a significant part in the 2017 hospital remodel project. The Foundation also makes cash contributions to purchase pieces of medical equipment for both budgeted and unbudgeted but urgently needed equipment. Very recently the Foundation received a most generous gift of 1,080 acres of farmland from the estate of Odell and Arlone Moore for purchasing medical equipment and other capital improvements.

Q. Several Lake Panorama residents serve on the Foundation board. What other impact does Lake Panorama have your operation?

A. As of the end of October 2018, the Panora Clinic is \$43,886 ahead of last year. It has been estimated the Panora Clinic alone will contribute around \$85,000 in net revenue for ancillary services referrals. This number is significant when you compare it to the hospital's year-end audited statement showing a net for the entire operation of \$12,765.

Also, without Lake Panorama, we would not be able to successfully recruit certain providers to our hospital. It certainly is a plus



when taking prospective providers on tours of the community to have Lake Panorama as an attractive option for providers and their families.

Q. What goals and priorities will you and other GCH employees be reaching towards in 2019?

A. I will list four goals in four categories. Under the quality category, we plan to implement an antiimi-

crobial stewardship program. In the people category, we plan to implement a customer service program to improve our employee job satisfaction. In the financial category, we will strive to achieve a positive operating margin for the 2019 fiscal year. And in the service category, my goal is to personally visit with 85 percent or more of the hospital's inpatients in 2019.

More tidbits from Lake Panorama's first 50 years

By SUSAN THOMPSON  
Lake Panorama Times staff

This is the second installment of historical facts that won't make it into the upcoming book "Lake Panorama – The First 50 Years." While researching and writing the book, I discovered lots of interesting historical details. But since the book is limited to 96-pages, there isn't room for everything.

Following are some items you won't find in the book, but which have helped shape where the Lake Panorama Association and its members are today.

Technology: The first computer for the Lake Panorama Association office was purchased in late 1983 at a cost of \$5,745. In August 1999, cell phones were purchased for all LPA staff divisions.

Boat Density: A lengthy discussion on boat density took place at the October 1985 LPA board meeting. For many years, members had been allowed to register up to four powerboats over 10 horsepower. At that meeting, the LPA board voted to allow only two powerboats per membership.

No Smoking: At the June 1988 LPA board meeting, a unanimous decision was made that no smoking would be allowed at board meetings.

Nearly 20 years later, at the February 2007 LPA board meeting, board member Courtney Allen asked if LPA and Lake Panorama National would consider making the LPN conference center a non-smoking facility. On July 15, 2007, the conference center, including the Links Restaurant and Lounge, instituted a no-smoking policy that was widely embraced by patrons.

School Buses: In May 1989, the Panorama Community School board asked the LPA board to approve a

resolution permitting the school district to use Lake Panorama roads to transport children. The board gave unanimous approval to the resolution.

This opened the door to Panoram school buses on Lake Panoram roads beginning in the fall of 1989. There were 68 children from Lake Panorama attending Panoram schools that fall. Another 17 preschool children would join their ranks in the fall of 1990.

Restricted Towing in the Narrows: In 1990, concerns about skiing in the Narrows just north of Sunset Beach led the LPA board to declare this stretch of the lake a "no ski" zone for 1991. But by its June meeting, pressure from members caused the board to reopen the Narrows to skiing without any restrictions.

After the 2014 boating season, the water safety committee recommended new limits on towing through the Narrows and the LPA board approved the recommendation. Beginning with the 2015 season, no towing (tubes, skiers, or any other towed devices) or wake surfing is allowed in the Narrows from 11 a.m. to 4 p.m. weekends and holidays from Memorial Day to Labor Day. Special navigational buoys are used to remind boaters of this restriction.

Road Embargo: The spring of 1994 was the first year the LPA placed a 5-ton weight embargo on roads. An aggressive plan to upgrade all roads in the Lake Panoram development with seal coating had been approved by members a year earlier. This involved a new road assessment of \$125 for homeowners and \$50 for lot owners. The embargo was instituted as a way to help protect this new investment.

LPA staff reported good cooperation from members and suppliers.

That first year, homeowners had to take their garbage to designated sites for pickup. In 1995, it was decided garbage pickup could be at houses. The LPA board minutes show the garbage company would have to figure out a way to pick up garbage without exceeding the 5-ton limit.

Open Forum, Plus More: At the May 1995 LPA board meeting, it was suggested 30 minutes be set aside at the beginning of each meeting for members to ask questions or relay concerns. There would be a five-minute limit for each person wanting to speak. The idea, which was approved by the board, has continued since then, with all LPA monthly board meetings offering es occurred in 1995. For the first time, anyone operating a personal watercraft or sailboard on Lake Panoram was required to wear a personal flotation device.

The use of aerators to keep water open year-round near private docks was no longer allowed, because of safety and liability concerns for ice skaters and snowmobilers.

For many years, members could obtain guest passes to share with friends coming to Lake Panoram. In 1995, the LPA board voted to eliminate these passes, saying members now must accompany their guests while swimming, fishing and picnicking. A memo from LPA staff stated "just knowing someone at Lake Panoram" would no longer suffice for non-LPA members using recreational areas.

1995 was the first year reservations for a shelter house at the three beaches could be made on a first-come, first-served basis. This was done by completing a form at the LPA office and paying a \$50 refundable deposit. Each membership was entitled to two reservations per year

for a maximum of six hours each time. The current policy allows members to rent a shelter house for an entire day, and the LPA no longer tracks how many times a member makes a reservation.

Also in 1995, those planning to build on a waterfront lot first needed to ensure riprap was in place before a new building permit would be issued. This step was taken to prevent soil from washing into the lake during construction. This policy continues today.

Communications: The LPA's first website was launched in April 2000. A report to the board later that year showed from August 1 to August 22 the website had 460 visitors, with 104 visits to the news page and 102 to the recreation page.

On August 17, 2009, a new LPA website replaced that first one. The new site, which is still in use today, offers both a public and private side. Members gain access to the private side by inputting personal information that matches the LPA membership database. Once that is done, members can receive email updates on topics they choose. Check it out at [www.lakepanorama.org](http://www.lakepanorama.org).

The first Panoram Post newsletter was distributed in October 2005 with water bills, and also mailed to lot owners. This quarterly six-page newsletter continues today, and is available by email on request. It's also posted on the LPA website. The weekly Panoram Prompt was added shortly after the Post was created, to provide more timely LPA updates to members. The Prompt is available by email and on the LPA website.

Deer Management: At the request of the LPA, the Iowa Department of Natural Resources (DNR) did an air survey in June 1996 of 1,800 acres of Lake Panoram, which did not include the south shore area. There were 180 deer counted, with DNR officials saying that number was probably 60-80 percent of the total. This computed to 66 deer per square mile. At that time, DNR officials said an area with 50 deer per square mile was on the edge of having its vegetation changed because of deer damage.

The LPA worked with DNR to establish a member-only bow and arrow deer hunt in a designated section of the lake for 1997. That first year, 16 deer were harvested. A similar hunt in 1998 led to the harvest of 26 deer.

In 1999, hunting areas were expanded. Muzzleloaders were added, with 25 permits available, in addition to 50 permits for bow and arrow.

In 2000, the LPA asked the DNR for 50 bow permits and 50 muzzleloader permits. This was the first year hunters who harvested an antlerless deer were given permission to hunt for a buck. Beginning in 2010, hunters were required to first harvest two does before harvesting a buck.

The LPA deer population management program has continued with this same general format since. Somewhere between 100 and 110 deer are harvested annually. The LPA board and staff believe the current program avoids the high numbers of deer first documented in 1996, while insuring the current herd remains healthy.



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# LPA history book available for pre-order

LAKE PANORAMA TIMES STAFF

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

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

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

The 50th annual meeting of the Lake Panorama Association will be May 11, 2019. Books ordered beginning now through May 13 will be sold at a reduced price of \$30. The price will increase to \$35 on

May 14.

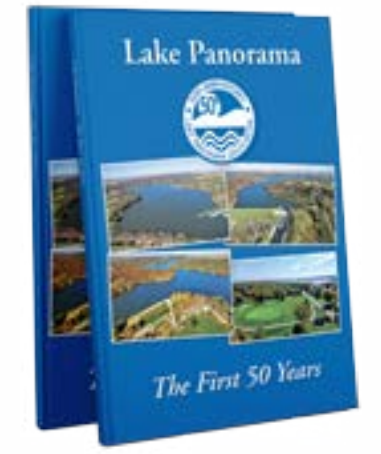
The book is being designed and printed by Donning Publishers, which specializes in anniversary publications. It's expected to be delivered sometime in June 2019.

The book is being sold online with all major credit cards accepted. Buyers will complete an order form by providing name, email address and phone, then selecting the number of books being purchased at the \$30 price, which includes tax.

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

Those who prefer to have their books shipped can choose this option on the order form. Up to five books can be shipped to a single domestic address for a flat fee of \$9, which covers shipping and handling.

The form limits shipments to five, so buyers who want a larger quantity, or want to ship to more than one address, will need to complete separate transactions. Shipments



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

Once an order is placed, the buyer will receive an email confirmation. Anyone not comfortable ordering online, or who has questions, can contact the LPA at [lpa@lakepanorama.org](mailto:lpa@lakepanorama.org) or 641-755-2301.

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

# Beyond BOW event encourages women to get outside

Staff Reports

Women who enjoy the outdoors will have the chance to get away for a weekend of adventure at the Becoming an Outdoors Woman event to be held at Springbrook State Park and Firefly Creek Ranch in Guthrie Center Feb. 8 through 10.

The two-night, three-day program will be packed full of fun winter activities such as cross-country skiing, snowshoeing, ice fishing, nature photography and practicing winter survival skills at Springbrook State Park.

Evenings can be spent back at the ranch learning about yoga, essential oils and stargazing.

Anyone who wants to learn more or would like to register can visit [www.iowadnr.gov/things-to-do/camps-workshops/becoming-an-outdoors-woman](http://www.iowadnr.gov/things-to-do/camps-workshops/becoming-an-outdoors-woman)

or by calling Rachel Ladd at (515) 729-6037.

Iowa's Beyond BOW Women's Winter Gathering is hosted by the Iowa DNR, Firefly Creek Ranch, Shelby Count Conservation and Pottawattamie County Conservation.

Even if mother nature doesn't provide snow for the weekend's events, other activities will be provided. They will include navigating with a map and compass and GPS, as well as earth caching and archery.

Evening sessions and overnight lodging will be available and semi-private rooms are available for those who prefer.

Workshop fees include instruction and training, program materials, equipment, meals and lodging (if selected). Various options are available.

The gathering will begin at 6 p.m. Friday, Feb. 8 at Firefly Creek Ranch.

# Iowa's Grassley sworn in as Senate President Pro Tempore

Press Release

[editor@gctimesnews.com](mailto:editor@gctimesnews.com)

WASHINGTON –

The Senate unanimously named Sen. Chuck Grassley of Iowa, who was first elected to serve Iowans in the U.S. Senate in 1980, to be Senate president pro tempore, a position that has historically been bestowed upon the most senior member of the majority party in the upper chamber of Congress. Upon his swearing in, Grassley became third in the line of presidential succession following the vice president and the speaker of the House of Representatives.

Grassley has represented Iowa in the U.S. Senate for 38 years and succeeds Sen. Orrin Hatch of Utah as Senate president pro tempore. The only other Iowan to hold the office was Sen. Albert B. Cummins, who assumed office in 1919, 100 years before Grassley assumed the role. Cummins served as Senate president pro tempore in the 66th,

67th, 68th and 69th Congresses.

"This is an honor for me and the state of Iowa. Iowans have trusted me to represent them in the Senate for 38 years. This constitutional office is another opportunity to deliver results for the people of Iowa and to defend the institution of the greatest deliberative body on Earth, the United States Senate," Grassley said. "I may only be three heartbeats away from the Oval Office, but my heart is and always will be in Iowa and here in the U.S. Senate."

Grassley recently wrote an op-ed about becoming Senate president pro tempore, available here.

Information from the Congressional Research Service regarding the position of Senate president pro tempore can be found below:

· The U.S. Constitution establishes the office of the President pro tempore of the Senate to preside over the Senate in the Vice President's absence. Since 1947, the President pro tempore has stood third in line to succeed to the presidency after

the Vice President and the Speaker of the House.

· Ninety different Senators have served as President pro tempore.

· Since 1890, the President pro tempore has customarily been the majority party Senator with the longest continuous service.

· The President pro tempore of the Senate is one of only three legislative officers established by the U.S. Constitution. The other two are the Speaker of the House of Representatives and the Vice President of the United States, who also serves as President of the Senate. The Constitution designates the President pro tempore to serve in the Vice President's absence. The President pro tempore is often popularly known as the President pro tem.

· With the passage of the Presidential Succession Act of 1947, the President pro tempore was restored to the line of succession, this time following the Vice President and the Speaker of the House.

· Article I, Section 3 of the U.S. Constitution declares, "The Senate shall choose their other Officers, and also a President pro tempore in the Absence of the Vice President, or when he shall exercise the Office of President

of the United States." Aside from the Vice President's designation as President of the Senate, the President pro tempore is the only position in the Senate explicitly established by the Constitution.

· Under the Constitution, the Vice President may cast a vote in the Senate only when the body is equally divided. The question of whether a President pro tempore retained his vote while he was performing the duties of his office was clarified by a Senate resolution adopted on April 19, 1792, which declared that he retained "his right to vote upon all questions."

· In the modern Senate, with the exception of his authority to appoint other Senators to preside, the President pro tempore's powers as presiding officer differ little from those of the Vice President or any other Senator who presides over the Senate. These powers include the authority to:

· Recognize Senators desiring to speak, introduce bills, or offer amendments and motions to bills being debated. The presiding officer's power of recognition is much more limited than that of the House Speaker or whoever presides in the House. In the Senate, the presiding officer is required by Rule XIX to recognize the first Senator standing and seeking recognition. By precedent, the party floor leaders and committee managers are given priority in recognition.

· Decide points of order, subject to appeal by the full Senate.

· Appoint Senators to House-Senate conference committees, although this function is essentially ministerial. Conferees are almost always first determined by the chairman and ranking Member of the standing committee with jurisdiction over the measure, in consultation with party leaders. A list of the recommended appointments is then provided to the chair.

· Enforce decorum.

· Administer oaths.

· Appoint members to special committees—again, after the majority and minority leaders make initial determinations.

· Over the years, other powers have also accrued to the President pro tempore. Many of these are ministerial. Decisions are first made by each party's principal political leaders—in the Senate, the majority and minority floor leaders—and the President pro tempore's charge is to implement their decisions. These include appointments to the following positions:

Director of the Congressional Budget Office (made jointly with the Speaker of the House)

Senate legislative counsel and legal counsel

Senators to serve on trade delegations, and

Certain commissions, advisory boards, and committees, such as the boards of visitors to the U.S. military academies, the American Folklife Center, and the U.S. Holocaust Memorial Council.

· The President pro tempore is responsible for recommending candidates for U.S. Comptroller General, the head of the Government Accountability Office.

· After the President has submitted a report pursuant to the War Powers Act, the President pro tempore and the Speaker of the House have the authority to request jointly that the President convene Congress in order to consider the content of the report and to take appropriate action.

· The President pro tempore works with the Secretary of the Senate and the Sergeant at Arms of the Senate to ensure the enforcement of the rules governing the use of the Capitol and the Senate office buildings.

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# Voter ID now required at Iowa polling places

Drivers licenses, military IDs and voter ID cards are all listed as acceptable forms of identification

**Press Release**  
*Iowa Secretary of State's Office*

Secretary of State Paul Pate reminds Iowans that Voter ID is now required before casting a ballot at the polling place. A voter without one of the approved forms of identification may have the voter's identity attested to by another registered voter in the precinct or may cast a provisional ballot.

The 2018 primary and general elections provided voters and election officials with a "soft rollout" of the Voter ID law, allowing everyone a full election cycle to become accustomed to the new requirements. The full provisions of the Election Modernization and Integrity Act

for voting at the polls are now in effect, as of January 1.

"This is about making it easy to vote, but hard to cheat, while ensuring no eligible voter is turned away," Secretary Pate said. "Voters who do not possess a valid Iowa driver's license or non-operator's ID are mailed a free Voter ID card, automatically. If you misplaced it or believe you did not receive the card, just call your county auditor and you will be sent a new one."

Voters casting ballots without the necessary ID will be offered a provisional ballot and can provide ID up until the deadline for that election, which is generally the following Monday.

"Elections continue year-round

in Iowa and it's important to make sure you are voter ready before heading to the polls," Secretary Pate said. "This year, for the first time, city and school elections will be merged. I hope that will spur greater participation on the local level. I want all eligible Iowans to make their voices heard."

Valid forms of Iowa to show at the polls include:

- Iowa Driver's License
- Iowa Non-Operator's ID
- Military ID
- U.S. Passport
- Tribal ID
- Veteran's ID
- Voter ID Card

For more information, visit [VoterReadyIowa.org](http://VoterReadyIowa.org).

## Guthrie County Extension to host 'Boots in the Barn'

Iowa State University Extension and Outreach (ISUEO) is hosting a new program for women beef cattle producers in February at the Guthrie County Extension Office in Guthrie Center. Boots in the Barn is a four-part series for women involved in cattle production.

This program is designed to provide women with the latest-research based information pertaining to beef herd management including pasture, nutrition, health, calving, and financial management. The full scope of the program's topics will be determined by the interests of the audience.

The main focus of the program is to provide an open atmosphere for women to come, learn, and ask

questions of experts. The course is also designed to keep things hands-on and provide a small-group environment for participants to learn from their peers.

Boots in the Barn will be held Feb. 5, 12, 19, and 26 from 6-8 p.m. with a light meal being served at 5:30 p.m. The program will be held at the Guthrie County Extension Office, 212 State St, in Guthrie Center.

Speakers from ISUEO include Erika Lundy, beef field specialist, Aaron Saeugling, agronomy field specialist, and Tim Christensen, farm management specialist. Additional speakers include Dr. Courtney Blake, Anita Veterinary Clinic, Brandy

Rudy, Exchange State Bank, and Clara Lauritsen, Lauritsen Cattle Company.

For more information or to register before Jan. 30, contact Krista Downing at 641-747-2276 or [kristad@iastate.edu](mailto:kristad@iastate.edu). Registration is \$25 for all four sessions, although participants are not required to attend all four sessions. The program is partially sponsored by Adair Feed & Grain. A brochure is at <https://www.extension.iastate.edu/guthrie/news/boots-barn-guthrie-county>.

### GUTHRIE COUNTY HOSPITAL

## Thank you to volunteer blood donors

Thanks to all the wonderful blood donors who volunteered their time to make a life-saving blood donation at the recent Guthrie County Hospital blood drive.

A total of 14 people registered to donate blood.

A special thanks also goes out to Kim Betts and Guthrie County Hospital for helping to organize and sponsor this blood drive. Committed volunteers are key to maintaining the blood supply in our local community.

LifeServe Blood Center is a non-profit, community based blood center that has served the needs of local hospitals and patients in our regions since 1963.

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Your donation with LifeServe will help save your neighbor, a friend, family member or a stranger on the street.

YOU make a difference in YOUR community. For more information about blood donation or to schedule an appointment to donate blood, visit [www.lifeservebloodcenter.org](http://www.lifeservebloodcenter.org).

## Panora issued new building permits in 2018

**By GORDON CASTILE**  
*Times Vedette staff*

From March 12, 2018 to December 12, 2018 the City of Panora issued 36 building permits to city residents including two for new homes, according to information supplied by city administrator Lisa Grossman.

The most requested permit was for fences (9) with seven permits issued for three projects each -- garages, decks and remodeling.

Four permits were for demolition, three for driveways and two each for sidewalks and concrete work.

Other projects were plumbing, retaining wall, sign, a shed and the lighthouse at the Assembly of God Church.

In 2017 there were 21 permits issued, but none for new homes. However, there were two large business projects; a major renovation at the Nutriom Plant and a new storage bin at Heartland Coop.

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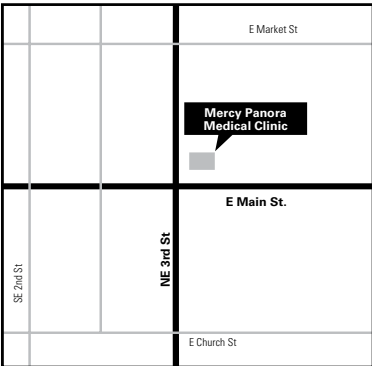
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A Retirement Fact Sheet

Does your vision of retirement align with the facts? Here are some noteworthy financial and lifestyle facts about life after 50 that might surprise you. For starters, up to 85% of a retiree's Social Security income can be taxed.

Retirees have a larger standard deduction on federal taxes. Retired or not, the current standard deduction for an individual taxpayer age 65 or older is \$13,800, compared to \$12,000 for those 64 or younger.

Retirees can still contribute to IRAs. There is no age limit for contributing to a Roth IRA, just an income limit. Retirees can potentially contribute to a traditional IRA until the year they turn 70½.

Other surprising facts about retirement:

- A significant percentage of retirees are carrying education and mortgage debt.
- Around 64% of women say that they have no "Plan B" if forced to retire early.
- Few older Americans budget for travel expenses.

What financial facts should you consider as you retire? The reality of retirement may surprise you. If you have not met with a financial professional about your retirement savings and income needs, now is the time.

View this article in its entirety at [investgcsb.com](http://investgcsb.com) and contact our office today for a free consultation.

Kristen Crouthamel, AIF®, Financial Advisor

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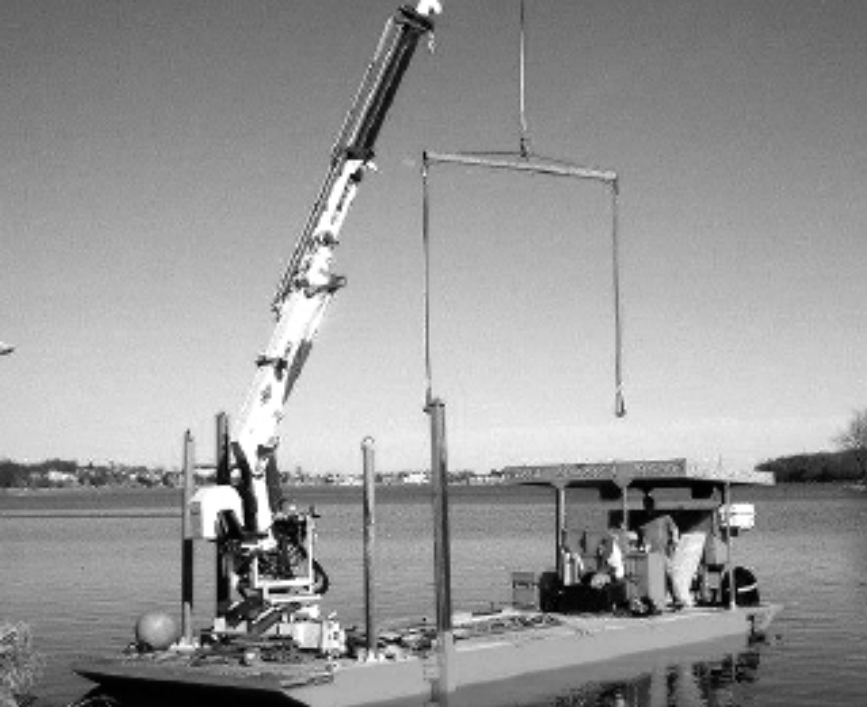
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# Guthrie County farmland values drop for fourth year

**By Staff Reports**

Farmland values in Guthrie County decreased by about 2.7 percent between Nov. 2017 and Nov. 2018, according to the annual Farmland Value Survey conducted by Iowa State University.

The farmland values here are also slightly lower than the state average. The value of an acre of farmland in Guthrie County is currently about \$6,748. The average value of an acre of farmland in Iowa is now estimated at \$7,264.

Statwide, average farmland values dropped by less than 1 percent this year. In 2017, the average value of an acre was \$7,326.

According to the survey, this drop is the fourth decline over the past five years and is a 17 percent decrease from 2013.

“The recent decline is largely attributable to lower commodity prices, higher interest rates, and to some extent the trade disruptions. The magnitude of the decline is still very modest and overall the land market is largely stable,” according to the survey. “Many respondents cited limited land supply, strong yields, and low interest rates as positive factors influencing the land market. Two-thirds of the

respondents reported no change or less sales compared to a year ago. In general, the survey respondents have an optimistic view regarding the strength of the future land market both one and five years from now.”

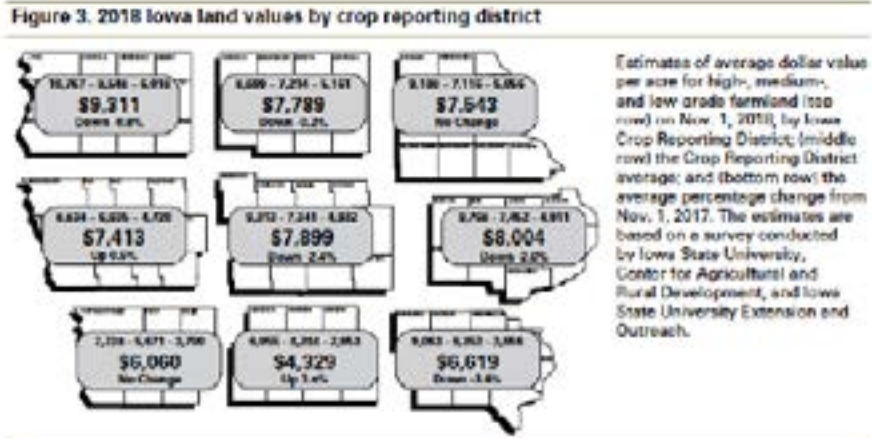
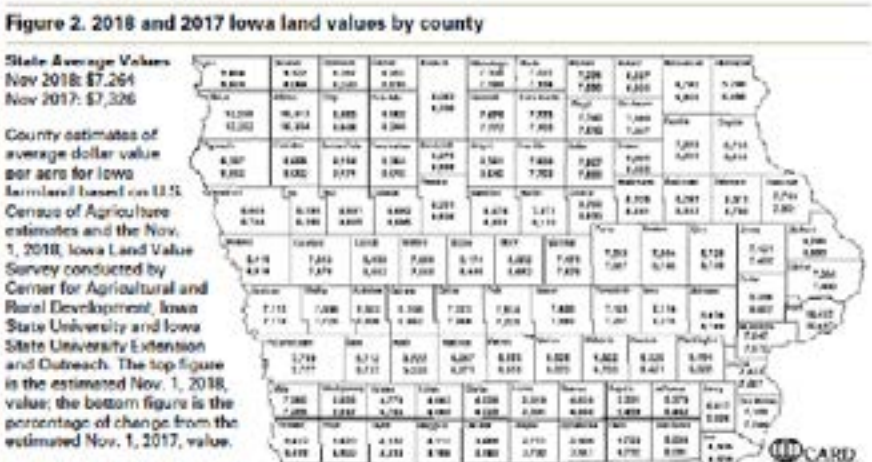
The survey also showed that the majority of farmland sales in 2018, 72 percent, were to existing farmers. Investors represented another 21 percent of land sales.

About the survey: The survey was initiated in 1941 and is sponsored annually by Iowa State University. Only the state average and the district averages are based directly on ISU survey data.

County estimates are derived using a procedure that combines ISU survey results with data from the U.S. Census of Agriculture. Since 2014, the survey has been conducted by the Center for Agricultural and Rural Development in the Department of Economics at Iowa State University and Iowa State University Extension and Outreach.

The 2018 ISU Land Value Survey is based on 793 usable county-level land value estimates provided by 624 agricultural professionals.

More information can be found online at [www.extension.iastate.edu](http://www.extension.iastate.edu).



## Mercy Health Network introduces MercyOne as new state-wide name & unified brand

**News Release**  
*Mercy Health Network*

Mercy Health Network (MHN), a leading health care system, today announced it will soon become MercyOne. With the name change set to officially launch Feb. 1, 2019, the system will unify its statewide footprint by implementing a strategic brand initiative to connect the many points of care across the state and surrounding regions to better enable consumers to recognize and navigate its vast network of services.

Formed in 1998 by Catholic Health Initiatives (CHI) and Trinity Health, MHN has grown into a leading provider of hospital and related health services. The system includes more than 43 owned, joint venture and affiliated medical centers and hospital campuses, along with more

than 230 primary care clinics and other health facilities, all generating more than \$3 billion in combined revenue and employing more than 20,000 people.

“Over the past 20 years, Mercy Health Network has grown significantly, expanding our network of locations, clinical capabilities, services and geographic reach,” said Bob Ritz, MHN president and CEO. “Our unifying name and look are key steps in progressing from an individual location to a more visible, integrated health system working together to provide statewide access and expertise.”

Currently, MHN’s system of hospitals and facilities are represented by dozens of different brand names, logos and messages. Given this challenge, MHN completed important strategic planning work, conducted consumer research and engaged

with more than 4,000 physician partners and colleagues through discussions, focus groups, surveys and interviews over the last 18 months.

“The new name acknowledges our history and carries on our legacy, which is grounded in faith,” said Ritz. “This change to unify under the MercyOne brand follows work to align our mission, vision and culture, which guides us in caring for our patients and communities.”

With selection of this new name, the organization has developed a new logo to be unveiled on Feb. 1, 2019.

All of the system’s wholly owned hospitals and care sites will adopt the MercyOne name, along with a facility locator. As part of the rebranding, exterior and interior signage and branded materials will be modified with the new name

and logo in a phased, cost-effective manner, which will take up to three years to complete.

Mercy Medical Center – Des Moines President Karl Keeler is looking forward to the brand transition. “Every day, our compassionate providers and colleagues proudly provide personalized world class health care in Des Moines and Iowa. This initiative will strengthen our extensive statewide network, reinforce our commitment to excellence, and have a tremendous impact and on the health and well-being of all,” said Keeler.

All affiliated hospitals and facilities contracting with MHN for management support, statewide initiatives and strategic benefits will continue to retain their local governance and current names.

While MHN’s name and brand are changing, the system’s leadership

and ownership structure remains the same. The founders, two of the country’s foremost not-for-profit Catholic health organizations – CHI and Trinity Health – will continue to work together through the new MercyOne system.

As part of the name change and rebranding plan, the organization has developed and implemented a unique culture engagement initiative designed to align all teams and facilities to deliver consistently on its mission, vision and values.

“While the name of our organization will change to reflect our focus on coming together as one system of care, we will continue to deliver compassionate care with the best outcomes for each and every person we are privileged to serve,” Ritz said. “The name MercyOne is a reflection of our past and the promise of our future.”

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# STANLEY EXCAVATION



# Winter blues?

## Here are some activities you can enjoy outside

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

It's not always easy to go outside when it's cold. The beach is pretty well frozen over, so what do you do?

Well, Anne Riordan, who works at Springbrook State Park with the Iowa Department of Natural Resources, has plenty of suggestions on how you can enjoy the outdoors this winter.

Her suggestions include:

**BIRDWATCHING**



**A hawk is spotted hunting near Springbrook State Park in early January.**

Riordan said winter birding is a neat thing to do because there are some birds that can only be spotted in the winter.

"You might see six different species of woodpeckers here," Riordan said. "And birds you might not think about in the winter – you still have a pretty good chance of seeing a Blue jay or a Robin."

Riordan was hiking with one group last week and they saw two wild turkeys.

She also suggests trying to call owls at night. You could easily have three different kinds of owls answer you, she said.

**NATURE PHOTOGRAPHY**



**A creek in Springbrook State Park hadn't frozen over Thursday, January 10. A snowstorm hit on the 11th, which made this view change over night.**

"It's a great time to take photos when there's snow, or even just frost on the trees," Riordan said. "It's absolutely beautiful."

She said it's the perfect time of year to take pictures or just sit and sketch at the park.

When the sun is out and it's a warm day, she said, animals that don't truly hibernate – like squirrels and raccoons and other little critters – will be out.

**STARGAZING**

One of the best places in the county to go stargaze is at Springbrook State Park.

"You get such a good view of the stars here," Riordan said. "The winter sky really is beautiful."

Anyone who's not afraid of the cold is welcome to camp at the park all winter as well.

Riordan said few people take her up on the offer, but local scout troops do frequent the park in the winter to get their polar bear points and to complete winter survival tasks.

**HIKING**

With more than 12 miles of trails at Springbrook State Park, there are plenty of opportunities to go for a hike.

There are trails around the lake, old fire trails and trails pretty much anywhere you want to go.

"This time of year if you kind of like to get away from it all there's usually not much traffic on the trails – human traffic anyway," Riordan said. "There's probably a better chance to see some critters too because there haven't been people around a whole lot."

### ANIMAL TRACKING



**Some deer tracks were found in the mud at Springbrook State Park in early January.**

While you're out on a hike, Riordan said a fun way to pass the time is by examining animal tracks.

The best time to follow tracks is when there's snow on the ground, Riordan said, because you can sometimes see a tail track along with foot tracks.

Sometimes, she said, the smaller critters even dive into the snow and you can see where they went underground.

Looking for tracks when it's 40 to 50 degrees is also fun, she said, because you can see their feet in the mud.

"You can also go out on your hike and try to see the story that's unfolding there," Riordan said. "Sometimes you'll see tracks going in all kinds of crazy directions or there may be some feathers laying there. You can use your observation skills and your imagination to flush out the story."



**There are plenty of things to see at Springbrook State Park year-round, even if you'd prefer to drive your vehicle through rather than hike.**



**A view of the lake near sunset is always pretty to see, especially when the sun reflects off the ice during the winter.**

## Representative Sorenson is sworn in for the first time at the Iowa Capitol

**News Release**

Ray "Bubba" Sorensen II (R-Greenfield) was sworn into the 88th General Assembly at the Iowa Capitol to represent House District 20 on January 14th, 2019. The district was previously represented by Clel Baudler (R-Greenfield) and includes the counties of Adair, Guthrie, and portions of Dallas and Cass.

Sorensen was also named the Vice Chair of Appropriations and is a part of the Veterans Affairs, Commerce and State Government committees.

"I am truly grateful for the opportunity to represent my neighbors and friends across HD 20 here at the capitol. We are ready to get to work in the best interest of our great state," said Sorensen.



Sorensen is a life-long resident of Adair County in which he operates his business, Sorensen Studios, along with his wife Maria. They are the parents of two children, Independence and Michael. Maria Sorensen will be joining her husband at the Capitol working as his legislative clerk.

"Maria and I are really excited to work together in this beautiful and historic building," Sorensen said.

## A retirement



**Guthrie County Conservation Board Member George Hemmen is shown presenting an appreciation plaque to outgoing Guthrie County Conservation Board Member Jeff Bump (center) commemorating his 22.5 years of service on the Board. Also present is Guthrie County Conservation Board Director Joe Hanner who characterized Bump's service as "years of tremendous growth in the program made possible by solid leadership."**

# It finally looks like winter...



**Snow finally fell around Lake Panorama the weekend of January 12. The lake hasn't seen much of the white stuff this winter, but a couple of inches fell over the weekend and made the area look more like winters usually do in Iowa.**



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Lake Panorama **TIMES**



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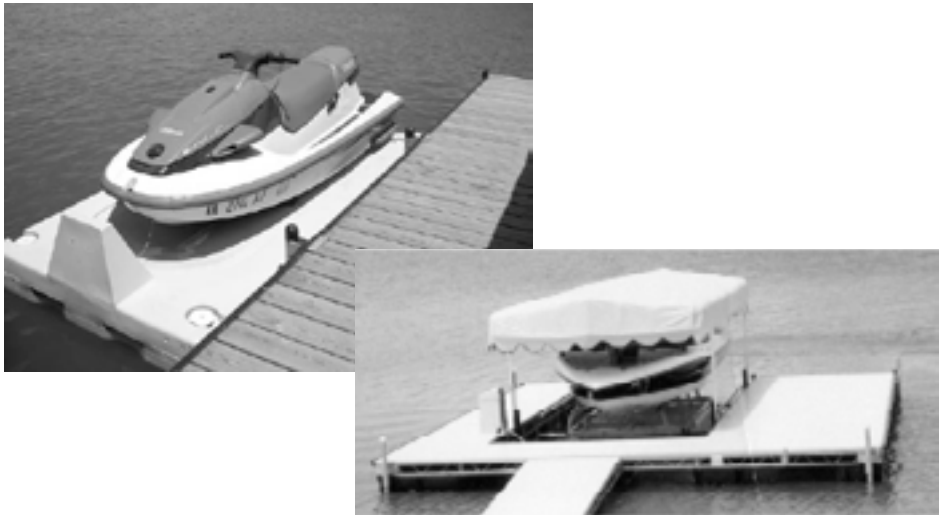
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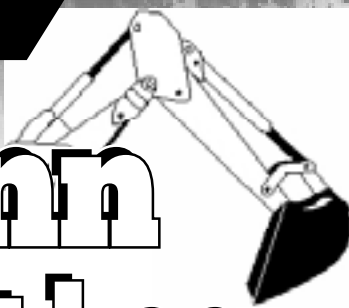
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# Guthrie County Extension names new program coordinator

Iowa State University Extension and Outreach in Guthrie County has named their new Program Coordinator, Krista Downing of Linden, IA.

Krista is a familiar and friendly face to Guthrie County Extension. For about a year now, she has been serving as Office Coordinator. Krista has assisted with program planning, coordination and education across program areas in addition to her financial duties and work promoting Extension's work in our communities.

Krista is a Panorama High School alumnus and a 2017 graduate of Iowa State University, where she graduated with a degree in Agriculture Education: Communications.

"As a Guthrie County native and resident, I truly want what is best for our county and Extension office," said Downing. "I hope to get out into the community more and continue to build partnerships within the communities that Guthrie County Extension and Outreach serves. I am prepared and eager to make these connections and to continue to bring Guthrie County some amazing programs."

ISU Extension and Outreach's core purpose is to engage citizens through research-based education,

accomplishing these goals by developing diverse and meaningful partnerships. Through these goals, Extension and Outreach is able to increase the ability of Iowans to make informed decisions by applying relevant, needs-driven resources.

Krista was officially appointed as the new Program Coordinator as of October 17th, 2018. Those wishing to get in contact with Krista about potential program areas to offer locally or to welcome her to her new duties may contact her directly



at [kristad@iastate.edu](mailto:kristad@iastate.edu) or by calling the Guthrie County Extension and Outreach office at 641-747-2276.

# Iowa State Extension names new office coordinator

Iowa State Extension and Outreach in Guthrie County has named their new Office Coordinator, Megan Van Houten of Yale.

There is a new and friendly face in the Guthrie County Extension office. Megan began her work as the Guthrie County Office Coordinator on December 19, 2018. As Office Coordinator, Megan will have the responsibility of managing the office in Guthrie County.

Megan comes to the position with strong financial experience and excellent customer service skills. She will oversee the co-

ordination of the day-to-day operations, bookkeeping, and assist in various program plans.

ISU Extension and Outreach's core purpose is to engage citizens through research-based education, accomplishing these goals by developing diverse and meaningful partnerships. Through these goals, Extension and Outreach is able to increase the ability of Iowans to make informed decisions by applying relevant, needs-driven resources.

Please stop by the Guthrie County Extension Office at 212 State Street in Guthrie Center and welcome Megan



to her new position. Feel free to contact her with any questions, as well as any suggestions you have.

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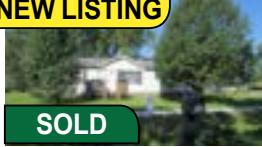
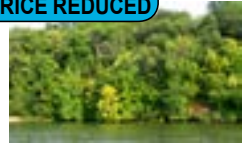
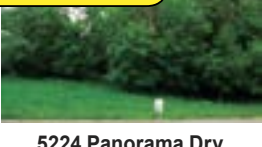

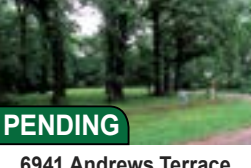

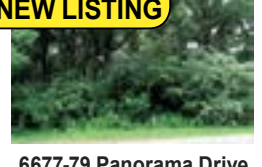
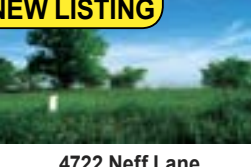
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