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# MERRY CHRISTMAS

## Lake Panorama

# TIMES

DECEMBER 2017 | VOLUME 49 | NUMBER 12

FEATURE

# ‘I’M GONNA LOVE A LOT OF PEOPLE OUT HERE’



PHOTOS BY ASHLEY SCHABLE | LAKE PANORAMA TIMES

The floor plan at Reid and Cindy Strahan's Lake Panorama home was laid out to capture the beautiful lake views from their peninsula lot. A family of 24, the home was also built to spend special times together.

## Reid and Cindy Strahan home decorated for the holidays at Lake Panorama

By ASHLEY SCHABLE  
Lake Times staff

Reid and Cindy Strahan have been building homes in Ankeny and the Greater Des Moines area since 1986. They work as a team to build the dream home of their customers, and in 2016 completed construction of their own dream home at Lake Panorama.

They transformed their place

at 5147 Panorama Drive on the east side of the lake into a home for the holidays in December as one of four homes featured on the Women for Panora's Future (WFPPF) Holiday Home Tour.

Cindy Strahan grew up on a lake in Minnesota and says she's always loved the water.

"It really was my dream," she

STRAHAN, PAGE 2A



A bedroom on the main level of the home of Reid and Cindy Strahan at Lake Panorama carries a Christmas theme.



COMMUNITY

## Breakfast with Santa and Workshop, huge success for Panora community

By ASHLEY SCHABLE  
Lake Times staff

Promise Santa as an invited guest to a party and it will be an overwhelming success.

The Panora Chamber of Commerce held its annual Breakfast with Santa and Friends and Workshop on Saturday inside the community building and Vet's Auditorium in Panora.

Families were invited to eat pancakes, sit on Santa's lap, make crafts and decorate cookies, and navigate through musical candy canes.

"We need something really upbeat," said Debbie Rockwell, a member of Women for Panora's Future, who danced to the holiday jingles, and encouraged participants in the Candy Cane Walk.

Lila Martinson climbed up

SANTA, PAGE 2B

## FRIENDS OF LAKE PANORAMA HAVING AN IMPACT

By SUSAN THOMPSON  
Lake Times staff

The first meeting of the Friends of Lake Panorama board of directors was held December 3, 2013. Over the past four years, the 501(c)3 nonprofit charity has made good progress towards its goal of improving recreational amenities at Lake Panorama.

"We want to thank everyone who has helped contribute to this progress by donating to Friends of Lake Panorama," says Jan Reinicke, president of the Friends board. "It has taken private donations both large and small, plus ongoing cooperation and support from the Lake Panorama Association, to help us reach fundraising goals for sports courts at Boulder Beach and the Sunset Beach playground."

Individual donations also have made it possible to do some smaller projects, such as a bench at Panorama West honoring Joe Scheiring, and new signage at both Panorama West and Lake Panorama National. A rain garden installed at Panorama West last spring involved some private donations, as well as cost-share funding from the Guthrie County Soil and Water Conservation District Commissioners.

Statistics show a high percentage of charitable contributions

FRIENDS, PAGE 3B

## 1972 Lake Panorama home remains in the family

By SUSAN THOMPSON  
Lake Times staff

A small weekend cabin built in the early 1970s on Lake Panorama remains in the same family today. Shawn Briggs has lived full-time in the home the past 12 years, after she and her five children moved from Bondurant.

Her grandparents started looking for a lot at Lake Panorama in 1970, bought one in 1971 and the home was completed a year later. It was one of four homes

featured on the Women For Panora's Future (WFPPF) holiday home tour in early December.

The A-frame home is located on the west side of the lake, and around the corner from Sunset Beach. It's positioned so Boulder Cove can be seen to the east and Burchfield Cove to the west. "The walls of the house were actually built elsewhere, then trucked here," Briggs says. "A crane was used to lift the walls

HOME, PAGE 4A



Shawn Briggs shares a sliding door in a man cave recently added to her home at Lake Panorama during the Women For Panora's Future Home Tour on Sunday, Dec. 3. Briggs first started visiting the home homed by her grandparents when she was seven years old. She moved to the home, which is one of the oldest on the lake, 12 years ago.



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STRAHAN  
FROM PAGE 1A

said of her home on Lake Panorama. Reid and Cindy Strahan met as college students at Iowa State University in Ames, where he studied to become a history teacher, and she pursued a kindergarten teaching degree. Reid later became a Pastor and today serves at Real Life Church in Ankeny.

The couple built two homes with other builders before deciding it was something they wanted to do on their own.

Through the years, Strahan Construction has built a reputation for honesty and satisfied customers. Their homes feature dramatic styling and architectural detail. Reid and Cindy Strahan live full-time in their own development on the west edge of Ankeny.

"Reid has been a pastor ever since we were first married," Cindy Strahan said. "We wanted to be able to do something on the side, and it's just really amazing how it's worked out."

They build mainly custom homes. Couples reach out to them when they can't find something they are looking for.

"We have our target market, around five to six hundred thousand dollar homes," Cindy Strahan said. "We have built homes over \$1 million, but we are better at the five hundred thousand."

Cindy says they love to see a house come together.

"I can visualize really well and he can, too," she said of her husband. "We both have a knack for design. My husband is always honest, and if you want to build, you want that."

On a vacation in Colorado, the Strahans saw a rustic lodge-style home facing a majestic mountain peak. That home became the inspiration for their lake property in Panora. The floor plan is laid out to capture beautiful lake views from their peninsula lot.

The 5,500 square foot home has five bedrooms, one which is a bunk room with six built-in beds each with canning jar wall lights.

The vaulted great room features open arched beams and a stone wood-burning fireplace.

There is a loft that overlooks the great room and dining room and a sun room designed with floor to ceiling and wall to wall windows.

On the main level is a master suite with a cozy media room. A fun play kitchen is tucked under the stairway and there is a dramatic three story stair system.

Several custom woodwork built-ins make this home unique along with ladder doors, wide base and casing, plinth blocks, lots of bead board and all hickory wood flooring.

The interior design and furnishings along with all white woodwork reflect a lake home setting.

"We love living at Lake Panorama," Cindy Strahan said.

Reid and Cindy Strahan have three children, who are all in the ministry with them, and are expecting their 16th grandchild, so they say the house was built to spend special times together.

"We really wanted to have a place where we could have our kids come," Cindy said. "That was really our target thing. It's expensive to take five kids places, it's big enough that 20 people can be here."

The couple often offer their home to friends and neighbors, inviting them to take in the breath-taking views of Lake Panorama.

"We have a lot of people out and give boat rides and stuff like that," Cindy Strahan said. "We enjoy opening it up to friends, it's something I've always wanted to do."

She loves to cook.

"Just come," she said. "I'll make the food."

The Strahans are planning to celebrate Christmas together with their family at their lake home this season.

"The whole family will be here," she said. "It will be nice to be together."



PHOTOS BY ASHLEY SCHABLE | LAKE PANORAMA TIMES

The floor plan in the home of Reid and Cindy Strahan at Lake Panorama is laid out to capture beautiful lake views from their peninsula lot.



The floor plan at Reid and Cindy Strahan's Lake Panorama home was laid out to capture the beautiful lake views from their peninsula lot. A family of 24, the home was also built to spend special times together.



Several custom woodwork built-ins make this home of Reid and Cindy Strahan at Lake Panorama unique along with ladder doors, wide base and casing, plinth blocks, lots of bead board and all hickory wood flooring.




A bunk room with six built-in beds each with canning jar wall lights is a comfortable find in the home of Reid and Cindy Strahan at Lake Panorama. The 5,500 square foot home was completed in 2016 and has five bedrooms including this bunk room.




A bedroom on the main level of the home of Reid and Cindy Strahan at Lake Panorama carries a Christmas theme.




A white kitchen in this Lake Panorama home designed by Reid and Cindy Strahan reflects a lake home setting.



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A view from the third floor of this Lake Panorama home designed and constructed by Reid and Cindy Strahan who have built custom homes in Ankeny for over 30 years is laid out to capture beautiful lake views.



A fun play kitchen is tucked under the stairway in the Lake Panorama home of Reid and Cindy Strahan.

**Bailey Jackson of Winterset loves her freshman classes at Iowa.**



"I really enjoy my anthropology class. I love learning new material."

"The university is providing me with the tools and the knowledge I need to succeed in my future."

"I would recommend prospective students talk with current Iowa students if they have any questions about the university."

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# Q&A: John Dinnebier, director of operations, Lake Panorama National

## GOLF COURSE REPORT FROM LPN OPERATIONS DIRECTOR

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

John Dinnebier, Lake Panorama National director of operations, oversees the two golf courses owned by the Lake Panorama Association — the 18-hole Lake Panorama National and the 9-hole Panorama West. In this month's Q&A, he gives a 2017 year-end report, and looks ahead to 2018.

**Q: Let's start with a look back at the 2017 golf season. Give us an update on how many rounds of golf were played at both Lake Panorama National and Panorama West courses this year, and how that compares to previous years. Plus what was the final count on annual LPN and Panorama West annual memberships?**

A. Rounds played at the LPN were just over 26,000 total. That was down nearly 4,000 rounds from 2016 and about 1,500 down from our average. We had 255 LPN memberships in 2017, down from 268 in 2016. We have had a continued increase in rounds played at Panorama West from both members and guests over the past two seasons. Rounds there were just over 9,000 this year compared to 8,800 in 2016. Panorama West memberships totaled 156 this year, compared to 168 in 2016. Both golf courses are in great shape going into the winter season.

**Q. For 2018, you've developed a new golf membership application that covers both golf courses. You've also developed a couple of packages that will save members money when joining both courses and adding some additional amenities. Give us details on why these changes were made.**

A. Over the past couple of years, I have been asked by several members about offering a dual membership for both

courses. After talking with the LPN Board of Managers, a decision was made to try something new that we feel our membership will like and some already want.

The "Resort All Inclusive Membership" includes golf at Lake Panorama National and Panorama West, plus unlimited use of the LPN driving range, pool and fitness center.

Another option is the "All Inclusive Golf Membership," which includes golf at both courses, plus unlimited use of the LPN driving range. These two all-inclusive memberships, which offer a cost savings by packaging several amenities together, are only available to those who pay in full by January 31.

We see these new combination offers as a way to get more members to use and enjoy some of the additional recreational facilities available here at Lake Panorama. Of course people can still just join either the LPN or Panorama West golf courses. We're also continuing the distance membership at the LPN this year for people who don't own property at Lake Panorama, and who live more than 18 miles away.

I encourage everyone to review the membership and amenity options available on the combined 2018 membership application, and plan to submit their forms and payments soon. Pay by December 31 and be entered into a drawing with a new set of Ping irons as the grand prize, with a golf bag and some golf rounds as additional prizes. An "Early Bird" discount ends January 31. The application form is on the LPN website.

**Q. We know things are moving forward with course improvements at Panorama West because of the estate gift from James and Joyce McLuen. Do you think the number of golf rounds and memberships will someday increase because of**

**these improvements?**

A. Absolutely, the irrigation, cart paths, hole signage and landscaping will all add to the overall positive perception of this gem of a golf course. We have already seen a slight increase in rounds played over the past couple of years. I believe Panorama West will continue to improve and grow, and more rounds will be played as a result of the great gift from the McLuen family. I hope we can also increase annual memberships there, once people start to see and enjoy the improvements that will take place in the coming months.

**Q. You've been trying some new things the past few weeks to get more people into The Links at the LPN conference center. How has that been going, and what's in store for the dreary months ahead until we can play golf again?**

A. We always try to do some different things at the LPN conference center and Links restaurant during the off months to create additional traffic. We've recently offered some movie nights for kids, which involves the kids enjoying a movie in the banquet room with food, drink and adult supervision. Then parents and grandparents can enjoy a quiet dinner in the Links. We had five kids for the first movie night, which grew to 19 kids for the most recent one. So that's been popular and I hope we can continue into the new year. Food specials, happy hour specials, a football game tailgate — we're always looking for new things our membership might like.

I am sure we will be having bowl parties, plus some new offerings after the first of the year. The best way to stay informed about what's happening at both the LPN and Panorama West is by subscribing to the LPN Weekly, an



e-newsletter distributed each Sunday morning. If you don't already get this, go to the LPN website home page at lakepanoramanational.com. Scroll down to the "Stay Informed" panel, enter your name and email address, and click "sign up." Just above the sign-up section, there is an "upcoming events" section, so that's another way to keep up-to-speed on what's happening.

**Q. How many Stay-and-Play packages, golf outings and tournaments did LPN host in 2017, and how does that compare with 2016?**

A. Packages and outings at the LPN were down some in 2017. We will continue to review our pricing for outside events and price competitively. We want to make sure we have a good balance between member and outside play. Both are needed to ensure we continue to move our organization forward in a positive manner.

**Q. How was business at the LPN pool and spa in 2017, and is there anything new planned for 2018?**

A. Traffic was very good at the pool and spa this year. No planned changes for 2018, we're just committed to making sure members and guests are taken care of when they spend time at the pool and spa. We did see a nice increase in food sales at the pool in 2017 with our limited pool menu, and we will revisit those options in 2018.

**Q. Any closing comments?**

A. I just want to thank everyone for their continued support, including the LPN staff, LPN and Panorama West golf members, and those who simply come to the Links for a nice meal or to play Cribbage on Wednesday mornings. We have a community with great people who have a lot to offer.

## Celebrate New Year's Eve at the Links

Make plans now to celebrate New Year's Eve at the Links, with a dinner-for-two special.

Enjoy your choice of either fried brussel sprouts with bacon aoli, or pretzel bites with beer cheese sauce. A surf-and-turf dinner will include a six-ounce filet with whiskey cream sauce, and choice of either two fried shrimp or beer battered fried lobster tail with chipotle aoli.

This entree is served with garlic mashed potatoes and chef's vegetable.

For dessert, choose either chocolate Creme Brulee or strawberry cheesecake.

The cost is \$59.95 per couple, plus tax and gratuity. The kitchen will be open from 5 p.m. until 8 p.m., and diners also may order from the regular menu. Call 641-755-2100 for reservations.

## Treasurer Fitzgerald Encourages Giving the Gift of Education this Holiday Season

As the year comes to end, families around the state may be celebrating many things: finishing the fall semester, holidays and a new year, just to name a few. During this holiday season, State Treasurer Michael L. Fitzgerald has a simple solution for the gift-giving dilemmas. "This holiday season, invite the special people in your life to give one of the most meaningful

gifts a child may ever receive," Fitzgerald said. "Education is the gift that lasts, and you can help give your loved ones a brighter future with College Savings Iowa while also giving yourself the gift of a state tax deduction through your contributions."

"There are many ways to give

TREASURER, PAGE 6A

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HOME

FROM PAGE 1A

and rafters into place.”

The two-bedroom, two-bath house includes two common areas, one upstairs and one in the basement. The A-frame design means the second floor bedroom features slanted ceilings. The original building was just 1,400 square feet. An addition added 500 square feet, making it possible to expand the kitchen, master bedroom and main bathroom.

A one-car garage under the house was part of the original design, but Briggs says driving down the long lane and then around the back of the house and into the garage was tricky. That space now is used for storage. Briggs had a new two-car garage built closer to the road. Her significant other, Steve Gates, has lived in the home for five years. He installed a “man cave” and office space in the upper level of the garage. Knotty pine wood was used for walls and the ceiling, plus sliding doors that conceal corner storage spaces. An upper deck provides sweeping views of Lake Panorama.

Both the upper level of the garage and home were decorated for the WFPF holiday tour. Briggs says she has always enjoyed decorating for Christmas. “I’ve gathered a lot of different Christmas items over the years, but with such a small house, I was running out of room,” she says. “Two years ago I got a small tree for each of the five kids, put some of their ornaments on them, and gave them to them for Christmas.”

Briggs still has plenty of items to display, including wall hangings, a set of holiday-themed children’s books, a dining table filled with holiday place settings, Christmas village scenes, a decorated tree and more.

Briggs is a relatively new WFPF

member. When asked to open her home for the holiday tour, she worried it wasn’t large enough to be of interest. She was assured people on the tour would enjoy seeing how a smaller home can be decorated for Christmas, and she says she enjoyed visiting with those who came through her home. In return, visitors enjoyed the 300 cookies she baked for the occasion.

Briggs has many fond memories visiting her grandparents as a child, then into her teenage years and beyond. “My grandparents lived in a home on Des Moines’ east side, but this house was my grandmother’s favorite place to be. So in the summers, she would spend all her time here, while Grandpa stayed in Des Moines to work,” she says. “She would have a big garden, and my brother, sister and me were her regular garden helpers,” Briggs says. That annual garden tradition continues, after Briggs purchased two lots across the road from the house where she maintains her own large garden now.

On weekends, her grandfather would join the family. He had both a fishing boat and a Viking deck boat. “Grandpa taught us to ski behind that deck boat. I still have that original set of wooden skis,” she says.

After her grandfather passed away, Briggs’ grandmother would close up her Des Moines home and continued to spend each summer at Lake Panorama. “I was always out here during summers, swimming in the lake, or going to The Lodge to swim or eat,” she says. “Once I was in high school, and later at Cornell College, I’d bring as many friends as possible.”

Briggs’ family was at the house in 1993 when a deluge of rain to the north caused a rapid rise in Lake Panorama. She has photos of her and her brother paddling a small rowboat out to remove the

canopy from the boatlift, which was completely submerged. She also remembers a Christmas visit when a big snowstorm had the family stranded longer than planned.

After her grandmother passed away, Briggs’ mother inherited the home. She now lives in Alamo, Texas, and visits each summer for a week or more. Someday, Briggs will inherit the home.

When Briggs decided 12 years ago to move to Lake Panorama from Bondurant, some of her five school-age children weren’t happy about leaving their friends behind. “But they all ended up loving the Panorama schools, and quickly made friends here. And their Bondurant friends loved coming to the lake, too,” she says. “This house has hosted lots of kids over the years.”

Four of her children graduated and moved away, with three still living in central Iowa and one in Arizona. Daughter Lauren Soll is a Panorama freshman.

When Briggs first moved full-time to Lake Panorama, she worked as a server at Lake Panorama National. Eight years ago she started cleaning homes and businesses. She now cleans four to five properties nearly every day, with the help of one other person. Many of her clients are at Lake Panorama, but she also has some in Panora, Guthrie Center and Jefferson.

“I love living at Lake Panorama,” Briggs says. “I’ve made lots of friends here over the years. Steve and I like to play at the Panorama West golf course, and enjoy the informal Friday Night Couples events there. My favorite thing is to take the pontoon out during the week. It’s so quiet and peaceful.”

She also clearly loves living in the house her grandparents built, where she enjoys many fond memories from the past, and continues to make new memories today.



A bar highlights a corner of a man cave at the home of Shawn Briggs at Lake Panorama.



Shawn Briggs is shown on the deck of the Lake Panorama home her grandparents built in 1972, and where she lives today.



A man cave was recently constructed at this Lake Panorama home owned by Shawn Briggs. It is one of the oldest homes on Lake Panorama and still owned by the family who built it years ago.

One of the old photos Shawn Briggs found in her grandparents’ home was of the Viking deck boat she learned to water ski behind. Note the shoreline beyond the boat features fewer waterfront homes than exist today.



(Top) Christmas quilts, each made by homeowner Shawn Briggs, decorate this Lake Panorama home for the holidays.

(Left) Children’s Christmas books given to Shawn Briggs by her grandmother are on display in her Lake Panorama home for the holidays.

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# CANCER DURING THE HOLIDAYS

Submitted by Kim Durst, American Cancer Society

Holiday time may seem like just about the worst time to have cancer in the family. Even the jolliest of traditions lose their luster when you're worried about your health care needs or those of someone you love.

If you or someone close to you has cancer or another serious illness this year, use these tips and resources to help lift your holiday spirits:

- Do:**
- Give yourself permission to feel and express your feelings, whether of joy, fear, sadness, or pain. Let yourself laugh or cry.
  - Take care of yourself: Eat balanced meals and make time for some exercise. Physical activity is a good way to release tension.
  - Allow yourself simple pleasures -- hot baths, naps, favorite foods -- that will help lift your mood.
  - Find distractions like going to a movie, dinner, or a ball game; playing cards with friends; or other activities you enjoy.
  - Prepare for the holidays. Decide if you want to continue certain traditions or create new ones. Plan in advance how

you want to spend your time, with whom, and for how long.

- Enlist support for organizing holiday gatherings, meal preparation, and cleanup.
- Learn to say no. You don't have to participate in everything. People will understand if you can't do certain activities.

- Don't:**
- Don't pressure yourself with unrealistic expectations or try to do everything yourself.
  - Don't overindulge in alcohol. Because alcohol is a depressant, it can "bring out" or heighten bad feelings.
  - Don't try to force yourself to be happy just because it's the holiday season.
  - Don't shop 'til you drop. Stick to a budget if you are going shopping. Buying things will not make up for any negative feelings you are having. Decide how much money you can afford to spend on gifts and other items. Then stick to your budget.
  - Don't try to do too much in one day. Plan ahead, setting aside specific days for specific tasks.
  - Don't abandon healthy habits. Eat and drink in moderation. Get plenty of sleep.
- If you're grieving over the holidays:
- For people who have lost a loved one, the holidays can be even more difficult. Allow yourself to feel pain and whatever other emotions come along, too. Try following some of the tips above, and remember that al-

though working through grief is important, it's OK to give yourself a break from grieving by distracting yourself with activities you enjoy. Try to use this time to forgive yourself for all the things you did or didn't say or do.

Remember that you don't have to handle your grief alone. Talk with your family and friends about your loss, or find others who have lost a loved one. The American Cancer Society is available 24 hours a day, 7 days a week and can help you find support online, local bereavement groups, and other resources. Call 1-800-227-2345 or visit cancer.org.

Sending wishes of a Merry Christmas and a Happy New Year from the Relay For Life of Guthrie County to the cancer survivors and their loved ones, sponsors, teams, volunteers and everyone who has given their hearts, time and money to getting us one step closer to ending the pain and suffering of cancer.

If you would like information on the Relay For Life of Guthrie County please contact Kim Durst, Relay For Life, Sr. Community Manager at 641.757.0746 or kim.durst@cancer.org.

**Mark your calendars:**

2018 Relay For Life of Guthrie County St. Patrick's Day Bowling Tournament and Kick Off on Friday, March 16, at the Incredibowl.

2018 Survivor & Caregiver

Celebration on Wednesday, April 18, at Sneakers Café at the Guthrie County Hospital.

Please join us for the 2018 Relay For Life of Guthrie County on Friday, June 15, at a new

location, the Guthrie County Fairgrounds. More information on the event to come!

## Are You a Snowbird? Protect Your Finances While You're Gone

Winter is (just about) officially here – but you may soon be leaving it behind if you're a snowbird. When you go, though, you'll want to keep your financial situation from getting caught out in the cold. These are a few suggestions you may want to consider:

### PROTECT YOUR HOME

If you're like many people, your home is your biggest investment, so you'll want to protect it while you're away. You're probably already familiar with the steps you should take, such as informing your neighbors that you'll be gone, stopping your newspapers, forwarding your mail, using a timer to turn lights on and off, and so on. And these days, with smart phones and advanced security systems, you can look in on your home whenever you like.

### NOTIFY YOUR BANK

Recognizing the prevalence of identity theft, the fraud departments of many banks are getting more aggressive in spotting and denying unusual charges. Consequently, you'll want to give your bank your temporary address and contact information before you leave. By doing so, you can reduce the risk of your account being frozen temporarily if your financial institution can't reach

you with questions about charges from an unexpected location. You might also find it useful to open a bank account at your snowbird site.



Dave Grove

### GATHER YOUR TAX FORMS

If you're gone most of the winter, you may bump up against the tax-filing deadline, which, in 2018, is April 17. So, to allow yourself enough time to prepare your taxes, or to have them prepared by a professional, gather your tax information before you leave. Make sure you've got all your investment-related forms, such as your 1099-INT (for interest income) and your 1099-DIV (for taxable capital gains and dividends).

### TRACK YOUR INVESTMENTS

You can probably track the progress of your investments online, and it's a good idea to do so, just as you would at your permanent residence. Even if you're only gone a couple of months, you may need to make some investment moves, such as "maxing out" on your IRA, so stay on top of your accounts and con-

tact your investment professional, as needed. As always, though, don't overreact to sudden market swings – ideally, you've got long-term strategies in place that can serve your needs in most investment environments. In any case, it also wouldn't hurt to notify your financial professional that you'll be away for a while, even if you typically only see him or her a couple of times a year.

### ARRANGE FOR BILL PAYMENTS

If you handle most of your bills online or through autopay, you won't have to worry about missing a payment while you're gone. Still, if you take care of some bills the old-fashioned way, with checks, envelopes and stamps, you may want to give yourself some sort of reminder of when these payments are due.

### BE CAREFUL ON SOCIAL MEDIA

To be on the safe side, you may not want to trumpet your extended time away from home on Facebook or other social media platforms. It's sad but true that identity thieves watch for information like this.

In all likelihood, you'll enjoy being a snowbird – and by making the above moves, you'll have less financial baggage to deal with when you take off.

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# Special pricing on 2018 golf memberships through January

Lake Times staff

There are two great golf courses at Lake Panorama, both offering annual memberships at affordable, competitive rates. 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.

Those who were 2017 golf members at either Lake Panorama National or Panorama West have been sent a renewal form for the 2018 season. Memberships are available to both Lake Panorama Association property owners and those who are not LPA members.

An “Early Bird” discount is available to those who pay their membership in full before January 31. The membership application shows both the early bird rates and the regular rates for those who pay after January 31.

There is an additional incentive for members to pay in full by December 31. They will be entered into a drawing with the grand prize being a new set of Ping irons. Other prizes awarded will be a golf bag and rounds of golf.

Two new combination membership offers have been introduced for 2018. The “Resort All Inclusive Membership” includes golf at both Lake Panorama National and Panorama West, plus unlimited use of the driving range, pool and fitness center located at the Lake Panorama National Resort. Those who choose this “resort all-inclusive” membership and pay in full by December 31 will receive a \$100 LPN Diners Club credit.

Another option is the “All Inclusive Golf Membership,” which includes golf both at Lake Panorama National and Panorama West, plus unlimited use of the driving range at Lake Panorama National. Those who choose this “golf all-inclusive” membership and pay in full by December 31

will receive a \$50 LPN Diners Club credit.

These two 2018 all-inclusive memberships, which offer a significant cost savings by packaging several amenities together, are only available to those who pay in full by January 31.

The application form also offers just golf memberships at both Panorama West and Lake Panorama National for families, individuals and junior golfers under the age of 18.

Memberships for the driving range, swimming pool and fitness center, all at the LPN, also are listed on the combined 2018 membership application.

Those with private carts they plan to use on either golf course must pay a trail fee. 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, driving range, bag storage and a USGA handicap. Those who plan to play in the LPN’s

leagues and handicap tournaments must pay the \$30 handicap fee. This fee is not required for Panorama West leagues.

Distance memberships are available for people who are not LPA members and who live more than 18 miles from the LPN.

A partial list of 2018 LPN tournaments, plus application forms for both men’s and women’s leagues at the LPN, were included in the renewal mailing. The LPN men’s leagues are on Wednesdays, with a women’s league on Thursdays.

At Panorama West, there is a Tuesday morning women’s league, a Tuesday evening men’s league, and a Thursday morning men’s league. League members must either purchase an annual Panorama West membership, or pay the daily green fee. Signup for the Panorama West leagues will be handled at the course in the spring.

Membership forms are online at [www.lakepanoramainational.com/membership](http://www.lakepanoramainational.com/membership).

## TREASURE

FROM PAGE 3A

the gift of education to your loved ones. You can start a new College Savings Iowa account,

contribute to your own existing accounts, or contribute to your friends’ and families’ accounts using Ugift,” added Fitzgerald. “This easy-to-use service allows participants to invite family and friends to

celebrate a child’s milestones by contributing to his or her College Savings Iowa account.” With Ugift, friends and family can contribute to your College Savings Iowa accounts simply by visiting [ugift529.com](http://ugift529.com) and using your unique code found by logging into your College Savings Iowa account. With several people making holiday contributions, your child’s account could get a nice year-end increase.

College Savings Iowa lets anyone – parents, grandparents, friends and relatives – contribute towards college costs on behalf of a child. Iowa taxpayers contributing to College Savings Iowa can

deduct up to \$3,239 per account from their state taxable income in 2017.\* To take advantage of this tax-savings opportunity, investors can contribute to their College Savings Iowa account online at [CollegeSavingsIowa.com](http://CollegeSavingsIowa.com).

College Savings Iowa is also running a \$1,000 account giveaway through the end of the year. To enter, go to [Iowa529Contest.com](http://Iowa529Contest.com), fill out the required information, and you’ll be registered for a chance to win a College Savings Iowa giveaway account worth \$1,000. The contest is open to all Iowa residents whether they already have a College Savings Iowa account or not.



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You could also donate appreciated securities you have owned for at least a year. You can take a charitable deduction for their fair market value and forgo the capital gains tax hit that would result from their sale.

If you put money into a 529 college savings plan on behalf of

a child in 2017 you may be able to claim a partial state income tax deduction (depending on the state).

Of course, you can also reduce the value of your taxable estate by gifting. The 2017 federal gift tax exclusion is \$14,000 by an individual and \$28,000 by a married couple. These gifts can be given to as many people as you desire.




Visit [investgcsb.com](http://investgcsb.com) to read this article in its entirety for more money moves to consider at year end, including tax-loss harvesting, maximizing itemized deductions, increasing contributions retirement plans, Roth IRA conversions, and more.

**Kristen Crouthamel, AIF®, Financial Advisor**

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COMMUNITY

Festival of Trees in Panora raises funds for Tori’s Angels

Lake Times staff

Approximately 150 people enjoyed the sights and sounds of the holiday season at the Festival of Trees last weekend hosted by the Panora Church of the Brethren, with donations from the free-will offering going to Tori’s Angels Foundation.

A display of over 25 creative and unique Christmas trees brought lots of interest. Attendees voted for their favorite tree, and the people’s choice award went to the Panora Garden Club. The club won a gift card to Hometown Foods.

Sunday afternoon brought a large crowd to the Old Fashioned Christmas Concert featuring violin and piano music, Panorama Jazz Choir, 4 N’A Chord quartet, P44 quartet, kids bell ringers, and the cello-piano-vocal trio Trilogy. The enthusiastic crowd was attentive and smiling, feeling the spirit of Christmas.

The event’s silent auction items ranged from affordable gifts to a large collectors’ nativity scene and a child’s pedal firetruck, which commanded the highest bid of the auction. The free-will donation jar yielded generous contributions from attendees of the Festival.

Tori’s Angels wishes to thank everyone who made the Festival of Trees a huge success from attendees, musical performers, silent auction donors, decorated tree exhibitors, and the Panora Church of the Brethren.



PHOTOS BY AMANDA GIRRES | GUTHRIE COUNTY VEDETTE

The new gospel quartet 4 N’A Chord performs at the Panora Church of the Brethren Festival of Trees on December 3.

“On behalf of Tori’s Angels Foundation, our Board of Directors, and all the children we support, thank you,” said Tori’s Angels CEO and Chairman, Bill Ridgely.

Those unable to attend the event and who wish to donate to help Tori’s Angels children are invited to send donations to Ridgely at 4677 Panorama Dr, Panora IA 50216. A secure online donation option is located on the Tori’s Angels Facebook page. Supporters can “Like” the Tori’s Angels Facebook page to receive regular updates on the children. Tori’s Angels Foundation raises funds to help the families of their supported children who have life-threatening medical challenges. The foundation pays all medical

expenses not covered by insurance from the date of sponsorship until the child’s 19th birthday. This includes travel expenses to treatment (airfare, hotel, meals), as well as medical co-pays and deductibles. Thanks to the generosity of their supporters, the foundation now supports 26 children in Central Iowa and has sponsored a total of 32 children to date. Board members and sponsors pay all operating and benefit expenses so that 100 percent of donations go directly to help their sponsored children.

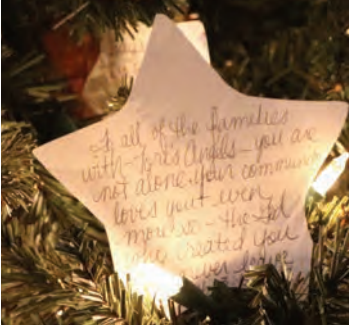
For more information about Tori’s Angels or to request an application for support, contact Bill Ridgely at [bridgley@netins.net](mailto:bridgley@netins.net) or 712-249-6423.



Members of the Panorama High School Choir sing at the Panora Church of the Brethren Festival of Trees on December 3.



P44 performs at the Panora Church of the Brethren Festival of Trees on December 3.



A Christmas tree at the Panora Church of the Brethren is decorated with encouraging messages for the Tori’s Angels kids.

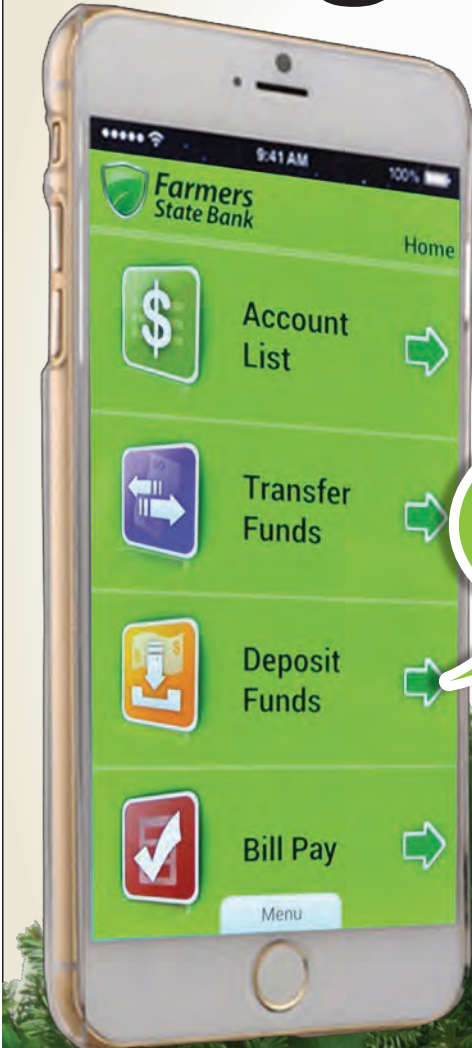


A tree decorated by Henry and Tara Knapp features a moving toy train.



Decorated trees glimmer inside the Panora Church of the Brethren during their Annual Festival of Trees on Saturday, December 2 and Sunday, December 3.

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# PANORAMA WEST UPGRADES MOVING FORWARD

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

At its November 28 meeting, the Lake Panorama Association board of directors received a task force report on using the \$473,000 James and Joyce McLuen estate gift to improve the Panorama West golf course. Jan Reinicke, president of the Friends of Lake Panorama board of directors, presented the report.

Reinicke started by outlining the process taken to gather input. A meeting was held September 11 for those who wanted to offer suggestions in person. Representatives of each of the three Panorama West golf leagues made presentations, sharing ideas gathered from league meetings where members discussed options. More than 40 people submitted ideas by leaving cards or survey forms in a suggestion box.

On September 27, three Iowa State University turfgrass specialists toured the golf course, reviewed the list of suggestions made, and provided feedback. Later that day, a task force made up of three representatives each from the Friends of Lake Panorama board of directors and the Lake Panorama National board of managers held its first meeting. A second meeting was held November 14.

Task force members representing the LPN were Dave Greiner, Mary Hills and Julie Wykoff. Members representing Friends were Dave Furbush, Kim Lubeck and Emily Spradling. Also participating in the process were Brandon Waddle, course superintendent; Maureen Lubeck, pro shop manager; John Dinnebier, LPN director of operations; and Susan Thompson, Friends executive director.

Reinicke told the LPA board recommendations by the task force were prioritized based on membership input. She reviewed the task force report, which LPA board members had received in advance.

The top six task force recommendations included plans for new irrigation, additional concrete cart paths, new signage and tee box amenities, landscaping around the clubhouse, improving turf condition on tee boxes and fairways, and replacing sand bunkers with grass bunkers.

Reinicke closed her presentation by saying these planned

improvements at Panorama West will result in a better golf course, and should lead to more memberships, more green fees and more outings to help increase revenues for the operation.

After discussion, the LPA board voted to defer a decision on bunkers, and approved all other recommendations. Friends of Lake Panorama now is moving forward to plan and finance the five priority items approved by the LPA board.

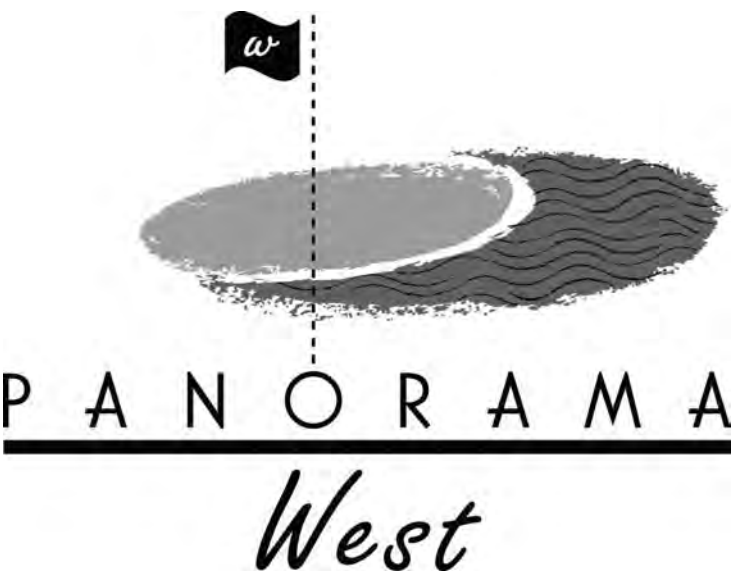
Irrigation was suggested by the membership more than any other project. It also is the most expensive project considered by the task force. The current system, which is used to water only tees and greens, is 45 years old. A new pump, irrigation lines, heads and control system are needed.

An irrigation system plan now is being developed and bids will be sought after the plan is approved. It's anticipated the planning and bidding process will be completed by mid-February, and construction will take place in 2018.

Cart paths are the second priority, and the second most expensive project. Paths to par-4 tee boxes currently are rock or dirt. Existing concrete paths are adjacent to the par-3 tee boxes on holes #1 and #4. The task force report stated additional concrete paths would improve the appearance and condition of the course, plus reduce maintenance costs. Once the irrigation cost is established, the task force and LPN staff will decide where cart paths will be added.

New signage and tee box amenities were next on the task force's priority list. Current wooden signs on the par-3 tee boxes list only back tee yardages, not forward tee yardages. There are no signs on the par-4 tee boxes. Signs are needed in six locations to help players find desired tee boxes. In-ground yardage markers are lacking in some locations. Existing trash cans and ball washers are old and mismatched.

The task force report stated new signs and tee box amenities would have an immediate impact on the beautification of Panorama West. Following the LPA board's approval, new signs, yardage markers, ball washers and trash receptacles were ordered. Installation of these items will be in 2018, and based on the



timing of other projects.

The clubhouse needs to be an attractive and welcoming venue, with low maintenance landscaping. Current plantings were installed 20 years ago. Landscaping around the complete perimeter of the clubhouse now is scheduled for spring.

Junipers and other undesirable plants will be removed, and some existing shrubs trimmed. Then up to 40 new shrubs and 80 perennials will be added to the landscaping beds. To recognize the generous estate gift from the McLuens, a plaque will be incorporated into the landscaped bed near the clubhouse entrance.

The fifth priority project is to use McLuen funds over the next three years to improve turf conditions of fairways and tees. Currently greens are aerified annually, and the greens turf is in excellent condition. The turf on tees and fairways is of poor quality, with a significant amount of clover and crabgrass.

Fairways and tees will be aerified, seeded and fertilized in fall 2018. Money will be set aside for additional seed, fertilizer and weed control on fairways and tees in 2019 and 2020. This will be on top of the existing Panorama West annual operating budget. This project will result in turf conditions on fairways and tees that are more drought-tolerant and disease-resistant.

The task force recommendation included two other items. There are 60 ash trees on the course. Ten of those are being treated annually in an effort to save them, but it's expected at least 50 will die in the coming years. In addition, other trees

on the course are overgrown or in poor condition. Areas where new trees are desired have been identified.

If funds from the McLuen gift remain after the five high priority projects are complete, some trees could be purchased. This is an area where individuals and golf leagues also could donate either cash or trees through Friends of Lake Panorama to help beautify the golf course.

Finally, the Panorama West Golf Course has never been rated to determine distance and slope. This information is needed before rounds played on the course can be used to establish and maintain an official handicap through the GHIN (Golf Handicap and Information Network) program.

Once major course improvements are complete, a team from the Iowa Golf Association (IGA) can rate the course. There is no cost for this IGA service, since Panorama West operates under LPN management. This information would be incorporated when new scorecards are printed.

Since the LPA board asked the issue of sand traps be revisited, Friends of Lake Panorama has handed off this topic to the LPN. The LPN board of managers and staff reviews facility needs annually as part of its capital budget request to LPA.

# Join Us for Bowl Games

This bowl season come to the LPN and cheer on both Iowa and Iowa State football. Iowa will face Boston College December 27 at 4:15 p.m. in the Pinstripe Bowl. On December 30, at 11:30 a.m., Iowa State will play Memphis

in the Liberty Bowl.

The Links will have the televisions on with food and drink specials during each game. Come dressed in your team colors to cheer on your favorite team at the Links!

## FRIENDS

FROM PAGE 1A

are made in the last few weeks of the year. "As we approach the end of 2017, we want to remind those who support our goal of improving recreational amenities at Lake Panorama to consider making a tax-deductible donation," Reinicke says.

Friends raised \$75,000 for the Boulder Beach sports courts project, which is being matched by the Lake Panorama Association. The LPA maintenance staff handled site preparation for the courts this fall. There will be a single tennis court, two pickleball courts and a single basketball court. The courts will be fenced and feature PowerGame sport surface tiles. Depending on spring weather conditions, construction is planned for April, with the courts open for play in May.

Donations for the sports courts project will be accepted until May 2018. Any final donations will be spent on additional expenses such as benches and signage. A sign listing donors of \$500 or more will be installed near the project.

Besides the Boulder Beach sports courts fund, donations can be made to four other funds or a combination of funds. There is a general fund, plus funds for Shady Beach and Sunset Beach. There is a Golf Course Beautification

fund, which allows donors to choose either Lake Panorama National or Panorama West. Money donated to this fund could be used for golf course landscaping, trees, sand trap improvements, pond riprap and benches.

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

Donations can be made in someone's memory or in honor of someone. For donations by check, clip the "coupon" from the full-page ad in the December Lake Panorama Times and mail it with a check to PO Box 488, Panora, Iowa, 50216. Or a donation form is available on the Friends website. Donations also can be accepted electronically on the website at [www.friendsoflakepanorama.org](http://www.friendsoflakepanorama.org).

Donations of securities (stocks, mutual funds, etc.) are welcome, and will be sold once transferred, with the proceeds deposited into the Friends bank account. A securities account has been established with GCSB Investment Center in Panora. Contact Kristen Crouthamel at [kcrouthamel@ibasecurities.com](mailto:kcrouthamel@ibasecurities.com).

Besides Reinicke, other volunteer members of the Friends board are Dave Furbush, Kim Lubeck, Bob McCleary, Jody Muench, Emily Spradling and Tricia Steffen. Susan Thompson is executive director.

Email questions to [staff@friendsoflakepanorama.org](mailto:staff@friendsoflakepanorama.org).

## OUTDOORS

# Join a First Day Hike at Springbrook State Park

Join the staff and friends of Springbrook State Park on a free, guided hike on New Year's Day. Hikers can meet at 10:00 am at the campground gazebo for a 2-3 mile hike led by park staff.

"This is the seventh year the DNR is hosting First Day Hikes as part of an effort to get people outdoors and into our state parks," says Todd Coffelt, chief of the DNR State Parks Bureau. "These hikes are a great way to get outside, exercise, enjoy nature and welcome the New Year with friends and family."

Last year, more than 1,200 people began the year in an Iowa state park, hiking more than 1,100 total miles. This year, 25 state parks will host First Day Hikes.

Hikers can expect to be surrounded by the quiet beauty of nature in winter, and experience spectacular views, beautiful settings and the cultural treasures offered by Iowa's state parks.

At Springbrook State Park, hikers will journey through time, beginning in the present and hiking back in time until they reach the Ice Age. There will be stops along the way as they ex-

plore historically and geologically significant sites within the park.

Springbrook State Park is located at 2437 160th Road, Guthrie Center.

For details about First Day

Hikes in Iowa's State Parks, visit

[www.iowadnr.gov/firstdayhikes](http://www.iowadnr.gov/firstdayhikes). Participants are encouraged to share their adventures on social media with #FirstDayHikes and #iowastateparks.

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# DECEMBER LAKE VIEWS



An early December view from lakefront on the west side of Lake Panorama.



A small whitetail buck is tucked away between some trees along the westside of Lake Panorama on Sunday, Dec. 3.



A small doe watches a pair of walkers along the westside of Lake Panorama on Sunday, December 3.



A view from Lake Panorama on Sunday, December 3, 2017.

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# MWP SEEKING NOMINATIONS FOR TWO ANNUAL AWARDS

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Midwest Partnership EDC (MWP) will present two awards—the Guy Powell Award and the Entrepreneur of the Year Award—at its Annual Dinner and is currently seeking nominations for each.

**About the Guy Powell Award**  
Guy Powell, past president of Midwest Partnership EDC and active volunteer on the board of many other area organizations, was passionate about local and regional economic development. He was a strong believer in the region's potential. In recognition of his life-long dedication, commitment, and service, the Midwest Partnership Development Corporation created the Guy Powell Award, and has been presenting it annually since 2009.

Businesses and individuals who are members of Midwest Partnership EDC are encouraged to nominate individuals who stand out as outstanding leaders in this area of west central Iowa, particularly in the counties of Adair, Audubon, Greene and Guthrie, and who work to

make it a more economically vital place to live, work, and play. Those submitting nominations should consider the vision, leadership, courage and impact of the nominee and include a recommendation letter describing those qualities or examples of his or her leadership.

**About the Entrepreneur of the Year Award**

Since 2014, and as a part of the Regional Entrepreneurship Project, MWP has honored a local business owner with the Entrepreneur of the Year Award. The award is an opportunity to highlight the success of our small businesses in the region. Success can be defined as significant increase in sales, securing a large contract, innovative process or entrepreneurial ideas that result in meaningful performance improvements in the firm. Success may be also from within the community, a positive workplace initiative, an example of community volunteerism and/or can simply be a unique product or service offering.

Nominees must be businesses based in Adair, Audubon, Greene or Guthrie County; and can be employees, owners and/or management teams who demonstrate some level of entrepreneurial success with their area firm. Self-nominations are accepted. Judging will be based on specific achievements, as well as impact to the region at-large, company employees, customers, and other area businesses. Those submitting nominations should include a recommendation letter describing the success of the nominee.

The nomination forms for both awards can be found on the Midwest Partnership website (About Us > Annual Awards); [www.midwestpartnership.com](http://www.midwestpartnership.com) and can be completed and sent back to Sarah Gomez at [sgomez@midwestpartnership.com](mailto:sgomez@midwestpartnership.com), faxed to (515) 523-1397, or mailed to PO Box 537, Stuart, Iowa 50250. The nomination deadline is Friday, January 5.

Awards will be announced at the MWP Annual Dinner on January 25th, 2018 at the Lake Panorama National Resort & Conference Center in Panorama.

**About Midwest Partnership EDC**

Midwest Partnership EDC is the non-profit, collaborative economic development organization formed to strengthen the economic vitality of the communities within Adair, Audubon, Greene, and Guthrie counties, as the region's leading facilitator for the retention, expansion and attraction of business to create jobs and improve quality of life in West Central Iowa.



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PUBLIC NOTICE

LAKE PANORAMA ASSOCIATION BOARD OF DIRECTORS MEETING OCTOBER 24, 2017 LAKE PANORAMA ASSOCIATION OFFICE

The Lake Panorama Association Board of Directors met October 24, 2017, at 5 p.m. at the Lake Panorama Association Office. Board members present were Larry Babcock, Mary Jane Carothers, Gary Evans, Tom Jeschke, Mindy Larsen Poldberg, Charles Schnack, and Jim Spradling.

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

Visitors present: Amy Johnson, LPA Member

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

Spradling moved Items 5a, 5b, 5c, and 5d to the consent agenda. All four items were variance requests recommended by the Building Codes Committee.

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

**Agenda Item 2 – Open Forum.** Amy Johnson explained the variance request for her property at 6868 Panorama Drive, to allow a detached garage to be built 30’ from the front lot pin. This is a 5’ variance request and will allow this garage to match the others in the area, which were built when the setback was 25’ from the front lot pin.

**Agenda Item 3 – Consent Agenda.** Jeschke moved to approve the consent agenda as amended. Motion seconded, carried unanimously. Consent agenda to include: a) LPA General Manager’s Report

b) Approval of minutes from 09.26.2017 LPA Board Meeting

c) Acceptance of the 09.30.2017 LPA LPN Consolidated Financial Statements

d) Accept 10.09.2017 LPA Building Code Committee Minutes

e) Agenda Item 5a - Variance request for Amy Johnson, lot 214

Motion to grant a five-foot variance regarding the roadway setback for lot 214 to save the trees, the driveway and because of the fact that there were other garages in the area the same distance from the road.

f) Agenda Item 5b - Variance request by Mitchel and Karen Groves, lots 2384 & 2385

Motion to grant a variance to lots 2384 & 2385 for a 4/12 roof pitch on the front entry only, for architectural purposes. Remainder of roof pitches shall conform to building codes.

g) Agenda Item 5c – Variance request by Mike and Vicki Lauzon, Lot 14

Motion to grant an eight-foot variance regarding the roadway setback for the construction of a storage shed on lot 14, so the shed will match the setback of the existing home.

h) Agenda Item 5d – Eric and Temple, lots 435 & 436  
Motion to grant a variance to lots 435 and 436 for a 4/12 roof pitch on the front entry only, for architectural purposes. Remainder of the roof pitches shall conform to building codes.

**Agenda Item 4a – LPN, LLC Board of Managers’ report.** Acceptance of September 19, 2017 LPN, LLC Board of Managers’ minutes.

Carothers moved to accept the September 19, 2017 LPN, LLC Board of Managers’ minutes. Motion seconded.

Jeschke asked for more detail on items in the minutes. This item will be discussed at the next joint meeting with the two boards.

Motion carried unanimously.

**Agenda Item 4b – 2018 Board of Managers appointments**

The terms of Dave Greiner and Kane Powell will expire on 12/31/17. Greiner was appointed to fill the unexpired term of Ann Appleseth on March 28, 2017 and is willing to continue. Powell is completing his initial term and has respectfully declined consideration for reappointment.

Evans moved to approve the reappointment of Dave Greiner. Motion seconded, carried unanimously.

The LPN Board of Managers will bring possible candidates for the other appointment and a decision will be made at the November meeting.

**Agenda Item 4c – LPN, LLC 2018 Operational Budget – Version Two**

Dinnebieer presented the LPN, LLC 2018 Operational Budget. Dinnebieer highlighted projected revenue increase of 5% for the conference center and for golf. The golf membership prices will increase for 2018 along with some new options for bundling memberships; golf, pool, fitness center. Expenses are being held steady with a 2% increase of insurance cost, an increase in payroll expenses and IT for computer upgrades and replacements. The budget will result in a cash shortage of \$27,820.

The LPA board will take action on the LPN operational budget after review of the LPA Operational Budget.

**Agenda Item 4d – LPN Board of Mangers proposal for a business consultant**

The LPN, LLC Board of Managers is requesting the LPA pursue a professional guided strategic planning process in 2017/2018, incorporating the use of a professional golf and resort strategic planning consulting firm.

Jeschke asked if the consultant expense in the LPA 2017 operational budget of \$50,000 was to be used to review both LPA and LPN activities. No break down has been determined as to expense for each entity.

Board tabled the discussion to future board meeting.

**Agenda Item 4e – Cash flow review and projected requirements for remainder of 2017**

Dinnebieer reported that LPN, LLC will need assistance to cash flow through November; December cash flow is expected to improve with early bird collections. Dinnebieer is projecting a need of \$20,000 to cash flow through the rest of 2017. Dinnebieer will keep Rutledge informed of any need for cash advance.

**Agenda Item 5e – Appointment to replace Larry Northup to building codes committee.**

Larry Northup has resigned from the building codes committee. A replacement appointment is needed.

General Manager is to bring recommendation to a future board meeting.

**Agenda Item 5f – Lake Panorama Realty contract for 2018**

LPA has used Lake Panorama Realty as an exclusive realtor in 2015, 2016 and 2017. They have generated good sales for LPA and are also very effective at minimizing the amount of LPA administrative resources required to accommodate land sales.

LP Realty contacted Rutledge to express their interest in continuing this relationship for 2018, if no action is taken 30 days prior to year-end, then the agreement will automatically renew.

Jeschke moved to continue the Exclusive Listing Agreement with Lake Panorama Realty through 12/31/18. Motion seconded, carried unanimously.

**Agenda Item 5g – Offer to purchase lot 6750**

An offer has been received from Nick Capobianco for Lot 6750. The offer is for \$10,000

and is subject to acceptable perc test and easement from LPA for septic line to run from 6009 Tulip Court to this lot.

Land Sales committee recommended \$13,000 as counter offer. A fee of \$300 will be required for the easement.

Poldberg moved to counter the offer at \$13,000 with LPA providing the easement for an additional cost of \$300. Motion seconded, carried unanimously.

**Agenda Item 6a – LPA 2018 Budget**

**i) LPA Operational Budget – Version One**

Rutledge reviewed the proposed 2018 Operational Budget.

Revenue Items: Dues increase of 5%, no increase of boat sticker cost or camping fees.

No increase in the 2018 water rates (subject to re-visitation by board if water infrastructure project is pursued).

Farm Income (CRP) for 2018 will return to the normal yearly amount of \$74,881.

Expense Items: General Insurance rates remained steady for 2018. Dam Department includes \$30,000 for permitting work in 2018 for repairs to be completed in 2019.

**ii) LPA Capital Budget – Version Two Capital Budget – Proposed 2018 budget and review of five-year projection**

Rutledge reviewed the LPA Five Year Capital Budget Projection by department, highlighting purchases which may be financed and purchases which come from the cash flow of the operational budget from non-cash items, primarily depreciation.

Discussion was held on the projected 2018 capital budget for both the LPA and LPN, including the proposed shop and location of the shop. Jeschke requested an elevator for LPN be researched for a future capital investment.

Jeschke moved to approve the 2018 LPA operational and

2018 LPA capital budget as proposed. Motion seconded, carried unanimously.

Board further discussed the LPN Operational Budget.

Schnack moved to approve the LPN Operational Budget, but to also apply a \$65,000 reduction in the 2018 LPA capital expenditures assigned to benefit LPN, LLC facilities. In light of the budgeted loss, LPN will receive only funding for geothermal upgrades in 2018. If there is an emergency capital need or safety concern, LPA board will provide necessary funding. Motion seconded, carried unanimously.

**Agenda Item 6b – LPA Board goals and objectives**

Spradling presented the Board goals.

Carothers moved to approve the goals as submitted. Motion seconded, carried unanimously.

**Agenda Item 7 – Other Business – 7a – Septic Easement for Shawn Foy**

Shawn Foy owns lot 647 which does not adequately perc. Foy also owns two vacant lots across the road, which do perc. Foy is requesting a septic easement to run under the road.

Jeschke moved to approve an easement for septic line to be bored under the road from lot 647 to lot 6499; fee for easement will be \$300. Motion seconded, carried unanimously.

Rutledge informed the board he is working on the survey and the education for the survey questions. Work continues to progress and will be sent to the board.

**Agenda Item 8 – Closed Session.** No items for closed session.

With no further business, the meeting was adjourned at 7:50 p.m.

Danna Krambeer, Recording Secretary

Mindy Larsen Poldberg, Board Secretary



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

**October 2017** – LPA staff completes Sports Courts site preparation; construction in April 2018



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