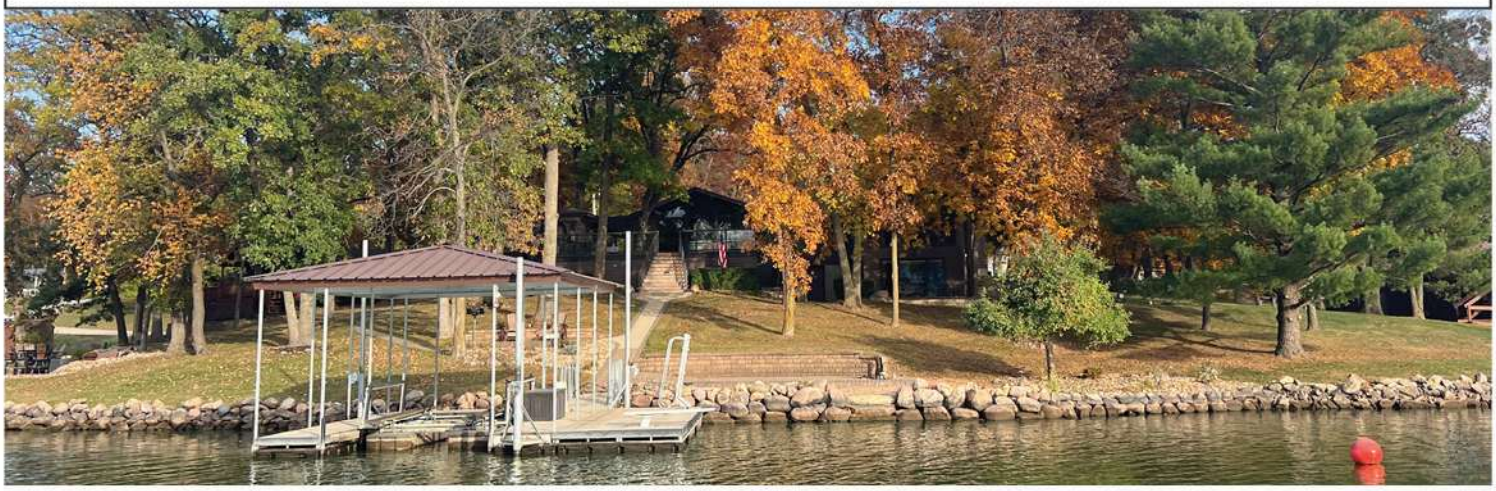
Ponderosa ANCHOR

www.lakeponderosa.org

October 2026



LPA Bulletin Board

Save the dates for the upcoming Events!
Watch the LPA website and Facebook page for more fun events!

LPA Board Meetings
SECOND THURSDAY OF EACH MONTH
(No meetings the months of Nov., Dec., Feb.)
7:00pm in the Assoc. Building

Kids Fishin Derby
Sat. June 19th

FIREWORKS AT THE LAKE!
SAT. JULY 3RD

ANNUAL MEETING
LPA Annual Meeting
Jun. 12th at 7pm
175 W. Woodland Rd
(ALL LAKE PROPERTY OWNERS ARE ENCOURAGED TO ATTEND)

Pancake Breakfast
Sat. May 27th @ 7am

LAKE WIDE TRICK OR TREAT
OCTOBER 31ST

Fire Prevention Week
Operation Edith Oct. 7th
Montezuma Spaghetti Dinner
Oct. 8th

Plant Exchange and Project is set for April 24, 2027. They will be creating salsa bowl planters.

Garage SALE
LAKEWIDE
Memorial Weekend!
May 26th & 27th

IF YOU HAVE NOT PAID YOUR 2026 MEMBERSHIP, please complete the enclosed membership form and return it along with your check. Pay quickly and securely on the LPA website www.lakeponderosa.org. Please note, the LPA is separate from Ponderosa Utilities. Annual fees paid to Ponderosa Utilities do not include the membership fee for the LPA. Not sure if you paid 2026 dues? Email your name and lake address to lakeponderosalpa@gmail.com and we will check our records.

To reduce mailing costs and manual processing time we encourage residents to use the newly designed LPA website. Last year the website was updated with a modern design and improved functionality. Most notably, a **secure online payment portal for your Annual LPA Membership Dues and fund donations!**

New & Improved Features

The LPA website has been designed with you in mind! In addition to the new payment portal, we've added easy access to important forms and resources, including:

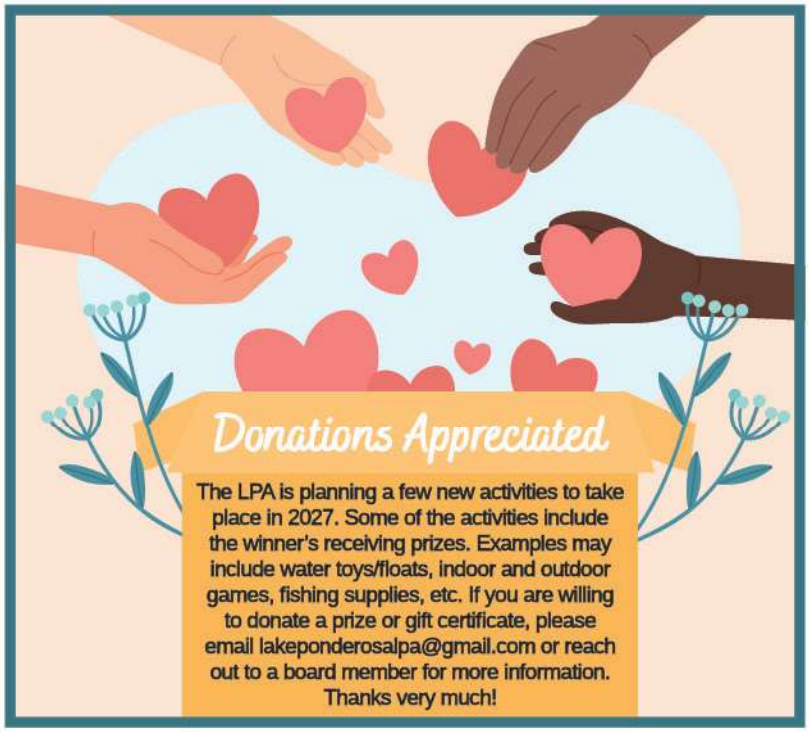
- **LPA Membership Form –** join or renew your membership effortlessly
- **Donation Form –** support community initiatives with secure online donations
- **911 Sign –** order your 911 emergency address sign for better safety
- **Ice Fishing Sticker –** get your required Ice Fishing Sticker to enjoy winter fishing
- **Association Building Rental –** rent the Association building for your next event
- **Anchor Delivery –** request Anchor delivery via email or USPS
- **Lake Wide Garage Sale Form –** register your sale for maximum exposure
- **Kid's Fishing Derby Registration Form –** sign up the kids for the fishing derby

How to Use Payment Portal:

1. **Visit Our Website –** go to https://www.lakeponderosa.org/
2. **Click on "Membership" –** top right of homepage, next to 'About Us' and 'Contacts'
3. **Online Application –** First-time users need to create an account by clicking 'Online Application' (returning users sign-in)
4. **Account Information –** follow prompts to create account, select Membership level (Annual LPA Membership)
5. **Confirm & submit –** verify your account details for accuracy, click 'Submit'

Reminder – all former methods of paying membership dues are still available. Paying online is in addition to those methods and is designed to make your experience smoother and more convenient. We invite you to explore the new website for yourself to see these exciting new updates. If you have questions or feedback, please don't hesitate to reach out to an LPA board member.

THANK YOU FOR SUPPORTING THE LAKE PONDEROSA ASSOCIATION!





Lake Ponderosa Association Board Members

Dedee Lehman
President
319-693-9301
dedeeannlehman@gmail.com

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Vice President/Treasurer
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Jeremy Welsch
515-490-8918
jeremynwelsch@gmail.com



All residents are encouraged to attend the next LPA Meeting October 8th 7:00PM, in the Association Building



Treasurers Corner

We hope everyone has had a great summer. Our 7-month revenue through July is $60,721 in 2026 compared to $43,418 in the previous year. 7-month expenses were $68,329 in 2026 compared to $55,550 in the previous year. 7-month activity resulted in a loss of $7,608 compared to a loss of $12,132 in the previous year. A fund-by-fund comparison to the prior year as of July 31,2026 follows:

Unrestricted Fund - Available Balance $74,276. The prior year's balance was $70,295. Fund balance change was a loss of $7,608 compared to a loss of $12,132 the previous year.

Restricted Boat Ramp Fund – Available Balance $1,848. The prior year's balance was $2,637. Our Boat Ramp is an area that requires continual maintenance.

Restricted Contingency Fund – Available Balance $44,527. The prior year's balance was $43,527. This fund is restricted to defend and protect our Lake. There has been no significant expense in 2026 to date.

Restricted Fireworks Fund – Available Balance $12,542. The prior year's balance was $23,411. The Fireworks Display costs about $35,000 annually. The LPA needs extra donations to this fund to continue our awesome display.

Restricted Fish Management Fund – Available Balance $9,117. The prior year's balance was $10,407. No significant expense has been incurred to date in 2026. This is a good fund to target with voluntary donations since we spend this fund down each year in the fall with fish surveys and stocking.

Restricted Fishing Derby Fund – Available Balance $6,468. The prior year's balance was $2,551. This is one of the LPA's largest annual events so voluntary donations are welcome so we can provide a good event for the kids.

Restricted Lake Beautification Fund – Available Balance $3,005. The prior year's balance was $2,584.

Overall Fund Balance - $151,783. The prior year's balance was $154,982, a decrease of $3,198.

Please review your records as to whether you have made your donation for 2026. We continue to encourage property owners to make voluntary donations beyond the annual membership fee to the unrestricted fund, or target donations to the fund of your choice to keep the LPA viable.

Thanks to everyone for their donations of both money and time to make our Association successful.

STAY INFORMED

The Lake Ponderosa Association website is a GREAT way to stay informed! You can download the Anchor, board meeting minutes, event forms, get up to date reports and much more!

Check it out today! www.lakeponderosa.org



A Look Back on Lake Ponderosa









LPA BOARD MEMBER

BOARD MEMBERS NEEDED!

If you are a property owner who may be interested in joining the LPA board, please contact Jim Brown (402) 689-6263 or Dedee Lehman (319) 693-9301 for additional information.

Please consider joining the board if you are able to attend most of the nine board meetings per year and would like to be involved in discussing upcoming events and ideas for community improvements. Board members gather information to make decisions, support upcoming projects, recruit volunteers and much more that is needed to help make the lake a better place to live!



WINTER IS COMING!

Iowa's 2026–2027 winter is projected to be milder and wetter than average overall, though traditional cold snaps and shifting conditions remain expected.

Temperature Outlook:
Above-normal averages: Long-range outlooks from The Old Farmer's Almanac point toward warmer-than-normal temperatures across the Heartland and northern sections of the state.

Brief cold pockets: Expect short, sharp bursts of bitter cold interrupting the milder trend, most likely during early and late January and early March.

Freezing/thawing swings: The Farmers' Almanac notes frequent mid-season shifts between thawing and freezing, which can lead to rapidly changing road conditions.

Precipitation and Snow:
Above-normal precipitation: Total moisture levels across the region are expected to run slightly above typical winter norms.

Near-to-below normal snow: Despite the increase in overall moisture, anticipated milder air masses mean total accumulated snowfall is expected to finish near or slightly below historical averages.

Central Iowa: Averages about 34 inches of snow per year.

At a minimum, four inches of clear blue ice is recommended for fishing. New ice is stronger than old ice. Before venturing out, drill test holes near shore and periodically as you move to gauge the thickness and quality of the ice. Ice conditions change constantly and its thickness can vary across the lake. Be especially careful on ice around submerged trees and emergent vegetation, this ice tends to be weaker. If the ice does not look right, don't go out.

Central Iowa's winter wildlife includes year-round resident mammals, visiting arctic birds, and dormant species weathering the cold in fields, woodlands, and backyards.

Mammals Active in Winter
- **White-tailed deer:** Frequently seen in open fields and timber edges foraging for woody browse and leftover agricultural crops.
- **Red foxes and coyotes:** Active hunters moving across snow-covered fields and rural highway shoulders in search of rodents.
- **Raccoons and skunks:** Do not true-hibernate, instead taking extended, multi-day deep sleep cycles (torpor) during bitter cold snaps and emerging to feed when it warms slightly.
- **Small mammals:** Mice, voles, and shrews tunnel safely beneath the snowpack (*subnivean zone*) to find seeds and plant stems away from predators.

Winter Birds
- **Year-round residents:** Northern cardinals, blue jays, downy woodpeckers, and white-breasted nuthatches rely heavily on backyard feeders, suet, and tree bark crevices.
- **Arctic visitors:** Snow buntings, Lapland longspurs, and rough-legged hawks arrive from northern breeding grounds, often spotted near open country roads or agricultural fields.
- **Owls:** Great-horned and barred owls remain active through the winter woods, while rare winter visitors like the snowy owl occasionally show up in open areas.

Hibernation and Dormancy
- **True hibernators:** Woodchucks (groundhogs) undergo profound physiological changes, dropping their body temperatures and slowing heart rates drastically in underground burrows until spring.
- **Reptiles and amphibians:** Turtles and snakes undergo *brumation*, burying themselves deep below the frost line in soil or at the muddy bottoms of ponds and wetlands.

At a minimum, four inches of clear blue ice is recommended for fishing. New ice is stronger than old ice. Before venturing out, drill test holes near shore and periodically as you move to gauge the thickness and quality of the ice. Ice conditions change constantly and its thickness can vary across the lake. Be especially careful on ice around submerged trees and emergent vegetation, this ice tends to be weaker. If the ice does not look right, don't go out.

KIDS FISHING DERBY 2026





Winners of the derby fishing categories!

Thank you to all the volunteers for your help with putting this event together. Longhorn Saloon, Buoy's, Timm Electric and Lori Yoder for the food and treats, Happy Cow Udder Balm, MK Construction, Bos Bait Box, 5 Star Spry foam, The LPA, The Bait Station, and Lake Time Dock and Lift for all the prizes.

A great big shout out to all the sponsors of the T-Shirts. Every child receives a free shirt along with a prize.

Thank you to everyone who donates to the derby! We can not do this wonderful event without all of you!





Julie's Memorial Benches

Thanks to the generous donations of several lake residents and Co-Line, two new benches were placed at the boat ramp in remembrance of longtime lake resident Julie Maas. We hope you think of her while you enjoy the view from these beautiful benches. They were built by Co-Line Manufacturing.

Watch for new indicators!

NO WAKE

If lake water le… are high, please check to see if the **red** fl… …ying on … flagpole located at the boat ra… The red flag means a "No Wake" restri… …s in effect. "No …ake" signs are also displaye… each of the lake entrances and a "n… …" message should … displayed on the lake Por… …osa Association website homepa…

During a "n… …ake" situation boats must be … …ng slow enough to NOT crea… a wave that reaches do… or the shoreline as it … …use damage. The decision rega… …g when to implement … remove a "no wake" … …ction is made by members of the Ab… …s family, via the Lake Po… …rosa office. On… …ded the office will also announce it on… …ir Facebook page (The Re… …ake Pond… …).

The LPA realize… …t … residents decide to take a boat ride, not ev… …homeowner can see the flag at the … …amp, the entrance signs or Facebook. The LPA … …orking on possible solutions to display so… …e of **red** visual indicator which would … …ced o… …ch of the no wake buoys. Adding additio… …ual indicators on the water … …help resid… …ecognize a "no wake" restriction is in place. De… …nd, water, etc., finding … best type of visual indicator will likely involve some trial and error.

The no wake idea did not work! We are heading back to the drawing board over the winter! Please look at our March Anchor for the Spring updates!

LAKE PONDEROSA ASSOCIATION PANCAKE BREAKFAST

We had a great turnout. Thank you everyone for volunteering your time to cook and serve. Thank you to everyone who came out to support the LPA and enjoyed breakfast. This is a free will donation event. If you would like to Volunteer for the 2027 pancake breakfast, it will be the 27th of May 2027.





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SPAGHETTI DINNER

Fundraiser

THURSDAY, OCTOBER 8, 2026

MONTEZUMA FIRE STATION



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LPA Website:
https://www.lakeponderosa.org/

Find us on Facebook:
Lake Ponderosa Association / Community



COMING SOON...

venmo

Venmo coming soon please keep an eye on facebook and the LPA website

Dear Lake Ponderosa Residents,

We are excited to share news about a new project at Lake Ponderosa. Over the years, we have lost many trees to disease and new construction. To help restore our natural surroundings, the Beautify Our Lake Committee is working to create an opportunity for residents to order trees at a reduced cost.

We are currently contacting local tree farms to explore potential partnerships. Our initial plan is to offer 4 to 6 different types of trees at half price.

Please keep an eye out for more detailed information in The Anchor this coming spring!

Thanks,
The Beautify Our Lake Committee



Happy Halloween



LAKE PONDEROSA TRICK OR TREAT AT THE LAKE WILL BE

SATURDAY, OCTOBER 31, 2026
FROM 5-7PM
MAPS WILL BE AVAILABLE ON THE LPA WEBSITE.
www.lakeponderosa.org

If you would like to be on the map
Send your name, address, and phone number
by Friday, October 24TH, 2025
To lakeponderosalpa@gmail.com

LAKE PONDEROSA BUSINESS DIRECTORY

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9:30 a.m. ..... Sunday School
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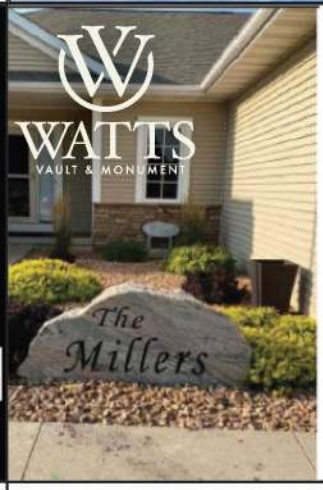
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FOR SALE, $325,000.00
204 Eastside Lane - 3 beds, 1.5 baths lake front on a flat lot



FOR SALE $129,000.00
380 Timber Ridge - 4 camper sites with utilities & lake access



FOR SALE, $343,000.00
101 Maple Rd - 3 beds, 2 baths with lake views & lake access



FOR SALE, $398,000.00
109 Bramble Dr - 2 beds, 2 baths lake home, with 20 ft access



FOR SALE, $388,000.00
104 Ivy Dr - 5 beds, 3 baths, great views & 10 ft lake access



FOR SALE, $148,000.00
Center Point lot (close to Ivy Dr) 40 ft x 180 ft , 10 ft lake access



FOR SALE, $168,000.00
164 Whippoorwill Rd - large lot, lake views & 20 ft lake access



FOR SALE, $48,000.00
225A W Woodland Rd - build site for a fresh, new shop



FOR SALE, $164,000.00
225B W Woodland Rd - 30 x 50 Insulated shop

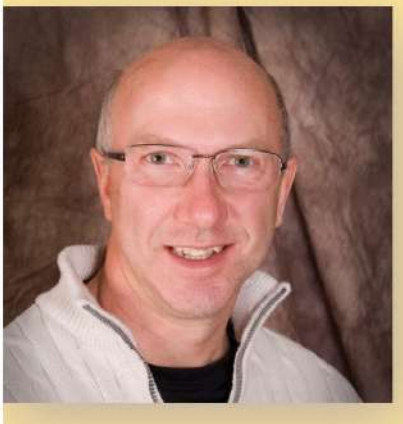
Realty is my passion

CHRIS BEHUN
641-521-7091



Lake Ponderosa Home office and broker office 617 SW 3rd ST #101 Ankeny, IA 50023

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K&J

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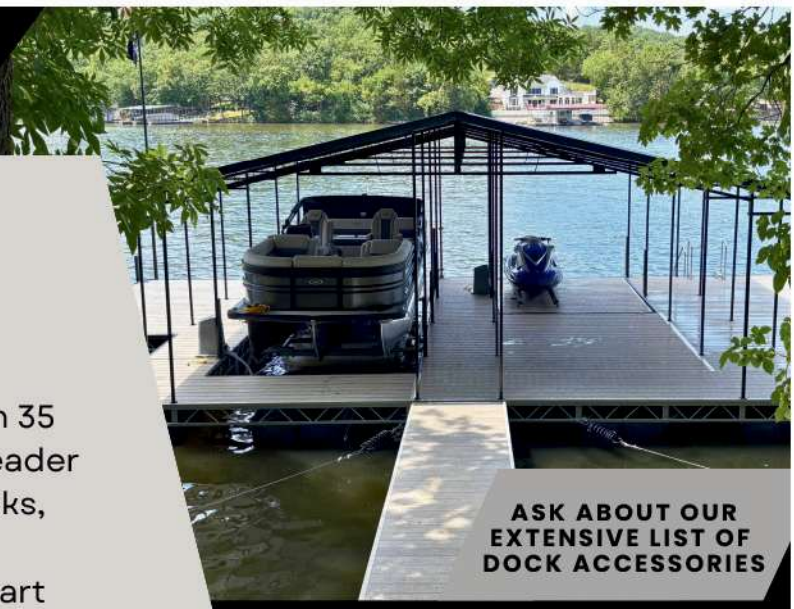
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James

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LET'S BUILD YOUR
DREAM DOCK

Serving the Midwest for more than 35 years, L&N Docks and Lifts is the leader in custom, residential floating docks, designed and built by hand in our 26,000 square-foot, state-of-the-art production facility, to ensure your motorized and non-motorized lake property is protected for years to come.

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L&N DIFFERENCE:
- Built By Hand
- Fully Customizable
- Service You Can Trust
- Satisfaction Guaranteed

800-546-6985 LNDocks.com Avoca, IA | Visit our showroom!

New Listing!!!

104 Pine Rd. Lake Ponderosa

$243,000





*12-foot access w/dock
*Direct view of fireworks
*Over 500 sq ft deck space
*2 bed 1 bath
*laundry/ mudroom



New....
*Flooring
*Paint
*Exterior doors
*Indoor & Outdoor Lighting
*24x12 ft deck

Newly Renovated Throughout!!!





Jessie Talbert

641-990-6109



McNabb



LAKE PONDEROSA BUSINESS DIRECTORY



McNAUL Real Estate Inc.

100 Crabtree Rd
Montezuma, IA 50171
641-623-5026
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Karen McNaul
Broker/Owner
641-891-8902
karenmcnaul@gmail.com

Jessie Talbert
Realtor
641-990-6109
jessietalbert13@gmail.com

www.mcnaulrealesteinc.com



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We Are The Lake People!



Connie Durr, Broker
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(641) 891-3973

When choosing a real estate professional you want one with in depth experience with all things Lake Ponderosa.

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REMOVE THE BUSINESS DIRECTORY!

Removing the Business Directory section from this newsletter and keeping it for future reference is a great way to support local businesses and provide options for services you may need in the future. Lost the directory, no problem, you can also find the business ads on the LPA website lakeponderosa.org

Let's keep the

TRADITION

Going Strong!

2026 WAS Beautiful!

THANK YOU FOR MAKING IT AMAZING!



NOW, LET'S MAKE

2027 Even Better!

Our Independence Day firework display is a highlight for our community, and it's only possible with **YOUR** continued support!

PLEASE CONTINUE TO DONATE

TO THE FIREWORK DISPLAY FOR 2027!

PLEASE CONTACT AN LPA BOARD MEMBER TO MAKE A DONATION.

OR

SEND DONATIONS TO **THE LPA**

Every donation makes a difference!

Together, we can keep our skies shining bright for years to come!

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2026 Lake Ponderosa Association Membership Form

Mailing Address: PO Box 751 Montezuma IA 50171
Association Building: 175 W. Woodland Rd

Note: The lake association and Ponderosa Utilities/Development are two different entities.

To reduce costs associated with mailing this form and manual processing once it's returned, please consider paying online via the LPA website. Go to lakeponderosa.org

Name(s)	
Mailing Address	
Lake Address	
Home/Cell Phone(s)	
Email Address(s)	
Anchor Newsletter	Please send via email OR postal mail (Circle One)

Questions?
Email us
lakeponderosalpa@gmail.com

or visit our website
www.lakeponderosa.org

Find us on Facebook
Lake Ponderosa Association / Community



Funds are needed for the 2027 fireworks show!

DONATIONS

General Fund (to be used where most needed)	**$**
Contingency Reserve Fund	$
Fireworks Show	$
Fish Management & Stocking	$
Kids Fishin' Derby	$
Boat Ramp Area	$
Lake Beautification	$
Annual LPA Membership	$50.00
911 Address Sign ($40.00)	$
Ice Fishing Sticker ($5.00 one per household)	$
TOTAL AMOUNT ENCLOSED	**$**

Checks payable to LPA

THANK YOU FOR SUPPORTING THE LAKE PONDEROSA ASSOCIATION!