Ponderosa ANCHOR

www.lakeponderosa.org April 2019

Lake Ponderosa Association Board Members

Officers

Ed Leedom
President
515-238-4485
ednmarci@dwx.com

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Vice President
641-623-5026
kmcnaul@zumatel.net

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641-751-3428
Tpothast77@gmail.com

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redplumber@hotmail.com

Barbie Ahrens-Lowry
641-623-3009
bjahrens@zumatel.net

Secretary/Treasurer
Karen Meek
515-971-2515
cypest@zumatel.net

A Note from the President

Spring is here. A new season of boating, swimming, barbeque and fishing is coming upon us.

The Lake is going to begin getting very active and busy. Especially in the beginning when everyone is putting boats in the water. Be sure to drive carefully and with courtesy on the lake roads. Construction trucks and equipment, vehicles pulling boats and, of course, the golf carts, ATVs and UTVs will keep the roads very active. Drive with care. Be sure to get your new tags on all your vehicles. And please don't allow under age children to operate the ATV, UTV and golf carts. It can be dangerous, even deadly, to have children out there driving alone.

As we begin to put our boats, pontoons and wave-runners in the lake let's be patient and courteous at the boat ramp. Just like the vehicles on the road make sure you have your 2019 stickers on your water craft. Check the operation of your water craft before you get them on the ramp and find out they won't start. Bring someone with you when you launch so you don't tie up the dock and ramp. Be available to give the next person a little help if they need it. If we all plan ahead and work with each other things will run smoothly at the ramp.

On another note. Nominations for board members must be in by May 1st. There will be 3 terms expiring this year and we will be voting at the annual election. The word is that 1 maybe 2 board members will not be seeking re-election. So if you are interested in serving on the board or if you know someone who may be please let us know so we can get them on the ballot.

Ed Leedom
President

In this issue...

- Association Building Rental Information
- 2019 Lake Ponderosa Rules and Regulations
- Information Regarding Property Assessments
- 2019 Water Craft and Land Craft Renewal/Registration
- Garage Sales Information
- 911 Address Reminders
- 2019 Kid's Fishing Derby Registration

Who To Call For:	1st Call & Back Up	Phone Number
Association Building	Robb Redlinger	319-330-5154
Association Building back up person.	Ed Leedom	515-238-4485
Tornado Siren	Robb Redlinger	319-330-5154
Boat Ramp	Dave Arendt Karen Meek	641-891-9390 515-971-2515
Buoy	Dave Arendt	641-891-9390
Supplies	Karen Meek	515-971-2515
Event Signage	Ed Hartman	641-226-6128
Pop Can Cages	Julie Maas	319-430-6030
Lake Water Testing	Carter Thomson Ed Hartman	641-623-5846 641-226-6128

Mailing Address

Lake Ponderosa Association
P.O. Box 751
Montezuma, Iowa 50171

Location Address

Lake Ponderosa Association
700 W Woodland
Montezuma, Iowa 50171

HOW TO RENT THE ASSOCIATION BUILDING

The Association building may be rented by any member for $35.00 plus a refundable deposit of $65.00. The deposit will only be refunded if the building is left in the same or better condition before you rented it. The Association building is located at **175 West Woodland Road, PO Box 751, Montezuma, IA 50171.** If interested, contact Karen Meek at 515-971-2515.

MARK YOUR CALENDARS!

2019 Lake Ponderosa Calendar of Events

Pancake Breakfast
Saturday, May 25th
Serving 7 am – 10 am • Association Building
Volunteers will be appreciated
Friday setup and Saturday serving and cleanup
Contact Karen Meek 515-971-2515

Lake Wide Garage Sale
Saturday, May 25th

Annual Meeting
Saturday, June 8th
10:00 am • Association Building

Kids Fishing Derby
Saturday, June 15th
Volunteers will be appreciated

Fireworks
Saturday, July 6th

BOARD MEETING

Monthly Board Meetings - Join us on the 2nd Thursday of the month, in the Association Building, at 7:00 pm for the following months: January, March, April, May, June, July, August, September, and October.

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Robb Redlinger, *Owner*
redplumber@hotmail.com

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Poweshiek County Sportsmen's Association

PO Box 612, Montezuma, IA 50171
www.pcsa-iowa.org
pcsashooter@gmail.com

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2019 Lake Ponderosa Rules and Regulations

Ponderosa Utilities, Inc. has established the following rules for the safety of all property owners and their guests. Common Courtesy on the water makes it more enjoyable for all. Lake Ponderosa lot owners are liable for themselves, their family members, and their guests.

1. Only property owners, their children and/or their grandchildren are allowed to have watercraft, motorcycles, ATV's (four wheelers) of any type on Lake Ponderosa.

2. All watercraft, motorcycles, golf carts, ATV's (four wheelers), etc. must have current Lake Ponderosa stickers.
   a. Stickers will be issued at the office. A copy of the State of Iowa registration, title, or bill of sale of owner's watercraft, motorcycle, ATV, golf cart must be registered at the office.
   b. A fee will be charged for the current stickers.

3. According to your abstract, which contains covenants and restrictions on use of Lake Ponderosa property, only one water skiing boat per lot is allowed on the lake at any one time. This restriction includes jet skis, wave runners, or other types of water vehicles.

4. Please Note Hours:
   - Water Ski hours and Jet Ski/Wave Runner hours will be from sunrise to sunset Monday through Thursday.
   - Water Ski hours will be from 9:00 A.M. to 8:00 P.M. Friday through Sunday and holidays.
   - Jet Skis, Wave Runners, and Tubers hours will be from 11:00 A.M. through 7:00 P.M. Friday through Sunday and holidays.
   - These hours will be in effect from the Friday preceding Memorial Day through the Labor Day holiday. Wave runners may be on the lake during skiing hours, only when they are pulling a skier. These hours will allow time for water skiers to ski before personal water craft are on the water and will allow those who enjoy fishing and riding on pontoons time to enjoy the water also.

Continue on Page 7

Information Regarding Property Assessments, Amy Vermillion, Poweshiek County Assessor

The Poweshiek County Assessor's Office performed a revaluation of all properties at Lake Ponderosa for the 2019 assessment year. The new 2019 valuation will be reflected in taxes payable fall of 2020/spring of 2021. This has become an almost biennial occurrence; we are living in an ever-changing market and assessors are required to reassess property in odd years, equalization of value is done in these reassessment years. We are following Iowa Code Section 441- Assessment and Valuation of Property.

Lake Ponderosa's real estate market continues to grow (in size and value). It is a seller's market. The market drives assessments. Assessments do not drive the market. Willing buyers and willing sellers establish market value; assessments are reactionary to that market. Each sale that occurs has a Declaration of Value recorded in the county, statistical market analysis is completed by our office, and a copy of the DOV is sent to the Iowa Department of Revenue for study. This study by IDR directly correlates to potential equalization orders.

By law, assessments have to meet certain requirements, which state that, on average, sales ratios must fall between 95 and 105 percent (calculated by dividing each property's assessment by its sale price). Therefore, when sale prices increase, it often means the assessments must be recalibrated in order to meet legal guidelines. If we do not revalue these properties, the state will issue an equalization order increasing assessments to a 100 median ratio level.

Lake Ponderosa sales data for improved properties in 2018 shows:

34 lake front sales with a median ratio of 74.57%
12 lake view sales with a median ratio of 84.67%
3 back lot sales with a median ratio of 70.04%

We are doing the best we can to react to the market but also alleviate large increases and sticker shock. After revaluation, for example, lake front properties only got to an 86.31% median sales ratio. We are already behind on sales that have occurred in 2019. You may be surprised what your property is worth.

It may be helpful to see what recent sales have occurred. You can do that by coming into our office and searching our sale books or by visiting our website at beacon.schneidercorp.com. Like sales may be viewed on beacon by selecting your parcel and clicking one of the two blue buttons on the bottom left of your parcel report (sales by neighborhood or sales by distance) and setting parameters by which you wish to search. You can also find a complete sale list by clicking the 'sale list' tab. You can then sort in many ways, but I would suggest sorting by neighborhood and choosing any sales with the map area containing "Ponderosa."

The president of our association asked that I compile some average sale data. I have an average sale price for each map area with improved property. They are as follows:

Lakefront: $383,000
Lakeview: $184,250
Backlot: $203,830

Continue on Page 5

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Continue from Page 4

Data for vacant lots (including lots with detached structures only):

Lakefront: $190,460 (7 sales)
Lakeview: $53,300 (5 sales)
Backlot: $46,270 (13 sales)

A percentage increase in your assessed value does not directly correlate to that percentage increase in your taxes. Each individual taxing entity (county, school, fire, etc.) will file their budget after assessments are certified. The monies requested from the total budgets are then divided into the assessed value. One would hope that with more value to work with millage rates will decline, but that is not always the case, as it depends on the total dollars requested. Union Township (Lake Ponderosa's taxing district) has one of the lowest millage rates in the county. I would expect (but cannot predict) that rate to drop for 2019 assessment- taxes payable fall of 20/spring of 21, I would, however, expect the rollback (state mandated taxable value) to increase in that time. The outcome of this new assessed value's effect on your taxes cannot be figured, only estimated using current rates.

I encourage you attend budget public hearings with your local governments if you have concerns about rising taxation. My office is striving for fair and equitable assessments, taxation is the result, but fair market value is our main concern, not income to political entities from taxes.

Property owners that dispute their value are able to protest in two ways, formally and informally. An informal review would be between staff and the property owner, we would view the property with the owner and if we feel a decrease in value is warranted, and both parties

Continue on Page 6

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Continue from Page 5

agree on a new value, we each sign and file the agreement and the value is updated.

Informal review dates: April 2-25

A formal protest is to the Board of Review. This is a five-member board consisting of Poweshiek County residents that have specialization/employment in specific areas. Per code, we are required to have members with occupations relating to assessments. Code requires persons in farming, construction, banking & finance, or real estate ensuring that they have knowledge in value/building costs/real estate markets. Protest forms may be obtained by calling our office. We would video the inside of the property for the board if a formal protest is filed.

Formal protest dates: April 2-30

Any assessment questions can be directed to the Poweshiek County Assessor's Office. We do not discourage inquiries about assessments, everyone in this office wants our public to be informed and understand the process. No one wants our values or our records to be correct more than we do. If you feel your property is listed incorrectly or you could not receive our valuation on an open market we encourage you to call and we will set up an appointment with you to view your home. Our office hours are 8-4.

Amy I. Vermillion, ICA • Poweshiek County Assessor
302 E Main St • PO Box 516 • Montezuma, IA 50171
Ph: 641-623-5445 • Fax: 641-623-2363

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Continue from Page 3

- The definition of Jet Ski is a one-person motor propelled stand up water vessel. A Wave Runner is a motor powered water vessel in which one or more people sit upon. Tubes are defined as any inflatable object that is towed. The definition of skier is a person being towed by a hand held rope, not being on anything that is inflated.

5. All Watercraft operators and passengers must obey boating laws of the State of Iowa as well as the restrictions as to hours set forth in this agreement.

6. Reckless driving and operating motorized water vessels while under the influence of alcohol or controlled substances are criminal offenses that can be enforced in court. The Lake Patrol Officer who observes an operator who he has reasonable grounds to believe to be intoxicated shall request the operator to leave the lake, and if they do not, he will contact the Sheriff. In cases of reckless driving, which is where a person's conduct is such that a reasonable person would believe it endangers life or property (mere speed is not enough) will receive an oral warning. Second offense, they will receive a written warning, and on the third occurrence the Ahrens family shall be requested to file preliminary information to the County Attorney.

7. No one under 12 years of age is allowed to operate a water craft propelled by a motor of more than six horsepower unless accompanied by an adult (someone who is at least 18 years of age).

8. Operators must pursue a course with the shore on their right. They are not to cut behind or in front of other watercraft, or jump the wake of another watercraft within 100 ft. of that watercraft, or whatever that watercraft may be towing.

9. Operator plus observer is needed when pulling a skier/tuber, etc.

10. Flotation devices, lights and fire extinguishers, horns or whistles are required for all watercraft.

Continue on Page 8

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MLS Member

Connie Durr - Broker

durrconnie@gmail.com

641-891-3973 or 623-2700

Lyle Tompkins - Associate

lylejtompkins@gmail.com

641-990-5187 or 623-2700

Continue from Page 7

11. Non-powered craft has the right of way at all times.

12. No wake policy will be in effect in inlet areas.

13. No watercraft shall be operated after dark without lights.

14. Dredging will be done in the summer of 2019 and billing for such has been included in the water, road, and aquatic control billings for the year 2018/2019. Dredging will continue as required.

15. No stripped, partially wrecked or junked motor vehicles, trailer, boat, refrigerator, stove, other appliance, or any other salvage item of any kind, or parts thereof, shall be permitted to be parked or kept on any road, and/or residential area or lot, or access area. The Poweshiek County nuisance vehicle ordinance is in effect for Lake Ponderosa.

16. The Aquatic Control portion of your fall billing will be used yearly for stocking fish.

17. Lake Ponderosa is a private lake, but most laws of the State of Iowa apply to the lake. The Poweshiek County Sheriff's department does patrol the lake area and will respond to all calls within its jurisdiction.

18. A noise ordinance will be in effect in the Lake Ponderosa Development area. This includes the Lake Area and roads. Every internal combustion engine used on any motorboat must be effectively muffled to a noise level maximum of 86 decibels as measured at a distance of 50 feet or more. ATV's (four wheelers) and motorcycles shall meet legal requirements as to noise and, no modified ATV's (four wheelers) or motorcycles shall be on the lake area. Please extend the courtesy to your neighbors in regards to any late night fireworks, parties, or loud music. If a problem does occur and you are unable to talk to those persons involved, it is best to contact the Sheriff's department.

Continue on Page 9

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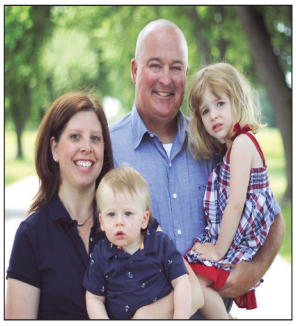

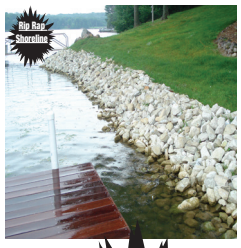

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Continue from Page 8

The following items have been suggested in addition to the rules above:

• Contractors and/or lot owners should install silt fencing when performing any land disturbing activities such as building, landscaping, clearing, grading, filling, excavating, riprap work, driveway installations, terracing and septic work.

• Contractors and/or lot owners should remove any soil or debris tracked or deposited on the roads during construction or building of any kind.

• Lakefront lots should be properly protected by riprap of some sort.

• Parents shall make all efforts to see that children are old enough to operate land craft that includes ATV's, golf carts, and utility vehicles of any kind. Please refer to the State of Iowa laws for age requirements.

Members of the John L. Ahrens Family

Montezuma Country Club

Happy Hour

Starting April 1st:
Monday, Wednesday & Thursday
4 pm—7 pm
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WATERCRAFT AND LAND CRAFT 2019 RENEWAL/REGISTRATION

PLEASE NOTE - Stickers may be purchased in the following ways:
1) By mail (send payment, completed form and copies of all proof needed for new items) or 2) In person, during listed office hours only

Please check your form for accuracy and contact our office for any corrections. Checks are to be made payable to Ponderosa Utilities, Inc. A $15.00 service fee will be charged for returned checks.

*****PLEASE NOTE: PRICE INCREASE EFFECTIVE THIS YEAR FOR RENEWALS AND NEW STICKERS*****
Renewals are now $10.00 per craft and new large ID stickers are now $12.00 per craft

ANNUAL RENEWAL FEE: $10.00 per watercraft and land craft is due by June 1st, 2019. A $10.00 penalty fee will be charged for stickers not renewed by the due date.

PROOF OF OWNERSHIP: All new water and land craft items registered must include proof of ownership. This includes a bill of sale or receipt, proof of insurance or State of Iowa registration number. Failure to send the proper paperwork will delay your request. Proof may also be mailed, faxed or emailed.

NEW ITEMS: The price to purchase stickers for newly acquired watercraft/land craft is $12.00 per craft. New ID stickers MUST be purchased for any new items – old ID stickers may not be used for new crafts.

REPLACEMENT STICKERS: The cost to purchase replacement '19 stickers only is $4.00 per craft. The cost to purchase replacement ID stickers w/'19's is $8.00 per craft.

RENTERS: For liability reasons, renters are not allowed to have their own personal watercraft or land craft on Lake Ponderosa unless they are co-owned with the lot owner. Proof of ownership must be presented to our office.

STICKERS MUST BE VISIBLE AT ALL TIMES ON RECREATIONAL VEHICLES AND ABOVE THE WATERLINE ON WATERCRAFT. THEY MUST BE PERMANENTLY ADHERED TO BOTH SIDES. ON LANDCRAFT, MAY

Continue on Page 11

community HOPE

501 North Front Street
Montezuma, IA 50171
(north side of Montezuma off Highway 63)
(641) 623-HOPE (4673)
www.communityhope.org

Sunday Morning
8:30 a.m. Growth Group
10:00 a.m. Worship Service
10:00 a.m. Hope Kids

Wednesday Evening
7:00 p.m. Wednesday Night Kids
7:00 YTH/HOPE (youth)

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Joey Ahrens

Continue from Page 10

ALSO BE ADHERED ON FRONT AND BACK.

STICKERS MUST BE PURCHASED FOR THE FOLLOWING ITEMS:

Land craft – All vehicles (other than licensed vehicles or lawn mowers) including dirt bikes, mopeds, mini bikes, ATV's (3&4) wheelers, golf carts, utility vehicles, rangers and any other motor vehicles. All land craft must have working headlights and tail lights if out after dark. State of Iowa law requires drivers to be 16 years of age.

Watercraft – All motorboats, sailboats, paddleboats, rowboats, trolling boats, pontoon boats, canoes, jet skis, wave runners, and wind surfers. State of Iowa law requires that persons age 12 to 18 provide the office with a watercraft safety certificate, and have it with them while using the watercraft.

Office Hours:

M – F 8:30 a.m. – 5 p.m.; Saturdays 9:00 a.m. – 11:00 a.m. April 6th through June 22nd
Closed Sundays Office will be closed to observe the following holidays:
Memorial Day – May 27th 4th of July – Thursday Labor Day – September 2nd

Karen McNaul
Realtor/Broker/Owner
641-891-8902 Cell
kmcnaul@zumatel.net

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- ➢ Mid-Iowa Regional Board of Realtors & MLS
- ➢ National Association of Realtors

Carol Morrow
Realtor/Broker Associate
319-330-6459 Cell
cmorrow@netins.net

Dedee Lehman
Realtor
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Marlene Peak
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911 Address Signs

The Lake Ponderosa Association is recommending that all lot owners have a 911 address sign. Not only are the signs helpful during an emergency, they can assist your family and friends in finding your lake lot. 911 address signs can be purchased for $25.00 each.

Make checks payable to Lake Ponderosa Association and mail to Karen Meek at PO Box 751, Montezuma, IA 50171.

We need the following information with your check:

Name: _____

Lake Address: _____

Phone Number: _____

Placement of the sign should be within a few feet of the driveway close to the road. Sign should be perpendicular to the road and visible from either direction. After receiving your sign, if you need help installing sign and post, please contact Robb Redlinger at 319-330-5154. Please call 811 for locates around 48 hours before installation.

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Annual Lake-Wide Garage Sales

Saturday, May 25th • 8:00 am to ????

If you are having a garage sale, please email Jessie Ahrens your lake address and a summary of the items (please limit the size of summary to 2 lines) that you will be selling before May 16th.

Jessie's email address is: Jessie.lakeponderosamarina@gmail.com

The garage sale list will be posted on the Lake Ponderosa website, at the Lake Ponderosa Marina, Ponderosa Utilities office, Montezuma Supervalu, and Three Sisters.

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Lake Property Owner

Family Owned: Joe Meland
P.O. Box 3, Oskaloosa, Iowa 52577
meland.co@hotmail.com
Office: 641-673-1422
Fax: 641-673-2361
Cell: 641-660-3464

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21st ANNUAL KID'S FISH'N DERBY

Saturday, June 15, 2019
Derby Fishing Time: 9:00 am to 11:00 am

Location: Association Boat Ramp
Weigh-In: 11:00 am until 11:30 am
Lunch: 11:00 am until 11:45 am

AWARDS AND PRIZES AFTER WEIGH-IN
The derby is open to kids up to 14 years old. At least one adult who is 21 years old and a lake property owner or guest must accompany the kids. Individual anglers can fish from shore or in a boat and there can be more than one angler per boat. Anglers will be fishing for two categories, Crappie/Bluegill and Catfish. Trophies will be awarded for 1st and 2nd place for the heaviest total weight of 5 fish of each of the two categories and for Small Fry (smallest fish of all species). Only Bluegill, Crappie, and Catfish can be caught. NO BASS OR WALLEYES.

We will also give away many great prizes, so everyone will be a winner.

Please do all you can to keep fish alive if you are not going to keep them.

If you use a stringer, never hook through the gills, only the mouth.

To volunteer, contact Harry or Karen Meek at 641-623-7378 or by email at cypest@zumatel.net.

There will be no same day registration. All entries must be received **no later than June 8, 2019**.
Please complete and submit the following form:

PRE-REGISTRATION FORM
This information is needed so we know how many prizes to buy. To pre-register email form to cypest@zumatel.net, phone at 641-623-7378 or drop off at 148 Scenic Drive.

Sponsor's Name_____ Lake Address _____

Phone _____

Names and Ages of Kids

Name (First and Last)	Age	Name (First and Last)	Age
_____		_____	
_____		_____	
_____		_____	

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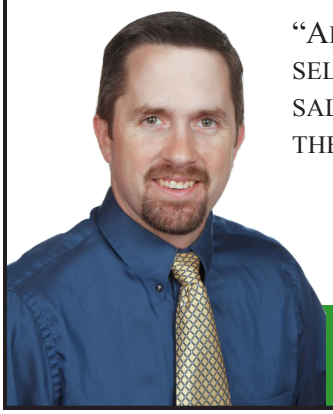

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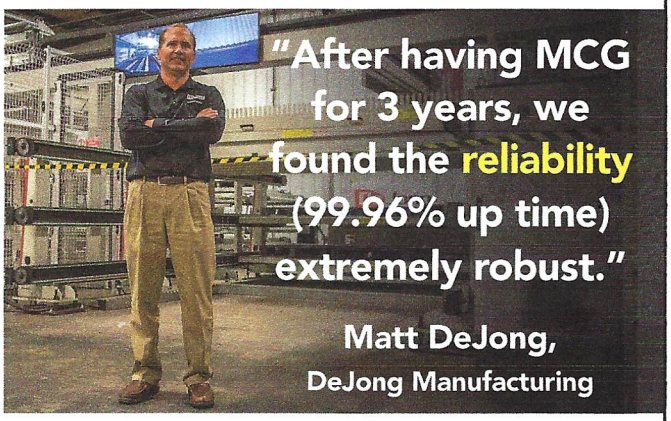

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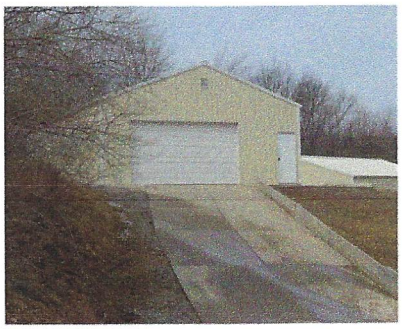
Featured properties located at Lake Ponderosa:

127 Hillcrest Ridge $179,900
2 bed, 1 bath, 20' lake access, double lot, 2 car garage



353 Hillcrest Ridge $69,900
30'x40' building, double lot, concrete floor

135 Horseshoe Dr. $219,900
3 Bed, 3 Bath, Lake Access, Lake View, 2 car heated garage

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