

# PARK VIEW PROFILE

PUBLISHED BY THE PARK VIEW OWNERS' ASSOC. BOARD OF DIRECTORS. PROFILE COMMITTEE  
P.O. BOX 18 ELDRIDGE, IA 52748

## Next Owners' Association

### Board Meeting

Wednesday,  
February 11, 2009

At 7:00 p.m.

All residents are  
welcome to attend.



## BOARD MINUTES

### Park View Owners' Association Board of Directors Meeting, January 14, 2009

Call the meeting to order :7:05pm

The January meeting was called to order by Dave King. Board members in attendance were Dave King, Rich Miller, Kurt proctor, Mike Wright and Ryan Iossi. Others in attendance were two residents, one High School student George Kiefer and Raquel Woodyard.

- Approval of December minutes: Mike Wright made a motion to approve the minutes as amended. Kurt Proctor seconded the motion.
- Approval of December Treasurers Report: The Treasurers Report will be tabled until next month.
- In last months profile the "Approval of Novembers Treasurers Report " should have been tabled until next month.

A student from the North Scott FFA attended the meeting looking for volunteers to help judge the contest, show people around the school and help with the tabulation of scores.

### Committee Reports

Insurance: No Report

Public Relations/ County Liaison: Kurt will

continue to keep in touch with the County Engineer to address the concerns and keep inviting him to one of our meetings. Kurt has also stated he has had several problems with the blocking of vehicles to get into the association parking lot. The Scott County Police Department has been notified of this occurrence.

Park Board: Discussion of the concession stand and needing of volunteers. Also discussions were made on what funds they have will be on upcoming equipment for the year.

Architectural Control: Moving of the dirt to the Meadowbrook Park. Plans were submitted for a shed.

Maintenance- No Report

Office Activities: No Report

Legal Liaison: No report

Parkway Development: \$1000-matching funds for trees planted

Mediacom: A thank you letter was sent out to Mediacom for their services.

### New Business

- Assessments were mailed out

### Old Business

- The tornado siren test was heard in Dexter Court.
- The Gator was added to the equipment floater

## Executive Board

President: Dave King

Vice President: Ryan Iossi

Treasurer: Mike Roelens

Secretary: Wanda Evins

## Board Members

Architectural Control: Wanda Evins, Chair  
Mike Roelens

Maintenance: Dave King

Park Board: Rich Miller

Insurance: Ryan Iossi

Parkway Development: Mike Wright

Legal Liaisons: Melody Cawiezell

Office Activities: Mike Roelens

Cable Liaison: Sandra Daily

County Liaison/  
Public Relations: Kurt Proctor

**Worried about crime? Most likely our neighbors are too.** The Scott County Sheriff's Office would like you to contact us if you have any information that might help in the investigation of crimes in your area.

If you see a crime happening, get descriptions of people or vehicles (plate number), and report it immediately by calling 911.

If you have information that might help in criminal investigations, please call the Criminal Investigations Division at 326-8630. If you wish to remain anonymous you can call Quad City Crime Stoppers at 309-762-9500. You could be eligible for a cash reward.

For more information on how you can protect yourself and your community, call the Community Policing Unit at 326-8294.

#### Avoid Rapid Tax-Refund Loans

A very costly way to gain just a few days on tax refunds

It's tax season, and tax preparers may invite you to get a "Refund Anticipation Loan" or "RAL" – a loan borrowed against the expected tax refund. Such a loan may come a few days faster than a refund – but you pay extremely high fees to borrow your own money.

Remember, a "Refund Anticipation Loan" is a very short-term loan, secured by your expected tax refund, arranged by a tax preparer through a bank. You pay finance charges and, most often, you pay tax-preparation charges as well. (The loan is repaid when the IRS sends your full refund to the lending bank.)

Refund anticipation loans are expensive. According to a 2006 report by the Consumer Federation of America and the National Consumer Law Center, the loans cost \$100, on average, depending on the size of the refund. And then they add an extra \$146 charge for tax preparation and another \$100 for assorted other fees. That means the interest rate on "RAL" loans could range from about 40% to over 700% APR (annual percentage rate of interest). That's a bad bargain for an "advance" of just 7 to 10 days.

#### Consumers need to ask tough questions:

**"How much will I pay for the loan?"** An average refund is about \$2150, with a typical finance charge of \$100 for a refund anticipation loan -- a 178% APR. Fees for tax preparation, electronic filing, or check-cashing can double or triple that cost.

**"What does the fee buy me?"** An RAL loan gets your refund to you in 1-4 days, compared to just 7-10 days if by ordinary electronic refund deposit to your bank.

Beware also of "pay stub RALs." Pay stub RALs are offered earlier than traditional RALs, before a taxpayer receives a W-2. The loans are based on a taxpayer's latest pay stub, which indicates his or her estimated tax return. However, the estimated amount may be incorrect. The taxpayer will have to pay the full amount estimated on the pay stub, whether or not the refund is large enough to cover the cost of the loan and fees. Pay stub RALs charge high fees like other RALs.

IRS data shows that nearly one in three low-income workers or Earned Income Tax Credit recipients (EITC) took out an RAL. Avoid high costs – get free help from organizations that assist low-income filers. In February, a list of "Volunteer Income Tax Assistance" sites and a list of "Tax Counseling for the Elderly" sites in Iowa will be available at [www.iowaAttorneyGeneral.org](http://www.iowaAttorneyGeneral.org). For more information, contact the Attorney General's Consumer Protection Division. Call 515-281-5926, or 888-777-4590 toll-free.



Dennis Conard, Sheriff  
Scott County, Iowa

The North Scott FFA Chapter is hosting the Sub-District Career Development Event Contest on Saturday, February 21, 2009. We are in need of volunteers to help judge the contest, show people around the school and help with the tabulation of scores. Each of the contests are based on agriculture issues, but you don't have to have an agricultural background to judge. For any questions, please call the agriculture department at 563-285-3232 and ask for Jamie Pearson.



*Dates to Remember*

February

- 4 2 hour late start-North Scott Schools
- 5 Lion's Club-Owners' Assoc. Bldg.-7:00 p.m.
- 7 Oil Recycling-OA Maintenance Bldg-8:30-10:30 a.m.
- 10 Park Board Meeting-Owners' Assoc. Bldg.-7:00 p.m.
- 11 Owners' Association Board Meeting-7:00 p.m.
- 13 No school-Teachers In-Service-North Scott Schools
- 16 No School-Presidents Day-North Scott Schools
- 19 Lion's Club-Owners' Assoc. Bldg.-7:00 p.m.

In last months profile there was an error in the Committee report under the Park Board section . The local IBEW that was willing to donate their time for the electrical wiring of the new concession stand was a typo. The local IBEW should have been 145 instead of 135. Sorry for the inconvenience.

**Deadline for articles in the Profile is the 22nd of the month!!**

*New Hope United Methodist Church*

*Get out of the cold and join us Saturday, February 21st for Soup and Supper from 4:00-6:00 located at 11 Grove Road (behind the Kwik shop).*



Attention Park View Residents !! If you have a complaint or concern that you feel needs to be addressed, please stop by our office and fill out a complaint/concern form or simply call us and request a form to be mailed to you.

**Thank you Park View for helping on our events here. The money that is raised will pay for events that we sponsor. (Post Prom, scholarships, eye glasses, Boy/Club Scouts, and all other Lions Club organizations.**

**Park Views Lions Club**





# Park View Owners' Association Park View Owners' Association

P.O. Box 18  
Eldridge, IA 52748

Standard Mail-Carrier Route  
U.S. Postage Paid  
Permit No. 13  
Eldridge, IA 52748

# Happy Valentines Day 2009

R.R. Box holder—Park View  
Rural Route  
Eldridge, IA 52748

## Welcome New Residents

If you are a recent new home owner and have not received a Blue Book, please call the Owners' Association office at 285-7804.

**Please Note:**  
Office hours are Mondays, Wednesday and Fridays from 9:00 a.m. to Noon.



The Park Board is looking for donations to proceed with the new concession stand that will be located at the double diamonds. If you have any questions, please call John Scott at 285-7158.

***To Park View Residents:*** We have had several residents drop off there water bill to the Park View Owners Association Building. This is incorrect. The Park View Water Company is located at 12 Grove Road and their phone number is (563) 285-7397. Please make note of this. Also Snow plowing complaints must be addressed to Scott County not Park View Association.

**URGENT**

