

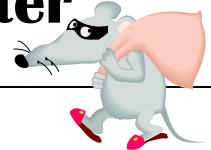


Ponderosa Press



Ponderosa Estates Homeowners Association Newsletter

January 2012 Edition



Strengthening Families FREE Workshop A Series of 6 Mondays beginning February 6, 2012

Families with children ages 9 to 14 years are invited to participate in the FREE Strengthening Families Workshop is designed to help improve communication skills in your family.

Six weekly workshops facilitated by trained instructors will strengthen your family's ability to safely and successfully navigate the teen years and prepare for a bright future.

Monday evenings from 5:30 to 8:00 p.m., February 6 – March 19, 2012

Mountain View Middle School, 10921 199th Ave. Ct. E., Bonney Lake 98391

Sessions will begin with a free dinner that will be served at 5:30 pm for the entire family!

- Free childcare for siblings provided at no charge!

- During the first hour, parents and children meet separately with their facilitators. **- During the second hour**, parents and children meet together as a family.



TO REGISTER Call the Puyallup Family Support Center at 253-845-9177

Parents will discuss: What kids this age are like making rules and having consequences; Solving problems with youth and ways to show love and support.

Children will learn to: Handle frustration; resist peer pressure; appreciate parents; Recognize strengths and get along with others.

Families will: Discuss family strengths; share in fun activities; learn to solve problems together.

Sponsored by the Pierce County Community Connections Department
Chemical Dependency Division; Sumner School District
STARR Project; Mountain View Middle School; Good Samaritan Community Services;
the Family Support Partnership; and Readiness to Learn.

January 6, 2012

Breaking News There have been several mail thefts in our neighborhood as of late. PLEASE report ANY suspicious activity in and around the mail boxes in your neighborhood. According to an email from PEHOA President Brad Doll, one resident on LaPaloma had a bank issued convenience check stolen from her mailbox. She found out when she got her bank statement, and there was a charge of several hundred dollars. When she called the bank, they told her the check had been used to purchase some things from Craig's List.

Another resident was walking her dog by the new medical center (just across South Prairie Rd) and saw a large pile of mail scattered in the parking lot. She looked at the addresses, and they were from our neighborhood. Christmas cards, bank statements, credit card companies, all open envelopes.

Our next meeting with the sheriff about the neighborhood watch is **Monday, February 6th, 7:00 pm at the Bonney Lake Library meeting room**. Our best defense against This is to get to know our neighbors and watch out for each other. Please mark your calendar, and plan to be there!

The non emergency number for the sheriff is 253-798 4721, We'll post this number on our website for quick access. Always call to report.



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Pierce County Dental Society Invites you to Celebrate it's 21st Annual

Children's Dental Health Day

Puyallup South Hill Mall

Saturday, February 4th, 2012

10:00 AM to 2:00 PM

Free Activities for kids of all ages

Dental Goodie Bags Dental Health Education* Dental Screenings & Dental Referrals for Care* Face Painting* Fluoride Varnish Applications* Sport Mouth guards* Table Clinics with Dental Education* Low Cost Bike Helmets (wearer must be present)* Dental Van to Provide Free Dental Care -(Upon Qualification)

Kids -- Bring a Drawing of you Brushing and Flossing Your Teeth for Prizes – Grand Prize--Family Membership to the Point Defiance Zoo

Sponsored by Pierce County Dental Society; Pierce County Dental Foundation; Washington Dental Service Foundation. With a Special Appearance By The Tooth Fairy & Super Tooth. **Pierce County Dental Society assumes all responsibility for the conduct or safety of the event/activity

Gollyology

Saturday, Jan. 28, 2012, 2 p.m.

[Auburn Avenue Theater](#)

[10 Auburn Ave.](#)

[Auburn WA 98002](#)

This FUN sequel to Science Circus,

Gollyology teaches science principles through juggling, acrobatics and more!

Part of Auburn Avenue Kids.

Ages 4 to 12 and their families. \$6.

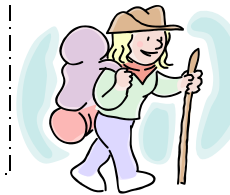
Ticket information call : 253-931-3043

Winter Wonderland Family Nature Walk **Saturday, Jan. 21, 2012, 10 – 11 a.m.**

Center at Nor point

4818 Nassau Ave. N.E. Tacoma

Explore Tacoma Parks during these seasonal naturalist-led family walks. Discover the amazing plants and animals that live in these parks and how they adapt in the different seasons. Not recommended for strollers or children younger than age 3.



Pre-registration requested.
register @ 253-591-6439

Lake Tapps Reservoir Property Management Policy Open House

Cascade Water Alliance

Thursday, January 12, 2012

6:00 p.m. - 8:00 p.m.

North Tapps Middle School, 20029 12th St E, Lake Tapps

For additional information on the proposed Lake Tapps Reservoir

Property Management Policy and the open house, visit www.cascadewater.org





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Extra Money -- Have More Money without Working Harder

As the New Year rolls around, it would be wise to take a few minutes and do a financial review of where your money is really going. Here are some simple things you can do to have more money each month without working any harder.

If you are currently paying for a storage unit, make time to sort through the contents and see if they are worth the monthly cost. If there are heirlooms or sentimental items, find a way to keep them in your home. They may last better if they are in your home rather than in storage. The time required could save a sizable chunk of money. Get rid of that storage unit! I know people who have stored empty boxes. An acquaintance of mine was paying for a storage unit for "stuff" he rarely used. When he and his family bought a home, he filled much of the basement and garage of their three-bedroom home with his "stuff" from storage. He chose to store his "fixer-upper" car in a storage unit because there wasn't enough room in the garage. He is paying \$80 per month this year to store this car (it's not running...)

Do you have a fitness membership? How many times do you really go? If you go frequently, then good for you! The health benefits are probably worth it. But if you are like most people and do not work out consistently, you are throwing money away. If you go only about once a month, consider buying a one day pass on the days you go.



Extra Money from Your Credit Cards - Review your credit card statements for the past year. Are you paying an annual fee for your credit card?

If you are, now is the time to check into cards with no annual fees. Some even give cash back or gift certificates for frequent use. What is your interest rate? Can you find a better one? We choose to pay off our card each month to avoid any interest charges, but if you are paying interest, then why not shop around and save yourself some money each month. You will also get your credit card paid off faster with a lower interest rate. Check to see if you have paid any late fees in the past year. By paying your bills on time, you can save yourself \$25 to \$35 in late fees alone per month. If you are usually prompt, but missed one payment one time in the past six months, call your credit card company and see if they will waive the fee.

Extra Money from Your Bank - Look at your bank statement. Are you paying a fee every month for your checking account? Why pay ten dollars or more each month when you can do it for free? Do you pay for checks or can you get them free at the bank? You may be able to save a few dollars a month by spending the time to review your accounts.

Extra Money from Your Insurance - How about car insurance? Do you have too much coverage for an old car that isn't worth what it used to be? Find out how much your car is really worth and determine how much you can save by increasing the deductibles. The savings may be worth it if your car's value has decreased because it is now one year older.

Extra Money from Your TV - Look at your cable television or satellite bill. Are you watching enough television to justify the cost? Are you paying for channels you never watch? Maybe you can downgrade your plan or get rid of it completely. Or try Netflix or Hulu low cost viewing services with a lot of variety and bang for your \$.

Extra Money from Your Phone - How about your cell phone? Do you have the plan that is best for you? If you get free minutes for out of state calls, then get rid of any charges related to out-of-state calls from your local phone company. Look at your local telephone bill and see what you are being charged for. Do you really want and use the extra features like call waiting and call forwarding? Do you want to pay a monthly fee to have messages recorded by the phone company or can you just buy a phone message machine and save yourself money each month. Figure out what is best for you.

Extra Money from Your Subscriptions - How about magazine subscriptions or book club memberships? Do you pay each month yet never seem to have the time to read them? Going to the library to read them could save you money and decrease clutter in your home. These are only suggestions. The New Year is a great time to review your finances and see what you can do to find extra money throughout the coming year.



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Create a backyard learning tool with a science wall How to Create an Outside Science Wall



Many parents and teachers remember a childhood consisting of long days of outdoor play and exploration. In our modern world, lots of gadgets and comforts keep children inside most of the time. Lure them out again with a Science Wall. Nothing can replace hands on learning when it comes to the natural world. This idea is a frugal way to cover science standards when homeschooling older children or to introduce concepts to preschoolers. A **Science Wall** is a cinch to put together with things you may already have at home. In one day, it is possible to create this year round learning tool!

Select a location for the **Science Wall**. Use an existing wooden fence panel, chain link fence, or even the side of a storage shed or barn. When choosing the right spot, remember that the wall should be exposed to sun, wind, rain, and snow.

Scrounge around and find a notebook, windsock, outdoor thermometer, and yardstick. If you need to purchase them, the dollar store has these items often. Nails or hooks will be needed too, so buy these if you don't already have them. If using a chain link fence for the **Science Wall**, wire is the best way to attach objects.

Hang the items on the **Science Wall**. Use nails or hooks according to your preference. Place the items where your children can easily observe them. Attach the yardstick so that its bottom end is touching the ground.

Label the notebook with the words "Science Wall Data." Designate a spot for it near your door. Keep a pencil with it.

Observe wind direction and estimate its speed with the windsock. Track temperature and rainfall with the thermometer and gauge. Use the yardstick to measure snowfall or the height of nearby plants. Record findings in your notebook.

Tips:

A **Science Wall** will add interest to your outdoor environment wherever you choose to put it. You can be as elaborate or simple as you like with the items you decide to hang there. See where a **Science Wall** takes the imagination and education of your little learners!



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Natural Remedies for Colds and Flu



by Katherine Huether

It certainly is "that" time of year again! Many of us aren't strangers to the typical symptoms, such as coughs, colds, fevers, stuffy noses, aching head and body. That's the bad news. The good news is that there are some simple **natural home remedies** you can make using ingredients that are probably already in your refrigerators or pantries. Remember to see a doctor to make sure you aren't seriously ill and to make sure you are using these plants safely. You may also want to consult with a herbalist.

Lemons: Mixed with a little honey and hot water, lemons help soothe sore throats. For fevers, my grandmother used to squeeze a little lemon juice in a dish of cold water and apply it to my forehead with a washcloth. It also gives you some added vitamin C to help your immune system.

Honey: Excellent for sore throats and coughs. You can take it plain, one teaspoonful at a time or mix it with some hot water and lemon.

Garlic: One of my favorite cough and cold remedies involves garlic. Chop and peel five garlic cloves. Cover with a half a cup of honey. Mix in a little cayenne pepper or ginger. Let sit for at least an hour. Take one teaspoonful as needed.

Cayenne pepper: Used in small amounts, cayenne pepper helps your immune system. Add it to food or make the garlic/honey recipe. It also helps keep you warm if you have a chill.

Chamomile tea: Chamomile is commonly used to help you relax and sleep. It is also good for stomach problems and fevers. Don't use if you are allergic to ragweed. Also don't use in large amounts if you are pregnant (more than two cups a day).

Peppermint tea: This is one of my favorite herbs to use, especially when my sinuses are all blocked up. You can either drink it, or put a few tea bags in your bath water. Don't use in large amounts if pregnant.

Ginger: One of my favorite teas to drink when I feel chilled and tired from a cold or the flu is ginger tea. Cut off a one-inch piece of the fresh root and peel it. Grate it into a mug and pour one cup of boiling water. Let it stand for five minutes. You can season it with honey if you want. This is also a good tea for stomach problems.

Thyme: This is one of my favorite herbs to use when I have a cough. To use, prepare a tea with one cup of the dried herb and one cup hot water. Let it steep for fifteen minutes. Strain out the herb and sweeten with honey if needed. Store it in the refrigerator and take one teaspoon every hour as needed. Only use this remedy for a day or two.

Oregano: This is also used for coughs and colds. Prepare it the same way as thyme.

Sage: Sage is a classic sore throat remedy. Prepare the same as thyme and oregano. You can either drink it or gargle with it depending on your preference. Sage is also good for fevers.

Cinnamon: Cinnamon is a remedy that may help your immune system. Add small amounts of the powder to food. You can also add the powder or a cinnamon stick to an herbal tea.





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9 Smart Things to Do in the New Year



- 1. Review your credit history.** Time required: less than one hour. At AnnualCreditReport.com, you can get a free copy of your credit history, everything the three major reporting agencies have in your file. Your credit history doesn't include your credit score, but this is the information used to tabulate your score, so you really need to check it for accuracy. Take measures to correct any inaccuracies that may be listed.
- 2. Check out your tax situation.** Time required: one to two hours. The window for some tax advantages closes at the end of the year, so taking a proactive approach at the first of the year could save you ! Especially if you're close to another tax bracket. Start by pulling out last year's return, scoping out last year's deductions, and seeing if there are actions you can take now to swell this year's. Can you add more to your retirement plan at work? Can you take a deductible loss on an investment? Make a charitable donation?
- 3. Clear clutter. Time required: one hour to one month.** There's no better time than after the holidays to turn your clutter into cash, or at least a tax deduction. The best way to approach your closets, attic, basement, or storage rooms is slowly. Otherwise it's too overwhelming. Pick one room, closet, or drawer per day, and spend a few minutes getting rid of stuff you haven't touched in a year or more.
- 4. Review/rebalance investments. Time required: less than one hour.** Investments like your retirement plan shouldn't require a lot of maintenance, but they do require some. Take a look at how your investments are performing and decide whether it's time to buy, sell, or leave well enough alone.
- 5. Support a charity. Time required: less than one hour.** It's time to extend the season for giving, not just because of good cheer, but also because of tax-deductible donations at the end of the year and to help out those in need. Donations are down since the start of the recession. More charities have less money with a lot more people in line for help.
- 6. Tinker with your budget. Time required: one to two hours.** Now's a good time to look at whether your spending has matched your projections over the past year. Maybe some adjustments are in order, especially if your income or expenses has changed. If your budget's busted or you don't have one there are numerous books at the library as well as online resources to help you set up a realistic budget for your family.
- 7. Change important passwords. Time required: less than one hour.** A lot of sensitive personal information is one smart guess away from being stolen. Add an extra layer of protection by changing the most important passwords at least once a year. A good password has a mix of numbers, letters, and special characters.
- 8. Digitize documents. Time required: one hour to one month.** If you're buried in paper, maybe it's time to invest in a document scanner. You can get a decent one for \$50 and start transferring the contents of your filing cabinets and drawers to your computer. Just make sure to keep backups. Then shred your scanned documents for a secure disposal. Identity theft is way to easy when you leave them a paper trail to use!
- 9. Make a will. Time required: less than one hour.** If you don't have a plan for your demise, there's no time like the present to start one. Lawyers can cost hundreds, but do-it-yourself software is less than \$50 and you can do it in less than an hour. If you have the time and money, have your computer-generated will checked by a lawyer later.