



# Ponderosa Press



## Ponderosa Estates Homeowners Association Newsletter

March 2012 Edition



### St. Patrick's Day at the Zoo

We're celebrating St. Patrick's Day with special green enrichment treats and toys for animals throughout the zoo. Kids of all ages will enjoy watching the animals slurp, gnaw and socialize with their friends while enjoying their special treat.

#### Schedule of activities include:



- 11:00am Outer Reef Shark Feed with a St. Patrick's Day theme
- 11:30am Sea otters playing with Top O' the Day green toys
- 12:00pm Polar bears enjoy special St. Patty's green enrichment goodies
- 12:30pm Gibbons and Siamangs enjoying Shamrock-shaped melons, frosty goodies
- 1:00pm Elephants munching on Luck O' the Irish bamboo & green Jell-O shooters
- 1:30pm Tillie the aardvark tearing apart a paper mache Clover to find her treats
- 1:30pm Herald the Dog will be looking spiffy in his fancy St. Patrick's Day attire
- All Day Meer Kats will be getting silly with carved-out green squash
- All Day Decorator crabs will be redecorating their bodies w/ green Clovers & other items to celebrate the day

Enrichment goodies and activities encourages animals to use their natural abilities and behaviors to interact with their environment. It offers the opportunity for animals to make choices and experience things like they would in the wild. Animal enrichment can be a special toy, food treat or unusual smell. Zoo staff can even change the surroundings of an animal's exhibit area for enrichment purposes. Come on down to the Zoo and experience the FUN first hand !!!



**"It's all about the Seniors!" –**

### **Spaghetti Dinner & Bingo ...Friday, March 16th**

Swiss Park - 9205 198th Ave E, Bonney Lake

Doors open & Dinner begins at 5:00 pm.

Bingo begins at 7:00 pm.

Support ALL our Seniors and "Go for the Green" March 16th.

Everyone is welcome for Bingo! Cash Prizes, 50/50 raffle, silent auctions, raffle baskets, Dessert Auction and more.

Dinner: \$8.00 in advance and \$10.00 at the door.

Menu: Spaghetti, garlic bread, salad and dessert

AND a night full of Bingo fun!!!

For advance tickets or if you are interested in donating, contact the Bonney Lake Senior Center at (253) 863-7658 or Dana Stephenson at (253) 670-3954 or by [email](#).

Money raised will benefit:

New Senior Community Van - Bonney Lake Senior Center (Sponsored by the BLSC Advisory Board)

Safe and Sober Grad Night Celebration - Bonney Lake High School Class of 2012 (Sponsored by the BLHS Parent Panther Pride)

**Saturday, March 107 2012**

**Organizing 101: Getting Rid of Clutter and Stress**

**Organizing 201: Kitchens, Closets and Cleaning**

Bonney Lake Library 2:00 PM

Learn how to simplify your life with two free workshops presented by Beverly Pogue, professional organizer and owner of Clear Path Organizing Company. Walk out the door with tools to make your life less cluttered and more organized.



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### Free museum days in the Seattle area

**Cindy Grayson**

Seattle Free Stuff Examiner

**Practice the art of saving money while having a good time by attending free museum days in the Seattle area. Several local museums offer free admission on specific days. There are a multitude of exhibits to choose from, so put away your weary wallet and soak up some culture. Here is a list of current free museum days in the Seattle area:**

**Burke Museum free on the first Thursday of each month 10am - 8pm**

**Coast Guard Museum always free, check for hours of operation**

**Experience Music Project/Science Fiction Museum free on the first Thursday of each month 5pm - 8pm, sponsored by The Boeing Company**

**Museum of History and Industry free on the first Thursday of each month 10am - 8pm**

**Museum of Glass free on the third Thursday of each month 5pm - 8pm**

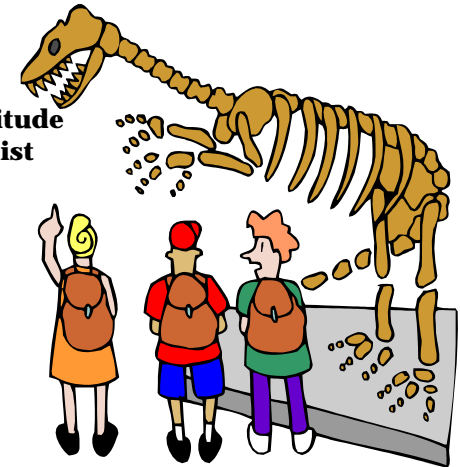
**Northwest African American Museum free on the first Thursday of each month 11am - 7pm**

**Tacoma Art Museum free on the third Thursday of each month 10am - 8pm**

**The Museum of Flight free on the first Thursday of each month 5pm - 9pm**

**The Wing Luke Asian Museum free on the first Thursday and third Saturday of each month 10am - 8pm**

**Washington State History Museum free on the third Thursday of each month 2pm - 8pm**



31st District Precinct Caucuses

**Saturday, March 3, 9:00 am**

**800 4th St NE, Auburn, WA**



Credentials open at 9:00am/Caucus start at 10:00am

Voter ID/photo ID required to assure you are in the correct Caucus location to participate.

Participants will discuss Republican Issues

Elect Delegates to Convention --Vote in a non-binding Presidential Straw Poll—get involved with the process!

For more info contact: Darlene 360-367-0855



**FREE Tax Preparation**

Tuesday, Friday, March 9th



South Sound Outreach will be offering FREE tax preparation services for those seniors who qualify in Pierce County. Pierce County residents should call to see whether their tax situation qualifies for free services. They cannot serve you if you received any capital gains or losses in the sale of stock, or if your self-employment expenses are greater than \$5,000. If you are unsure whether you are eligible or to schedule an appointment please call (253) 593-2111



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### Make Your Own Plant Seed Starter Pots

Its that time of year again, when we all start thinking about our gardens. What will we plant and how are we going to prepare for the coming growing season? Here's a great idea for getting your seedlings started. Making your own seedling starters not only saves you money, it helps the environment too! Once your seedlings are established, simply place the entire pot in your prepared garden. The newspaper will break down just like a peat pot. Items Needed to do this project: Newspaper - Black & White Print only- no color pages; Spice Bottle or tomato Paste Can- Doesn't have to be empty- it's just for size; Paste (1 T. Flour & enough water to make a paste)

**Step #1:** Find an old newspaper



**Step #2:** Cut newspaper into 2 "strips. (Each strip makes 1 pot).

**Step #3:** Using a spice bottle or small can roll your newspaper strip around your bottle.



**Step #4:** Dab your finger in the flour/water mix and "paste" the tab down.



**Step #5:** Invert your bottle and fold the overhanging paper as though you were wrapping a gift.

The finished product



**Step #6:** Add a dab of paste to the bottom and fold the last flap down.

Now let them set on a clean dry piece of newspaper and allow them to dry completely. This may take up to 24 hours, depending on the humidity of your home. Then just fill up with soil and watch the seedlings grow! And there is a BONUS to this method...the pot can be planted right in the ground. Talk about going green !

This is a super easy craft to do with small children.



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### Prepare and E-File Your Taxes for FREE with Turbo Tax and H&R Block!

IT WAS NONE OTHER THAN ALBERT EINSTEIN WHO SAID THE HARDEST THING IN THE WORLD TO UNDERSTAND IS INCOME TAX. LUCKY FOR YOU, [TURBO TAX](#) AND [H&R BLOCK](#) ARE HERE TO HELP. BOTH SERVICES EVEN OFFER A FREE VERSION OF THEIR SOFTWARE! LOOK OVER BOTH THE [TURBO TAX](#) AND [H&R BLOCK](#) SERVICES TO DETERMINE WHICH ONE BEST MEETS YOUR NEEDS. IF YOU HAVE A COMPLICATED TAX RETURN (I.E. YOU'RE SELF-EMPLOYED, OWN MULTIPLE PROPERTIES, OR HAVE A LARGE NUMBER OF DEDUCTIONS) YOU MAY BE PROMPTED TO UPGRADE FROM THE FREE VERSION TO THE DELUXE (PAID) VERSION. HERE'S WHAT YOU NEED TO KNOW ABOUT BOTH TURBO TAX AND H&R BLOCK, IN A NUTSHELL:

[TURBO TAX](#): [Turbotax.com](http://Turbotax.com)

THIS TAX SEASON, REST ASSURED THAT THE EXPERTS AT TURBO TAX HAVE HIT THE BOOKS (OVER AND OVER AND OVER) ON YOUR BEHALF. PUT YOUR TRUST IN TURBO TAX—THEY'LL GUARANTEE YOUR TAXES ARE DONE RIGHT AND THAT YOU GET YOUR MAXIMUM TAX REFUND AS FAST AS POSSIBLE. WAIT, IT GETS EVEN BETTER: YOU CAN PREPARE, E-FILE AND PRINT YOUR SIMPLE FEDERAL TAX RETURN ON TURBO TAX FOR FREE!

Click on the “free edition” option located on the left hand side of your screen. The site will prompt you to create an account. No credit card is required! After you create your account, start entering your tax information. Lost? Need help? Simply look to the right hand side of your screen for free online support. . When you are finished, TurboTax checks your calculations, guarantees your refund, and e-files your taxes for free. TurboTax also saves your information for the following tax season. Turbo Tax can also file your state taxes if you choose for \$27.95

[H&R BLOCK](#): <https://taxes.hrblock.com/hrblock/login/LoginRegistration>

H&R BLOCK IS ONE OF THE MOST RECOGNIZABLE LEADERS IN THE TAX INDUSTRY. LIKE TURBO TAX, THEY ALSO OFFER FREE FEDERAL EDITION SOFTWARE! WITH H&R BLOCK'S AT HOME FREE SOFTWARE, YOU CAN FILE YOUR SIMPLE FEDERAL TAX RETURN FOR FREE! H&R BLOCK PROVIDES AN ACCURATE CALCULATION GUARANTEE AND A MAXIMUM GUARANTEE. WHILE IT'S UNLIKELY THAT YOU'LL BE AUDITED, IF YOU ARE—FREE AUDIT SUPPORT AND AUDIT REPRESENTATION IS PART OF H&R BLOCK'S WORRY-FREE AUDIT SUPPORT GUARANTEE.

Fill in your information to start up your account. It will automatically start you on the Free edition. No credit card required! Start entering your tax information.

Need help? Look to the right hand side of your screen for free online support.

H&R Block can also file your state taxes if you choose for \$27.95.

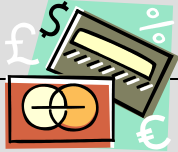




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### What you need to know about canceling a credit card Should You Break Up With Your Credit Card?

by **Bill Hardekopf**

Credit cards are like relationships. It's sometimes hard to break up and the split may hurt you more than the other party. While it may feel good to cut up that credit card, losing the available credit could hurt your credit score and raise the costs of future loans.

Closing a credit card account that you have paid off or don't use seems like a logical thing to do. However, the "credit utilization ratio" is one of the major factors in calculating your credit score, accounting for approximately 30 percent of your score. Closing an account can have a dramatic effect on that ratio.

When it comes to your credit cards, the credit utilization is the ratio of all your credit card balances to the credit limits available on your cards. Having a low ratio (not having much debt but a lot of available credit) is beneficial to your credit score. A high ratio may indicate that you may be a risk for default. A healthy credit utilization ratio is anything below 30 percent.

Closing an old or unused card erases some of your available credit and increases your credit utilization ratio. For example, say you have two credit cards. You have one with a \$3,000 balance and one with no balance, and each card has a \$5,000 credit limit. Your credit utilization ratio is currently 30 percent (\$3,000 divided by \$10,000), a very attractive ratio for lenders to see. But if you close the account with no balance, you decrease your available credit by \$5,000, so your credit utilization ratio increases to 60% (\$3,000 divided by \$5,000).

Another major factor in calculating your credit score is the length of time you've had credit. If you have to close a credit card account and you are choosing between two equal cards, close the one with the shorter history. It is usually better to keep your credit card accounts open for a long period of time.

Rather than closing an inactive credit card account, it may be beneficial to keep that account open and just make a small transaction on it every month or two. Buy lunch on that card and pay that balance completely at the end of the month. That will keep your account active and enhance your credit score by prolonging your account history and keeping your credit utilization ratio low.

Here are some considerations on whether to cancel a credit card account:

If you do choose to cancel your account, follow these steps: 1. Pay off the total credit card balance. 2. Wait for the next bill or call customer service to make sure the balance is zero. 3. Call customer service and cancel the card. They will ask a few questions and may even offer some incentives to change your mind. 4. Send a written confirmation and keep a copy for your records. 5. Check your credit report to make sure the account is closed. This will take a few weeks. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) and check your report for free. Every year, you get one free credit report from each of the three credit bureaus

\*\*Bill Hardekopf is CEO of [LowCards.com](http://LowCards.com), a site that simplifies the confusion of shopping for credit cards. It is a free, independent website that helps consumers easily compare credit cards in a variety of categories such as lowest rates, rewards, rebates, balance transfers and lowest introductory rates.





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### Having a Date Night? How Much Should You Pay Your Babysitter?

#### **A Guide For Determining How Much To Pay Your Babysitter:**

**Ask your babysitter** – If you are contacting a new babysitter, don't be afraid to ask about their usual rate. Some babysitters have an hourly rate set.

**Ask your friends** – If you have a new baby, call someone in your church and ask them what they typically pay for a babysitter. If the amount sounds off, make a couple of calls so you have a point of comparison.

**Check online** – The [babysitter rate calculator](#) allows you to enter your zip code, age of the sitter, and their years of experience, and they will give you a suggested rate. I was shocked to see an 18 year old with a couple of years of experience suggested \$13.25. Either I've lived overseas too long, or I'm in the wrong business. On the other hand, an About.com article suggests we [pay babysitters between \\$4 – \\$12 per hour](#). In general, on Yahoo answers, the consensus was much lower – closer to [\\$5-\\$6 for a babysitter](#).

**Compare it to other typical teen jobs.** What is McDonald's paying new workers?

#### **Factors that Influence Babysitter Pay:**

Age of the babysitter – Obviously, your 12 year old neighbor is going to make less than a 19 year old college student.

Number of kids – Are you a Cheaper By the Dozen family? Well, you're really going to pay for it.

Age of the kids – The younger and more dependant they are, the more it is going to cost.

Is your kid difficult? Some babysitters deserve more money just because your kid is a lot of work.

Special needs – Do you need a babysitter with any special qualifications? If so, the sitter should be compensated accordingly.

Time of day – If the kids are going to be sleeping for 1/2 of the night, then the babysitter does not need to be paid as much.

Weekends vs. Weeknights – Weekends cost more.

Location – How far do you live from your babysitter? Does he or she need to drive a long distance? Are you providing transportation?

Are you exchanging anything else? Providing the babysitter a meal or allowing them to do their laundry is a good way to offer a non-financial incentive.

We all know raising kids can be expensive. However by [saving money while raising young kids](#) we can always make a dollar go just a little bit further.

#### **5 Ways to Reduce Babysitting Costs:**

**Find someone you know.** Teenagers at church often already have a relationship with your kids and are happy to do it for a service with less pay. Just don't take advantage of them. **Offer non-financial benefits.** This could include making the job easier by setting rules for your kids. Rent their favorite movie for after the kids go to bed. Cook their favorite meal. Tutor them. **Go out on week nights.** Babysitters are in less demand during the week.

**Move overseas.** I pay my babysitter \$1.25 per hour, and that's double minimum wage! Still, I'm not sure that babysitting rates are a big enough reason for moving overseas. What do you think? **Plan at home dates.** For several months, one night a week my wife and I put the kids to bed and then cooked a late dinner together. Creativity can make an at home date a lot of fun. Anytime you [avoid the restaurant you save money](#).



\*\*This month's post is by Craig Ford from [Money Help For Christians](#). Craig is a missionary overseas who writes about issues related to faith and finances. If you read his blog you'll learn about things like how to [afford to be a stay at home wife](#). Since I've never had a CLUE how much to pay a babysitter, I am SO excited to bring you his guest post this month!! One of the reasons why some people don't like to get babysitters is because they are clueless about the going rate. They want to pay the babysitter a decent amount, but they also want to be sure they are not overpaying the babysitter.