### **Ponderosa Estates Homeowners Association Newsletter**

March 2013 Edition



**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 selfemployment expenses are greater than \$5,000. If you are unsure whether you are eligible or to schedule

an appointment please call (253) 593-2111



### St. Patrick's Day at the Zoo March 16

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.

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 !!!



Dear Readers, Sorry for the lateness of this month's edition. I was out of town on a family emergency. Thank you for your understanding. Please direct your comments to my email:

gailarae@hotmail.com



"It's all about the Seniors!" -Dinner & Bingo ... Friday, March 16th

Don't miss this wonderful opportunity to help raise money for the Senior Center and the Bonney; Lake High School Senior Class! Dinner will begin at 5:00 pm and Bingo at 7:00 pm at the Bonney Lake High School. Tons of fun to be enjoyed by everyone. See you there! Pre-purchase your ticket for \$8.00 or pay at the door for \$10.00. See any staff member to pre-purchase your ticket.

#### **¤ St. Patrick's Day Celebration at Bonney Lake** Senior Center, Thursday, March 14th

Green ribbons and shamrocks were worn in celebration of St. Patrick's Day as early as the 17th century. Let's keep this tradition alive as we celebrate, laugh and listen to good music together. Cost is \$5.00. Please sign up in the programs binder and see any staff member to prepay.

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### Free museum days in the Seattle area

<u>Cindy Grayson</u>

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

## Ponderosa Estates Homeowners Association Newsletter



### I rish Cream Trifle

Any clear glass container will work for the Irish Cream Trifle. I have used large, small and even votive glasses to serve in.

Irish Cream Trifle Dessert Recipe

Delicious dessert to serve for St. Patrick's Day or anytime. Recipe from HoosierHomemade.com Ingredients

•1 batch of Brownies sprinkled with Andes mints or chocolate chips

•International Delight Irish Crème Coffee Creamer {1/2 cup for pudding + 1/2 cup for cake}

- •1 (4 oz) pkg of Instant Vanilla Pudding + 3-4 drops of green food color
- •1 1/2 cups milk
- •1 box of Andes Chocolate Candy
- •1 bag of Andes Mint Chips (in the baking aisle)
- •1 tub of Cool Whip Whipped Topping or fresh whipping cream

Instructions

**Better Than Brownies** 

1.Mix brownies and sprinkle with Andes Mint Chips, bake and cool

Pudding

2.Combine vanilla pudding with 1 1/2 cups milk and 1/2 cups Irish Creamer {you can use more creamer if you want, just decrease milk, you need a total of 2 cups}

3.Mix well and place in fridge to set

4.After the brownies {or cake} have cooled, cut into pieces and place in a dish, poke with a fork and pour Irish Creamer over, place in fridge about 10 minutes

Assembly

5.Place a layer of brownie in the bottom, top with pudding mixture, sprinkle with chopped Andes candies or chips, add Cool Whip, and sprinkle with Andes mint chips or green Jimmie sprinkles

6.Repeat layers depending on the size of dish you are using



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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, <u>TURBO TAX</u> AND <u>H&R BLOCK</u> ARE HERE TO HELP. BOTH SERVICES EVEN OFFER A FREE VERSION OF THEIR SOFTWARE! LOOK OVER BOTH THE <u>TURBO TAX</u> AND <u>H&R BLOCK</u> 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

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 \$29.95.

## Ponderosa Estates Homeowners Association Newsletter

### 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 gualifications? 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 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.



<sup>\*\*</sup>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.