

Ponderosa Press

Ponderosa Estates Homeowners Association Newsletter

September/October 2013 Edition

PEHOA News:

Come to the PEHOA meetings on the first Monday of the Month 7pm

at Jeff and Aimee Wilkins's basement. Their address is 20310 108th ST E.

Raccoon in the Park

A resident out walking their dog early one morning saw a raccoon that they believed maybe injured or ill. Wildlife can be unpredictable when approached or when they feel threatened. This is a concern to our neighborhood not only because they can destroy property, but also to parents whose children have the potential of being hurt by playing in the park alone. They are cute, but don't get too close. Make sure your garbage can lids are secure, and don't leave a food source for them. According to PEHOA President Brad Doll if they become a danger to our community we may need to take steps to eradicate them.

Pet Waste Stations Installed!

The long awaited, much anticipated, pet waste disposal stations were delivered by Pierce County today! Thank you to Collin Snider, the hard working intern who set up this program for Homeowner Associations in Pierce County. Collin delivered the stations (two of them!) today. Carol met him, and was very impressed by his energy and enthusiasm.

I installed them already, one by each entrance to the Park. They come with signs, and on the bags it says "good human". :)

I'm sure they'll be put to good use.

Thanks again, Collin!

Brad Doll, PEHOA President

Friday, September 20, 2013

Earthquake Awareness: Living with a Shifting Earth



Do you remember the 2001 Nisqually earthquake? Are you prepared for the next earthquake? Explore the science behind Washington's earthquakes. Learn how you can live and prosper in earthquake country. Enter a drawing for a chance to win a copy of "Full Rip 9.0: The Next Big Earthquake in the Pacific Northwest" by Sandi Doughton. Bonney Lake Library @ 3:00 PM

Oktoberfest is coming!

Friday, September 21st @
the Bonney Lake Senior Center



Join in on the fun of Oktoberfest early at the Bonney Lake Senior Center. Featuring musician Gary Hausam singing folk music, marches, polkas and oompah music! Lunch will be Brats and Kraut, Hot German Potato Salad, Spinach & Bacon Salad, Dinner Roll and a special dessert! Head down to the Senior Center to sign up in the programs binder to reserve your seat! Cost is \$5.00 per person.

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Tuesday, October 15, 2013

Assess Your Collectibles

Bonney Lake 2:00 PM - 3:30 PM

Find the value of your antiques and collectibles using online databases and websites. Feel free to bring a small, non-fragile item to price in the class.

•**This event requires registration.** Current Availability: 9

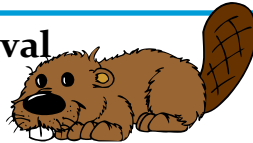
•To register go to

<https://www.piercecountylibrary.org/calendar.aspx?id=281>



Milotte Wildlife Film Festival

Greater Bonney Lake Historical Society



Saturday, October 19, 2013

Location: Bonney Lake Justice & Municipal Center - 9002 Main St E

Visit www.mwlff.org for more information about the first annual film festival, hosted by the [Greater Bonney Lake Historical Society!](http://www.greaterbonneylakehistoricalsociety.org)

"Alfred and Elma Milotte were true pioneers in the motion picture industry. Through their work with Walt Disney and the True Life Adventure series between 1946 and 1954 they gave the world a view of nature that most people had never seen before and then they came to live in Bonney Lake.

This is why the Greater Bonney Historical Society wish to honor their lives with an annual event presenting new wildlife films and the film makers that have the same passion for nature as did the Milotte's.

This year's events will be showing three Walt Disney films, Seal Island, Bear Country and Beaver Valley. All three are Milotte films and winners of Hollywood's Academy Award. Each films will be shown twice for your convenience and all are very Family Friendly. Please join us Saturday, October 20, 2012 between 11:00am and 4:00pm at the Bonney Lake Justice Center, 9002 Main Street East in Bonney Lake WA. Learn about the life and times of two very unique individuals and the art of capturing Nature."

For details, sponsorship opportunities, and a list of films, visit the Film Festival website.



Wednesday, Oct. 9, 6 p.m.

Night Witches:

Russian Women Pilots during World War II

Roger Neill, Sumner resident and docent for The Museum of Flight, will share the story of Russian women pilots, known to the Nazis as night witches. These Soviet women—the only women pilots to fly combat missions in World War II—played a decisive role in Russian military aviation.

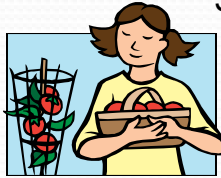
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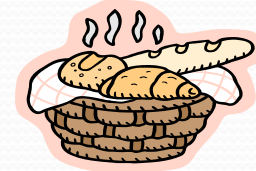
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Self Sufficiency

by Casey Quinn



Any financial planner will tell you the best way to control your wealth is to set up a budget. In that budget, allocate how much money you need to spend on housing expenses, utility bills, gas, and of course, food. Ideally, if there is anything left over, you stash it into savings. The average person will make about two trips to the grocery store a month and eat out once a week. This person could spend anywhere from \$250 to \$350 a month on food! If the budget is for a family, then the amount allocated will increase by hundreds of dollars. What if by making some changes to your everyday life you could take that number and divide it in half, increase your and your family's overall health and be able to stash away more money for retirement? Would you keep reading?

Of course you would! Learning to be more **self-sufficient** is an easy to do and satisfying lifestyle change. So, what does self sufficiency mean and how can you get started? Glad you asked! The idea behind self sufficiency is that you pay a premium on anything done for you. If you could learn to do it yourself, you could pay what it is actually worth and avoid premium fees. Did you buy a coffee in the morning from Starbucks? Congrats! You just paid a premium for someone to brew some beans for you! Anytime you find yourself paying someone to do something that you could have done, you just overpaid for it.

Self-sufficiency is being able to control your own living, provide for yourself and remove the convenience premium applied to restaurants and grocery stores. Now with definitions out of the way, let's start with a few basic changes you can make, which will lead to big rewards to your bank account and your health.



Make Your Own Bread

Starting in the mid 1950s, chemicals, such as hydrogenated oils and artificial preservatives, were introduced to the bread-making process. Also, have you noticed the cost of bread rising in the last few years? In some places, consumers are paying 50 cents to \$1 more than they did even one year ago. Making your own bread does not have to be a time-consuming chore. If that is your concern, get a bread maker. All you need to do is plug in the ingredients, start it up, come back in three hours, and enjoy a great tasting loaf of bread. There are no chemicals, and it's cheaper and leaves your house smelling like a bakery.

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Start a Garden

Have you noticed the price of produce at the grocery store lately? It keeps going up. I won't go into the details of how many chemicals are sprayed on produce before you eat it as I am sure you have heard it all before. However, if you are a regular veggie eater, then did you know you could have a year's worth of produce for the cost of what you are paying now in one month? Interested? Here is all you need:

- Packets of seeds (pick whatever you want to grow) ; Some dirt (either in a pot or in the ground) ; Shovel ; Water

That's it. Seems simple, right? All you need to do is plant the seeds at the right depth, make sure they get some sun and water, and in no time at all, you will be eating fresh produce all year round without paying a convenience premium. Fall Gardening can be an option to extend your fresh vegetable harvest. There are many posts on this subject available on the web. Google Start a Fall garden for more information.



Make the Most of Canning

Now that you have your own veggies in the garden, you can make your own tomato sauce, ketchup, salsa and many other products that you are currently buying. Once made, it can be canned and stored for more than 12 months! When canning on your own, you are using no preservatives or chemicals, you're using your own veggies, and best of all, you paid practically nothing for them!

To get specific recipes, I would recommend getting [*The Ball Blue Book of Canning and Preserving Recipes*](#). It has great recipes and provides specific instructions on how to heat, prepare and store your goods.

By following the steps in this article, you could save hundreds of dollars a year! Start today and save!

These items are just the start. Examine what you spend your money on and ask yourself the question: Could I have done this myself? If the answer is yes, read up on it, start doing it, and escape the convenience premium. You'll see a difference in your savings and in your health.

Take the Next Step:

- Making your own bread doesn't have to be a big chore. [*Artisan Bread in Five Minutes a Day: The Discovery That Revolutionizes Home Baking*](#)

- shows how to make bread without a bread maker. For help on starting a garden, click [here](#).

- Take control of your finances. Subscribe to our weekly "[Surviving Tough Times](#)" newsletter.

- This free html newsletter will provide ways to survive in this challenging economy. Each issue features nine articles to help you stretch your dollar!

- Reprinted from the Dollar Stretcher blog <http://www.stretcher.com/stories/08/08aug18b.cfm>

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Top Five Ways to Lower Your Car Insurance Premium:

When you request car insurance quotes you may wonder what things you can do to get lower rates. Car insurance coverage can be expensive and depending on your driver profile, the type of car you drive and a few other demographics it can be even pricier. Knowing how to lower your car insurance rates can help get you a lower rate over time. As is with any important purchase, doing your homework is essential to you getting what you need at a price you can afford.

5. Change your car insurance deductible. Choosing a higher deductible will lower the amount you pay for your car insurance premium. Deductibles only come into play when you file a claim against your collision, or comprehensive policy. So, if you set aside the amount of money you will need for the deductible should an incident occur you can save a bundle. However, unless you are certain that you can afford the deductible you should not do this.

4. Reduce your coverage. Reducing the amount you are covered for if you are over insured will save you money. First you need to look at the amount of coverage you have, in many cases the state required minimum is perfectly adequate. For instance, if your car is barely worth a thousand dollars there is no sense carrying coverage for collision and comprehensive. You will likely spend more on your premiums for this coverage in a year than your car is worth.

3. Compare multiple car insurance quotes. Buying car insurance after getting just one quote is not advisable as one car insurance company may charge you significantly less than another. Likewise, sticking with the same company year after year and assuming you are getting the best rate available to you is limiting. Go online request multiple car insurance quotes and compare the prices and policies before deciding which ultimately suits your needs.

2. Research the vehicle that you drive. Much of the cost of your car insurance premium is based on the car you are insuring. When you are ready to get a new vehicle do your homework. Find out the average cost of car insurance for the cars you are considering. Look for a car with a good reputation for safety and a low desirability among car thieves. Steer clear of cars that are flashy, considered to be a luxury car, or known for performance.

1. Always keep safety in mind. The safer that your car is the lower your car insurance premium is going to be. Driving a car with safety features such as anti-lock brakes, a theft deterrent system, or passenger side air bags will help get you a lower rate on your car insurance premiums. Call your car insurance provider and give them a list of all the safety features on your car to ensure they are listed on your policy. Ask your car insurance provider if you are getting a discount for the safety features on your car. In addition to this, make sure you mention all the safety features your car has when you are in the process of getting new car insurance quotes.

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Ants in the House: Tried-and-True Methods



I, too, have invasions of those tiny ants, usually for a few weeks in the spring. I have tried the little bait traps you can buy and it's possible that they are destroying some nests, but I still have ants. Other methods that have worked for me the most effective solution for me has been to find out where the ants are coming in and create a barrier. The best barrier, by far, has been clear dishwashing liquid. (I use Ivory.) Pour a little in a paper cup and dab it on the surface with a Q-tip. The detergent is invisible and you don't have to worry about using it on surfaces in your kitchen. Ants absolutely won't walk across it. This worked well in my mailbox (they were nesting in the door hinge) and when ants were coming in a tiny gap under the hinge side of my back door.

If I'm not sure how the ants are getting in, I scatter around some granules of uncooked Malt-o-Meal where the ants are. When my house was being remodeled, one of the workers told me he had heard about this on one of the nature channels. The ants love the granules and take them back to the nest and feed them to the queen, but the ants can't digest Malt-o-Meal and they eventually die. I don't really know for sure if this is working, just like the bait traps, but I do seem to have a lot fewer ants since I started doing this.

The ants need moisture to survive. I cleared several years' worth of leaf mold away from the foundation of my house outside of the wall where they seemed to be entering and found two or three big nests of the ants, which I cleared away. This really decreased the number of ants coming into the house. I have had them attracted by potted plants and a vase of flowers, so during the worst months, I keep these away from outside walls. The ants also love warmth. I've had them get into the recharger unit of a flashlight that was mounted on an outside wall. I unplugged it and let it cool so the ants would leave, and then moved it to another location on an inside wall. When they were attracted to the warmth of the clock radio next to my bed and started raising their babies under it, I got rid of them with a damp paper towel and then sprinkled a lot of dry boric acid powder under the clock and they never came back. You can buy boric acid in the first aid section of any store, and it is very inexpensive. *Janet*

Ants in the House: Make the Ants a Sweet Treat

My mother-in-law shared this trick with me and it really works! Make a 50/50 mixture of powdered sugar and borax. Put it in a lid or on a paper plate. The ants are attracted to the sugar and take the borax back to the nest with the sugar. We had landscaping done and it must have disturbed a nest of carpenter ants. They were everywhere, inside and outside. One plate for the inside and one for the outside cleared our problem up in about a week. Be sure children and pets cannot get at the mixture. Borax is harmful if ingested. You can find borax in the laundry soap aisle of your grocery store. *Ross*
for more on how to get rid of ants go to : <http://www.stretcher.com/stories/05/05aug29a.cfm>

