

# PONDEROSA PRESS

## PONDEROSA ESTATES HOMEOWNERS ASSOCIATION NEWSLETTER

March 2014 Edition

NEXT PEHOA MEETING MARCH 3<sup>rd</sup>. Annual meeting will be held on Monday May 19th at 7:00 pm in the meeting room at the Bonney Lake Library. More info on this in the near future.

### Presenting Yourself as a Polished Professional – A Work Source Workshop presented at the Buckley Library Thursday, March 6<sup>TH</sup> from 2:00 PM - 4:30 PM

Register to participate in a workshop will assist job seekers in learning how to prepare for an interview and what to say/what not to say. Job seekers will learn the benefits of pre-interview prep work and how to respond to over-qualification, salary and background issues in the most positive way possible. All attendees will receive an Interview Survival handout.

#### This event requires registration.

Current Availability as of press time: 15. Register at the link below:



[https://www.piercecountylibrary.org/event\\_registration.aspx?id=281&event\\_id=21085](https://www.piercecountylibrary.org/event_registration.aspx?id=281&event_id=21085)

### Workshop on Hiking Essentials

Buckley Library **Saturday, March 29, 2014**

1:00 PM

Learn the 10 hiking essentials from James Montgomery, Mount Rainier National Park trail crew leader and former park ranger. Explore the possibilities of adventure and know how to be safe as well as prepared for your experiences in the great outdoors this Spring and Summer.



### What Does it Take?

Bonney Lake Library **Saturday, March 1<sup>st</sup> &  
Tuesday, March 11<sup>th</sup> @ 11:00 AM**

Explore the college admission process and join the discussion on understanding admissions requirements for Washington state colleges and universities.

Bonney Lake Sylvan Learning Center representatives will lead the free workshops.

### St. Patrick's Day at the Zoo March 15

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 !!!

**Wednesday, March 5<sup>th</sup>, 19<sup>th</sup> & 26<sup>th</sup>, 2014**

### Affordable Care Act In-Person Assister Available to Help Residents

Sumner Library--10:00 AM - 7:00 PM

Learn about what the Affordable Care Act means for you and how the enrollment process will work. This event is made possible through a partnership with the Tacoma-Pierce County Health Department and Sea Mar Community Health Centers. More information and resources on our web page on the Affordable Care Act

<http://www.piercecountylibrary.org/services/research-corner/library-created-resources/affordable-care-act.htm>

Please call 1-855-289-4503 (toll free) to sign up.



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### Puget Sound Energy Offers FREE Refrigerator Recycling

Did you know that PSE offers FREE refrigerator recycling? With FREE Pick up and a \$25 Reward ?

They DO ! The program is open to all PSE customers in an effort to prevent old refrigerators and freezers ending up in the landfill. And as a bonus they PAY you \$25 to haul it away !

Requirements for Program Participation are: The refrigerator or freezer must be clean, empty, defrosted, and in working condition. The size limit of the refrigerator/freezer is 10-32 cubic feet.

You must be a current Puget Sound Energy electric customer. Limit three appliances per household.

If you are recycling one side-by-side refrigerator, it will be considered as one appliance for recycling. It will not be counted as two separate units.

An adult, 18 years of age or older, must be present to sign and release the unit at the time of the pickup.

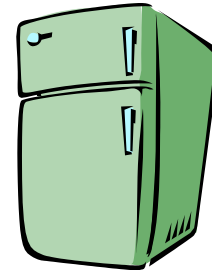
The unit needs to be plugged in and running on the day of the pickup.

Recycling appliance must be disconnected from waterlines prior to the pick up crew's arrival.

**You must provide clear and safe access to your appliances for the removal team.**

**They will not risk injury or be able to move personal effects or modify your home (e.g.: remove door or railings) to remove the unit(s).**

**Thank you for participating in Puget Sound Energy's Appliance Recycling Program.**



**Recycling your old refrigerators and freezers helps you save up to \$200 per unit a year. All units are recycled in an environmentally responsible manner and most materials of glass, metal, and plastic is collected and reused.**

**If you have any questions or would like to schedule your pick up date by phone; contact our customer service center toll free at 877-577-0510.**



#### **Great Date Night Idea!**

#### **Museum Pass Available at the Library check out a pass for free admission to area museums**

As part of a cooperative project among Pierce County Library, Tacoma Public Library, Puyallup Public Library and local museums, Pierce County Library customers have the opportunity to use special passes for free admission to the partnering museums. Partnering museums are **Museum of Glass, Tacoma Art Museum** and **Washington State History Museum**. Visit your [Pierce County Library](#) to check out a museum pass, using a valid library card. Checkout is limited to 1 pass per museum for 3 weeks. You may check out passes to the 3 different museums. Although passes cannot be reserved or renewed, you can check for availability by searching the [library catalog](#) for "museum pass." Pass users must adhere to the rules of the museum.

Go to: <https://www.piercecountylibrary.org/books-materials/museum-pass.htm> for more information.

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### One Income Living in a Two Income World

by [\*Deborah Taylor-Hough\*](#)

I hear it all the time: “It must be nice making so much money you can be home with your kids. We could never afford to do that.” Excuse me?! Our family of five lives on an income which could easily qualify for several low-income programs. We make so much money, huh? Where is it?! Now please don’t get me wrong. I’m not complaining. My husband and I have voluntarily, and quite happily, chosen this frugal lifestyle. But it’s funny to hear the misconceptions others have about our finances.

#### COMMON MISCONCEPTIONS

The assumption seems to be, if you’re home with your children full-time you must be rolling in piles of money. Common urban folk-lore unsettles us with the “fact” that it will cost over two hundred and fifty thousand dollars to raise each child to adulthood. According to those figures, it would cost over half a million dollars to raise our three children! Gulp. . . .Maybe the numbers are accurate if I bought my children’s clothing exclusively at up-scale specialty stores, sent “Buffy” and “Skip” to ultra expensive private schools, and outfitted their rooms with the latest audio/visual equipment and top-of-the-line designer crib ensembles.

#### REALITY

But the reality in our neighborhood is drastically different. Nearly every family on our block has consciously made the choice, at least for A time, to make the necessary sacrifices so one can parent can be home with their young children. I hope you won’t think we’ve all Dropped out of life and taken up an existence of soap operas and bon-bons. Far from it. Many of the women have cottage industries or attend college. Some do consulting work to stay abreast of their professions. A neighbor stays home with her children, actively pursuing a writing career. But even with additional part-time incomes, the families on our street don’t make the money that statistics claim we’ll need to adequately raise our kids. But raise them successfully, we will!

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### THE SECRET

So, what's the secret to "one income living in a two income world?"

Actually, there are several easy tricks:



#### 1) Watch Your Purchases

Watch your purchases, even small ones, carefully. If you're cautious with your pennies, the dollars will take care of themselves.

For one month, keep a detailed spending diary of all expenditures, even for newspapers and coffee. Seeing it all in black and white can be eye opening. Buying a latte' at the local espresso bar each morning can easily cost you \$30-\$40 per month. Most people spend at least \$5 each weekday on food related items at work. (Lunch, pop, coffee, snacks, etc.). Bringing lunches, treats and drinks from home could save your family nearly \$100 per month, or \$1,200 per year!

Groceries are one of the few fairly flexible expense categories in most families. Learn tricks for saving money by careful meal planning and using up leftovers. Investigate the concept of cooking for the freezer (i.e.: [Frozen Assets](#)). Learn to buy in bulk, and take advantage of lower prices by planning your menus around the grocery sales flyers in the newspaper.

Little expenses add up quickly if they're done on a regular basis. When you find the areas in your life where the money is draining out, plug up the holes!

#### 2) Live Within Your Means



Vow to live within your means. Easier said than done – but it can be done!

The first step is establishing a budget. If you have problems keeping to a written budget, try the envelope system. Figure out how much money you need each month for the different categories of expenses (food, clothing, gasoline,

bus fare, etc.) and place that amount of cash in separately labeled envelopes. You will have a concrete visual aid to show you exactly how much money you have left to spend in each category. And you will see clearly that borrowing money from another envelope leaves less money in that other category. The envelope system is great for people who tend to think that as long as there is a positive balance in the checkbook, they can keep on writing checks.

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### **3) Get Out of Debt**

Get out of debt, and stay out. In 1996 alone, there were over one million personal bankruptcies filed in the United States. The majority of these were the result of poorly managed consumer debt.

Does your installment debt (not including mortgages) total more than 20 percent of your income?

Have you taken cash advances on one credit card to pay the monthly payments on other cards or credit accounts?

Are you at your credit limits?

Are you receiving letters, phone calls, or notices from collection agencies?

Do you have difficulty imagining your life without credit?

If you answered “yes” to even one of these questions, consider seeking advice from a financial planner. You could be on the way to severe financial difficulties, or even bankruptcy. Contact Consumer Credit Counseling Service for free financial advice and debt counseling. Call 1-800-388-CCCS for the office near you.

### **4) Identify Priorities**

Identify personal priorities. No one can set your family’s priorities for you. But if you don’t take time to think them through, articulate them clearly and live them out, you’ll find you have lived a life that is not a true reflection of your inner priorities.

Clarify your personal definition of success and meaningfulness by writing out a brief mission statement for your life. Then evaluate every purchase and activity in light of your personal life mission.

If having time for community involvement is an important priority, can you pare back the non-essential activities to allow room for volunteering and service? Watching evening television might be a relaxing pastime, but is it adding anything to your community’s quality of life? If staying home with your children is a top priority, are you willing to do whatever it takes to make it happen? It’s not a crime to shop at thrift stores for your family’s wardrobe essentials. And your children won’t hate you if you don’t take them to Hawaii every year (these are extreme examples, but I think you get the point).

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### 5) A Support Network

Establish a support network of friends in similar financial circumstances. If money is tight, every decision can become a financial one. It helps to have friends who understand personally the difficulties you face, and can offer support for the choices you're making.

### 6) Resource

Tap into the many resources available for simple living. There are newsletters, books, websites, and even local study groups that can inspire you and offer practical ideas for living within your means.

#### WHAT IT TAKES

It doesn't take a salary the size of Bill Gates' to live on one income. But it does take careful planning, focused priorities and a non negotiable commitment to stay out of debt.

There are sacrifices involved, but if your heart's desire is to be home with your children, the rewards of staying true to your convictions will far out-weigh any losses you might experience.



Our family faced these decisions nearly ten years ago. We followed our hearts, and we'll never regret it. I drive my used, rusty station wagon with pride. Laugh if you must, but we don't make monthly car payments and our yearly license fees and insurance premiums are minimal. Driving used cars is just one of the many choices we've made that allow me to be home each day with our young children.

#### SACRIFICES?

Am I making sacrifices? Maybe. But for me, the real sacrifice would be giving up the joys I share each day with my three kids.

Laughing together. Growing and learning side by side. Being available to others in need. Those are joys that I can never recapture if I miss this opportunity now. Carpe diem. Seize the day.

By making a few not-so-difficult financial decisions, we have been able to reach our dream of living on one income in a two income world. If you share that dream, I believe you can make it happen, as well. It can be difficult, but the benefits of making it work are beyond belief! Follow Debbie on Face book <https://www.facebook.com/debitaylorhough> for more inspiration on this subject and More.

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### Celebrate St. Patrick's Day in style make Luck 'O the Irish Cream Trifle

Use any clear glass container for the Irish Cream Trifle dessert  
Use large or small containers even votive glasses will work to serve this decadent delicious dessert.  
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

