

# Ponderosa Press

## Ponderosa Estates Homeowners Association Newsletter

January 2015 Edition



5th Annual

### You Me We Celebration

**"A Festival of FREE Family Fun!"**

**January 30th, 2015, 6:00 p.m. - 9:00 p.m.**

**Showare Center in Kent**

Mark your calendar for the 5th Annual You Me We Celebration as we join together as a community showing why Kent is one of the best cities in the nation to live, work and play. There are hands-on activities, entertainment and exhibitions for the entire family.

Happy New Year from your PEHOA Board members!

Our next HOA Meetings is Monday January 19th, contact Brad Doll ([Braddoll@MSN.com](mailto:Braddoll@MSN.com)) for details on meeting place and time...



**Would YOU live in an area at risk from active volcanoes? If you live in Washington, you DO!**

**OPENS JANUARY 31, 2015 from 11am - 2pm**

In Washington State, we live in the shadow of five active volcanoes: Mount Rainier, Mount St. Helens, Mount Adams, Mount Baker, and Glacier Peak. Each one of these volcanoes has the potential to erupt again and disrupt the lives of Pacific Northwest residents.

Explore the historic interaction between the people of Washington and an ever-changing volcanic landscape through native legends, scientific discovery, contemporary environmental management, and disaster preparedness.

*See exhibits on:*

Historic eruptions

Modern eruptions, including that of Mount St. Helens almost 35 years ago

The anatomy of a volcano

The impact on Northwest culture

Climate change and Northwest volcanoes

Disaster preparedness

**"Mount Saint Helens taught us that mountains are inherently unstable. They grow, pile up lava and ash, form steep slopes and fall."**

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### Just How Much does Your Smartphone Cost a Year??

By [Mike Cetera](#) · Bankrate.com

Monday, January 5, 2015

If you had to guess how much an iPhone 6 costs, including one year of service with 4 GB of data included each month, what would you say? No cheating here. Give an honest guess.

What's your estimate? \$1,000? 2,000? Gulp, \$7,500? That high four-figure number is what one contestant guessed on a recent episode of "The Price is Right," the long-running game show that has audience members bid on products for a chance to win cash and prizes. The goal: Beat the other three contestants with a guess that's closest to the product's retail price without going over. Look, we know it might not be easy to quickly estimate how much a Smartphone costs over the course of a year, but if you've bought a cell phone since they stopped coming in brick form you probably can do better than the inflated guesses offered by the first two contestants -- \$7,500 and \$7,501. Even host Drew Carey took a not-too-subtle dig at the big bid: "I hope the marketing people at Apple are watching this." And while the other two contestants offered guesses more tethered to reality -- with bids of \$850 and \$930 respectively -- they actually underestimated the cost by quite a bit. Carey said the actual retail price is \$1,969. Even that may not be the likely price you'd pay. Let's break it down.

If you purchased a 16 GB iPhone 6 via the Apple Store, you might pay \$199 for the phone. Here's what one year of service with 4 GB of data and unlimited talk and text each month would cost. This calculation assumes you bought a subsidized phone with a 2-year contract. (T-Mobile offers unsubsidized options through the Apple Store.)

#### **AT&T**

Plan price: \$40 per month for 3 GB/\$15 per extra GB

Smartphone line access: \$40 per month

Activation fee: \$40

First-year cost: **\$1,379**

#### **Sprint**

Plan price: \$80 per month for unlimited data

Activation fee: \$36

First-year cost: **\$1,195**

#### **Verizon**

Plan price: \$70 per month for 4 GB

Smartphone line access: \$40 per month

Activation fee: \$35

First-year cost: **\$1,554**

With additional taxes and fees, you're going to pay more in total than the plan outlines offered above. But we can all agree on three things, right?

Nobody makes it particularly easy to figure out how much it will set you back annually to own a Smartphone. A Smartphone costs *way* less than \$7,500 a year. A Smartphone still is an expensive convenience.

Read more: <http://www.bankrate.com/financing/mobile-finance/price-is-right-iphone-bid-all-wrong/#ixzz3OFYO3esk>

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### \$\$ January Deals from the Supermarket and Beyond \$\$

Just because the holidays are over doesn't mean the sales are. January markdowns are practical. Smart shoppers will find discounts on sheets, towels and home goods, along with the ingredients for some major comfort foods (apple pie, lasagna) to ward off winter's chill. But there's also a little fun and sparkle, too. Look for deals on citrus fruit, Super Bowl snacks, electronics and winter sports equipment. Hungry to get out and enjoy the natural world? You can do that at a discount in January. On Martin Luther King Jr. Day, national parks are offering free admission.

Here are some of the January food bargains and sales you'll see. You're in luck if you crave comfort food in January.

Ground beef, the staple of casseroles, soups and stews, should be about \$4 a pound, says Stanley Lobel, president of Lobel's, a butcher shop in New York. "It goes a long way with a little bit of meat," he says. And hamburger "is probably the most reasonable cut." His suggestions for a couple of easy meals: Get 2 or 3 pounds and make a big lasagna. "It's good for two to three meals if you make a big one," Lobel says. More comfort food on a budget: Mac and cheese with a steak twist.

Stir-fry a little top or bottom round (first cut of the chuck), which you can pick up for about \$4.50 a pound, Lobel says. Then chop it into your favorite Mac-and-cheese recipe for a heartier version, he says. Looking to brighten that New Year's Day brunch? Citrus -- especially grapefruit -- is a great buy, and it should be delicious in 2015, says Chris Romano, a global produce procurement team leader for Whole Foods Market. Look for individual grapefruit to be going for 79 to 99 cents a pound, and bags of smaller grapefruit to be discounted 20 to 30 percent, he says. Also good buys in January: Satsuma's and Clementine's. Savvy shoppers should be able to find 5-pound boxes or bags for as low as \$4 to \$5, he says. **Now for something less tart** To get a bargain on pears, look for the d 'Anjou variety, Romano says. You'll find this juicy variety for 20 to 30 percent off -- meaning about \$1.50 a pound, he says.

Another midwinter bargain: apples. Look for price cuts of 20 to 30 percent -- with prices of \$1.50 to \$2 a pound for conventional fruit, and \$2 to \$3 a pound for organic, Romano says.

For a deal that will leave you anything but blue (except maybe for your fingers), fresh South American blueberries will be 40 to 50 percent off in January, Romano says. For a few days in the first half of every January, electronics companies preview many of their new gadgets and goodies at the Consumer Electronics Show in Las Vegas. The next week, as retailers try to clear shelf space for items and new models, a lot of the previous year's electronics go on sale, says Mark LoCastro, spokesman for DealNews.com, a shopping and deal-tracking site. "With so much new technology, it's the beginning of the electronics clearance season," he says.

Look for deals on everything from smart TVs and audio equipment to digital cameras and tablets, he says. "But the timing can vary from device to device, so be aware of the release dates." Want to get away and take in some outdoor splendor -- a dose of those beautiful, spacious skies or purple mountain majesties? You may be able to do it for free in January. The U.S. National Park Service will offer free admission to its national parks six times in 2015, according to the service's website. The first date on the 2015 calendar: Martin Luther King Jr. Day on Jan. 19. Roughly 133 of the country's 401 national parks charge entrance or tour fees, according to the site. But those fees will be waived if you visit on the King holiday.

Retailers offer winter white sales toward the end of January. Expect deals on everything from bed linens, pillows and comforters, to bath towels and curtains, says Dan Butler, senior adviser to the National Retail Federation and president of Maple Point Consulting. You'll also see price cuts on small kitchen appliances. Gearing up for a wedding or wedding gift? Things like fine china, crystal and silver will be on sale, he says. Look for deals of up to 20 percent off, Butler says. One area where you might not realize there are discounts: furniture. Some makers release their new collections in February, so last year's models could be on sale in January, says LoCastro. Shop around and you'll see deals of 10 to 20 percent off, he says.



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### 10-Minute Tasks to get you Organized for the New Year

**The 10-Minute Pantry Inventory** - You know all those food items that get pushed to the back of your pantry and never used? Spend some time taking inventory of all the food items you have in your pantry. Then think of creative ways to use those items this week. You probably have several meals in your pantry just waiting to be cooked. By cooking these meals instead of buying more groceries, you will save money on your family's food bill this week.

**The 10-Minute Coupon Organization** - Even if you don't clip coupons for grocery shopping, you probably use them for health and beauty products, taking the kids out for pizza, haircuts, oil changes, etc. Spend ten minutes organizing and going through your coupons, throwing away those that have expired and pulling out ones that will expire soon. The reason for this task is obvious. You can't save money with coupons if you can't find them when you need them or if you miss the expiration date.

**The 10-Minute Medicine Cabinet Cleanup** - How many times have you bought cough drops or cold medicine for the kids only to find when you got home that you already had plenty? Protect your family by taking time to clean out any old and expired medicines. Then take inventory of what's left so you won't buy more of something you already have.

**The 10-Minute Closet Clearance** - This one will save you both time and money. Spend some time sorting through your family's closets and pulling out the clothes you and your kids don't wear anymore. While you're at it, look for new combinations of outfits, using pieces you already have. By combining separates into different combinations, you'll all feel like you have new outfits without actually buying anything new.

**The 10-Minute Toy Sort** - Take ten minutes to go through your children's playthings. Pull out those extra toys they won't even miss. Donate them to charity or save them for your next yard sale. Pick out the toys they do enjoy but haven't used in a while. Put them up in the attic or on a high shelf. Next time your kids are begging you to buy new toys, pull down some of the forgotten toys. See if they don't get just as excited as if you had bought something new.

Nancy Twigg is a Christian speaker and the author of [Celebrate Simply: Your Guide to Simpler, More Meaningful Holidays and Special Occasions](#)



January 2015 Edition

### After-tax 401(k) rollover to Roth IRA OK'd

By [Chris Kissell](#) • Bankrate.com



Millions of employees have had the option to make after-tax contributions to their traditional 401(k) plans for many years -- long before the Roth 401(k) came on the scene. Now, a recent IRS ruling makes it easier to do an after-tax 401(k) rollover to a Roth IRA.

The ruling potentially will benefit many workers, especially those whose incomes make them ineligible to contribute to a Roth IRA annually.

#### **401(k) contribution rules**

On a pretax basis, employees can't contribute above certain limits. In 2015, for instance, the limit is \$18,000; those 50 and older can make additional catch-up contributions of \$6,000. This money is not counted toward income, and all gains are tax-deferred. The limits are the same for Roth 401(k)s, though the contributions do count toward income and all gains are tax-free.

But employees can sock away a lot more retirement cash if their company plan offers an after-tax option in a traditional 401(k). For instance, the IRS established a limit of \$53,000 for individuals in 2015.

Thanks to the recent IRS ruling, employees now can more easily roll over after-tax contributions into a Roth IRA when they retire, or after leaving their company.

"In essence, you can now contribute over \$50,000 per year into your Roth IRA," says Brian Frederick, CFP professional at Stillwater Financial Partners in Scottsdale, Arizona.

#### **Clarifies and streamlines the process**

In recent years, a growing number of employees retiring or separating from their company have tried to avoid future taxes on gains altogether by rolling their after-tax contributions into a Roth IRA. But because IRS rules on the matter were so murky, employees typically had to jump through a series of hoops to accomplish their goal -- and in the end, they often had to pay some taxes to complete the rollover. To read the rest of the article go to :

<http://www.bankrate.com/finance/retirement/after-tax-401k-rollover-to-roth-ira-rules.aspx#ixzz3OLSHY5kH>