

Ponderosa Estates Homeowners Association Newsletter

April 2015 Edition

Kids Easter Egg Hunt April 4, 2015

11:00 a.m.

[Allan Yorke Park](#), 7302 West Tapps Hwy
The City of Bonney Lake community Easter Egg Hunt begins promptly at 11:00am at Allan Yorke Park, rain or shine. There is no charge for this event. Children ages 1-11 are welcome. Bring your baskets and your camera to take a free picture with the Easter Bunny!

Don't be late - once the gun goes off, it's over in a manner of minutes!



Haulin' Eggs 5k Fun Run

April 4, 2015, 9:00 a.m.

[Allan Yorke Park](#), 7302 West Tapps Hwy, Bonney Lake
The **Haulin' Eggs 5k Fun Run** is a hilly course where you literally haul eggs as you run! During this unofficially timed 5k event, participants will collect one egg at each kilometer; each egg corresponds to a goodie at the end of the race. The 5th, and final egg will be an egg shaped finisher prize. Awards will be given to the overall first place male and female finisher. After the race, join us for the family Easter Egg hunt through Allan Yorke Park! For details or to register visit the race signup page:

www.active.com/bonney-lake-wa/running/races/haulin-eggs-fun-run-2015

Daffodil Parade set for Saturday April 11th

Get your rain gear and lawn chairs it is Daffodil Festival time again!! Plan a great family outing to see all the floats, bands and flowers at this year's Parade! The Daffodil Festival will be celebrating it's 82nd year during the 2015 festival season with the Daffodil Parade being the highlight of Festival Week. The parade travels through the four cities of Tacoma, Puyallup, Sumner and Orting and consists of over 150 entries, including floats, bands, marching, and mounted units. Floats are decorated with thousands of fresh-cut daffodils and the parade is a bridge that links one generation to another.

The Parade route is legendary and involves all the communities in the valley. Beginning at 10:15 AM Grand Floral Parade will flow through its route in Tacoma starting at 11th & Pacific Ave. Then its on to Puyallup at 12:45 PM Grand Floral Parade winds through town starting at Sparks stadium on the corner of 7th Ave SW & 5th St SW. At 2:30 PM Grand Floral Parade Sumner begins at Kincaid Ave & Main St.

Finally, at 5:00 PM Grand Floral Parade Orting starts Bridge St & Washington St flows through the streets of Orting for all the folks in that community to enjoy. Don't miss this traditional community event of the season!

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Spring Break Superstars

March 30 - April 3
10:00 am - 4:00 pm



Salute the Zoo's conservation animal superstars: Red wolves, sharks, polar bears, and tigers. Participate in hands-on activities all week, including a Secret Code Scavenger Hunt, and watch animals enjoy special enrichment treats. We'll celebrate a different species each day of the week.

Saturday, April 18, 2015

Growing with Friends at the Bonney Lake Community Garden

Bonney Lake 11:00 AM

Event audience: Adult

Meet at the library. We will walk a short distance to the garden:
April 18 - Garden Planning and Early Planting: Cold-Hearted Plants

Walk from the library or meet at the garden:

May 9 - Planting Vegetables and Herbs: Frost-Sensitive Plants

June 13 - Watering, Feeding and Weeding

July 11 - Garden Maintenance, Pruning, Thinning and Staking

Aug. 8 - Composting and Mulching

Sept. 12 - Harvesting and Preserving

Saturday, April 11, 2015 Sauerkraut: Grow and Can It

Sumner 11:00 AM

Event audience: Adult

Discover health benefits and how to can sauerkraut, a staple during The Great Depression.

Tuesday, April 21, 2015 Consumer Safety

Sumner 7:00 PM - 8:00 PM

Event audience: Adult

Protect yourself from identity theft and scams, stay safe in social media and email, and find great reviews before making big purchases or hiring local services.

•**This event requires registration.** Current Availability: 15

Friday, April 24, 2015 Minecraft Club

Sumner 4:00 PM - 5:30 PM

Ages 7 - 13

Event audience: Children, Tween (ages 9-12)

Play, build, learn and compete with other Minecraft fans. 10 laptop computers available; please bring your own laptop if possible.

Snacks provided.

Thursday, April 30, 2015 Cloud Computing

Sumner 2:00 PM - 3:00 PM

Event audience: Adult

What is cloud computing? How does it work and how can I use it?

Learn basic definitions, find uses in daily life and discover free resources.

* **This event requires registration.** Current Availability: 15

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Frugal Non-Candy Easter Basket Filler Ideas

Easter is one of the biggest holidays of the year and many children look forward to receiving brand new dress clothes and baskets every year. If you look forward to giving Easter baskets to your children each year but don't enjoy the high price of expensive pre-made baskets, here are some simple ideas for saving money on this fun holiday tradition. Like anything else you buy, it helps to set a spending limit — maybe \$5 per Easter basket. Then have fun being creative and trying to keep within your basket budget. try to shop for Easter basket fillers in advance (I use the same principle for Christmas stocking stuffers, too). You can keep a basket in the corner of a closet for storing these types of items found throughout the year. Keep an eye out for small games and toys in clearance bins at the grocery store, at dollar stores, and during any stops to thrift stores or yard sales.

Here are some Inexpensive Easter Basket Filler Ideas:

Plastic eggs can be reused every year. Fill with jelly beans or small plastic toys of interest to the child. Bags full of fake bugs, dinosaurs, etc., can often be found at dollar stores for under a \$1 per bag.

Homemade candy and treats.

Homemade frosted Easter-shaped cookies individually wrapped. You can also make cookie lollipops by adding a lollipop or ice cream stick before baking. Crispy Rice Treats or Popcorn Balls colored with pastel food coloring and shaped like eggs.

Sidewalk Chalk Eggs: Mix 1 cup plaster, 1/2 cup water and several drops food coloring. Pour mixture into empty egg carton sections. When dry, peel away the carton and hot glue two sections together at the center to form a complete egg. Toys from fast food children's meals can be found in "like new" condition at thrift stores and yard sales for \$0.25 or less.

Rubber stamps and stamp pads.

Homemade play dough, Crayons, Small bag of potato chips, Bubbles, A jump rope, Jack's, A Frisbee, Chopsticks, Fancy shoelaces, Stickers, Books, Stationary, note cards, envelopes, stamps, Coloring books or coloring sheets.

Find some simple Easter related clip-art and print the picture out in black and white for homemade coloring sheets, or print out several and staple them together for a custom made coloring book. New novelty pillowcase, flower pot (fill w/packet of seeds, soil, drainage rocks, gardening gloves, instructions for growing their own Spring flowers).

For older kids/teens, try a make-up container (including sample sizes of soap, perfume, lip gloss, nail polish, etc.), a fishing tackle box (include a few lures), a personal popcorn bowl (containing a bag of gourmet popcorn), or a new purse. For teen-agers or grown children, try a grocery bag filled with their favorite foods.



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What to know about Obamacare tax forms

By [Kay Bell](#) • Bankrate.com

The Affordable Care Act, or ACA, became law in 2010. It was deemed constitutional by the U.S. Supreme Court in 2012. And now, during the 2015 tax season, almost every American must deal with the tax realities of the health care law popularly known as Obamacare.

For most taxpayers, the IRS' ACA requirement simply involves checking a new box on tax returns. Others have received a new tax reporting document and must complete added forms or work sheets. Here's a look at seven pieces of Obamacare tax paperwork that many taxpayers are likely to encounter.

Three returns, three new lines

For the 2014 tax year, individuals must have obtained ACA-approved health care coverage or qualified for an exemption from such coverage. If they did neither, they are obligated to pay a penalty, known as the shared responsibility payment. Each of these situations is accounted for on a new line on each of the three individual tax returns.

If you had ACA-required health care, known as minimum essential coverage, for all of 2014 for yourself, your spouse (if filing jointly), and anyone you could or did claim as a dependent, you simply check the box next to the "full-year coverage" notation on this line and leave the amount section empty.

The check-the-box option is found on:

Form 1040 Line 61 Form 1040A Line 38 Form 1040EZ Line 11 Simply checking the box applies to the millions of Americans who have health care coverage through work or who are insured under a variety of other approved programs, such as Medicare, Medicaid or the military.

This easiest of Obamacare tax tasks will be accomplished by most taxpayers, according to the IRS.

Form 1095-A for exchange policies

You also can check the tax return box if you purchased a policy through the marketplace, either HealthCare.gov or a state exchange. Buyers of this type of coverage, however, also must do a bit more tax work.

Exchange policy purchasers will have received Form 1095-A, Health Insurance Marketplace Statement.

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The 1095-A shows, among other things, any amount of premium tax credit the policy purchaser received in advance to help pay for the coverage. Using that information, the taxpayer will calculate whether he or she got the correct advance premium credit. If too large a credit was paid in advance, the taxpayer will lose some expected refund or owe a larger tax bill.

Form 1095-A	Health Insurance Marketplace Statement	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service	► Information about Form 1095-A and its separate instructions is at www.irs.gov/form1095a .	<input type="checkbox"/> CORRECTED
		2014

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name		
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth		
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth		
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)		
13 City or town	14 State or province	15 Country and ZIP or foreign postal code		

Part II Coverage Household

A. Covered Individual Name	B. Covered Individual SSN	C. Covered Individual Date of Birth	D. Covered Individual Start Date	E. Covered Individual Termination Date
16				

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Form 8962 premium tax credit calculations

The bottom line of whether a taxpayer owes for an advance premium tax credit overpayment is figured on Form 8962, Premium Tax Credit.

Form 8962		Premium Tax Credit (PTC)		OMB No. 1545-0074	
Department of the Treasury Internal Revenue Service		▶ Attach to Form 1040, 1040A, or 1040NR.		2014 Attachment Sequence No. 73	
▶ Information about Form 8962 and its separate instructions is at www.irs.gov/form8962 .					
Name shown on your return		Your social security number		Relief (see instructions) <input type="checkbox"/>	
Part 1: Annual and Monthly Contribution Amount					
1	Family Size: Enter the number of exemptions from Form 1040 or Form 1040A, line 6d, or Form 1040NR, line 7d				1
2a	Modified AGI: Enter your modified AGI (see instructions)	2a	b Enter total of your dependents' modified AGI (see instructions)	2b	
3	Household Income: Add the amounts on lines 2a and 2b				3
4	Federal Poverty Line: Enter the federal poverty amount as determined by the family size on line 1 and the federal poverty table for your state of residence during the tax year (see instructions). Check the appropriate box for the federal poverty table used. a <input type="checkbox"/> Alaska b <input type="checkbox"/> Hawaii c <input type="checkbox"/> Other 48 states and DC				4
5	Household Income as a Percentage of Federal Poverty Line: Divide line 3 by line 4. Enter the result rounded to a whole percentage. (For example, for 1.542 enter the result as 154, for 1.549 enter as 155.) (See instructions for special rules.)				5 %
6	Is the result entered on line 5 less than or equal to 400%? (See instructions if the result is less than 100%.) <input type="checkbox"/> Yes. Continue to line 7. <input type="checkbox"/> No. You are not eligible to receive PTC. If you received advance payment of PTC, see the instructions for how to report your Excess Advance PTC Repayment amount.				
7	Applicable Figure: Using your line 5 percentage, locate your "applicable figure" on the table in the instructions				7
8a	Annual Contribution for Health Care: Multiply line 3 by line 7	8a	b Monthly Contribution for Health Care: Divide line 8a by 12. Round to whole dollar amount	8b	
Part 2: Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit					
9	Did you share a policy with another taxpayer or get married during the year and want to use the alternative calculation? (see instructions)				

This form also is used by taxpayers to claim the premium tax credit if they didn't get it when they purchased their marketplace policies.

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Explaining ACA exemptions

Some individuals do not have to worry about ACA coverage. They qualify for exemptions from the health care law. These individuals will explain their exemption status on Form 8965, Health Coverage Exemptions.

Form 8965 Department of the Treasury Internal Revenue Service	Health Coverage Exemptions ▶ Attach to Form 1040, Form 1040A, or Form 1040EZ. ▶ Information about Form 8965 and its separate instructions is at www.irs.gov/form8965 .	OMB No. 1545-0074 2014 Attachment Sequence No. 75	
Name as shown on return		Your social security number	
Complete this form if you have a Marketplace-granted coverage exemption or you are claiming a coverage exemption on your return.			
Part I Marketplace-Granted Coverage Exemptions for Individuals: If you and/or a member of your tax household have an exemption granted by the Marketplace, complete Part I.			
	^a Name of Individual	^b SSN	^c Exemption Certificate Number
1			

ACA exemptions are granted for individuals who:

Didn't make enough to require they file a return. Could not find affordable coverage. Are living abroad.

Or experienced a hardship that prevented them from obtaining coverage under a qualified health plan.

The instructions for Form 8965 have a complete list of ACA exempt situations.

If you are required to file a tax return and want to claim a coverage exemption, attach Form 8965 to your tax return.

Shared responsibility payment

Finally, if you did not have ACA-acceptable health care coverage for all or part of 2014 and are not exempt, you must pay a penalty.

The 2014 tax year penalty is \$95 per person or 1 percent of your annual household income, whichever amount is larger. For 2015, the fine increases to \$325 per person or 2 percent of your yearly household income -- again, whichever is greater.

The penalty is assessed on a monthly basis, meaning you could owe a portion of the penalty for every month that you or your family members were without coverage.

You figure your precise penalty amount using the shared responsibility payment work sheet in the Form 8965 instruction book.

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Shared responsibility payment

Finally, if you did not have ACA-acceptable health care coverage for all or part of 2014 and are not exempt, you must pay a penalty. The 2014 tax year penalty is \$95 per person or 1 percent of your annual household income, whichever amount is larger. For 2015, the fine increases to \$325 per person or 2 percent of your yearly household income -- again, whichever is greater. The penalty is assessed on a monthly basis, meaning you could owe a portion of the penalty for every month that you or your family members were without coverage. You figure your precise penalty amount using the shared responsibility payment work sheet in the Form 8965 instruction book.

Shared Responsibility Payment Worksheet

If you or another member of your tax household had neither minimum essential coverage nor a coverage exemption for any month during 2014, use the Shared Responsibility Payment Worksheet, below, to figure your shared responsibility payment. You will enter the amount from line 14 of the worksheet on Form 1040, line 61; Form 1040A, line 38; or Form 1040EZ, line 11.

Complete the monthly columns by placing "X's" in each month in which you or another member of your tax household had neither minimum essential coverage nor a coverage exemption.												
Name	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1. Total number of X's in a month. If 5 or more, enter 5												
2. Total number of X's in a month for individuals 18 or over*												
3. One-half the number of X's in a month for individuals under 18*												
4. Add lines 2 and 3 for each month												
5. Multiply line 4 by \$95 for each month. If \$285 or more, enter \$285												
6. Sum of the monthly amounts entered on line 1												
7. Enter your household income (see <i>Household income</i> , earlier)												
8. Enter your filing threshold (see <i>Filing Thresholds For Most People</i> , later)												

Once you find what you owe for not having required minimum health care coverage, the tax-filing process circles back to your individual tax return.

Find the check-the-box line of your tax return. There you'll use the entry section at the far right of line 61 on the 1040, line 38 on the 1040A or line 11 on the 1040EZ to enter your shared responsibility payment amount from the work sheets. For more information on Tax and money matters go to: <http://www.bankrate.com/finance/taxes/what-to-know-obamacare-tax-forms.aspx>