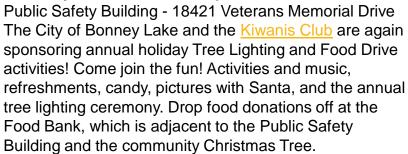
Ponderosa Estates Homeowners Association Newsletter

December 2015 Edition

Annual Tree Lighting & Food Drive Saturday, December 5, 6:00 p.m.



Help with Health Insurance Sign-ups

Monday, December 7th,**14**th,**21**st <u>Sumner</u> Library 12:00 PM - 4:30 PM

Need some help applying for health insurance? In-person assisters will be on hand at the free, drop-in events to help people find out if they are eligible for free or low-cost health insurance coverage required by the Affordable Care Act, to help them renew their coverage or to answer questions. Assistance is available in English and Spanish.

Drop in, no appointment necessary.

PEHOA News: Happy Holidays! The home owners association invites you to come meet your neighbors at the first annual Cookie Social December 21st @ Jeff

& Aimee Wilkins house

20310 108th St. E.

Bonney Lake, WA 98391

from 6:30-8pm

Check out our Website at : http://ponderosaestates.org/

Zoolights 2015 Through January 3 5:00 pm - 9:00 pm



Experience the magic!

Bundle up and stroll the Zoo as it comes aglow with more than a half-million lights. Experience a magical world of dazzling 3-D animal light displays, including a 22-foot wide rock crab with moving pincers, a whimsical 30-foot-wide underwater landscape, a majestic polar bear family, a giant Pacific octopus, and a 17-foot tall tiger head.

Warm up in the steamy <u>South Pacific Aquarium</u>, ride a <u>camel</u>, and take a spin on the <u>carousel</u>. You can even wrap up your holiday shopping with our <u>unique gift ideas</u>. There's always something new to see and do at Zoolights!

Zoolights Top 10 Fun Activities
Tips for your Zoolights visit
Zoolights Map (PDF)

Give the perfect gift

Share the magic and excitement of the Zoo with a membership, animal adoption, or Eye-to-Eye Shark Dive! Check out these unique <u>holiday giftideas</u>.

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Family Holiday Events at the Bonney Lake Library Saturday, December 12, 2015

Puppets Please

Bonney Lake Library 10:30 AM

Enjoy a performance of colorful marionettes in a holiday-themed, in-the-round show for all ages!

No registration required.

This event is sponsored by Friends of the Library



Holiday Concerts: The Dickens Carolers

Bonney Lake Library 11:15 AM

Welcome the holidays with music of the season. The Dickens Carolers perform holiday favorites that will certainly bring smiles to one and all.

This event is sponsored by Free event sponsored by Friends of the Libraries



Santa Parade @ 2:30 pm, Dec.5th

Come...Spend Some Time in Sumner during the Annual Santa Parade. Start your holiday shopping by visiting local merchants in Sumner. Why shop in the mall when you can find something unique in one of our quaint shops? You can also visit one of our local restaurants if you are looking for more than a snack.

Kids New Year's Eve Party

Sumner Library11:00 AM

Looking for a great way to get out to the library? Plan on attending the Kids New Year's Eve Party at the Sumner Library.

Geared to children ages 4 to 8 this fun event will feature crafts, dancing, snacks and a countdown to the new year.

This event is sponsored by Friends of the Library

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6 pet-related tax write-offs

Almost every pet owner will tell you that their animal is a member of the family. The IRS disagrees. That's why the taxman won't let you claim your dog, cat, guinea pig or whatever critter brightens up your life as a dependent. That means you get no tax exemption for all the love and care you provide your pet. And that care can be

Market research by the American Pet Products Association found that U.S. pet owners spent more than \$58 billion on their animals in 2014. The group estimates that amount will grow to more than \$60 billion in 2015.

Many of those dollars go each year to veterinarians. But again, the IRS says "no" at tax time. You can't count those bills as itemized medical deductions.

However, the Internal Revenue Code does allow a few instances where you can write off some pet costs. When you move your pet, deduct it. When you put a pet to work, deduct job-related expenses. And if your love for animals translates philanthropically, you can write that off, too.

Take a closer look at these 6 pet-related tax write-offs. Medical expenses have gotten harder to claim. If you're younger than 65, you now must have enough health care costs to exceed 10% of your adjusted gross income.

It sure would be nice if you could add in your furry child's veterinary charges. Sorry, that's not going to happen. But the IRS does say in Publication 502 that if you need a guide dog, either to compensate for your reduced vision or hearing, you can include the costs of buying, training and maintaining that animal in medical expenses. In general, this includes such things as food, grooming and veterinary care that is necessary to make sure the animal is healthy enough to perform its assistance duties. If you've been diagnosed with a physical or mental condition that benefits from the attention of a trained therapy animal, those costs also count as a medical expense. Note, however, this doesn't cover your loving cat that comforts you when he curls up in your lap. The animal must be trained or certified as treatment for a diagnosed illness or condition for the IRS to approve the deduction.

That "Beware of dog" sign in your business's window is no idle threat. Break-ins have stopped since you set up a place for your Rottweiler to stay overnight.

In this case, the IRS would likely be amenable to business deduction claims of the animal's work-related expenses.

Standard business deduction rules still apply, notably that the cost of keeping an animal on work premises is ordinary and necessary in your line of business. Once you show that, the dollars spent each year keeping your pooch in good guard condition -- food, vet bills and training -- would be deductible as a business expense.

As with all deductions, be prepared to provide full and accurate records of your animal's hours on the job. You'll also find your tax claim more acceptable when you demonstrate how the animal protects your livelihood's inventory. In addition, as is often the case with business property, the dog must be depreciated, a way of allocating its cost over its useful life for IRS purposes. Keep in mind, too, that your claims carry more weight when your pet is a breed that's typically used for such jobs. So even though your Chihuahua has a loud bark, your tax claim is more credible if your guard dog is a German shepherd, Doberman pinscher or a similar imposing breed.

Moving can be tough on humans and pets alike. If you are not equipped to cart your cat or dog cross-country, consider sending the pet to your new home via special transportation. You can even deduct the costs.

That's right, the IRS says in Publication 521 that you can deduct the cost of shipping your household pets to your new home.

Even better, you don't have to itemize deductions to claim moving costs, including those spent on getting Fido or Felix to your new place.

The write-off for moving costs is an above-the-line deduction. You'll need to fill out a work sheet and file the long Form 1040 and Form 3903 to claim it. But the work is generally worth it. The deduction could help pay for your pet's relocation costs.

Your mutt is the best dog in the world, but you know there's no way he would win at the Westminster Kennel Club show. Still, you and Fido enjoy participating in your local pet expos. And occasionally, your pooch takes home a trophy and a cash prize.

Or perhaps, like former President George W. Bush, you relax by painting portraits of your pet. A few of your canvases even netted you some extra cash at the local sidewalk art show. Technically, those hobby-related earnings are taxable income. You can, however, use your hobby's expenses to offset your hobby earnings.

But there is a catch. Your hobby expenses are itemized with other miscellaneous deductions on Schedule A, and that total must exceed 2% of your adjusted gross income before it's deductible.

You got your cat from a shelter, where she was dropped off by a previous owner who couldn't care for her any longer. If no one had adopted her, she might have faced euthanasia.

Such rescue animals hold a special place in your heart. And besides donating to these animal-shelter nonprofits, you also volunteer your time.

Be sure to keep track of your pet protection expenses. They could count as a charitable donation.

Unreimbursed expenses for fostering a pet for an IRS qualified 501(c)(3) adoption organization can be deducted. This includes the usual costs for pet food, supplies and veterinary bills. You can also deduct 14 cents per mile for trips made to further the shelter's work.

Add up the costs, along with direct donations to a rescue group, and itemize them under the charity section of Schedule A. Pet owners' love for their animals often lives longer than they do. Many include their pets in their wills. Others opt to establish trusts for their pets' care.

Read more: http://www.bankrate.com/finance/taxes/tax-write-offs-for-pet-owners-1.aspx#ixzz3tBlqQRvW

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expensive.

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Being prepared for power outages when Is the Power Coming Back On?

Ah, the beauty of winter! The snow gently falling, the crisp chill in the air, the frequent power outages ... We get a lot out here. The worst was a windstorm that left our metro-region looking like a war zone, with downed power lines and no power for eight days. Ever since then, I've been prepared for the next "Big One," although thankfully our power outages only average four hours. But those four hours can be mighty irritating, if I am just preparing dinner and the kids are hungry. It gets worse once the kids get bored. You know what it's like to be on a long car trip with the kids chanting, "Are we there yet?" It's worse when they ask, "When will the power come on?" Much worse. The first thing to think about is food. I cook everything from scratch, but that is hard to do when you have no power. So I keep an "emergency box" in the pantry filled with all the convenience junk foods I wouldn't normally buy like cereal, toaster pastries, and crackers. A few things we can heat on the woodstove, such as canned pasta, canned soup, instant oatmeal, and ramen. The junk food is a treat to my kids, who never get to eat it otherwise, so there is less complaining about the power outage and more celebrating. The junk food is, of course, only purchased on sale and never eaten unless the power is out. "I'm too tired to cook" days don't count!

The worst thing you can do to your food is to open your upright refrigerator. All the cold air spills out. Fortunately, I have a chest-style deep freeze. I went through my <u>Once-A-Month Cooking</u> cookbook and selected things that would be easy to reheat on the outdoor barbecue grill. I have those dishes in a wire pull-box in the freezer. I yank the entire basket out and slam the door, hoping the least bit of cold air leaks out. Then the basket gets transferred to a camping cooler. If the power returns before I cook every dinner, oh well, I cook them normally. Don't re-freeze something that's started to thaw. No matter how cold it is outside, never move your grill indoors! The carbon monoxide build up is undetectable until it reaches lethal levels.

For light, we have sconces at strategic spots around the house. (We made them by sawing a shelf into 5" lengths, and drilling a hole sized to hold a tea light glass.) IKEA sells 100 tea lights for about \$4, which is a lot of light for very little cash. If you don't want sconces, at least plan ahead where to place your candles, so that you can light them quickly.

After food and light, the next big challenge is keeping the kids entertained. I'm trying desperately to run a paperless house (ha ha), and I made the mistake one time of having all the interesting craft projects on the computer. That's not much help during a power outage. Now I keep a three-ring binder on the bookshelf. It has craft projects, sewing and knitting patterns, a list of radio stations (because who can remember all of them?), and ideas for games to play. The kids love the drama games that I stole from British Television show *Whose Line is it Anyway?* and the list of "200+ Ideas For Summertime Fun" that I copied off of The Dollar Stretcher site. Also good are those classic car games such as I Spy and 20 Questions.

My binder also has a "menu" for meal ideas and recipes for things that are easy to do on the grill, such as Powwow bread, camp bread, quick fried taters, refried beans, etc.

In the pantry box, snuggled among the junk food, we keep other items for power outages so that everything is together. We keep a few book lights, the kind you clip to your book so that you can read in the dark, a battery-powered radio, and a packet of glow sticks I got on sale at the dollar store after the 4th of July. The kids love putting them on and dancing around when it gets dark. Most important of all is a cheap flashlight for each child. That changes the darkness into an adventure.

One of the most important things I have in the folder is the phone number for the power company. They have a saying, "We don't know until you call." They take power outages very seriously, and their emergency line tells me what number person I am to report the outage, if they know what caused it, and if they have an estimated time of repair. After the big windstorm of several years ago, we could see how hard the utility workers were doing their job.