

# Ponderosa Press

## Ponderosa Estates Homeowners Association Newsletter

January 2016 Edition

### Washington Sportsmen's Show Set For Late January

Fishing, hunting and outdoor adventure for all ages takes center stage at the 2016 Washington Sportsmen's Show, Jan. 27<sup>th</sup> - 31<sup>st</sup> at the Washington State Fair Events Center. For more information on speakers, topics and a complete schedule, visit [www.thesportshows.com](http://www.thesportshows.com).

**Wednesday:** 12noon – 8pm

**Thursday:** 12noon – 8pm

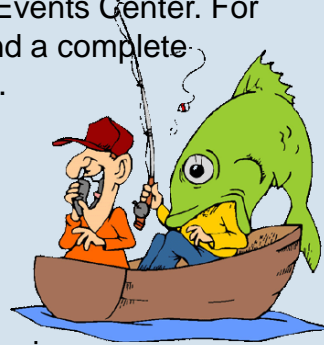
**Friday:** 12noon – 8pm

**Saturday:** 10am – 8pm

**Sunday:** 10am – 4pm

Box office closes 1 hour prior to show closing.

Admission is \$12 for adults; juniors (6-16) are \$5; and children five and under are admitted free. \$18 two-day passes are also available.



**HAPPY  
New Years!**

from your **PEHOA officers & newsletter staff !**

We hope you had a wonderful Holiday Season! We look forward to serving you in the coming year! We hope To see you at the next HOA Meeting on Monday January 18th, @ 7PM.

For directions to the meeting email our President Brad Doll at [brad@ponderosaestates.org](mailto:brad@ponderosaestates.org)

### Be Adventurous! Fun Family Outings offered through Tacoma Metro Parks



**Snow Play Days ( Age 2+) January 16 9am-4pm**

Have fun sledding, snowshoeing or just playing up at Paradise in Mt. Rainier National Park. Bring your own sleds and snow toys. Transportation provided.

Cost: \$40 per family\* Tacoma Nature Center Members \$36

\*Up to four family members \$9 per person after original 4 family members.



### FAMILY NATURE WALKS SATURDAYS

*All ages welcome, FREE*

Explore Tacoma's Parks during this free naturalist-led walk. Discover amazing plants and animals and how they adapt to the seasons. Walks are organized and led by Tacoma Nature Center staff. See website for MORE information.

Not recommended for strollers or children under 3. **Pre-registration is required.** These events are FREE but space is limited. You may also call the Tacoma Nature Center to sign up: (253) 591-6439(253) 591-6439

<http://www.metroparkstacoma.org/outdoor/>

Thursday, January 14, 2016

Need help finding a job? Find out about Goodwill's skills training and other job services.

**Bonney Lake** Library from 5:00 PM - 6:00 PM

Find out about Goodwill's skills training and other job services by attending this informational evening. Some of the opportunities include: Computer and office, Culinary, Custodial, Medical cleaning, Retail, Warehouse transportation, Military veterans, GED, Barista, Job readiness, Job placement and search.

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### 4 Ways to Pay Off Holiday Debt

Depending on which poll you use, Americans spent somewhere between \$700 and \$1,100 per family on Christmas gifts last year. For a good many shoppers, most of that spending went on their credit cards. And, if history is any indicator, those holiday debts won't be paid off until May or June. Suppose that you didn't want to be laboring under those Christmas bills for months to come? Is there something that can be done now to get them paid sooner? Yes, there are things that you can do now to get holiday debts off your back. Let's take a look at a couple of strategies you might want to consider.

Insurance eats up a fair amount of the average family's budget. Just home and auto insurance can run hundreds every month. For an expensive item, very few people do any comparison shopping. If you haven't taken a look at your insurance in the last year, you may be giving money away. The Internet has made comparing insurance rates easier. There are a number of sites that provide comparisons. You may also want to talk with an agent. Insurance policies can be confusing. Be careful before you make a switch. Make sure that you're getting the coverage you need. Don't forget to ask about your deductibles. That's the amount that you have to pay before the insurance starts to pay for the loss. Often raising a deductible to the next level can make a big difference in your premium. Finding cheaper insurance pays two dividends. First, you've saved some money. Second, you haven't had to make any changes to your lifestyle. Not bad!

Another place to look for money is your tax refund. The IRS will send out checks to over 120 million taxpayers. The average refund check will be \$2,100. For many workers, their tax refund is a once-a-year bonus.

Unlike the insurance saving, your IRS refund really isn't "found" money. It's actually your money. It's just that during the year more money was withheld from each paycheck than was needed to cover your taxes.

Unlike the insurance idea, it's just a one-time event. If you want a refund next year, you'll need to overpay your withholding this year again. But suppose that you don't expect to get an IRS refund this year. Then how about finding a few extra dollars every work day? If you work, you know that the cost of lunches adds up quickly. A simple sandwich in the company cafeteria or local fast food joint will cost you \$4 or so by the time you include fries and a drink. If you go out to a sit-down restaurant, it's easy to spend \$10 when you include a tip. Many people work one hour per day just to pay for their lunch!

If neither of those is possible, you might consider joining the 7.5 million Americans who hold a second job. In fact, it might do more than provide some extra income. You could learn a new skill or even try out an entirely different career path. A second job is less stressful when it's used to achieve a short-term goal like paying off Christmas debts. It's easier to handle the extra workload when you know there's an end in sight.

There are a lot of other ways to whittle down those holiday bills. Hold a garage sale, take some stuff to a consignment shop or sell them on eBay. Look for ways to reduce expenses. Cut your grocery spending. Make your own household cleaners. Join a car pool.

So even if you overspent for the holidays, there's no need to get down on yourself. Just figure out what will work best for you and then get started.

<http://www.stretcher.com/stories/06/06jan09b.cfm>

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### Here's to Your Health Natural Remedies to Fight Sinus Infections



The cold weather along with the bacteria and germs that come along with being cooped up indoors can be harsh on our immune systems. Thankfully, there are many natural remedies that you can use to help prevent and fight infections.

This month we're focusing on the sinuses. Sinus cavities can easily become infected when they are irritated by allergens floating in the air. Instead of using over-the-counter sinus medications, which can cause headaches, drowsiness, dependency on medication, insomnia, and nervousness, why not try a homeopathic remedy instead? Neti pots have

been around for thousands of years but did not start gaining mass popularity until fairly recently when they were demonstrated on a daytime talk show and given the "seal of approval" by a well-known doctor. From that moment on, they have grown in popularity and are now easily available in almost any drugstore. The use of the neti pot is safe and effective in irrigating your sinuses. Irrigation cleanses the sinuses by removing pollen, dust, and excess mucus while soothing dry nasal passages. Whether you choose to make your own saline rinse or purchase an over-the-counter version, irrigating your sinuses is a great way to keep infections at bay or help clear up an existing infection more quickly. There really is no need to purchase a ready-made rinse, because making your own is very simple. Home-made Saline Rinse

#### Ingredients:

8 ounces warm water

¼ teaspoon non-iodized salt

Using a neti pot for the first time can be a bit tricky. Most pots come with simple, easy-to-follow instructions. It's more a matter of the sensation feeling odd or uncomfortable at first, rather than any actual difficulty, that tends to cause people trouble. Once you've used one a time or two, you'll find it's no big deal. Check out this tutorial along with this video to see neti pot use demonstrated. If you're still concerned, you can talk to your doctor about the proper use. If you'd rather give it a try before purchasing a neti pot, you can try this trick at home using an infant nasal aspirator instead.

You can also boost your immune system by eating nutritious foods. Vegetables such as broccoli, cabbage, and cauliflower are full of antioxidants, which fight off infections. Yogurt (with live cultures) is used to cleanse the digestive system, which houses 80% of our immune system. Coconut oil is another food useful in fighting infections.

This winter, try some homeopathic remedies before running to the drug store. Your body (and your wallet) just might thank you!

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### Change One Thing This Month

**In *Change One Thing* we're going to focus on the impact of making just one change to your finances each month.** While not every suggestion will work for every family, I hope that the ideas presented in this section will fuel your creativity in considering how you can improve your finances, one step at a time. This month, since our theme is saving in the office, I'm going to talk about online bill paying. This happens to be something that I tried, walked away from, and then tried again to heartily embrace. Like I said, not every tip will work for every family, so you'll need to test and see how and if an idea can work for you. I initially tried online bill paying when it was first offered by my bank. Sadly, I was extremely disappointed with the process. While the money was immediately deducted from my account, my creditors were not receiving their payments for two to three weeks. Yikes! Needless to say, I quickly went back to writing checks. However, about a year ago, I decided to give the system another go and have been extremely pleased. Whatever glitches existed before have all been worked out. This just goes to show that you don't want to write something off just because of one negative experience. Try again at a different place or time before making a final judgment. Currently, I pay all my monthly bills through online banking with my local bank. What are the benefits of online bill paying?

***Time Savings***—*I can pay all my bills, literally, in a matter of minutes. I just gather them up, log in to the system, check the box by the bill I want to pay and enter the payment amount. Done! The system lets me know when the creditor will receive its check as well as when I last paid that creditor and the amount I paid. I consider the time savings to be the biggest benefit of paying bills online. Less time spent paying bills translates into more time to devote to money-saving activities like couponing, sewing, or cooking. As they say, "time is money."*

***Money Savings***—*I no longer have to pay for the stamps, envelopes, or checks necessary for processing bills. While not a huge monetary savings, I estimate this to save me a minimum of \$8 per month.*

***Organization***—*Paying online allows me to quickly and easily see whom I've paid and which bills still need to be paid. If you're prone to late payments caused by procrastination or disorganization, this could be your solution. You'll save not only on fees, but will save your credit rating as well.*

***Automation***—*If you have a regular and dependable income, automating your expenses can be a huge time and stress saver. These days it's simple to automate deposits, bill payments, savings, and investments. If you'd like to read more on the concept of finance automation, this article is a good starting point. You can still take advantage of automation even if your income is irregular; it will just take a bit more care and attention.*

***Savings***—*I'm sure we're all familiar with the concept of "paying yourself first" whether we actually follow it or not. We know we should put money into savings before we start paying our bills. Instead, if you're like the majority of people, you pay the bills and save what's left. The problem is that there is seldom anything left. By forcing savings through automated deposits, you remove those funds from the pot, forcing you to stretch your budget to make do.*

I encourage you to take some time this month to check into online bill paying and explore the idea of automatic savings as well as the possibility of automating your overall finance system. If you'd like to share your experiences on this subject, will share them in next month's Ponderosa Press.