Ponderosa Estates Homeowners Association Newsletter

May 2016 Edition

Tuesday, May 31, 2016 Lego and Building Madness

Sumner 4:00 PM - 5:00 PM All ages: children under 6 with an adult

Event audience: Children, Tween (ages 9-12), Teen/Young Adult, Family

Use the library's Legos, straws + connectors, blocks and more to construct fabulous contraptions. Duplos and other blocks are available for the little ones. Check with your local library for more details.

No registration required.

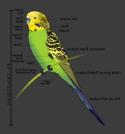
Half-Price Moms' Day

May 7, 9:30 am - 5:00 pm Bring your mom to the Zoo for a special day jam-packed with new experiences on **Saturday**, **May** 7. All moms will receive half-off general admission!

Half-off tickets are available only at the front gate.

Activities

Feed colorful birds in the open-air <u>Budgie Buddies</u> exhibit Touch a <u>stingray</u>, a <u>sea star</u>, and other underwater animals Learn about your favorite animals at a <u>Keeper Talk</u> Have an up-close encounter with a <u>cool camel</u> Climb and explore on the <u>Kids' Zone</u> playground



Annual Meeting for the PEHOA was on April 18th at the Bonney Lake Library.

Kathy Martin from "Safe Streets" will be spoke on the resources available to us to make our community safer. Safe Streets Campaign is a non-profit organization that brings people together, to take back their streets through forming neighborhood block groups. The annual budget was brought forth and approved. Candidates were nominated for the board and ballots were collected. The improvements needed for the Community Park was discussed and the budget for removing trees was approved. If you are interested in volunteering for helping with the Party in the Park event this Summer please get into contact with one of the officers...Thank you to all who attended! For more information on volunteering Contact Brad Doll, President @(253) 224-4318 or Jeff Wilkins, Treasurer @ (206) 387-0310



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BE SAFE this Summer!

If you are visiting Lake Tapps this Summer and need to borrow a life jacket East Pierce Fire & Rescue offers free life jackets for loan. The program provides a simple way for people to borrow a properly-sized life jacket for the day or weekend at no charge. Life jackets are available in infant through adult sizes. Life jackets can be checked out or returned at the following locations: East Pierce Fire & Rescue - <u>Headquarters Station</u> <u>Lake Tapps North Park</u> (self-serve kiosk) Allan Yorke Park (self-serve kiosk)



Older Americans Month May 2016

Come and enjoy two powerful movies explore remarkable journeys of older people who still want to be part of the world and contribute to their communities. There will be a 15-minute

discussion after each film. **Sumner Pierce County Library** 1116 Fryar Ave. 98390 • 253-548-3306 "Mr. Holmes"—Tuesday, May 10 at 6 p.m. "Young @ Heart"—Thursday, May 19 at 1:30 p.m.

Saturday, May 21, 2016 All Things Medicare

Sumner 1:00 PM - 3:30 PM Event audience: Adult

Are you turning age 65 soon? Want to know more about Medicare? Join Sound Outreach and the Statewide Health Insurance Benefits Advisors (SHIBA) for a free class on:

Medicare Parts A and B

Medicare supplement and Medicare Advantage plans

Part D prescription drug plans

Medicare and your employer insurance

When to sign up for Medicare

Much, much more!

There will be a Q&A session after the presentation. Call Sound Outreach at 253-596-0918 to RSVP for this session; walk-ins also welcome.

This event is sponsored by SHIBA, a free and unbiased service of the Washington State Office of the Insurance Commissioner.

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Community Resource Guide

Bonney Lake Food Bank

18409 Veterans Memorial Dr. E., 253-208-6779; <u>www.teamblcr.us</u> Serving the greater Bonney Lake area, proof of address required. Open Wednesdays, Thursdays & Fridays 10 am – 1 pm and Tuesday & Friday evenings 5 pm – 7 pm.

Emanuel Food Pantry Hours - Tuesdays 10-12, Wednesdays 3-6, Fridays 10-12

The Emmanuel Food Pantry is located on the north side of the Church, between the Church and the Outback building. For any questions or assistance please call: <u>Arlene Evavold</u>, Food Pantry Coordinator @ 253-350-4899 or <u>arleneevavoldco</u>

Sumner Food Bank, 15625 Main St. E., Sumner; 253-863-3793; www.sumnerfoodbank.org

Serving residents in Sumner/Bonney Lake and 98391 w/ Lake Tapps addresses with zip codes 98390 and 98391. Open Monday, Tuesday, Wednesday, and Fridays from 1 - 3 pm, and Thursday evenings 5-7 pm.

Free meal Outreach Programs

Enumclaw Simply Soup

Join the Simply Soup team at the Senior Center located at 1350 Cole St., Enumclaw. Open to everyone on the LAST Thursday of every month 5:30 – 7:00 pm No charge - bring your own bowl and spoon.

Prairie Ridge Wednesdays Free Community Dinner, at Recreation Hall 14205 215th Ave. E., Bonney Lake; 253-897-8378 Serves a community feeding program with emphasis on Prairie Ridge families. Open: Wednesdays from 6pm – 6:45pm. Family game time, bingo, karaoke, or crafts follows at 6:45. Some exceptions on scheduling (recommend liking "Prairie Ridge Community Coalition" on Facebook for menu & updates).

Home Delivered Meals from Catholic Community Services, 253-474-1200, www.ccsww.org

Provides FREE delivered meals to elderly in Pierce County who are unable to leave their homes to shop or find it difficult to prepare meals. Must be home-bound, does not drive, or live with someone who drives. Meals are FREE but a donation contribution of \$2/meal is requested if they are able.



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May 2016 Edition The Money Jar Trap

Could saving coins be a waste of time and money?

Ten of thousands of people place their extra change into a jar or bank every night when they return home thinking that they are saving money. In reality, the dynamics of saving coins has changed over the last 10 years so that by placing your extra coins in a jar, you may actually be losing money. This is the new money jar trap. The money jar has been a classic way for people to save money for generations. The concept is easy. After coming home for the day, you simply empty out your pockets and put the coins into a jar. When the jar is full, you take it to your local bank, have the coins counted and place the money into your savings account. While this sounds simple enough, today the coins saved in the jar may not be worth their face value when redeemed.

The problem that has arisen with the money jar game is that banks and other enterprises have figured out that they can charge individuals for taking their change. While this would have been thought of as absurd a decade or two ago, it is common practice today. If there is a way to make a buck, you can be sure that banks and others will try to take it. Take the convenience of changing your coins at a grocery store. Coin Star and other businesses will take your change and give you a receipt that you can use for your grocery shopping, but they'll also take a huge fee to do so. In effect, you are trading the face value of your coins for something worth less than face value.

Some Coin Star machines have begun to offer gift cards to certain merchants at face value (the merchants pay Coin Star a fee to have their gift cards in the machine), which means that you don't lose money, but you lose in another way. Unlike cash, you are limited to purchasing goods at the particular store of the gift card you receive.

More and more banks are also beginning to charge you to count coins if they will accept them at all. With the current rates that banks are paying on savings accounts, you'll likely have to leave the money your received for your coins in the bank several years just to break even with what you initially had.

What this all comes down to is that for many, keeping a coin jar is the same as losing money. Where it once was a great way to add to your savings, it often can be as wasteful as keeping a balance on your credit cards. We have come to a time where the coin jar can actually cost you more money than you save.

There are a few steps that you can take to make sure that you aren't actually losing money when you think you are saving it. First, you want to make sure never to have your coins changed at machines inside a grocery or similar store. By doing so, you will automatically have around 10% of your money subtracted for fees. Often times, you can take the same coins to the grocery store cashier and they will take them for 100% of their value. Ask the store manager if this is okay before attempting it. Usually, they will require that the coins be rolled with your name, address and phone number on them.

Read more about the Money Jar Trap @ http://www.stretcher.com/stories/06/06apr17b.cfm?slider