



Rathdrum Weekly News

Providing a voice for the community

September 23, 2015

<http://www.RathdrumWeeklyNews.com>

Welcome to the Rathdrum Wednesday Newsletter!

September 2015 Rathdrum Chamber of Commerce Monthly Luncheon

This month's luncheon was held this past Thursday at the Shepherd of the Hills Lutheran Church at 13541 West Highway 53. There were several dignitaries in attendance, Mayor Vic Holmes, Council member Debbie Holmes, and Brett Boyer, our City Administrator.

The meeting started with the Pledge of Allegiance. Debbie Holmes a financial advisor with Edward Jones announced their next presentation: "Script Your Family's Future: Why You Need an Estate Plan". It will be held on Thursday October 15th starting at 5:45pm at the Turn out in Twin Lakes. If you are interested in attending please call Tamie Phelps at 208.687.5765 by October 13th if you want to attend.

Chamber Event Coordinator Shanie Rountree was up and gave a nice wrap up of the recently held Rathdrum Adventure Race. There were upwards of 40 volunteers which helped to make it a great success! Of the mix of participants, there were a few from around the local area; Rathdrum, CDA, Hayden; extending outwards to Spokane, Yakima, and Kirkland. We even had someone travel from Houston, Texas to participate in our race!

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Rathdrum Chamber of Commerce Annual Chamber Award Nominations

Submitted by Shanie Rountree

It is time to nominate the deserving members of the Rathdrum Area Chamber of Commerce for the Annual Awards. Nominees do have to be members of the Chamber and in good standing.

We are also looking for donations of items and baskets for the silent auction. We really appreciate your support. This gives you an opportunity to give your business more visibility by donating a product or service that will be on display for attendees to see.

The money raised from this event helps the Chamber to continue to fund programs and services for the upcoming year and put on events such as Rathdrum Days, the Adventure Race, and December D'lights.

For Nomination or Donation forms please contact me at the Rathdrum Chamber Office by phone at 208.687.2866 or by email at Shanie@RathdrumChamberOfCommerce.com.

Nominations need to be submitted by Friday, October 16, 2015.

Donations need to be submitted by Wednesday, November 4, 2015.

Thank you so much for all your support.

400 TO GO PINK

18 days left to collect food donations!! If goal is meet, Evielynnne will color her hair PINK in honor of her BIRTHDAY, the deadline is Oct 10th... Hurry!!

SUPPORT THE PINK AND DONATE TODAY OVER AT BUBBLE BOY BOUTIQUE - THIS SUPPORTS BOTH SPIRIT VALLEY FOOD BANK AND THE SPIRIT LAKE FOOD BANK..



The Rathdrum Weekly News is an independent, locally owned newsletter published each Wednesday by Joseph Hume, with advertising and editorial offices located at

13785 West Highway 53,
Rathdrum ID 83858.

The Rathdrum Weekly News welcomes unsolicited editorial, article, or photographic contributions for possible publication within its pages, but reserves the right to edit any materials to conform to recognized Associated Press style guidelines. Editorial contributions, article, and advertising copy must be at the Rathdrum Weekly News by noon Friday of the week proceeding Wednesday's publication. Letters to the

Editor and submitted articles are gladly accepted and published as submitted so long as the content is within community standards and addresses a subject generally recognized to be of community interest.

Any Letter to the Editor or submitted article may be rejected outright because of possible libelous content or reduced in length due to space constraints. Some minor editing may occur. All items submitted must be signed and a working telephone number included. The author's name will be withheld if requested.

Advertising submissions also are accepted at the discretion of the publisher and may be rejected without cause.

The Rathdrum Weekly News assumes no obligation for accidental errors in any advertisement, but will gladly republish that portion in which an error has occurred.

The Rathdrum Weekly News expects its advertisers to respect community decency in its messages and that merchandise and/or services being offered are, indeed, available to the general public at the stated price or cost.

Any advertising, political or otherwise, are accepted on a "cash-with-copy" basis. The publisher has the right to deny the sale of advertising space to a delinquent account.

A "What do you like about Rathdrum?" reader submission

Do you attend the community events in Rathdrum? I attend some and always have a great time. From the free concerts in City Park to the Taste of Rathdrum in Majestic Park, to Rathdrum Days on Main Street, the high school and middle school.

I did miss one of the concerts this year because I was out purchasing a gift for my son's birthday and really did not think it would take so long to get a phone that was already decided on. I missed the orchestra concert. I really enjoyed the other three. The groups played well and I had good company. I always tell people from work and even the general public that they will be missing a great time if they do not make it. I love watching the people of all ages get up and dance. I also love seeing the families enjoy the playground equipment together. Mom's, dad's and older siblings all helping kids get up to slide down or spin on the big steering wheel. The kids playing in the creek no matter the temperature of the summer evenings. Some of the energetic kids like to run and do cartwheels and flips. I have always envied people that could do this sort of stuff, I had problems doing a somersault. I have never been known as athletic or energetic.

This year I went to the Taste of Rathdrum. I missed it last year because I was out of town. The first year I went it was not much of an event, I was hungry and there was no food unless you wanted to compete in the hot dog eating contest or be a judge for the BBQ cook-off. I went home early that year. This year I was there early and stayed until the last song from the Kelly Hughes Band. They are a great act. Not only do they know how to sing and play, they get the audience so involved. The vendors had good food and drinks and the park is a wonderful addition to the city. It was a bit cold that day for the splash pad, but kids don't have thermometers, so it was well

used by nightfall.

Rathdrum Days is always a great time. I have attended it every year I have lived here. This year I missed the parade and the wiener dog races, but I did get to see the lawn mower races for the first time. I didn't quite understand all the rules, but could see the camaraderie of the contestants. I think most of them travel from one to the next of these events, and know each other. They are a community that take an interest in one another and help each other. Sounds like they fit in Rathdrum just right, because I have seen and felt this same camaraderie when one of our own finds themselves in need.

The food and drinks at Rathdrum Days are abundant as well as the other vendors' goods. The events keep everybody running from one end to the other. The parade, car show, wiener dog races, big wheel races and rock crawl, which I missed again this year. *(Editor - They didn't have it because the parcel of land sold.)*

This winter I will be attending December D'lights at City Park and I hope you will too. It is usually colder than I want to be out in, but it is totally worth it. Vendors for those last minute, one of a kind gifts for that special person in your life. Food to warm your soul and lots of great people. Santa makes an appearance and so does the mayor to light the city with beautiful colors. It is great to watch the kids dive for coins, candy and little trinkets in the hay. There were carriage rides and a few places to get out of the cold to warm up and spend some money last year. But if you want to stay outside and listen to the music, fire pits are placed around Main Street to help keep everybody warm.

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Community Calendar

Wed Sep 23	<p style="text-align: center;">September Equinox http://en.wikipedia.org/wiki/September_equinox</p> <hr/> <p style="text-align: center;">Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p> <hr/> <p style="text-align: center;">Rathdrum Lions Club Vision Screening Spirit Lake Elementary School 32605 N 5th Street Spirit Lake 8:30am - 3:00pm</p> <hr/> <p style="text-align: center;">Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com</p> <hr/> <p style="text-align: center;">American Legion Post 154 Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Mike Warren 208.771.0122</p>	28	<p style="text-align: center;">Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212</p>
		Wed Sep 30	<p style="text-align: center;">Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p> <hr/> <p style="text-align: center;">Rathdrum Lions Club Vision Screening Betty Kiefer Elementary 13898 Schooner Street 8:30am - 3:00pm</p>
		Fri Oct 2	<p style="text-align: center;">Lakeland Joint School District #272 Curriculum Day (No school for students)</p>
		Mon Oct 5	<p style="text-align: center;">Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212</p>
		Wed Oct 7	<p style="text-align: center;">Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p> <hr/> <p style="text-align: center;">Veteran's Fundraiser Steak & Bake Dinner 5:00pm - 7:30pm \$10.50 per person CJ's Lounge 14853 W Highway 53 Rathdrum Please R.S.V.P. prior to the</p>
Thu Sep 24	<p style="text-align: center;">Rathdrum Lions Club Vision Screening Garwood Elementary School 17506 N Ramsey Road 8:30am - 3:00pm</p>		
Fri Sep 25	<p style="text-align: center;">Rathdrum Lions Club Vision Screening John Brown Elementary 15574 N Washington Street 8:30am - 3:00pm</p>		
Sat Sep 26	<p style="text-align: center;">Sportsman's Dinner and Silent Auction Benefits BASIC operating expenses Blanchard Community Center for more information call Chris 208.437.2266</p>		
Mon Sep	<p style="text-align: center;">Rathdrum Lions Club</p>		

	event to Aloma Cardoza at 208.667.4488 or wc1mom@aol.com		You Need an Estate Plan Starting at 5:45pm The Turn in Twin Lakes Village For reservations please call Tamie Phelps at 208.687.5765 or email tamie.phelps@edwardjones.com by Oct 13 @ 4pm
Mon Oct 12	Rathdrum Lions Club Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212	Fri Oct 16	Free Developmental Screening Lakeland Head Start 14797 Kimo Court For more information or to schedule an appointment please call 208.687.1682
Tue Oct 13	Cooking with Master Chef Steve W Geving: Les Toques Blanches Chefs Hall of Fame Blanchard Community Center 10:30am - 1:30pm Cost is \$25.00 Reservations Required - Please call 208.437.0426 Creative Catering for the Rock -n- Roll Gods	Mon Oct 19	Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212
Wed Oct 14	Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765	Wed Oct 21	Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765
	Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com	Sat Oct 24	Annual Ladies Tea Benefits BASIC operating expenses Blanchard Community Center for more information please call Chris 208.437.2266
	Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm	Mon Oct 26	Rathdrum Lions Club Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please call 208.687.1212
Thu Oct 15	Rathdrum Area Chamber of Commerce Monthly Luncheon Shepard of the Hills Lutheran www.RathdrumChamberOfCommerce.com 12:00pm - 1:00pm Presentation by Debbie Holmes with Edward Jones Script Your Family's Future: Why	Wed Oct 28	Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office

	<p>15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p> <hr/> <p>Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com</p> <hr/> <p>American Legion Post 154 Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Mike Warren 208.771.0122</p>		<p>call 208.687.1212</p>
Sun Nov 1	<p>Daylight Saving Time Ends http://en.wikipedia.org/wiki/Daylight_saving_time</p>	Tue Nov 10	<p>Cooking with Master Chef Steve W Geving: Les Toques Blanches Chefs Hall of Fame Blanchard Community Center 10:30am - 1:30pm Cost is \$25.00 Reservations Required - Please call 208.437.0426 Haute Dish Cuisine - Classic Casseroles to Impress</p>
Mon Nov 2	<p>Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212</p>	Wed Nov 11	<p>Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p> <hr/> <p>Open Arms Real Choices Mobile Clinic McCartney and Highway 41 11:00am - 4:30pm http://www.RealChoicesClinic.com Rathdrum City Council Meeting Rathdrum City Hall Starting at 6:00pm</p>
Wed Nov 4	<p>Lakeland Sunrise Rotary 7:00am to 8:00am Lakeland School District #272 Office 15506 N. Washington Street Rathdrum For more information please call 208.687.5765</p>	Thu Nov 12	<p>Lakeland Joint School District #272 7-12 parent/teacher conferences, 8:30am - 7:00pm</p>
Fri Nov 6	<p>Lakeland Joint School District #272 End of 1st Quarter (No school for students)</p>		
Fri Nov 6 - Tue Nov 10	<p>Lakeland Joint School District #272 K-6 scheduled evening parent/teacher conferences</p>		
Mon Nov 9	<p>Rathdrum Lions Club Dinner Meeting 16114 N Meyer Road Social Mixer starting at 6:30pm Dinner starting at 7:00pm For more information please</p>		

How do you get your event added to our community calendar? It's simple, and it doesn't cost anything! Just send an email to Editor@RathdrumWeeklyNews.com with what, when (date and time), where, cost (if any), and contact or R.S.V.P. information and we will get it posted!

In order to make the next weeks newsletter, we need to have your calendar information to our office by this coming Friday.

If your event is listed, and something changes, please let us know as soon as you can so we can help to get the word out.

From page 1: September 2015 Rathdrum Chamber of Commerce Monthly Luncheon

The Chamber Annual Dinner is coming up on November 7th. Stay tuned for where!

Rathdrum Lion Marge Bega put out a call for volunteers to help with the Rathdrum Lions Club Sight and Hearing Screening that is happening this week at the various schools in the district. If you are interested in helping please call Marge at 208.691.3476, or email her at huddlhous46@frontier.com.

The Business of the Month was Lake City Community Church. They are starting a mobile campus called Lake City Rathdrum this coming February out on the Ktech campus. For more information about them you can visit their website at <http://lakecitycc.org/>.

The featured speaker was Jobs Plus CDA EDC President Gynil Abracosa Gilliam (Economic Development Corporation). Gilliam had a slideshow that touched on a range of items.

They have a three pronged approach consisting of Business Retention and Expansion, Business Attraction, and Business Creation.

Some of the other points that were touched on during the presentation:

Being proactive in everything they do

They work to strengthen partnerships & collaboration

Their funding is a Public / Private mix at 30% and 70% respectively

They provide services to expanding businesses or to relocating businesses in a manner similar to the Chamber

Current area's of focus include Advanced Manufacturing, Aerospace & Aviation, Health Care, and Technology.

Gilliam highlighted recent partnerships include EMSI & Kootenai Perspectives; and

ABC Future Frontiers.

As of the date the slide show was created, their current pipeline has 31 projects, 12 business expansions, 14 business's are on their priority list, and 12 high probability businesses.

Gilliam estimated that last year there were an additional ~230 jobs and ~\$50 Million invested in Kootenai County.

With that the presentation was ended.

During the following question and answer session was a question about the differences between Idaho and Washington. From their perspective, once you add in the various taxes on either side, it is pretty comparable between the two states.

Another question from the floor was what keeps companies from coming or relocating here, specifically to the Coeur d'Alene area. It is a lack of population necessary to support some of the larger businesses.

If you are interested in attending a Chamber Luncheon, please contact the chamber office by phone at 208.687.2866 or by email at Office@RathdrumChamberOfCommerce.com.

From page 3: A "What do you like about Rathdrum?" reader submission

These are just a few of the events that are available and that make Rathdrum such a wonderful place to live.

There are also business fairs that have lots of free drawings and movies in the park. Both of these events have free food provided. What more could you ask for?

What have you attended in Rathdrum or it's surrounding communities?

Editor - Do you have a story about something fun that happened in or around Rathdrum? Type it up and send it in!

Act Soon to Close Your “Insurance Gap”

If you work for a fairly sizable company, you may be entering your open enrollment season, when you can add or adjust your employer-sponsored benefits. While you probably should review all your benefits, you may want to pay special attention to your life insurance to determine if you and your family are adequately protected.

How much life insurance do you need? You may hear that you require anywhere from seven to 10 times your annual income in life insurance coverage, but this rule of thumb might not be appropriate for everyone; the amount of insurance you need will depend on your individual situation.

To help determine if a “gap” exists between the amount of insurance you have from your employer and the amount you need, your first step is to identify all those expenses that your family would face alone if you were gone. Here are some to consider:

- *Ongoing income replacement needs and living expenses* - If you were to pass away, and your paychecks were to stop, it would likely create a gigantic hole in your family’s finances. Adequate life insurance is necessary to replace the loss of your future salary and cover ongoing living expenses.
- *Mortgage* - If you weren’t around, and your income were to disappear, would your family still be able to remain in their home? Factor in your mortgage in any calculation of life insurance needs.
- *Debts* - Apart from your mortgage, what other debts do you have? Car loan? Credit cards? Perhaps even some old student loans? Even if you pass away, these debts won’t all disappear, especially if some of them are in the names of you and your spouse. Determine how much you pay each month on all these debts and include this figure in your life insurance estimate.
- *Education* - As you know, higher

education comes with some high expenses: Four years at an in-state public school can easily cost upwards of \$80,000, while the price tag can be twice as much for private schools. And these costs may continue rising. So, if you’ve always planned to send your children to college, you’d better pencil in some big figures for your life insurance calculations.

- *Emergency funds* - It’s a good idea for most people to maintain an emergency fund containing six to 12 months’ worth of living expenses, with the money kept in a liquid account. This fund can help with unexpected doctor’s bills, costly auto repairs and so on. If you weren’t there, could your family afford to contribute to such a fund? Again, it’s something to think about when you estimate your insurance needs.

- *Surviving spouse’s retirement* - If you’re married, your income may contribute to your spouse’s ability to put money away in a retirement account, such as an IRA or 401(k). If you’re gone, your surviving spouse might well have to redirect those funds to the day-to-day costs of running a household. Therefore, include “surviving spouse’s retirement funds” as one more item on your insurance estimate worksheet.

As you can see, your absence can jeopardize your family’s ability to maintain both their current lifestyle and their aspirations for the future. So, take the time to figure out just how much of an “insurance gap” you face, and then consider options for filling it. It will be time well spent.

Debbie Holmes
Financial Advisor
Edward Jones Investments
6600 W Commercial Park Ave
Suite B
Rathdrum, ID 83858
208.687.5765



Things to look for in a scam email

Subject: Payment for tax refund #000641335
Date: Wed, 16 Sep 2015 05:55:40 +0100
From: Internal Revenue Service <office@irs.gov>
Reply-To: Internal Revenue Service <office@irs.gov>
To: Editor at RathdrumWeeklyNews dot com

You have received tax refund according to your request.

Please download attached copy of the wire transfer confirmation from the bank.

Transaction type - Tax Refund
Payment method - Wire transfer
Amount - \$ 2533.00
Status - Processed
Form - 94856W

Additional information regarding tax refunds can be found on our website: <http://www.irs.gov/Refunds>.

Regards,
Internal Revenue Service
Address: 1111 Constitution Avenue, NW
Washington, DC 20224
Website: <http://www.irs.gov>
Phone: 1-800-829-1040

Along with this email was an attachment: Refund_Payment_Details_000641335.zip

Inside the zip file is a document with the same name ending in .doc.js. The trailing .js is the windows extension for JavaScript, a programming language.

Emails like this are a scam that you should not open under any circumstance, especially any attached document. Opening the zip file and attempting to open the included document could have been detrimental to the health and safety of your computer.

Something to remember is the Internal Revenue Service does not email anything to anyone outside of the government. But, if they do, hopefully they have spell check. If they want to contact you, they will send a letter, or a compliance officer.



How many days until

Halloween
Thanksgiving
Christmas
New Years Day
2016
Tax Due Day
Election Day

September Equinox

38 Today marks the first day of fall. The long
64 and the short of it, now the sun starts rising
93 lower in the horizon and the days don't last
100 quite as long. According to wikipedia at the
exact time of the September Equinox is
205 08:20:34UTC, or 01:20:34PST. It is a mere
412 90 days until the Winter Solstice.