



Welcome to the Rathdrum Weekly Newsletter!

President Obama's 2016 State of the Union

Last night was President Obama's last State of the Union Address. You will be able to find transcripts and write ups all over the interwebs today.

Did you get a chance to watch it? Or read the transcripts?

What did you think? Send your thoughts and comments to
[Editor@RathdrumWeeklyNews.com!](mailto:Editor@RathdrumWeeklyNews.com)

Rathdrum City Council Meeting

The next meeting of the City Council will be tonight starting at 6:00pm in the Council Chamber at City Hall.

If you are interested, the Council packet can be found on the city website at
http://www.rathdrum.org/vertical/sites/%7BB217A04D-FA9D-403A-9D25-24962991B1D9%7D/uploads/January_Council_Packet%28%29.pdf

Republican Candidate Presidential Debate

There is a debate scheduled for Thursday January 14th on Fox Business. Because of the number of candidates, it is broken into two debates similar to previous debates.

Taking the stage during the main event starting at 9:00pm EST / 6:00pm PST are

candidates Donald Trump, Ted Cruz, Marco Rubio, Ben Carson, Chris Christie, Jeb Bush, and John Kasich.

The candidates debating in the secondary debate that starts at 6:00pm EST / 3:00pm PST are Carly Fiorina, Mike Huckabee, Rick Santorum, and Rand Paul.

If you are interested in watching it will be on the Fox Business Network and online from FoxBusiness.com.

Democratic Candidate Presidential Debate

There is a debate scheduled for 9:00pm EST / 6:00pm PST Sunday January 17th on NBC. The debate currently looks like it will be between Bernie Sanders and Hillary Clinton. There are questions on whether or not Martin O'Malley's poll numbers are high enough for him to participate.

If you are interested in watching it will be broadcast on NBC.

Rathdrum Chamber January Luncheon

The Rathdrum Chamber is hosting their January 2016 luncheon at the Shepherd of the Hills Lutheran Church at Noon on Thursday January 21. If you are available, show up before for the networking opportunity!

Continued on next page

From page 1: Rathdrum Chamber January Luncheon

This month's featured speaker is Joe Dunlap, president of North Idaho College (NIC). He will be speaking about the new NIC Career and Technical Education Facility coming to Rathdrum.

If you are interested in attending please contact the chamber office by Monday January 18th at 208.687.2866 or via email at Office@RathdrumChamberOfCommerce.com so they can get an accurate count for lunch.

You can save some money by pre-paying for your lunches. Contact the chamber office for more detail.

Rathdrum Area Chamber Newsletter

The Rathdrum Chamber has released their January newsletter. If you are not on their mailing list and you are interested in what is happening in the local chamber, you can sign up for it by visiting their website at www.RathdrumChamberOfCommerce.com or by sending an email to

Office@RathdrumChamberOfCommerce.com.

Trivia Night

Submitted by Debbie Holmes

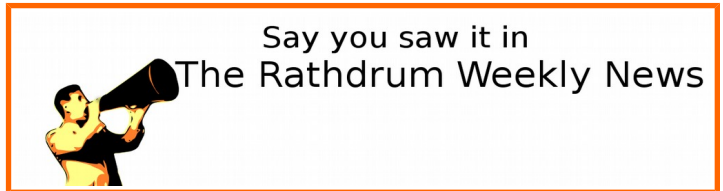
Lakeland Sunrise Rotary is hosting another Trivia Night at The Turn in Twin Lakes Village on Saturday, January 23rd. Trivia starts at 6 pm but dinner will be available starting at 5 pm.

We are looking for teams of 5 -6 people. The cost to play is \$5 per person.

Get a team together and let me or any of the Rotarians in our club know if you plan on coming for a night of fun and laughter.

We are a very competitive bunch!

Editor - Debbie Holmes can be reached at 208.687.5765.



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.

North Idaho Fundraising Event

Sponsored by Blanchard B.A.S.I.C. / Community Center, 685 Rusho Lane
Tuesday, Feb 9, Blanchard Community Center

Hands-On Handgun Safety and Confidence Training

\$45 ALL PROCEEDS BENEFIT \$45

Jesse, Tearsa KIDWELL and Children,
who lost their home to a fire New Year's Day.



Sign up Now! The first 20 who register at www.PistolProf.com will be helping our neighbors in need as they rebuild their lives.

DETAILS: Constitutionally-minded citizens age 14 and over are eligible. Pre-registration at website www.PistolProf.com is required; no one may just "show up." After you've registered, call NRA Instructor Russell Spriggs (208.660.8877) for \$45.00 payment info (*do NOT pay on his website!*). Arrive at 9:45 AM and be prepared with bag lunch, snacks etc. to stay until 4 PM. *Certificates of Training will be awarded to qualified participants.*

THIS IS HANDS-ON TRAINING

For liability purposes, NO LIVE AMMUNITION is allowed in class (this applies to CCW carriers, also). While not required, you may bring a handgun of your choice (semi-autos are recommended), spare magazines, and an outside-the-belt waistband holster. Be sure to wear pants, a sturdy belt and eye protection.

Bonner County resident Russell Spriggs is a NRA Certified Handgun Instructor, Range Safety Officer and Life Member. He is a Vietnam Era Veteran and currently the Training Officer for the local Oath Keepers Chapter. His mission is to affordably present quality, hands-on handgun training in these interesting times. Ladies, family and church groups are welcomed and encouraged; call 208.660.8877 today!



INSTRUCTOR - RANGE SAFETY OFFICER - VETERAN
RUSSELL S. SPRIGGS
NATIONAL RIFLE ASSOCIATION #199679679
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Low-Recoil PISTOL TRAINING Low-Noise

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Basics - Safety - Confidence - Carry - Defense - Target - Plinking

NOW IS THE TIME TO LEARN

Community Calendar

Mon Jan 4 - Fri Jan 29	<p>Adult Dodgeball League Registration Rathdrum Parks & Rec For more information please call 208.687.2399</p>	Sun Jan 17	Democratic Candidate Debate NBC News Democratic Primary Debate
	<p>Hot Shots Basketball Competition Registration Grades 4 - 12 and Adult Divisions \$10.00 per participant Rathdrum Parks & Rec For more information please call 208.687.2399</p>	Mon Jan 18	<p>Idaho Human Rights Day Martin Luther King Jr Day https://en.wikipedia.org/wiki/Martin_Luther_King,_Jr.</p> <p>Lakeland Joint School District #272 Martin Luther King Jr Day (No school)</p> <p>Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212</p>
Wed Jan 13	<p>American Legion Post 154 Executive Committee Meeting Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Jean Bledsoe at Rathdrum154@gmail.com</p> <p>Rathdrum City Council Meeting Starting at 6:00pm Rathdrum City Hall For more information please call 208.687.0261 x114</p>	Tue Jan 19 - Fri Feb 12	<p>Daddy Daughter Dance Registration Dance to be held from 6:00pm - 9:00pm on Saturday February 13 Rathdrum Parks & Rec For more information please call 208.687.2399</p> <p>Mother Son Bowling Night Registration Bowling from 5:00pm - 8:00pm on Tuesday February 16 Rathdrum Parks & Rec For more information please call 208.687.2399</p>
Thu Jan 14	<p>Lakeland Joint School District #272 Town Hall Meeting Starting at 6:30pm Twin Lakes Elementary 5326 W Rice road</p> <p>Republican Debate / Fox News Main debate 9:00pm EST Secondary debate 6:00pm EST</p>	Wed Jan 20	<p>Rathdrum Planning & Zoning Commission Meeting Starting at 6:30pm Rathdrum City Hall For more information please call 208.687.0261 x114</p>
Fri Jan 15	Dr Martin Luther King Jr Actual Birthday	Thu Jan 21	<p>Rathdrum Area Chamber of Commerce Monthly Luncheon Shepherd of the Hills Lutheran www.RathdrumChamberOfCommerce.com 12:00pm - 1:00pm</p>
Sat Jan 16	<p>Manuel Schneidmiller Post 154 Constitutional Speech Contest American Legion Hall 1138 East Poleline Avenue, PF For more information please contact Al or Margaret Ogram at 208.762.82129 or mfogram@gmail.com</p>		

Sat Jan 23	Lakeland Sunrise Rotary Trivia Night The Turn in Twin Lakes Village Dinner starts at 5:00pm Trivia Game starts at 6:00pm Trivia cost per person: \$5.00 Please R.S.V.P. to Debbie Holmes at 208.687.5765	Mon Feb 8	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
Mon Jan 25	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	Tue Feb 9	New Hampshire Primary Democrats and Republican Hands-On Handgun Safety and Confidence Training Fundraiser Sponsored by Blanchard BASIC Proceeds go to Jesse, Tearsa Kidwell and their children See our flyer on page 3
Wed Jan 27	American Legion Post 154 Membership Meeting Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Jean Bledsoe at Rathdrum154@gmail.com	Wed Feb 10	Ash Wednesday https://en.wikipedia.org/wiki/Ash_Wednesday American Legion Post 154 Executive Committee Meeting Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Jean Bledsoe at Rathdrum154@gmail.com Rathdrum City Council Meeting Starting at 6:00pm Rathdrum City Hall For more information please call 208.687.0261 x114
Thu Jan 28	Republican National Debate Fox News Republican Debate		
Fri Jan 29	Lakeland Joint School District #272 End of 2 nd Quarter (No school for students)		
Mon Feb 1	Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212 Iowa Precinct Caucuses Democrats and Republicans		
Fri Feb 5	Lakeland Joint School District #272 K-8 Parent/teacher conferences 8:00am - 12:00pm (No school for K-8 students)		
Sat Feb 6	Republican National Debate ABC / IJReview Republican Debate		

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.

Are You Prepared for Financial Disasters?

“Be prepared” is the Scout motto, and it’s also pretty good advice for anyone seeking to guard against various disasters – including financial ones.

Here are some events that can have serious financial consequences, along with suggestions on preparing yourself:

- *Loss of employment* – If you were to lose your job, your family might have to struggle financially to make it until you’re employed again. To protect against this potential threat, try to build an emergency fund containing three to six months’ worth of living expenses. That’s a lot of money, of course, so it will be challenging to build such a fund – but try to contribute something each month to a liquid, low-risk account. Without such an emergency fund, you might be forced to cash out your 401(k) or other retirement plan to pay for your living expenses during your period of unemployment.

- *Loss of health* – If you were ill or injured, you might be out of work for weeks or months. Your employer may offer you some type of disability insurance as an employee benefit, but it might not be sufficient. So you may also want to purchase an individual plan to cover as much of your after-tax income as possible. You’ll have the flexibility to create a policy that is tailored to your needs, budget and overall financial goals. However, policies vary widely in cost and benefits, so you’ll want to shop around for the coverage that best meets your needs.

- *Loss of life* – Death may be an uncomfortable topic to discuss. However, if you were to pass away, it would be emotionally devastating to your loved ones – but it could also be financially catastrophic. Would your family still be able to pay the mortgage? Could your surviving spouse afford to send your kids to college? Without life insurance, your death could leave your family without the ability to cover financial obligations. The exact amount you require

depends on a variety of factors, such as your family’s expenses, size of family, savings needs over time, and so on. Generally speaking, you can choose between two broad categories of insurance: term and permanent. Term insurance, as the name suggests, is designed for a specific number of years and only provides a death benefit. Permanent insurance is typically more expensive, because, in addition to the death benefit, it offers a savings component. A financial professional can help guide you through your options to determine which one is appropriate for your needs.

- *Loss of property* – If you own a home, you already have homeowners insurance, but it doesn’t hurt to periodically check your policy to make sure it’s kept up with any improvements or additions you’ve made to your house or other property. If you’re under-covered, and had to pay out-of-pocket for some major damage, you might be forced to dip into your long-term investments. And while you’re making sure your property is covered, you might also want to consider adding “umbrella” coverage, which can provide extra protection to you in case someone is injured at your home, or even at an event at which you may be in charge, such as a Scout meeting.

With luck, you can avoid all the threats to your financial security and that of your family. But you can’t count on always being lucky – so you need to take “financial disaster preparedness” measures soon.

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Stop by to say Hi! and to pick up a copy of this weeks

Rathdrum Weekly News!

TODAY IN REAL ESTATE

Submitted by Tim Herzog, Twin Lakes Realty, Rathdrum

Working with Realtors and understanding Agency

“Realtor is term applied to licensees that are members of the National Association of Realtors”

I use the term ‘agent’ interchangeably but only *Realtors* have access to the local MLS.

If you haven’t bought or sold real estate for a long time, this is very important information to be aware of.

“Agency” is a term used in Idaho law that describes the relationships between a licensee and the parties to a real estate transaction.

Back in 1991 when I first started practicing real estate in Kootenai County, the rule of thumb was that agents always represented the sellers as sub agents, regardless of what firm had the listing. Buyer’s agency or Buyer’s Representation was not a well known practice here at that time.

When I was licensed in Chicago, Illinois in 1978, we were already acting as *buyer’s agents*. It took a while to get my head around this here because most buyers seem to assume that they were represented by whoever showed them property. Buyers were supposed to be made aware immediately on contact that we *represented the sellers or were sub agents*. Any information they told us as *sub agents* was required to be passed on to the listing agent.

That never sat well with me when I had to explain that to my customers. I felt if they were the ones with the money, then they should be *represented* by their agent. Fortunately a few years later that all changed and we *Realtors* could legally represent a buyer but not without a bit of controversy for a while.

As an example, every time I called on another firm to show their listing, I had to state that I am ‘*representing the buyer*’ and not the seller. Some brokers themselves objected to that change and required agents to get a signed form stating that request from a buyer.

Well, now things are more cut and dried. Every time a new contact is made by an agent, Agency needs to be explained. Regardless if you are a seller or buyer, you are provided with an *Agency Disclosure Brochure* and another form to sign off on, which is your receipt. This document is necessary before a listing is taken or an offer is submitted and needs to be in the real estate firm’s file as require by the Real Estate Commission.

The *Agency Disclosure Brochure* explains your rights as a *Customer* or a *Client*. As a listing agent, we generally represent the seller as our client but when the listing agent or other agents from the listing firm work with buyers on their firm’s listing, then *Limited Dual Agency* usually applies. In that situation, agents are required to disclose all know material facts but not what a seller is willing to take or a buyer is willing to offer.

“*Limited Dual Agency*” means the brokerage and its licensees represent both the buyer and the seller as clients in the same transaction. As a buyer, if you feel comfortable in working with listing agents, that is fine, as long as you know what to expect and feel confident and comfortable with the particular agent you’re working with.

A common mistake that some buyers make is just calling all around to different agents and never forming a relationship with one that works for them! Those buyers may never find what they want because as *Independent Contractors*, our time is valuable and we can’t waste our efforts

without some sort of loyalty factor. When I represent a client I need to form that personal relationship of trust and show them *I truly represent their best interests.*

As your local Realtor, I am always glad to answer questions regarding this subject.

Tim Herzog (208) 651-0566
tim@herzogsells.com
Twin Lakes Realty
14777 W. Highway 53
Rathdrum, Idaho 83858

A note from your editor

As I sit here assembling this weekly newsletter, I am always amazed at what we are able to pull into it.

When I started it by registering the domains, I wasn't sure how well it would be received. Over the last year and a half, I am truly amazed at the number of weekly email recipients and website downloads.

My goal for this newsletter is to be an outlet for the happenings in and around the Rathdrum Area.

I am not going to lie. I could use some help in gathering stories around the area.

Currently this is a volunteer gig. As readership grows, I am hoping that it will start paying for itself.

Do you have 10,000 hours in your field under your belt? Can you be considered an expert in your field?

Do you have a flair for the written word?

We could make you famous...

Debbie Holmes with Edward Jones Investments has been a regular contributor since the beginning. Tim Herzog with Twin Lakes Realty recently came on board and will be covering Real Estate.

Your name could be associated with this great weekly newsletter! Contact Editor@RathdrumWeeklyNews.com for more details!

This could be your
business

and your tag line

With the services you
provide

And the hours you are
available

The area you cover

With pictures

Not too busy though

Don't want to appear
cluttered

This space measures
3.70" x 9.40"

And can be yours for
\$46

Contact Editor@
RathdrumWeeklyNews
.com for details