



## Welcome to the Rathdrum Weekly Newsletter!

### Republican National Debate

With several debates having already taken place and the Ohio Caucuses coming up this next Monday,

the republican candidates are taking to the stage yet again. With the sheer number of candidates still on the republican ticket, they are splitting the debates.

The first debate starts at 7:00pm EST / 4:00pm PST and has candidates Carley Fiorina, Mike Huckabee, Rick Santorum, and Jim Gilmore.

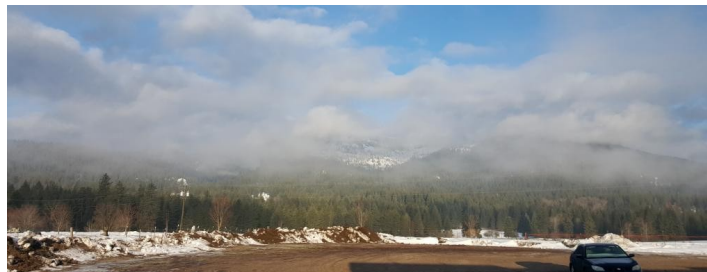
The 'main stage' debate starts at 9:00pm EST / 6:00pm PST and has candidates Donald Trump, Ted Cruz, Marco Rubio, Ben Carson, Jeb Bush, Chris Christie, John Kasich, and Rand Paul.

The next Democrat debate is currently schedule for Thursday February 11

### Super Bowl 50

Lets face it, with the loss of the Seattle Seahawks to the Carolina Panthers, football is over this year. Not quite! A week from this coming Sunday the Carolina Panthers will play the Denver Broncos.

What you may notice, if you pay attention to advertising, this year the NFL is not using Roman numerals to number their games as



*Rathdrum Mountain hiding in the background*

they have since 1971.

The letter L designates the number 50 in the Roman numbering system.

Why do you think they switched? For more information about the Super Bowl check out [https://en.wikipedia.org/wiki/Super\\_Bowl](https://en.wikipedia.org/wiki/Super_Bowl)

### Rathdrum Area Chamber of Commerce Monthly Luncheon

This past Thursday the Rathdrum Chamber held their January 2016 luncheon at the Shepherd of the Hills Lutheran Church on Highway 53 in Rathdrum.

The new chamber board was introduced after the Pledge of Allegiance.

The Rathdrum Trading Post Hardware was the business of the month and Matt Smith gave the presentation. He also gave a coupon good for up to \$175 towards equipment rental to a lucky individual at the end of the meeting.

Shanie Rountree from the chamber had a bunch of announcements. Did you know that if you prepay for your lunches, you can save money?

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From page 1: Rathdrum Area Chamber of Commerce Monthly Luncheon

If you are a member of the chamber and prepay for a year, you spend \$120 or \$10 per month. If you are a member of the chamber and pay each time, lunch costs \$12 per month. If you are not a member of the chamber and wish to join us for lunch, it costs you \$15.

With the new year, the chamber is getting a fresh start on this years activities from the Chamber Business Faire, Rathdrum Days, the Rathdrum Adventure Race, to December D'Lights. If you have some free time and would like to volunteer, the chamber could use your hands.

The chamber also would like to start a few new committees: Ambassador and Government Affairs. But in order to do this, they need volunteers... nudge nudge wink wink...

City officials in attendance included Mayor Vic Holmes, City Administrator Brett Boyer, Councilwoman Debbie Holmes, and Parks and Recreation Supervisor Mickael Stevens.

Larry Clark from the Northern Lakes Fire District was in attendance and invited everyone (you too) to NLFD Fire Chief Dean Marcus's retirement party on January 29<sup>th</sup> from 11:30am to 2:30pm at the Fire Station at 125 W Hayden Avenue in Hayden.

The chamber featured speaker this month was North Idaho College (NIC) President Joe Dunlap. They have already broken ground for their new facility on Lancaster to the East of KTEC.

Formed in 1933, NIC has several core values. Student Success, Education Excellence, Diversity, Stewardship, and Community Engagement.

With the new facility they are bringing into the system, they will have an additional 110,000 square feet of space.

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**After I drink coffee I like to show the empty mug to the IT guy to tell him that I've successfully installed Java. He hates me.**

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.

## Letters to the Editor

To whom it may concern,

My name is Jenay. I have been published in 5 North Idaho newspapers. I will be moving from Hayden to Spirit Lake this spring and I was wondering if there was a need for coverage in the Spirit Lake area?

I can prepare my resume if necessary.

Thank you for your time.

Jenay,

*Editor - Thank you for contacting us. There is a need for coverage in the Spirit Lake area since our last roving reporter Pat Coffey had to hang up his clipboard.*

*I don't know what you know about us. Years ago in Rathdrum we had the Rathdrum Star. A weekly printed paper that ran for 6 or 7 years and was distributed to ~10k homes a week in Rathdrum, Spirit Lake, and Athol. Tom unfortunately retired and left us. Then we had the Panhandle Sun. It was a printed paper that lasted less than 6 months.*

*Being active in the community, the complaint that I kept hearing was nobody knew what was going on in the area because it is expensive to get published in the CDA Press or Spokesman Review. This last spring we had another guy try to start a monthly brochure, for lack of a better description, but couldn't get the advertising commitment from the business community.*

*So I registered a domain, put up a static but functional website, and along with a mailing list, a year and a half later I am still pushing out a weekly newsletter that I hope people are reading. Between the email blast and downloads from the website we have a weekly distribution of ~1500 copies.*

*The next question people usually have is "What does it pay?" We really don't have any advertisers other than what my day job puts into the newsletter, usually a business card sized ad once a week. I try to keep the two separate because I don't want it (the newsletter) to be a propaganda piece promoting my day job. So, right now the newsletter is a volunteer gig.*

*My stated goal with the newsletter is to help get the word out about what is happening in the Rathdrum / Spirit Lake / Athol / Blanchard area. I do what I can, but often it isn't enough. Eventually I hope that I can put some coin in my pocket for my efforts, but that is still down the road a ways.*

*If you want to help by submitting stories or other articles, it would be greatly appreciated.*

*Thank you for your interest.*

*Joseph Hume  
Editor*

*If you are an expert in your field, we can help make you famous...*

# F1 for HELP

- We Clean Windows But We Aren't Janitors -

Joseph Hume CCNA MCSE  
13785 West Highway 53  
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Rathdrum Weekly News - <http://www.RathdrumWeeklyNews.com>

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## Community Calendar

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 <a href="mailto:Rathdrum154@gmail.com">Rathdrum154@gmail.com</a>		Blanchard Community Center
Thu Jan 28	Republican National Debate Fox News Republican Debate	Sun Feb 7	Super Bowl L (50) Carolina Panthers vs Denver Broncos Game starts at 3:30pm PST <a href="https://en.wikipedia.org/wiki/Super_Bowl">https://en.wikipedia.org/wiki/Super_Bowl</a>
Fri Jan 29	Lakeland Joint School District #272 End of 2 <sup>nd</sup> Quarter (No school for students)	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 Feb 1	Rathdrum Lions Club Business Meeting 16114 N Meyer Road 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 For more information contact Russ Spriggs at 208.660.8877
Thu Feb 4	Out of the Woods Family Theater Production Comic Book Artist Starting at 7:00pm Blanchard Community Center	Wed Feb 10	Ash Wednesday <a href="https://en.wikipedia.org/wiki/Ash_Wednesday">https://en.wikipedia.org/wiki/Ash_Wednesday</a>
Fri Feb 5	Lakeland Joint School District #272 K-8 Parent/teacher conferences 8:00am - 12:00pm (No school for K-8 students)	Thu Feb 11	American Legion Post 154 Executive Committee Meeting Rathdrum Lion's Club Meetings start at 6:00pm For more information contact Jean Bledsoe at <a href="mailto:Rathdrum154@gmail.com">Rathdrum154@gmail.com</a>
Sat Feb 6	Republican National Debate ABC / IJReview Republican Debate	Fri Feb 12	Rathdrum City Council Meeting Starting at 6:00pm Rathdrum City Hall For more information please call 208.687.0261 x114
	Out of the Woods Family Theater Production Comic Book Artist Starting at 3:00pm		Democratic Candidate Debate PBS News Democratic Primary Debate
			Abraham Lincoln's Birthday

Sat Feb 13	Republican National Debate CBS News Republican Debate Daddy / Daughter Dance 6:00pm - 9:00pm Rathdrum Parks & Rec For more information please call 208.687.2399
Sun Feb 14	Valentine's Day <a href="https://en.wikipedia.org/wiki/Valentine's_Day">https://en.wikipedia.org/wiki/Valentine's_Day</a>
Mon Feb 15	President's Day <a href="https://en.wikipedia.org/wiki/Washington's_Birthday">https://en.wikipedia.org/wiki/Washington's_Birthday</a> Lakeland Joint School District #272 President's Day (No school) Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212
Tue Feb 16 - Fri Mar 18	Youth Spring Soccer Registration Ages 3 to 14 Rathdrum Parks & Rec For more information please call 208.687.2399
Tue Feb 16	Mother Son Bowling Night 5:00pm - 8:00pm Rathdrum Parks & Rec For more information please call 208.687.2399
Wed Feb 17	Rathdrum Planning & Zoning Commission Meeting Starting at 6:30pm Rathdrum City Hall For more information please call 208.687.0261 x114
Thu Feb 18	Rathdrum Area Chamber of Commerce Monthly Luncheon Shepherd of the Hills Lutheran <a href="http://www.RathdrumChamberOfCommerce.com">www.RathdrumChamberOfCommerce.com</a> 12:00pm - 1:00pm

	Lakeland Joint School District #272 Town Hall Meeting Starting at 6:30pm John Brown Elementary 15574 N Washington Street
Fri Feb 19	Free Developmental Screening Lakeland Head Start 14797 Kimo Court For more information or to schedule an appointment please call 208.687.1682
Sat Feb 20	Democrat Nevada Caucus Republican South Carolina Primary Scholarship Italian Luncheon / Fundraiser for Sarah Jones Memorial Scholarship Fund Starting at 1:00pm Blanchard Community Center
Mon Feb 22	George Washington's Birthday 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 23	Republican Nevada Caucus

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](mailto: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.

## Put Your Financial “Puzzle” Together

January 29 is National Puzzle Day, with puzzle celebrations and events taking place at museums, libraries and other venues across the country. Why this date was chosen – or why National Puzzle Day even exists – is something of a mystery. But as an investor, you can find value in the concept of a puzzle – specifically, in putting together the pieces of your *financial* puzzle.

What are these pieces? Here are the essential ones:

- *Growth* – At different times in your life, you will have various goals – purchasing a first or second home, sending your children to college, enjoying a comfortable retirement, and so on. While these goals are diverse, they all have one thing in common: To achieve them, you’ll need some *growth* potential in your investment portfolio. The nature and the extent of the growth-oriented vehicles, such as stocks and stock-based instruments, in your holdings will depend on your specific goals, risk tolerance and time horizon – but growth opportunities you must have.

- *Income* – Income-producing investments, such as bonds and dividend-paying stocks, can help supplement your earned income during your working years and provide you with a valuable income stream when you’re retired. Plus, bonds and other income-producers can help balance a portfolio that might otherwise be too heavy in growth vehicles – which, as you know, are typically higher in risk.

- *Taxes* – Taxes will always be part of the investment equation. Whenever possible, you’ll want to take advantage of those accounts that let you make tax-deductible contributions and that provide the opportunity for tax-deferred growth, such as a traditional IRA and your 401(k) or other employer-sponsored retirement plan. You may also find that you can benefit from tax-free investments, such as some types of municipal bonds and a Roth IRA. (Your Roth

IRA contributions are not tax-deductible, but your earnings grow tax free, provided you’ve had your account at least five years and you don’t start taking withdrawals until you reach 59½.)

- *Protection* – You can’t just *invest* for your future – you also have to *protect* it. If something were to happen to you, would your family be able to remain in your home? Would your children still be able to go to college? To help ensure continuity and security in your family’s lives, you’ll need to maintain adequate life and disability insurance. Also, you will need to protect your independence in your retirement years, as you no doubt would want to avoid burdening your grown children with any financial burden. To attain this type of freedom, you may have to guard against the potentially catastrophic costs of long-term care, such as an extended nursing home stay. A financial professional can suggest ways of meeting these expenses.

- *Legacy* – After working hard your whole life, you’d probably like to leave something behind to your children, grandchildren, other family members and possibly even charitable institutions. To create the legacy you desire, you will need to create a comprehensive estate plan. Because such a plan may involve a will, living trust and other complex legal documents, you will need to work with your legal and tax advisors.

Try to put these pieces together to help complete your financial “puzzle” – when you do, you may well like the picture that emerges.

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Edward Jones Investments  
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## Today In Real Estate

Submitted by *Tim Herzog*, Twin Lakes Realty, Rathdrum

In my last article I explained the term *Agency* and how it applies when listing or buying property through a *Realtor*. This article is about your options as a seller.

Listing with a Realtor versus a For Sale By Owner (FSBO) Company.

This is the time of year when sellers may begin thinking about selling their properties. As a seller you have several choices; list with a *Realtor*, sign up with a *For Sale By Owner* company or just try hanging a sign out front, putting out some flyers and placing some ads on your own.

Let's look at the *pros and cons* of these options. Selling real estate may not seem a difficult task and you may feel that you will save that '*big commission*' and that's a plus and really the only one...*Maybe!*

That being said you now have the task of placing a value on your property. Here are some questions to be considered. How are you going to price your property in today's market? Can you determine what type of financing your property may qualify for? Are you prepared to show your property to every potential buyer and are they even qualified to buy or just *lookie lou's*? You will find that many times that these prospects that call and come to look need seller terms or may just be comparison shopping. If you do receive an offer it will possibly be lower because buyers know you are saving a commission!

Assuming that you do get an offer that's acceptable, you now have to open escrow with a title company, qualify the buyer and probably wait for inspection reports, an appraisal and of course the final loan approval. If the appraisal comes in lower than the offer, the deal will probably die! One important fact is sellers of residential real property are *required to complete a property condition disclosure form* and have it signed by the buyer. Refer to *Title 55, Chapter 25, 55-2508 of Idaho Code*, (Property Condition Disclosure Act). Some exceptions apply as outlined in the code. I don't know what the consequences would be if a seller *failed* to follow Idaho Code in this matter. that's a question for an attorney.

Always consider when showing your property that you are aware of the identity of the parties. In this day and age, everyone needs to be aware of individuals that may have *other intentions* than buying. Even Realtor's have to be *on guard* and watch for those signs, although it is not a common occurrence with agents.

When listing with a *FSBO* Company all of the same things mentioned above apply. Those *FSBO* companies are not *Realtors'* and do not belong to the local *Multiple Listing Service (MLS)*. They usually charge a flat fee but cannot help you like a *Realtor*. The burden again is totally on you!

Only *Realtors* subscribe to the *MLS* and we pay plenty for the privilege through annual and monthly dues and fees. The market data that we use to determine worth is compiled from all the *current and sold listings* that *Realtors'* have submitted to the *MLS*. A professional *Realtor* will take care of all the details from start to finish, providing an accurate *Comparable Market Analysis (CMA)*, qualifying buyers, setting up showings and keeping sellers abreast of local sales that compare.

From *Listing to Closing*, a *Realtor* can handle all the details and take the worry away from sellers or buyers. A good point to realize is the individual agent you deal with makes all the difference in success or failure of a transaction. Regardless of what firm, small or large an agent is licensed with; we all have the same tools available to market and sell real estate.

Our industry name has been somewhat tarnished by *Realtors* that are *less than professional* so chose wisely and don't put us all in the same category.

I am *biased* after being in this business since 1991 and experiencing the *Murphy's Law* of real estate so I do encourage that you use a *Professional* for your next transaction.

As your local Realtor, I am always glad to answer any questions or concerns that are real estate related.

Tim Herzog (208) 651-0566

[tim@herzogsells.com](mailto:tim@herzogsells.com)

Twin Lakes Realty

14777 W. Highway 53

Rathdrum, Idaho 83858

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*From page 2: Rathdrum Area Chamber of Commerce Monthly Luncheon*

At the end of his presentation it was opened up for questions from the floor.

The first question asked about shuttling students between the main and Rathdrum campuses. A: The Rathdrum campus will be fully staffed with teachers for each of the subjects that will be taught.

Another question asked about class capacity. A: They programs they are moving are vacating approximately 40,000 square feet in the main campus and moving into 110,000 square feet in Rathdrum.

They are accepting applications immediately for their most popular programs.

One concern is the increased traffic on Lancaster. This is being looked at.

Closing the meeting was the Lakeland Joint School District Superintendent Brad Murray who addressed the upcoming school levy. They are voting on a one year \$5.3 Million dollar replacement supplemental levy. This will replace the existing two year levy that retires June 30, 2016.

This could be your advertisement!

Standard as well as Custom sizes are available.

This spot is 7.5" x 2.25"

Contact [Editor@RathdrumWeeklyNews.com](mailto:Editor@RathdrumWeeklyNews.com) to get started!