



Welcome to the Rathdrum Weekly Newsletter!

Republican Debate

There is another Republican debate this coming Thursday February 25th. It is being hosted by the University of Houston and will be televised on CNN, Telemundo, and Salem Radio starting at 7:30 Central / 5:30 Pacific.

Expected to be on stage are Donald Trump, Ted Cruz, Marco Rubio, John Kasich, and Dr. Ben Carson.

This is the last Republican debate before Super Tuesday.

Avista Utilities



Stopped by and spoke with one of the supervisors about the new pole going up outside of the HealthNET / Rathdrum Counseling Center building this past Monday.

The guys are installing a 'Viper' controller. There are several of these devices installed in town and what they do is to isolate a faulty section away from the rest of the grid

so Larry can't take down the town sawing through a line like he did last week.

Turns out that Rathdrum is fed by two power loops. By having these devices at strategic places, a problem in one section doesn't affect the rest.

Rathdrum Lions Club's Nutritional Backpack Program could use your help.

There are 200 elementary school children in the Rathdrum area that are returning to school on Mondays, malnourished and non-attentive in class. The State of Idaho does not have a program to feed these children on the weekends. They are on the school's free Breakfast/Lunch program during the school week. We are currently helping all 200 children with the Nutritional Backpack Program. This is an ongoing problem and each year the number of kids fluctuate.

The Rathdrum Lions will be packing for the Backpack program at the Lions Den on Meyer and HWY 53 on

February 25th at 9 AM.

They will be packing enough to last a month and could use some help.

It is not hard. It does require standing but no lifting.

Please contact Marge Bega at 208-691-3476 or e-mail her at huddlhous46@frontier.com.

-We Need You-

Mountain View Alternative High School Senior Project Reverse Job Fair

What: As part of MVAS Senior Project Class, each senior is required to participate in a Reverse Job Fair. We need individuals in our community to interview students about their future career choices. Everything will be provided for you including all questions to be asked.

School Tour: At 12:30pm there will be a tour of our school, originally Rathdrum High School built in 1937, led by students for community members.

Moose Coffee: Also come early and order a coffee or espresso from our very own Moose Coffee.

When: Thursday, April 7th from 1 – 2:30pm

Where: MVAS Gym: 7802 W Main St, Rathdrum, ID 83858

Who: If you are interested in participating, please contact the Senior Project teacher Krista Bullard at krista.bullard@lakeland272.org or by phone at (208) 687-0025.



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.

Monday February 29th

That seems wrong to write, but it's true. Once every four years we add a 'Leap Day' to our calendar.

There are exceptions to this. If the year is divisible by 100 there is not a leap day. If the year is divisible by 400, there is a leap day.

The quick reason we have a leap year is because it takes approximately 365 days 6 hours to make a complete orbit around the sun. So to keep the calendar seasons where they should be, every four years there is an extra day added.

If you are interested in further reading about February 29th, check out the article on Wikipedia at https://en.wikipedia.org/wiki/February_29

Events that were held last week that we couldn't cover

There was the soft opening of the new ACE hardware store on Highway 41 just south of Boekel. Having talked to several people who attended, it was well attended.

The other major happening that we were aware of is the retirement party of Rathdrum Parks and Rec Director Lance Bridges.

Not having the ability to be in multiple places as once is both a burden and a blessing.

North Idaho Linux Users Group Meeting

The technical session of the North Idaho Linux Users Group (NILUG) will be held this coming Saturday, February 27th at the office of F1 for HELP located in the Westwood Plaza at 13785 West Highway 53 from 1:00pm to 4:00pm.

If you are interested in learning more about an alternative to Windows or Mac, this is

the place to be!

From the grizzled old neck-beards to the uninformed, we welcome everyone.

For more information about the NILUG meeting, you can check out their website at <http://www.NILUG.org>.



Do you have a one-off meeting that is open to the public?

Do you have a regularly scheduled meeting that is open to the public?

Groups like the Lakeland Sunrise Rotary, Rathdrum Lions Club, American Legion Post 154, and NILUG are but a few taking advantage of our community calendar.

Let us help get the word out!

F1 for HELP

- We Clean Windows But We Aren't Janitors -

Joseph Hume CCNA MCSE
13785 West Highway 53
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tech@f1forhelp.net
<http://www.f1forhelp.net>



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Community Calendar

Wed Feb 24	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	6	Rathdrum Parks & Rec For more information please call 208.687.2399
Thu Feb 25	Republican National Debate Moderated by CNN	Sat Mar 5	Kansas Caucus, Kentucky Republican Caucus, Mississippi and Michigan Primary
Sat Feb 27	Democrat South Carolina Primary <hr/> North Idaho Linux Users Group Meeting 13785 West Highway 53 (Westwood Plaza) 1:00pm - 4:00pm For more information please call 208.687.0183 <hr/> Concealed Weapons Class Starting at 4:00pm Blanchard Community Center Call Bill Bailey to sign up 208.245.0914	Mon Mar 7	Rathdrum Lions Club Business Meeting 16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212
Mon Feb 29	Leap Year Extra Day	Tue Mar 8	Lakeland School District Voting is open from 8:00am to 8:00pm You must vote at your designated polling place For more information about the levy you can contact the school at 208.687.0431 or LevyQuestions@lakeland272.org To find out your designated polling place contact the Kootenai County Elections Department at 208.446.1030 or www.kcgov.us/elections
Tue Mar 1	Super Tuesday Alabama, Arkansas, Colorado Caucuses, Georgia, Massachusetts, Minnesota Caucuses, Oklahoma, Tennessee, Texas, Vermont, and Virginia <hr/> Democrats and Republican Lakeland Community Blood Drive Shepherd of the Hills Lutheran church 13541 W Highway 53 2:30pm - 5:15pm Make your appointment at www.inbcaves.org or call 800.423.0151	Wed Mar 9	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 <hr/> Rathdrum City Council Meeting Starting at 6:00pm Rathdrum City Hall For more information please call 208.687.0261 x114 <hr/> Democratic Candidate Debate Univision Democratic Primary Debate
Fri Mar 4 - Sun Mar	AAU Basketball Tournament 6 th - 8 th Grade Boys	Thu Mar 10	Lakeland Joint School District #272

	Town Hall Meeting Starting at 6:30pm Betty Keifer Elementary 13898 N Schooner Street		16114 N Meyer Road Starting at 7:00pm For more information please call 208.687.1212
Sun Mar 13	Puerto Rico Republican Primary	Tue Mar 22	Arizona and Utah Primaries
Mon Mar 14	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	Wed Mar 23	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
Tue Mar 15	Florida, Illinois, Missouri, North Carolina, and Ohio Primaries	Thu Mar 24	Purim https://en.wikipedia.org/wiki/Purim
Wed Mar 16	Rathdrum Planning & Zoning Commission Meeting Starting at 6:30pm Rathdrum City Hall For more information please call 208.687.0261 x114	Fri Mar 25	Good Friday https://en.wikipedia.org/wiki/Good_Friday
Thu Mar 17	St Patrick's Day https://en.wikipedia.org/wiki/Saint_Patrick's_Day Lakeland Joint School District #272 Senior Project Presentations Rathdrum Area Chamber of Commerce Monthly Luncheon Shepherd of the Hills Lutheran www.RathdrumChamberOfCommerce.com 12:00pm - 1:00pm	Sat Mar 26	Democrat Caucus in Alaska, Hawaii, and Washington Easter Egg Hunt Starting at 11:00am Blanchard Grange North Idaho Linux Users Group Meeting 13785 West Highway 53 (Westwood Plaza) 1:00pm - 4:00pm For more information please call 208.687.0183
Fri Mar 18	Free Developmental Screening Lakeland Head Start 14797 Kimo Court For more information or to schedule an appointment please call 208.687.1682	Sun Mar 27	Easter https://en.wikipedia.org/wiki/Easter
Sun Mar 20	Palm Sunday https://en.wikipedia.org/wiki/Palm_Sunday		
Mon Mar 21	Rathdrum Lions Club Business Meeting		

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.

Own a Small Business? Consider These Retirement Plans

For a variety of reasons, many people, particularly those in the baby boom generation, are considering retiring later than they might have originally planned. If you're in this group, you'll want to take full advantage of those extra working years by contributing as much as you can to a retirement plan that can help you build resources, defer taxes and, ultimately, maximize income. And if you own a small business, you've got some attractive plans from which to choose.

Let's look at two of these retirement plans — the "owner-only" 401(k) and the defined benefit plan.

If you have no employees other than your spouse or a partner, you can establish an "owner-only" 401(k), also known as an individual 401(k). This plan offers many of the same advantages of a traditional 401(k): a range of investment options, tax-deductible contributions and the opportunity for tax-deferred earnings growth. You may even be able to choose a Roth option for your 401(k), which allows you to make after-tax contributions that have the opportunity to grow tax free.

Your owner-only 401(k) contributions consist of two parts: salary deferral and profit sharing. In 2011, you can defer up to \$16,500 of income, or \$22,000 if you're 50 or older. The amount of your profit-sharing contribution is based on your earnings. The sum of your employer contribution and your salary deferral contributions can't exceed \$49,000 in 2011 (or \$54,500 if you're 50 or older). Keep in mind that if your spouse is employed by your business, you each can contribute the maximum amount allowed.

You've got considerable flexibility in funding your owner-only 401(k). Both the salary deferral and the profit-sharing contributions are discretionary, so you can change them at any time based on your business's profitability.

Now, let's move on to the defined benefit plan, which might be appropriate for you if you are highly compensated and have no other employees. By establishing a defined benefit plan, you'll be providing yourself with a monthly payment (or "benefit") for life, beginning at the retirement age specified by your plan. In 2011, the yearly benefit limit is \$195,000.

The amount you can contribute to your defined benefit plan each year is based on several variables, including your current age, your compensation level and your retirement age. But you'll certainly be able to contribute large amounts: A defined benefit plan is the only retirement account that allows contributions in excess of the limits placed on 401(k)s and other defined contribution plans. Generally speaking, the closer you get to retirement, the larger your maximum yearly contributions will be. (This is because you'll have fewer years left in which to fund your defined benefit.) And since your defined benefit contributions are tax-deductible, you are, in effect, getting a big boost from the government to fund a generous retirement plan.

Here's one more benefit to owner-only 401(k) and defined benefit plans: You can contribute to both of them at the same time. But before you choose either or both of them, consult with your tax and financial advisors. After all, you work hard to help provide for a comfortable retirement tomorrow — so you'll want a retirement plan working hard for you today.

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

Today in Real Estate

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

CHOOSING A REALTOR...

Before I elaborate on this, let me explain some terminology. *Realtor* is a *trademarked term* used by licensed agents that belong to the National Association of Realtors. Along with that, they belong to State and the Local Board of Realtors in their area. We pay \$550 annually and an extra \$30 if we chose to contribute to the PAC, which lobbies for all Realtor's nationally.

Only Realtors have access to our local Multiple Listing Service which contains all the *Listing, Sold, Days on Market data* and photos and tax information. Without this, Realtors would have a hard time pricing properties and doing a CMA or *Comparable Market Analysis*.

An Agent is anyone who is duly licensed by the state and not necessarily a Realtor. The terms are used interchangeably and mostly we refer to anyone selling real estate as an Agent!

Just in our Coeur d'Alene Board of Realtors, there are approximately 1000 Realtors! Every year we have many new licensees coming aboard. There also is a dropout rate yearly because some retire, just give it up, or make the final journey!

Nobody knows for sure how many are *full time* in this business but I can assure you that it is a much smaller number. There's just *not enough business* to support that many agents. I began in 1991 and we had just over 400 Realtors. When the market went crazy and before the real estate bubble burst, we had something like 1300-1400 members as I recall.

Any time the market looks like it's *getting hot*, new agents enter the business and when the *reality* of selling real estate and actually making a living out of it sinks in, many leave the business.

I have a saying that anyone with a *"pulse and a real estate license can list and sell real estate!"* I certainly don't say that to *discredit* my fellow Realtors but basically that's what the license law allows.

Finding a Realtor is easy...especially with the huge numbers of us out there. Many people just call on ads or call a real estate company and talk to whoever answers the phone. That's why we all belong to the Multiple Listing Service to have a *fair chance* of getting listings or selling any of the listings available. Some people insist on just calling the listing agent or on ads or ask others for referrals on who they recommend.

I was a rookie once and it was *hard being green!* Maybe I should have bluffed my way though it but I always told my buyers and sellers that I was new and willing to help them in any way and answer all their concerns. Sometimes that worked and sometimes not! So if you run across a rookie, give them a *fair chance* as long as you feel they are making an honest effort.

Always look for an agent that you feel comfortable with and *use them exclusively!* I'm saying this because *most agents* will work hard for their buyers and sellers if they

Continued on next page

From page 7: Today in Real Estate: Choosing a Realtor

know that their client's or potential clients are being loyal to them. I always ask for that loyalty when working with people. After all, I am self-employed and offer 'professional service' and expect to get paid for my professional service...Eventually!

If you are listing your property, please don't interview a bunch of agents and take the one that tells you the highest price! There's nothing professional about that and the whole purpose is to get the property sold reasonably soon...and not later!

If you are buying real estate, pick the agent that really shows that they can help you and offer their professional service. Above all, be honest with them so they can represent your best interests. I am not afraid to ask questions from my buyers and do expect honest answers so I can truly help them.

Good Luck in your next Real Estate transaction!

As your local Realtor, I'm always available to answer any questions or concerns that are real estate related.

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14777 W. Highway 53
Rathdrum, Idaho 83858

Wanted: Person or persons to help us cover the stories in Rathdrum. Please contact Editor@RathdrumWeeklyNews.com.

Wanted: Advertisers to help us offset our ongoing costs. We can accommodate standard size ads from a 1" square to a full page, and any size in between. At this time, we do require camera ready art-work because we don't have the ability or time to design or re-work an ad. Please contact Editor@RathdrumWeeklyNews.com.

Say you saw it in the Rathdrum Weekly News!

John Torquato, MD

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Do you or your family members know what needs to be done
to control diabetes, blood pressure, cholesterol or weight, but
somehow

never seem to accomplish it?

Plan to Come and Find Your Answers

Part 1 - 8 weeks beginning February 8, 2016

Monday Evenings at 6 pm to 8 pm

Part 2 - 8 weeks beginning week of April 4, 2016

The Paladash Building, 8052 W Main St, Rathdrum

A Community Educational Health Service Sponsored by

The Rathdrum Seventh-Day Adventist Church

For more information call 208-772-7850 or email: LifestyleChangeCenter@gmail.com

Rathdrum Weekly News - <http://www.RathdrumWeeklyNews.com>

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Pistol Prof's Perspective

By Russell S. Spriggs

John Lott: Even Liberal Academics Are Turning Pro-Gun Ownership

Counter to the claims of media pundits and gun-control advocates, more and more liberal academics believe in the benefits of the Right to Keep and Bear Arms.

That is the finding of a survey this week by economist and author John Lott and Canadian professor Gary Mauser. In a Feb. 12 article on www.investors.com, Lott reports that he and Mauser surveyed 74 researchers who had published gun-related, peer-reviewed empirical research in criminology and economics journals over the last 15 years. Among economists, Democrats outnumbered Republicans 3 to 1; among the criminologists (a subfield of sociology), Dem faculty members dominated by a ratio of 37 to 1.

Surprisingly, by large margins the majority of researchers agreed that "gun-free zones attract criminals, that guns in the home do not increase the risk of suicide, that concealed handgun permit holders are much more law-abiding than the typical American and that concealed carry leads to lower murder rates."

Read the full article at <http://www.investors.com/politics/perspective/john-lott-even-liberal-academics-are-turning-pro-gun-ownership/>.

From: <http://www.americas1stfreedom.org/articles/2016/2/13/first-things-first/john-lott-even-liberal-academics-are-turning-pro-gun-ownership/>

Russell Spriggs provides basic and affordable classes in pistol safety, confidence and proficiency in the Inland Northwest. An NRA Certified Pistol Instructor, Range Safety Officer and Vietnam Era Veteran, Russell believes that even non-gun owners - as well as purchasers, shooters and Concealed Permit holders - should be well-versed in pistol safety. Idaho and Washington class details are posted at www.PistolProf.com



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