

Homebuyer down payments more affordable

By Nick Ramsey, Columbus Business First

It's getting easier to afford to buy a home.

Down payments on home purchases across the nation are getting smaller again after years of increases following the burst of the housing bubble, according to a new report from RealtyTrac.

According to the real estate analytics site, the average down payment in the first quarter represented 14.8 percent of the purchase price, compared with 15.5 percent early in 2014.

"The dangers of interest-only, negative-amortization, and low, low credit score loans are not a part of today's low down payment programs," Craig King, COO at Chase International brokerage, covering the Lake Tahoe and Reno housing markets, said in the RealtyTrac release. "Without those types of high-risk components, low down payment loans are a sound strategy."

Read the whole story

Aerosmith dusting off rarities for new tour

By ABC Radio

Aerosmith will get back in the saddle and launch its 2015 Blue Army Tour tonight with a show in Glendale, Ariz. Guitarist

Brad Whitford says fans who come out to see the band won't necessarily witness the same old song and dance, as the rock legends are planning to introduce some rarely performed tunes into their set.

"We have so many songs in our catalog and there's a lot of songs from the early days that we kind of just like to take out and dust 'em off and try and keep it interesting," Whitford tells ABC Radio. "The hard thing about our show is we...have a bunch of hits that we feel like we have to play and feel like people want to hear, [but we also want] to intersperse the show with stuff that may be a little more eclectic."

Brad says that because Aerosmith's audience these days is comprised of older and newer fans, the band tries to "take care of everybody." He adds that the longtime fans, especially, "love to hear some of the earlier material, from the first couple of albums."

Aerosmith will be at Harveys Outdoor Concert Series on July 3.

Read the whole story

Snippets about Lake Tahoe



• Cameron Irwin, 7, and his family stopped by Barton Memorial Hospital with a special donation. In lieu of birthday presents, Cameron asked his friends to donate gifts for younger patients at the hospital. In his words, he thought it would help kids who weren't feeling well be "less lonely."

- Tahoe Bike Challenge awards will be given out June 20 at the Cycle Celebration at Heavenly Village in South Lake Tahoe from noon-4pm.
 - Here is the El Dorado-Tahoe roadwork schedule from Caltrans for next week.
 - The Tahoe City Solstice Festival is June 18-21. For more info, go online.
 - The Attic Thrift Store is bringing back blood pressure readings. Anyone who comes by the South Lake Tahoe store may get a reading on the second and fourth Tuesday of every month between 10am-1pm.
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Science seeks to unlock marijuana's secrets

By Hampton Sides, National Geographic

There's nothing new about cannabis, of course. It's been around humankind pretty much forever.

In Siberia charred seeds have been found inside burial mounds dating back to 3000 B.C. The Chinese were using cannabis as a medicine thousands of years ago. Marijuana is deeply American too—as American as George Washington, who grew hemp at Mount Vernon. For most of the country's history, cannabis was legal, commonly found in tinctures and extracts.

Then came Reefer Madness. Marijuana, the Assassin of Youth. The Killer Weed. The Gateway Drug. For nearly 70 years the plant went into hiding, and medical research largely stopped. In 1970 the federal government made it even harder to study

marijuana, classifying it as a Schedule I drug—a dangerous substance with no valid medical purpose and a high potential for abuse, in the same category as heroin. In America most people expanding knowledge about cannabis were by definition criminals.

But now, as more and more people are turning to the drug to treat ailments, the science of cannabis is experiencing a rebirth. We're finding surprises, and possibly miracles, concealed inside this once forbidden plant. Although marijuana is still classified as a Schedule I drug, Vivek Murthy, the U.S. surgeon general, recently expressed interest in what science will learn about marijuana, noting that preliminary data show that “for certain medical conditions and symptoms” it can be “helpful.”

Read the whole story

Saving water doesn't have to be painful

By Rene Lynch, Los Angeles Times

Ripping up the lawn is the single best way to save water, but doing that can take weeks, if not months, of consideration and planning. And then there's the cost.

Many of us are just not ready to take that step.

So what else can we do to help fulfill California Gov. Jerry Brown's executive order mandating a 25% cut in urban water use?

We've compiled 43 wallet-friendly tips for reducing your water

footprint. Some of these steps are obvious but bear repeating, like No. 25. And we know that some of these tips save water at the expense of using another energy source.

Read the whole story

IVGID making documents accessible to residents

Incline Village General Improvement District is using a financial analysis platform powered by OpenGov.com to provide residents, elected officials and staff unprecedented access to the district's finances.

South Lake Tahoe last year started using the same program. IVGID is the first entity in Nevada to do so.

The web-based platform transforms volumes of raw financial data into an interactive, digital format. The intuitive interface makes it easier to explore how taxpayer money is collected and spent.

[Click here to access IVGID's data.](#)

2 distances in Tahoe Legends

Run

The annual Tahoe Legends Run in June 20.

The 5K and 10K races raise money for the track and field at South Tahoe Middle School.

The runs wind through rolling hills, forests and meadows on a single track and a bike path. Competitors start at the Lake Tahoe Community College parking lot and finish at STMS, former home of the 1968 Olympic Trials track.

Registration is from 7:15-7:45am at LTCC, with the race starting at 8am. To register in advance, go online.

2-day workshop to focus on Tahoe sustainability

The Tahoe Regional Planning Agency and the Lake Tahoe Sustainable Communities Program are hosting the region's inaugural sustainability summit June 22-23 at the Hyatt in Incline Village.

Called Connections 2015, organizers say the summit will be about building more resilient and sustainable communities by strengthening mountain-urban partnerships, bringing together people and organizations from California, Nevada, and the West.

Expert panels, workshops, and networking opportunities will focus on the connections between metropolitan and rural areas, including drinking water, forest health, transportation, and recreation, and how metropolitan and rural areas can partner to improve sustainability and resiliency.

Panel discussions will include:

- Forest health and water security
- Transportation, recreation and access
- Valuing the mountain-urban connection.

A full agenda, schedule, and a link to register are online. Cost is \$45.

Douglas County projects uptick in revenues

By Anne Knowles

MINDEN – Douglas County is back in balance.

Three years ago, the Nevada county had a \$3 million structural budget deficit that was projected out for several years. Since then, the county has moved to priority-based budgeting and made a few other changes, such as contracting out some services to Carson City and Storey and Lyon counties, that cut costs.

Now revenues are growing again. In 2016, its general fund revenue, consisting mainly of money from property taxes and the state's consolidated tax, is projected to grow 2.4 percent, in line with a 2.4 percent uptick in expenses, made up primarily of personnel and services, and supplies.

For fiscal year 2015-16, the county has about 500 full-time positions and a budget of \$136 million.

“In January, the board (of commissioners) held a workshop to update our goals and they added organization sustainability,” Jim Nichols, county manager, told about 100 people gathered June 11 in the ballroom of the Carson Valley Inn to get an update on the county’s financial health. “That includes retention and recruitment of staff.”

Other good news included increases in home sales and home prices and a slight but welcome jump in property assessed values.

Assessed values are expected to increase 1.7 percent in 2016, to about \$2.6 billion, after a precipitous decline of 29 percent between 2010 and 2014.

“Twenty-nine percent is significant,” said Christine Vuletich, assistant county manager and chief financial officer. “I know everyone knows that.”

Nichols said the county still faces some challenges, including investments in infrastructure, particularly the county’s 171 miles of paved roads that for years have had a backlog of needed maintenance.

Nichols said he was also concerned that big business projects in the Reno area, specifically Tesla Motors’ battery plant and the Switch data center, which are expected to create about 52,000 jobs both directly and indirectly, could drain the local workforce.

Nichols also pointed to some achievements from the past year, including the opening of the 83,000-square-foot community and senior center, upgrades to the Zephyr Cove water facility, completion of the Elks Point Road to Round Hills Pine Beach stretch of the Stateline-to-Stateline bike trail and the adoption by the county commissioners of the Tahoe Douglas Area

Plan, which goes next to the Tahoe Regional Planning Agency for approval.

Nichols praised private investment that is helping to revitalize the area, including Lake Tahoe Hard Rock Lake, Epic Discovery at Heavenly Mountain Resort, and Sharkey's.

The county's presentation concluded with its second annual Spotlight Awards honoring area businesses. The awards, in seven industry categories, went to Minden Meat & Grill, Minden; Ace Hardware, Gardnerville; Zephyr Photonics, Zephyr Cove and Minden; Heavenly Mountain Resort, Stateline; Park Heritage, owner of the recently opened Overland Restaurant & Pub in Gardnerville; Carson Valley Golf Course, Gardnerville; and Design Workshop, Stateline.

The county also recognized six employees for exemplary service: Marcie Schurke, finance; Anita Macgillivray, human resources; Ron Roman, public works; Don Gerard, public safety and maintenance; Kathy Munson, library services; and Melissa Blosser, public information.

Opinion: Battle between states rights, federal authority

By Andrés Martínez

I don't drink Champagne, but if the Supreme Court strikes down state bans on gay marriages this month, I might pop open a bottle in celebration. As a newspaper editorial writer and editor, I've been waiting a long time for this one, having

fought two publisher bosses in two different cities, going back to the mid-1990s, to editorialize in favor of gay marriage. I won the second fight, but barely, at the *Los Angeles Times*, about nine years ago.

A court decision that relies on our federal constitution to legalize gay marriage across the country would be a triumph for individual liberty, common sense, and human decency. It would also amount to a blow against that most persistent of villains throughout American history: the destructive creed of state rights and state sovereignty.

That same creed is at issue in the Obamacare case, *King v. Burwell*, to be decided by the court this month. The law allows the federal government to provide subsidies to lower-income insurance customers who sign up for coverage on the new exchanges “established by the state.” Trouble is, pursuant to other sections of the law, it was the federal government that ended up establishing an exchange for those states that refused to establish their own – and no one involved in drafting the law intended for its patients to be denied the same subsidies available to people signing up for coverage on a state-created exchange. Now, in their feverish desire to interfere with the relationship between American citizens and their national government, opponents of the law are hoping the Supreme Court will cut off 8 million people from the support and coverage they are receiving.

As we await these landmark decisions, it’s worth reading Joseph J. Ellis’s new book, “The Quartet: Orchestrating the Second American Revolution 1783-1789.” It’s a masterful reminder of the timeless tension between the concept of the United States as a singular nation and the United States as merely a confederation of sovereign states.

Ellis chronicles how four of our Founding Fathers – George Washington, John Jay, Alexander Hamilton, and James Madison – recognized from the earliest days after independence that the

individual states, and the excessive power retained by them under the loose Articles of Confederation, were a serious threat to the promise of the American Revolution.

Hence this influential “quartet” pushed for the 1787 Constitutional Convention in Philadelphia. Washington wrote at the time: “We are either a United people or we are not. If the former, let us, in all matters of general concern act as a nation... If we are not, let us no longer act a farce by pretending to it.”

Madison, often cited as the father of the Constitution, disagreed vehemently with Thomas Jefferson over whether it was state governments or the new federal government that would be the biggest threat to individual liberty and rights, and history has proven Jefferson spectacularly wrong in that debate. It’s hard to blame him: Madison’s (and Hamilton’s) belief that the larger, more distant national government could be a more representative embodiment of “We the People” was a very modern concept.

But being so ahead of their time limited the Quartet’s contemporary success. Their new Constitution, by political necessity, was riddled with fraught compromises – such as the electoral college and the equal vote of each state in the Senate – that would define much of American history.

Abraham Lincoln ratified and reinvigorated the Quartet’s accomplishment to the point where he deserves to join Ellis’ crew, and make it a Quintet. The Civil War and its aftermath delivered on the Madisonian concept of a federal government empowered to protect citizens – especially minorities – from the bullying of local and state authorities (i.e., majorities). But that doesn’t mean the fight is over.

Nowadays we don’t often think about these federalist debates that have haunted our history, because we are too busy – and this goes for both conservatives and liberals – gaming the

tension between Washington and state capitals. Even within the gay marriage legal fights over the last decade, both sides have taken turns, depending on the prevailing winds, arguing in favor of a state's right to define marriage for itself, damned what the rest of the country thinks.

Too rarely do we ask ourselves the more fundamental question of whether we are citizens of California or Texas – or the United States? If the Quartet had invented a time machine and paid us a visit, they'd be astonished at the resilience of the state sovereignty creed. Too many Americans cling to the belief that the United States is a confederation in which citizens' fundamental rights can and should vary across state lines, to accommodate local biases.

Let's hope in the coming days and weeks that five such Americans aren't sitting on the Supreme Court.

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