

Wedding expo in Stateline

South Lake Tahoe Wedding & Honeymoon Association's bi-annual Something Blue Wedding Expo is Nov. 16 at Harrah's Lake Tahoe.

This showcases some of the areas top professionals in this business sector.

"You don't have to be getting married to attend the expo either; it's a showcase of a wide variety of services available in our community and it's open to everyone," association president Grace Gore-Schorr said in a press release.

Photographers, bakers, event coordinators, musicians, event venues, entertainment options and lodging providers will be on site for the three-hour event. There will be a fashion show highlighting current trends.

The event is from noon-3pm. Tickets are \$15. For more info, go online.

Calif. AG: 18.5 mil. residents' info exposed

By Associated Press

LAGUNA BEACH – Personal information about more than 18.5 million Californians was hacked, stolen or otherwise exposed last year and as many as one-third of those people will become victims of fraud, California Attorney General Kamala Harris said Tuesday in a report on data breaches in the nation's

biggest state.

Retailers, banks, health care providers and other organizations reported 167 different breaches in the state during 2013. That's six times more than the 2.5 million accounts hacked in 131 breaches in 2012, and represents nearly half of the state's 38 million residents. The alarming increase in malicious hacking and accidental leaks due to poor information security was mainly due to breaches at Target stores and Living Social, an online marketplace. Even without those two incidents, the number of customer accounts exposed by hacking, lost and stolen hard drives and accidental data leaks, jumped 35 percent last year.



Kamala Harris

As many as one-third of people whose information is exposed in a data breach will subsequently suffer some kind of fraud, Harris adds in the report, citing estimates by Javelin Strategy and Research, a California firm that tracks financial industry trends.

More than half of the breaches reported in California involved malicious attempts by hackers or cyber-criminals who were determined to steal customer data, according to the report, which said "trans-national criminal organizations" appear to be responsible in many cases.

"Increasingly, highly sophisticated criminal organizations and state-sponsored entities – located as far away as Russia, China and Eastern Europe – are responsible for breaches," Harris said. The report cites one federal prosecution of an

overseas hacker group. It doesn't provide any new details on a multi-state investigation, announced earlier this year, in which officials from California and elsewhere said they were looking into Target Corp.'s response to its breach.

State law requires businesses to notify consumers when their data is exposed in a breach affecting more than 500 accounts. They also must file a report with Harris's office. While there is no similar requirement at the federal level, the figures from California may provide insight into broader trends nationwide.

Retailers were the largest category of businesses that were hacked, followed by financial institutions and then health care providers. Health care organizations were more likely to report the loss or theft of laptop computers or other electronic storage devices containing patient files. What was taken? Social Security numbers were exposed in nearly half of the breaches; 38 percent of breaches involved account information for credit or debit cards.

Criminals can use both to commit financial fraud: The average amount of fraud linked to a stolen social security number is \$2,330 and the average for a credit card is \$1,251, according to estimates that the attorney general attributes to Javelin.

A new state law that goes into effect next year will require companies to offer at least one year of free theft-prevention assistance, such as credit monitoring, to consumers affected by data breaches. While many companies already do this, the report says that kind of help was only offered in half of the breaches reported over the last two years.

Harris is recommending additional changes, including legislation that sets stricter notification requirements and provides financial aid to help small businesses adopt data safeguards. She also urges companies to use stronger encryption and other protective methods, although she noted

that a recent legislative effort to require encryption was unsuccessful.

Harris also is urging companies to notify consumers about data breaches more promptly and to make their notices easier to understand, with less legal jargon. She notes that the purpose of such notices “is undercut if the recipients cannot understand them.”

El Dorado Savings' profits increase

El Dorado Savings Bank's third quarter profits were 17 percent than a year ago.

The Placerville-based bank, which has branches in South Lake Tahoe reported profits this week of \$2,704,532.

Earnings for the first nine months of this year total \$8,606,106, compared to \$6,145,993 in 2013.

CEO George L. Cook, Jr. attributes this to strong performance of the investment and real estate loan portfolios.

El Dorado ended the quarter with \$1.88 billion in total assets and savings deposits of \$1.68 billion.

– *Lake Tahoe News staff report*

Ways to be safe at home

All outside burning of any kind, except barbecuing in an approved cooking appliance, is not allowed within the city limits.

On the California side, if you have a large accumulation of pine needles, the South Tahoe Refuse company will pick it up on your regularly scheduled collection day if you have it properly bagged and placed at the roadside. Nevada residents should check with the company for pick up protocols.

Let's all do our part to make for a clean, hazard free South Lake Tahoe.

– Sallie Ross-Filgo, South Lake Tahoe Fire Department

Snippets about Lake Tahoe



- Select El Dorado County wineries are offering deals Oct. 31-Nov. 1 in honor of Nevada Day. For more info, call 800.306.3956.

- California Department of Fish and Wildlife launched an improved online Fishing Guide to help novice and experienced anglers plan successful fishing trips. The new guide is faster and provides detailed information about fish plants and fishing locations.

- The third annual Tahoe Arts Project Holiday Festival is Nov. 15 from 10am-4pm and Nov. 16 from 10am-3pm in South Tahoe

Middle School's multipurpose room. Admission is free.

- There will be a book sale at the South Lake Tahoe Library on Nov. 22 at 10am. Friends of the Library get in early. Membership is available that day.
 - The American River Conservancy is looking to expand the Granite Chief Wilderness Area. More info is online.
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Supes delay decision on Meyers plan



Brendan Ferry with the El Dorado County Planning Department briefs supervisors about the Meyers Area Plan on Oct. 28. Photo/Kathryn Reed

By Kathryn Reed

El Dorado County supervisors are not ready to sign-off on the Meyers Area Plan. Instead, they want the community to weigh in at one more public meeting.

The Meyers issue was the main item on board's agenda during their annual meeting in Lake Tahoe on Oct. 28. It was clear the supervisors, except for Norma Santiago, were unfamiliar with this unincorporated area to the west of South Lake Tahoe. They asked about demographics, boundaries of the area, didn't understand what a TAU (tourist accommodation unit), or CFA (commercial floor area) were.

Supervisor Brian Veerkamp asked more substantive questions pertaining to how things are working with Caltrans and water concerns. In response to one of the 18 people who spoke, Veerkamp cautioned people about wanting a traffic light on Highway 50. He said all they do in Placerville is create a greater backup, and that once they are in it's near impossible to get one removed.

The four (Supervisor Ron Briggs was absent) agreed to have a board workshop in December in the basin to hash out the remaining issues concerning the area plan. Those include height limitations for new construction, how much can be built per acre (density), the ability to transfer commercial floor area square footage (looking at economic and environmental concerns), and the creation of an advisory council that would report to the supervisors and have to follow open meeting laws.

The county Planning Commission when it met last week went against staff's recommendation and said the local working group should be more casual and not have to adhere to the Brown Act.

However, everyone who spoke to this concern on Tuesday said they wanted the group to have transparency. After all, some of the reason for Meyers' becoming splintered of late is because

of the perceived backroom deals made at meetings that were not publicized. Going forward all sides want the ability to hear what is being discussed before it seems to be a done deal.

The supervisors agreed.

Most of the public comments centered on the process for the past 32 months.

Brendan Ferry, planner with the county, gave a brief history to the board about the process that started in February 2012.

He had hoped to have a final draft of the area plan done in November. That won't happen now that there will be a workshop. Also delayed is the start of the CEQA environmental review process.

Letter: Payment issues within EDC

Publisher's note: *The following emails were sent to the El Dorado County Board of Supervisors on Oct. 28.*

Dear Board Members:

The purpose of this letter is to document that the Community Development Agency (CDA) Transportation Division has executed a number of contract change orders in violation of the California Public Contracts Code.

On September 12th, new CDA Director Steve Pedretti informed me that CDA had executed a number of contract change orders in excess of 10% of the original contract price in violation of Board Resolution #102-2012 and California Public Contract Code

Section 20137. I appreciate that Mr. Pedretti brought this matter to my attention. On September 12th, Mr. Pedretti also told me that he would put this matter on your Board's open session agenda as soon as was practical.

I am confident that CDA will put this matter on your agenda soon with a detailed report. However, because over six weeks have gone by since I learned of this matter, I felt it appropriate to document this violation of state law.

If you have any questions, please contact me.

Sincerely,

Joe Harn, auditor-controller

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Mr. Harn is correct regarding the information that I provided him. Additionally, on September 16 I informed your Board of this issue in closed session during my quarterly evaluation. We stopped processing payment of CC0's pending approval by your Board.

My staff provided a draft board letter, and I requested complete backup information, but given my wedding/honeymoon from Sept 25 – Oct 5 the earliest I felt I could have processed a complete package to your Board was Oct 28. Since the Oct 28 meeting is in South Lake Tahoe I chose to wait until Nov 4 to bring this item to hearing. Again, no change order payments have occurred in the interim.

My staff is pulling together additional information that was requested by the Auditor and should be able to provide that information today.

Steve Pedretti

Prescribed fires to be ignited in basin

The U.S. Forest Service Lake Tahoe Basin Management Unit will continue prescribed fire operations in the Christmas Valley, Spooner, Heavenly, Elizabeth Lane (Hurricane Bay on the West Shore) and Sawmill Pond areas Oct. 29 and continuing as conditions allow.

Each operation follows a prescribed fire burn plan, which considers temperature, humidity, wind, moisture of the vegetation, and conditions for the dispersal of smoke.

Smoke from prescribed fire operations is normal and may continue for several days after an ignition depending on the project size.

Forest Service staff post road signs around areas affected by prescribed fire, send email notifications and update the local fire information line at 530.543.2600, ext. 6. To receive prescribed fire notifications, send an email to pa_ltbmu@fs.fed.us.

Stateline casinos score in September

While the state gaming numbers were down in September compared to 2013, in Stateline they were up.

The Nevada Gaming Control Board released the figures Oct. 28.

The statewide win was \$901.7 million last month. This is a decrease of 5.96 percent from last year.

At Stateline, the win was \$23.8 million, an increase of 7.2 percent from a year ago.

– Lake Tahoe News staff report

SUV goes from All-American to global star

By Dee-Ann Durbin, AP

DETROIT – Once a hulking symbol of American excess, sport utility vehicles are quickly becoming the world's favorite way to get around.

It's a surprising rebirth for a vehicle that was the subject of obituaries when gas prices spiked in 2008. Automakers won back customers by making smaller, more fuel-efficient SUVs that also appealed to newly wealthy buyers in Asia and South America and former skeptics in Europe.

Indian drivers want SUVs to navigate rough roads. In China they're a status symbol. European and American Baby Boomers buy SUVs because they're easier to climb in and out of. Upwardly mobile Brazilian families like their spaciousness. Cheaper subcompacts like the Renault Duster are bringing in customers who couldn't afford SUVs before.

Earlier this year, SUVs overtook four-door sedans for the first time as the most popular vehicle for individual buyers in the U.S. By 2018, analysts expect China to be the biggest market for SUVs in the world.

“The SUV genie is out of the bottle. They’ve been discovered by enough people that you’ll never put them back,” says Karl Brauer, a senior analyst with the car buying site Kelley Blue Book.

Global SUV sales rose 88.5 percent between 2008 and 2013, to 15.7 million, according to IHS Automotive. That was three times faster than auto sales as a whole. By 2016, IHS predicts annual SUV sales will total 20.1 million, or about one of every five vehicles sold.

Automakers are finding some surprising converts. France – where environmentalists used to roam the streets slashing SUV tires – is second only to China in the growth of SUVs, with sales up 220 percent since 2008, according to Ford. Turkey is third.

Parisian Laurent Azoulai, 58, bought an all-electric subcompact SUV – the BMW i3 – in July.

“I used to have Mercedes and Renaults but I liked this because I only need it for city driving,” he said. “It’s small, and it’s electric, and I can’t stand pollution.”

Shrinking the SUV – and making it more fuel efficient – was the key to saving it. In 2008, less than half of SUVs sold worldwide were small, and customers had fewer choices. Twenty percent were large SUVs like the eight-passenger Cadillac Escalade, which defined the segment decades ago but had limited audiences outside North America.

Seeing the unmet demand, companies started making small SUVs that were even more nimble and efficient. Subcompact SUVs like the Chevrolet Trax – which is shorter than a Toyota Corolla –

were born.

It worked. Sales of small and subcompact SUVs like the Toyota RAV4, Buick Encore and Ford EcoSport have more than doubled worldwide since 2008. New subcompact SUVs from Jeep, Honda, Fiat and others will arrive in showrooms soon and keep the growth going. Small SUVs now make up 58 percent of all SUV sales worldwide; the share of large SUVs has fallen to 12 percent.

The new crop of tiny SUVs is small enough to appeal to buyers in emerging markets but nice enough for downsizing buyers in Europe and North America. That's good for automakers, who save money by designing one vehicle that suits many different customers.

Owners who switch have a hard time going back to cars. Mo Mard, 56, a retired investment banker who lives in O'Fallon, Missouri, drove a 2003 Toyota RAV4 for 11 years. Six months ago, she traded it in for a Honda Accord sedan, thinking she'd like something a little sleeker.

She was immediately sorry. Mard missed sitting up high, and she wanted more room for her garage sale treasures. She also found it harder to ferry around her 90-year-old mother, who has trouble getting in and out of cars. In September, she traded the Accord for a Honda CR-V.

"I'm back up higher, so I feel better," she says.

With smaller size comes better fuel economy, another lure for buyers. The Trax is expected to get 34 mpg on the highway, which is better than many midsize cars. The diesel-powered version of the Ford Escape, called the Kuga, gets better fuel economy than a Toyota Prius hybrid.



SUVs are growing in popularity in China.
Photo/LTN file

China is seeing the fastest growth by far, with SUV sales up 480 percent since 2008 to 3.7 million last year, or around 20 percent of China's total vehicle sales.

Chinese customers are increasingly using their vehicles for travel beyond their daily commutes, and they need vehicles that can handle rough roads.

Beijing businessman Luo Ge drives an Audi sedan or a Mercedes SUV to work. But on weekends, he runs a car club with 11 Jeeps, which he takes into the desert so members learn to drive on rough terrain.

Luo, 45, who runs several businesses, bought his first SUV, a Jeep Cherokee, in 1995.

"It was quite cool," he said. "Most men have a complex for military stuff and the real outdoors. The Jeep met that need."

More typical is Zhang Xinyao, 32, an IT worker in Beijing. She used to drive a small car, a Chinese-made Suzuki Alto, but wanted something bigger and safer after having a child. In 2012, she bought her first SUV, a Kia Sportage, for \$28,600.

That's more than U.S. buyers pay, since China has higher import duties. But it's not unusual for SUV buyers to pay a premium. U.S. buyers stretch their finances more to buy an SUV than any other kind of vehicle, says Jim Farley, Ford's

marketing chief.

“It means adventure and freedom, even a sense of optimism,” Farley says. “That emotion of owning a utility, for me, is as intense as owning a luxury product.”

Three decades ago, bare-bones SUVs like the Toyota 4Runner and Ford Bronco were mostly used by off-roaders. They had more utility – and less refinement – than most drivers needed.

The seven-passenger Ford Explorer, introduced in the 1991 model year, changed that by emphasizing style and comfort. It was the first SUV that was equally at home navigating mountain trails or grocery store parking lots, Brauer says.

Europeans were slow to accept SUVs, which guzzled too much gas and were harder to maneuver on narrow streets. The subcompact Nissan Qashqai changed their minds after it went on sale in late 2006, says IHS analyst Carlos DaSilva. The Qashqai was designed in London for Europeans who wanted something spacious but less aggressive than a big SUV.

In China, SUV sales took off a few years later. In 2010, the first year Chinese automaker Great Wall’s popular H5 was on the market, SUV sales topped 1 million in China for the first time. This year, IHS expects China’s SUV sales will top 4.8 million.

The Explorer – prematurely laid to rest by some critics last decade – is now Ford’s most-exported vehicle. Ford expects to make around 280,000 Explorers this year at its 90-year-old plant in Chicago. Around 40,000 of those will be exported to Canada, Mexico, China, South Korea and the Middle East. Last year, Ford started making Explorers in Russia to meet growing demand there.

“It’s the common link,” DaSilva says. “It’s the car everybody wants.”