NDOT installs steel mesh along Mt. Rose Highway

By Landon Miller, KTVN-TV

It is normal to see cars along the Mt. Rose Highway, but not a helicopter. This week, Nevada Department of Transportation is using one to help in road construction near the summit.

Being installed along the steep terrain are 9,500 square yards of steel mesh.

“They are actually picking up individual strands of this wire mesh slope covering that they are going to fly and place on the slope,” said Meg Ragonese with NDOT.

Crews on the ground secure the mesh to the hillside and the process is repeated. It’s mesh that NDOT crews say will prevent rocks from falling onto the highway below.

Read the whole story

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7 cardinal rules to retirement planning

By Carl Edwards

An onslaught of retiring baby boomers; the uncertain duration of Social Security funding; difficulty with workplace retirement accounts like 401(k)s – even if these factors were stronger than they are now, you’d still have a heavy burden in managing your finances during retirement.

Financial planning for retirement has always been a daunting prospect; the current landscape simply makes your preparation that much more crucial in using your assets well.

Many advisers and clients rely too much on single product lines. This misuse often gives products and the financial industry in general a bad name. Advisers who are restricted in the types of financial products they can offer or understand may not provide the best advice. Independent and credentialed planners, on the other hand, don’t have their hands tied in what they can offer clients and may provide better advice.

Here are seven essential points that everyone should know regarding retirement planning:

• **Avoid trying to time the market.** Markets often move in cycles and some investors believe that they can boost their investment returns by buying at the bottom and selling at the top. The problem is that investors are terrible at correctly predicting market movements and multiple studies have shown that market timers usually end up with significantly smaller retirement savings than buy-and-hold investors. While it can be stressful to see your portfolio plummet during a market correction, it’s important to stay calm and focus on your long-term strategy.

• **Use risk-appropriate financial vehicles**. Retiring can be a risky business. The days of relying on employer-provided pension plans are largely over and retirees now have to deal with risks including investment, inflation, healthcare, longevity and others. Though the total elimination of risk isn’t possible, we can manage many of them through competent retirement planning and a clear understanding of factors like your goals, time horizon and financial circumstances.

• **Invest in the most tax-efficient manner.** Taxes can take a big bite out of investment returns, which is why we stress tax-efficient planning with our clients. While taxes are just

one piece of the overall financial puzzle, it’s important to structure your investments so that you are able to keep what you earn.

• **Complete a cash flow analysis.** Retirement will involve major changes to your finances. Sources and timing of income will change and financial priorities may shift as you start generating income from retirement savings. A cash flow analysis will identify spending patterns and help ensure that you have enough income to support your retirement lifestyle.

• **Guarantee your required income.** For many retirees, having income that is not subject to market fluctuations is an important part of their retirement plan. Many will have at least some level of guaranteed income from Social Security or defined benefit pension plans. However, if you are worried that your expenses exceed your guaranteed income, a financial adviser can help you explore options for additional streams of income for life. Guarantees are subject to the paying ability of the income provider.

• **Utilize longevity planning.** Today’s retirees are living longer than ever and many worry about outliving their assets. Longevity planning is about preparing for a happy, comfortable and independent retirement and can help ensure that your wealth lasts as long as you need it to.

• **Consider the effects of inflation.** Inflation is one of the biggest issues facing retirees because they are disproportionately affected by rising prices. Escalating food, fuel and medical costs can devastate a retirement portfolio unless these costs have been factored into your planning. Positioning your retirement portfolio to fight inflation is critical to ensuring adequate income in retirement.

Carl Edwards is a chartered financial consultant and is the owner of C.E. Wealth Group.

Emergency preparedness needs to happen now

By Kathryn Reed

STATELINE – When the emergency happens it's too late to think about what to take. That's why it is necessary to have papers in place, an emergency kit packed and a rendezvous spot selected now – not later.

Leona Allen with Lake Valley Fire Protection District and Niki Congero with Lake Tahoe Humane Society last week dispersed a wealth of information and tips about what people should do for themselves and their pets.

Allen brought a suitcase to the Soroptimist International South Lake Tahoe meeting at Harrah's Lake Tahoe. It wasn't because she was staying the night. The contents are what will get her through a few days if she were evacuated.



First aid and larger emergency kits should be tailored to an individual or family's specific needs.

And she knows all about being displaced. She and her husband

lost their house in the 2007 Angora Fire.

“If you are not prepared to evacuate, you won’t come away with a lot of stuff,” Allen said.

She knows of people who showed up at a Red Cross shelter with the TV remote. During Angora one young person thought taking her dad’s prized elk that was in freezer was the most important thing. It ended up spoiling when the electricity went out at the house she took it to.

Allen said people have become complacent in the last seven years. And the rains of late also wrongly convince people the threat of fire has lessened. All that water just makes fire fuels grow.

But it’s not just a wildland fire that could sweep through the basin. It could be an individual house fire. It could be a flood. It could be an extended power outage. It could be a snow event. It could be any number of things.

Cell phones likely won’t work. How will you connect with loved ones? If your normal route out of town or to a friend’s house for shelter is blocked, what is Plan B? Do you know how to turn the electricity off?

Those are some the questions to answer now, not during an emergency.

Shutting windows and doors before leaving is imperative because embers can blow in and start a fire from the inside out.

Write a sign now on bright poster board that says “Home Evacuated” and then post it in a visible place outside before you leave. This saves first responders time as they go door-to-door to make sure everyone is out.

“Don’t turn the sprinkler system on the roof. It only takes away water pressure. That happened during Angora,” Allen said.

In Allen’s emergency bag she has a sleeping bag, dehydrated food she would use backpacking, water (that she changes every few months), towels, bandana (this helps with smoke, but don’t wet it because it could cause burns in the heat of a fire), first aid kit, can opener, box of disposable gloves, plastic bags, cell phone charger, flashlight, radio, note pad/pen (her dad kept a journal during Angora that proved invaluable when dealing with the insurance company), address book with phone numbers, maps and a knife.

Also in the kit is a computer disc with pictures of every room in the house, all of their insurance information, bank info, copies of utility bills, deed to the house, and vehicle registration.

“After the Angora Fire, this was priceless,” Allen said of the disc. She said to include anything on it that you think will help in the recovery process.

On top of the kit, have a list of things to grab at the last minute – money, credit cards, checkbook, and whatever else you might immediately need.

She said fireproof safes turned out not to work during Angora. Some people recovered melted jewelry, while others returned to charred cash. Bank safe deposit boxes are a good alternative. And during the Tahoe fire Tuff Sheds endured the wrath of fire and heat.

When it comes to pets, Congero recommends having a supply of food and water for 48 hours. They should have their own kit that includes food and water, stainless steel bowls (so they don’t melt), tags, medication, a carrier, collars, harness, leash, litter box, cleaner, paper towels, tub of Lysol wipes, first aid kit for animals, gauze wrap, and proof of vaccinations.

Post-Hurricane Katrina a law was created mandating communities set up shelters for animals if they want to receive federal

dollars. Shelters must also be where their people are. And Congero said bring your pet’s favorite toy or blanket to the shelter, because they, too, get stressed.

The local Humane Society is prepared with two trailers full of kennels, running water and a vet ready if need be. They are ready for large animals, too. And they have aquariums for fish and could handle birds.

She said if for some reason you can’t take your pets, don’t tie them up. Leave them in the house. Fill the tub with water, put the toilet seats up and shut the dog/cat doors.

Deputies recover rafter’s body from American River

The body of man who had been missing for nearly 48 hours was recovered from the South Fork American River on Monday afternoon by El Dorado County search and rescue team members.

Raymond Nocon, 32, of Folsom had been rafting with a friend when both went in the water and became separated about 9pm Aug. 16.

A resident in the area called deputies about 6:30am Aug. 17 saying a neighbor had been camping along the South Fork of the American River when the neighbor was contacted by a male adult walking along the river. The man told the neighbor that he and his buddy’s raft sank somewhere upstream from where he was.

Gorrilla Rock is approximately 13.9 miles down stream from Chili bar, and approximately 7.6 miles upstream from the Salmon Falls bridge. It is just upstream from the river area

that is commonly referred to as the South Fork American River Gorge.

Air and land resources were used to locate the rafter. It wasn't until the afternoon of Aug. 18 that Nocon's body was found.

An autopsy will be conducted to determine the cause of death.

– Lake Tahoe News staff report

What happens when officers wear body cameras

By Christopher Mims, Wall Street Journal

Sometimes, like the moments leading up to when a police officer decides to shoot someone, transparency is an unalloyed good. And especially lately, technology has progressed to a point that it makes this kind of transparency not just possible, but routine.

So it is in Rialto, where the entire Southern California police force is wearing so-called body-mounted cameras, no bigger than pagers, that record everything that transpires between officers and citizens. In the first year after the cameras' introduction, the use of force by officers declined 60 percent, and citizen complaints against police fell 88 percent.

It isn't known how many police departments are making regular use of cameras, though it is being considered as a way of

perhaps altering the course of events in places such as Ferguson, Mo., where an officer shot and killed an unarmed black teenager.

What happens when police wear cameras isn't simply that tamper-proof recording devices provide an objective record of an encounter—though some of the reduction in complaints is apparently because of citizens declining to contest video evidence of their behavior—but a modification of the psychology of everyone involved.

The effect of third-party observers on behavior has long been known: Thomas Jefferson once advised that "whenever you do a thing, act as if all the world were watching." Psychologists have confirmed this intuition, showing that something as primitive as a poster with a pair of glaring eyes can make test subjects behave better, and even reduce theft in an area.

One problem with the cameras, however, has been cost. Fortunately, fierce competition between the two most prominent vendors of the devices, Vievu LLC and Taser International Inc., which makes the cameras used by Rialto police, has driven the price of individual cameras down to between $300 and $400. Unfortunately, one place where expenses can mount is in the storage and management of the data they generate.

Read the whole stor

Fire near Truckee consumes 75 acres

The Boca Fire east of Boca Dam had grown to 75 acres as of 6pm Aug. 18.

The forward progress of the fire has been stopped and there is no threat to Truckee, according to officials. The fire is burning away from Truckee.

The fire initially made a run up the slopes east of Boca.

Air and ground resources are being used to stop the grass and sage brush fire.

The U.S. Forest Service is the lead agency.

– Lake Tahoe News staff report

Tahoe youth can fly for free after air show

South Lake Tahoe area youths ages 8-17 will have a chance to take to the skies Sept. 21. Experimental Aircraft Association (EAA) Chapter 1073 of Truckee is hosting a Young Eagles Flight Rally at the Lake Tahoe Airport in South Lake Tahoe.

The rally is part of the EAA Young Eagles Program, created to introduce young people to aviation. Since the program was launched in 1992, volunteer EAA pilots have flown more than 1.8 million young people in more than 90 countries. The Truckee EAA chapter has flown more than 2,500 Young Eagles in that time.

Following the flight, each young person will receive a certificate making them an official Young Eagle.

Flights occur on the day after the Lake in the Sky Air Show. Registration will occur at the air show. Due to the large number of youths who are expected to register, there will be

no registrations on the flight day.

Mountain living leads to happier, healthier life

By Abigail Wise, Huffington Post

“The mountains are calling and I must go,” naturalist John Muir famously wrote back in the 19th century. And while he set off to create and protect one of today’s most famous wilderness parks, Yosemite, all of that time spent in the mountains may have also led him to happiness and health. From Mount McKinley to the Matterhorn, snow-capped peaks and foggy summits have a lot more to offer than breathtaking views.

Altitude may fight obesity.

Before Sir Edmund Hillary summited Everest, mountaineers spent a lot of time trying to figure out how to maintain enough calories to sustain their journey to the top. “We’ve known since the 1920s (that) if you go to really high altitudes you will lose weight,” Robert Roach, director of the Altitude Research Center, told the *Chicago Tribune*.

Indeed, recent research has also confirmed a link between altitude and weight loss. For instance: One 2013 study showed that living at sea level is associated with a four to five times higher risk of obesity, compared with people living at the highest altitudes in Colorado. Another study showed that even visiting the mountains for as short as one week can spur weight loss. With these findings, it’s no surprise that mountain states – like Colorado, Utah and Vermont – hold some of the lowest obesity rates in the country.

It also lowers the risk of heart disease.

Those who live at higher altitudes also have a lower risk of dying from ischemic heart disease, according to research published in the Journal of Epidemiology and Community Health. “Lower oxygen levels turn on certain genes and we think those genes may change the way heart muscles function. They may also produce new blood vessels that create new highways for blood flow into the heart,” study researcher Benjamin Honigman, M.D., director of the Altitude Medicine Clinic, said in a statement.

Read the whole story

Hunger crisis hitting U.S. college students

By Ned Resnikoff, MSNBC

Hungry students don’t enter the on-campus food pantry at New York’s LaGuardia Community College; instead they sit in an office in the college’s financial services center while a staff member or volunteer runs upstairs to get their food, bringing them unmarked grocery bags to take home.

Little more than an unlabeled office, containing a series of unmarked file cabinets, the pantry goes undetected to most — and that’s the point.

Michael Baston, the college’s vice president of Student Affairs, says the whole process is designed to be invisible.

“We did this because we feel like it is a stigma reducing strategy,” he said. “Because we want students to feel like

whatever the resource they need to sustain themselves, that would be available to them."

Battling stigma is a challenge for food pantries of all stripes, but the struggle appears to be especially pronounced on college campuses. After all, universities are supposed to be islands of relative privilege. If you can afford to spend thousands of dollars a year on a college education, the thinking goes, you can't possibly be hungry enough to require emergency food assistance.

Rhondalisa Roberts, a LaGuardia sophomore and food pantry client, has witnessed that stigma firsthand. She says that when she suggested that a hungry classmate of hers visit the pantry, the classmate told her, "Oh, I'm not going to go there. I'm not poor."

"It's very, very alarming," Roberts told MSNBC. "Most students have a negative stigma when it comes to receiving help for food. Everybody doesn't want to receive food or seem needy, even when they are in dire need of resources."

It's difficult to track just how many college students are in dire need, but new data from the country's largest emergency food service network suggests that the number is at least in the millions. Feeding America's 2014 Hunger in America report estimates that roughly 10 percent of its 46.5 million adult clients are currently students, including about 2 million people who are attending school full time. Nearly one-third of those surveyed – 30.5 percent – report that they've had to choose between paying for food and covering educational expenses at some point in the last year.

Feeding America, a network of some 46,000 emergency food service agencies in the United States, releases its Hunger in America report once every four years. This latest iteration of the report, which is based on a survey of more than 60,000 Feeding America clients, is the first to include data about

college students in need of emergency food services. The new research suggests that America's chronic hunger emergency has not spared institutes of higher learning.

Maybe that should come as no surprise, given that food insecurity – defined by the Department of Agriculture as lack of "access … to enough food for an active, healthy life" – has been rising steadily for years. In part that's due to the Clinton and Reagan administration's significant revisions to the welfare state. Yet the situation didn't become a true crisis until after the 2008 financial collapse, which caused food insecurity to rise by 24 percent in the space of a single year, according to USDA figures. In response, the federal government approved an emergency transfusion of funds into the food stamp program; but then it began to roll back those additional funds in November 2013, even though food insecurity had never returned to pre-2008 levels. The result was an unprecedented state of permanent emergency for emergency food assistance programs across the country.

Read the whole story

STPUD customers without water

South Tahoe Public Utility District customers in the States Street area of South Lake Tahoe are without water this morning.

This is because of an emergency line shutdown. STPUD hopes to have service resorted by 12:30pm Aug. 18.

Also without water is the Tahoe Meadows area.

Crew have been working in this area off Tahoe Keys Boulevard

all summer replacing water lines and installing water meters.

– Lake Tahoe News staff report