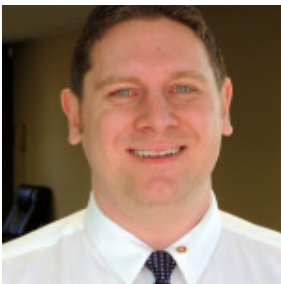


Money matters: Personal, financial change are always difficult

By Nic Abelow

Start today with purpose. Where do you want to be? What does the path look like that gets you there? If this is a new path make sure you know where you will be starting from. Are you prepared for the journey? What are your potential challenges? Did you bring your warm layer?

Our goals often have a financial and emotional component. Those can be seen or remain unseen, we can be overcome with emotion immediately and other times it is delayed. Opportunity cost is our inability to be more than one place at a time and that can have a profound effect on our decision-making process.



Nic Abelow

The best place to start depends on where you are coming from and understanding your personal strengths and weaknesses. “Work up to something”, “baby steps”, “gain confidence” these phrases ring true because they are. Our highest peaks locally can teach us valuable lessons in savings. If you have ever climbed Freel Peak from the Horse Meadow trailhead, then you know what it takes to reach the top. The top is deep sand that can feel like life sometimes, two steps up and one back.

Perseverance is required to get to the top.

The struggle for most is real and working through life's web of ongoing choices is what gives life its color. It is important to consider the big picture and build habits that help you make better financial choices, leading to better financial health. Change your path if you feel held back from your previous reliance on borrowing. This does not mean you need to stop enjoying your life. It is a reminder to live within your means and be diligent about adjusting any spending habits that have contributed to the situation you are in today. Borrowing takes from the future, the price will not only be paid today but also tomorrow.

Being mindful along the way you will notice your goals backed with action have the power to reinforce powerful thought. What used to seem like a wall of resistance becomes one that holds you up. You know where you have come from. You know how hard it is to see the other side. By remaining focused on your target you have a much cleaner picture of the road ahead.

Even when you are on the path forward, the sense of achievement may be delayed. You feel the impact of forgoing income today for a dream of a vacation, mountain bike, car or home purchase, and retirement is really similar feeling as not having a cushion. You can see you have the savings. However, it is already spoken for similarly to a liability, although this is an obligation to yourself. Personal accountability is rewarded by your sense of achievement and positive growth

Planning for the unexpected should be expected. It is not enough to just be saving for your goals. It can be very difficult to know what to plan for specifically, life happens quickly, (that's why we all have sweat shirts in our cars). Only by being honest with yourself and remaining disciplined by having true short-term reserves can you protect your dreams and climb those mountains.

Robustness is your ability to keep at it, to fight, to get to the top.

Nic Abelow is a LPL financial advisor with Abelow, Pratt & Associates Financial Advisors and Wealth Management in Lake Tahoe.

Nonstop flights between Reno-Oakland resume

By Associated Press

Southwest Airlines is now offering nonstop flights between Reno and Oakland.

Officials celebrated the launch of the three new daily flights at Reno-Tahoe International Airport on Monday.

Previous nonstop flight service between the two cities was canceled in 2013 when Southwest Airlines dropped six destinations to and from Reno.

Officials have said new economic opportunities and increased tourism have led to the return of the flights connecting Reno to Oakland and the Bay Area.

Tickets are on sale now.

Vail Resorts closes ski season strong

By Motley Fool

Winter is just a distant memory for residents of the Northern Hemisphere, but investors in ski resort company Vail Resorts have waited with anticipation to see how the late-winter months treated the company's key winter business. With the vast majority of its properties seeing their high season in the December to March time frame, Vail Resorts gets a huge portion of its annual revenue and earnings at this time of year.

Coming into today's fiscal third-quarter financial report, Vail Resorts investors were expecting to see sizable growth in revenue and earnings, and the company did a good job of delivering on both fronts.

Vail Resorts' fiscal third-quarter results were roughly in line with the expectations that investors had for the ski resort operator. Revenue climbed 12 percent to \$647.5 million, which was only slightly less than the \$653 million consensus forecast among those following the stock. Net income jumped at a faster pace of 18 percent to \$157.6 million, and that produced earnings of \$4.23 per share. The figure was \$0.03 per share better than investors had expected, even after having raised their expectations gradually over the past few months.

Read the whole story

Lost hiker's experience offers lessons for others

By Ed Fletcher, Sacramento Bee

If Rocklin mom Dana Michael has it her way, her son Cody would give up this whole hiking thing.

Cody Michael, 23, was rescued last month by a Blackhawk helicopter after spending three days lost along a high Sierra trail with his dog Bauer.

In her words: "I hope he bags the whole backpacking thing after his experience."

It's unclear whether Cody Michael will oblige.

Read the whole story

Housing to be focus of SLT grassroots group

Progress for Tahoe has decided its initial focus is going to be housing.

The grassroots group that formed in South Lake Tahoe **earlier this year** will next meet June 14 at 5:30pm at the American Legion. The meeting is open to anyone.

At the **May meeting** five areas of interest were talked about: housing, environment-recreation, mental health, economy, and redevelopment. Housing is being tackled first because it ties into the other subjects.

“Progress for Tahoe seeks to define Tahoe by solutions and answers instead of complaints and negativity, and always with respect for the incredible change that has already occurred here, and the tireless voices that have fought for and continue to fight for change,” according to a press release.

Snippets about Lake Tahoe

- Bill Cottrill, who has worked at the Lake Tahoe Resort Hotel property for 18 years, is now the general manager.
 - Beginning June 9 and running through Aug. 18 there will be free shuttles for Truckee Thursdays between 4:30-9:30pm to the following destinations: Donner Lake, Squaw Valley, Sierra Meadows, Brockway, Northstar, Prosser and Glenshire. For more info, go **online**.
 - Whole Roots Health, a wellness facility in Truckee, is now open.
 - Tough Mudder returns to Northstar on June 11-12. For more info, go **online**.
 - South Lake Tahoe Library is hosting a Nature Journal Club for ages 12-16 on July 9, 16, 23 from 10-11:30am. Sign up at the library, as space is limited. Friends of the Library provides journals and colored pencils.
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Rough start to summer at SLT's Beach Retreat

By Kathryn Reed

Call it what you want – Connolly Beach, Timber Cove Beach, Beach Retreat – just don't call it Party Beach.

The latter is essentially what owners of Tahoe Beach Retreat and Lodge would have preferred based on the slew of events they had planned for this summer.

The problem, though, is no permits were ever obtained for the activities. And on top of that the private beach has a public easement on it. This means anyone can use the sand – to walk, sunbathe, picnic or swim – from June 1-Sept. 30, dawn to dusk.

The public component came about from a court case that started in the 1970s. It says access will not be thwarted.

Putting up temporary structures whether it's for a wedding, a volleyball tournament or outdoor bar are considered impediments.

In the three years that Urbana has owned the South Lake Tahoe hotel there has been an ongoing battle with city officials as well as residents.

At Tuesday's City Council meeting the electeds on a 4-1 vote decided to mostly enforce its rules. Councilman Tom Davis was the dissenter, saying he wanted to cut them "slack". The others didn't support favoritism.

City code says certain temporary activities require a permit and that there can only be four a year. The city wants to ensure fire safety, parking, amplified music and temporary structures are regulated.

A wedding would be considered one event. The Beach Retreat, which is getting out of the business of weddings on the beach, has three planned for this summer. They will be allowed to go on and not count toward the four activities.

City and hotel staff will work together to figure out which activities require a permit and which don't. A hula-hoop contest might be fine, while a luau would likely need a permit.

Until it is resolved the Beach Retreat is not allowed to have events. If they do, citations start at \$250 and go up to \$1,000.

The city has already had to go after property owners for putting up art at the beach without a permit.

The hotel has applied for a license with ABC to serve liquor on the beach. The city has filed a protest letter.

Police Chief Brian Uhler said without a controlled area for where adult beverages can be consumed, it would create an enforcement nightmare for officers.

While Brandon Reed, who manages the property, started his testimony with a bitter tone, and essentially said how the owners \$24 million investment in the property should be worth some favors, ended his speech in a more conciliatory manner. Still, he never apologized for his actions.

He and others said the public is welcome to most of the events, and that without them the property would not remain viable.

Councilman Austin Sass said, "Putting art up without a permit – you should have known that would piss people off. You can't keep doing the stuff you are doing and expect people to discuss (issues)."

Opinion: How the buffalo became national mammal

By Gaynell Terrell, High Country News

He was one of Nature's biggest gifts, and the country owes him thanks. – Charles M. Russell, 1925

The bald eagle has been the national symbol since 1782, but the Western artist Charlie Russell was right: The buffalo was far more important to the story of the American West.

Congress agrees on very little these days, but this May, it successfully passed a bill that was quickly signed by President Obama. The National Bison Legacy Act designates the American bison, most often called the buffalo, as our first national mammal. What's more, the bill enjoyed the support of a wide array of ranchers, environmentalists, zoos, outdoorsmen and Native Americans. As the Wildlife Conservation Society put it, the animal "is an icon that represents the highest ideals of America."

The story of the buffalo, once roaming in immense herds, also touches on some of the lowest points in American history. As settlers and gold-seekers pushed toward California throughout the course of the 19th century, tragedy often followed in their wake, including the brutal repression and massacre of the American Indian, the wide-scale exploitation of wildlife resources, and the near-extinction of North America's largest land animal, the buffalo.

Read the whole story

Happy trailers to you – boom in small RVs

By Tom Stienstra, San Francisco Chronicle

During the Super Bowl, a lodging alternative to expensive hotels became a cult hit, “Skip the hotel and rent an RV.”

With the vacation season imminent, the familiar tune in Northern California and much of the nation seems to be, “Skip the hotel and buy an RV.”

Many who have vacationed in rental recreational vehicles in recent years have decided to buy them for this coming summer.

But it's not the giant, have-it-all motor homes that have captivated the public. Rather it's small trailers – which can easily be backed into campsites at parks and National Forest Service campgrounds – that are flying off the lots. One broker told me he is selling smaller RV trailers at a rate of 10-to-1 to the large luxury units.

Read the whole story

How to still score a campsite for summer

By Tom Stienstra, San Francisco Chronicle

The question that keeps showing up in my email is this: "Can I still score a great campsite for summer?"

The answer, of course, is yes. If you're willing to explore, you can still find stellar campsites at lakes, in the redwoods and at trailheads. Wake up at any of these on a pristine summer morning and you can feel as though you've walked through a portal to heaven.

Just as long, that is, as you're not dreaming of a drive-in site at Yosemite National Park or on a bluff along Monterey Bay, or a hike-in site at Point Reyes National Seashore. There are other exceptions as well for three-day weekends and peak summer weekends at top-shelf destinations.

It would take only one flight in an airplane to look down on Northern California and realize that 95 percent of the people go to 5 percent of the spots. Because of heavy traffic out of the Bay Area and Sacramento, you can get tunnel vision that is restricted to the brake lights ahead of you, the headlights behind you. That helps create an illusion that everything is taken.

Read the whole story