Employer-provided health plans may disappear

By Neil Irwin, New York Times

The days of Americans getting health insurance through their employers may be numbered – and the change could be just as profound as the shift of employers forcing employees to manage their own retirement savings.

As the Affordable Care Act goes from thousands of pages of legalese to actual, real-life public policy, the future of employer-provided health insurance is one of the most fascinating questions. Will employers call for – and their workers accept – the practice of buying health insurance through government exchanges? How much will companies save, and will they pass those savings onto employees? Will it make workers more mobile and ready to shift jobs, or will employer-paid health insurance become a sought-after perk?

The answers go to the heart of how things work in a sector that is one-eighth of the American economy. A new report gives some hints of how large the impact might be.

By 2020, about 90 percent of American workers who now receive health insurance through their employers will be shifted to government exchanges created by the health law, according to a projection by S&P Capital IQ, a research firm serving the financial industry.

Read the whole story

Employers eye moving sickest workers to insurance exchanges

By Jay Hancock, NPR

Can corporations shift workers with high medical costs from the company health plan into online insurance exchanges created by the Affordable Care Act? Some employers are considering it, say benefits consultants.

“It’s all over the marketplace,” said Todd Yates, a managing partner at Hill, Chesson & Woody, a North Carolina benefits consulting firm. “Employers are inquiring about it, and brokers and consultants are advocating for it.”

Health spending is driven largely by a few patients with chronic illnesses, such as diabetes, and those who need expensive treatments, such as organ transplants. Since most big corporations are self-insured, shifting even one high-cost worker out of the company plan could save the employer hundreds of thousands of dollars a year – while increasing the cost of claims absorbed by the marketplace policy by a similar amount.

And the health law might not prohibit it, opening a door to potential erosion of employer-based coverage.

Read the whole story

Exfoliants are a serious environmental hazard

By Mary Catherine O'Connor, Outside

In 2012, advocacy group 5 Gyres, which draws attention to the epidemic of ocean trash and the impact photo-degraded plastic is having on ocean ecosystems, turned its attention to the Great Lakes. Suddenly, the group's workload skyrocketed.

"We found high concentrations of micro-plastics, more than most ocean samples collected worldwide," said 5 Gyres' executive director Marcus Eriksen. "These were of similar size, shape, texture and composition to plastic microbeads found in many consumer products used as exfoliants…"

Thus began the group's campaign to pressure cosmetics companies to jettison these tiny beads from their products, such as facial scrubs and other types of soaps and toothpaste. The campaign saw some victories, but they were small, says 5 Gyres director of communications Stiv Wilson: "The only firm commitment we got was from Unilever, which said it would cut microbeads out by 2015. Some other companies still have not given a firm deadline. Procter & Gamble said it would eliminate them by end of 2017, but it's all based on when they can find alternatives. Johnson & Johnson has never given a timeline. Long story short, these timelines became a moving target."

Read the whole story

K’s Kitchen: A fairly healthy veggie dip

By Kathryn Reed

Most dips seem to be so full of calories that it doesn’t matter that you are dipping veggies in it – the end result is more bad than good.

But it doesn’t have to be that way. The creamy dip below uses nonfat Greek yogurt instead of sour cream and Vegenaise instead of mayonnaise. Feel free to use the more fattening alternatives!

Yes, the “better for you” ingredients do make this a bit sweeter and tangier than the fat-laden options. But I like the flavor, as did the group I served it to based on it almost being gone.

I like this version because I can keep dipping without guilt.

Fresh dill could be used. You will find beau monde in the spice aisle.

If you have any left, I could see this being good as a salad dressing.



Healthy Creamy Vegetable Dip

2/3 C nonfat Greek yogurt

2/3 C Vegenaise

1 green onion, rough chop

1 T parsley

1 tsp dill weed

1 tsp beau monde

Mix all ingredients in blender. Refrigerate overnight.

Then and now: The Grove was bustling in its heyday



The Grove at Camp Richardson (B+W photos/Lake Tahoe Historical Society Collection, Frasher-Putnam-Valentine)

Until the 1930s, “The Grove” on Lake Tahoe’s South Shore consisted of a pier, dance hall, saloon, tents, cabins and other structures.





Some imported from various other locations.

Part of The Grove location included what is today's privately-owned Camp Richardson Marina, adjacent to the U.S. Forest Service-owned Camp Richardson Resort.

This view (#5) from the Camp Richardson Marina pier essentially shows the shoreline of what was The Grove from the pier into Jameson Beach. The Grove's old pier was near the dock seen at left.



Local historian Dave Wakeman observes that the tallest trees viewed on the south shoreline are between Camp Richardson and Kiva Beach because early landowner Lucky Baldwin would not allow tree harvesting on his property.



The Grove today. Photo/Bill Kingman

– Bill Kingman

CTC to raze, restore 3 SLT commercial parcels



The CTC board on May 12 is expected to complete the approval process to buy the Alta Mira building in South Lake. Photos/Kathryn Reed

By Kathryn Reed

Three commercial properties in South Lake Tahoe are about to be owned by the state.

On May 9 the California Tahoe Conservancy board agreed to buy the South Y Lodge on Emerald Bay Road for $320,000 and the property on Highway 50 that houses the Smoke Shop and Tahoe Psychic for $325,000. On Monday there is a special board meeting to finalize the $2.5 million acquisition of the Alta Mira building.

The board started Friday's meeting by touring the three locations.



CTC board members learn about the South Y Lodge property.

The goal for all three is to tear down the existing structures and improve the land, while also giving the public access.

The first two properties share the same drainage, meaning the runoff ends up in the same filtration area before reaching Upper Truckee River. Water from the Emerald Bay property flows across the highway, then through a system going north on Highway 50.

The South Y Lodge rents rooms by the month; there are currently three tenants. Relocation for them will be part of the deal. The nine tourist accommodation units will be banked, as will the one residential unit and 14,400 square feet of hard coverage.

It’s possible the structure would come down in September.

Immediately to the north is another parcel the CTC owns. And next to it is the Barton Ranch, whose future remains unknown. Next to that is the Raley’s center at the Y.

On the current vacant CTC property is where the city has talked about creating a greenway and bike trails that would be part of the Tahoe Valley Area Plan. This area is also part of the city’s Tahoe Valley erosion control project.



These two structures sit in a stream zone.

This same trail system and greenway would cross the highway and tie in with the existing dilapidated trail network behind McDonald’s. Those all would ideally be upgraded, but is not part of the transactions that took place this week.

The two buildings on the less than one-half acre parcel fronting Highway 50 are in a stream zone. Puddles and mud from the previous night’s storm sat in the back area, proving drainage is inadequate.

The psychic owners must have been clairvoyant when they signed a three-year lease with the current owner the day before the Conservancy began negotiations. This means either the tenants will stay or the state buys out the lease. Those particulars still need to be worked out. As for the Smoke Shop, the owner is on a month-to-month lease.

Demolition at this site could be staggered, with the Smoke Shop likely not to be razed until next summer.

CTC will work with the city on water quality improvements in the area.

These two pieces of property have the same owner. Negotiations only started in the last few months and have progressed rapidly. This is in contrast to the Alta Mira building acquisition, which has been in the works for more than five years.



The Alta Mira site needs attention to be deemed safe for the public.

That purchase price is much higher because it is nearly 1 acre on the lake. It comes with 150 feet of Highway 50 frontage and 190 feet of beach.

“The purpose is primarily to enhance the public lake access,” Bruce Eisner with the CTC told the board. Visual and physical improvements are part of the plans.

To begin with, the physical upgrade will be to remove the building to open the view corridor to the lake. The six commercial and two residential tenants will be given money to relocate.

The Conservancy will need to improve fencing for safety reasons. The current stairs may not have met any sort of code when they were put in. The concrete slabs are narrow, steep and uneven.

From the beach looking up it is obvious slope stabilization is required as roots of several trees are exposed.

“We don’t know the future uses of the property other than lake

access," Eisner said.

This stretch will tie into the Lakeview Commons project to the south that the Conservancy funded at a cost of $65 million.

The city will play a role in what the future of this land mass looks like.

Opinion: Time to prepare for wildfire

By Lake Tahoe Basin Fire Agencies

With record drought conditions in the West, preparing your home for wildfire is more important than ever. May has been designated Wildfire Awareness Month in the Lake Tahoe Basin.

This year's theme is Prepare Your Home For Wildfire, with a focus on creating and sustaining fire adapted communities.

A fire adapted community is a community located in a fire-prone area that requires little assistance from firefighters during a wildfire. Residents of these communities accept responsibility for living in a high fire-hazard area.

They possess the knowledge and skills to:

• Prepare their homes and property to survive wildfire.

• Evacuate early, safely and effectively.

• Survive, if trapped by wildfire.

As part of this year's theme, the Tahoe basin fire chiefs are

encouraging residents to work with their local fire districts and host neighborhood block parties during May and throughout the summer. These parties create an opportunity for neighbors to get to know each other, meet their fire district and agency representatives and learn what it means to become a fire adapted community.

“We have to shift our way of thinking from being reactionary about protecting our homes once a wildfire starts, and instead, start proactively preparing our homes to survive a wildfire before one begins,” said Fire Chief Gareth Harris of Lake Valley Fire Protection District. “When whole communities work together for this goal, they become fire-adapted.”

Things you can do to become more fire adapted include:

• Talk to your local fire department about how to prepare for a wildfire, situational awareness before a fire, when to evacuate, and what you and your community should expect during a response.

• Your local fire department to conduct a risk assessment on your property.

• Create a plan to address issues in your property’s defensible space zone, including:

• Maintaining a noncombustible area around the perimeter of your home;

• Managing vegetation along fences;

• Clearing debris from decks and patios, eaves, and porches;

• Selecting proper landscaping and plants;

• Knowing the local ecology and fire history;

• Moving radiant heat sources away from the home (i.e., wood piles, fuel tanks, sheds);

• Thinning trees and ladder fuels around the home

• Develop a personal and family preparedness plan.

• Support land management agencies by learning about wildfire risk reduction efforts, such as using prescribed fire to manage local landscapes.

Borges Sleigh rides recognized by NCOT

Champions of Nevada's rural tourism industry were recognized this month at the VolunTourism Awards ceremony during the Nevada Commission on Tourism's Rural Roundup conference.

In the Reno-Tahoe Territory, Dwight Borges was recognized.

He is an active member of the Reno-Tahoe Territory, serving as chairman of the group's website committee. The owner of Borges Sleigh and Carriage Rides in Lake Tahoe also hosts numerous travel professionals and media visiting the Reno-Tahoe area on familiarization tours.

Nevada tourism is a $58 billion industry.

Other recipients include:

Cowboy Country Territory – Sheree Tibbals has more than 20 years of tourism-related experience with the Winnemucca Convention &Visitors Authority.

Indian Territory – Ben Rupert of Carson City works extensively to share his knowledge of the Paiute and Washoe people with the larger community, facilitating interest in and tourism to

Nevada’s Indian cultural sites.

Las Vegas Territory – Earl Jobson volunteers with the Las Vegas Territory monthly meetings and helps with the selection of educational speakers and venues.

Nevada Silver Trails Territory – Don Shanks of Pioche has promoted rural Nevada tourism since 1990.

Pony Express Territory – Lorraine Clark is a tireless promoter of rural Nevada tourism, supporting not only Pony Express Territory, but many of the area’s tourism organizations, including the Ely Chamber of Commerce.

California becoming more bike friendly

By Tony Bizjak, Sacramento Bee

California is now the ninth “friendliest” biking state in the country, jumping up from 19th place last year, according to the latest rankings by the League of American Bicyclists.

For the seventh year in a row, Washington is ranked first nationally in the league’s Bicycle Friendly States analysis.

California leaped into the top 10 mainly because the state committed to increasing bike funding 30 percent last year after the federal government cut back on bike and pedestrian funding. The league also cited the state’s new law requiring drivers to give cyclists 3 feet of space when passing on the street.

Read the whole story

S. Tahoe man’s lawsuit against Facebook reinstated

By Bay City News

A federal appeals court ruled in San Francisco this week that Facebook users can go ahead with breach-of-contract and fraud claims against the online social network for allegedly allowing advertisers to obtain their personal information in 2010.

A three-judge panel of the 9th U.S. Circuit Court of Appeals reinstated those claims in a lawsuit filed against Menlo Park-based Facebook Inc. in federal court in San Jose in 2010. It overruled a decision in which now-retired U.S. District Judge James Ware dismissed those claims in 2011.

The lawsuit alleges that at least between February and May of 2010, Facebook violated its privacy promises by providing advertisers with headers revealing the user information of people who clicked on Facebook ads.

The lawsuit, originally filed by Facebook users Mike Robertson of Marin County and David Gould of South Lake Tahoe, seeks to be certified as a class action on behalf of an unspecified “millions” of users allegedly affected by the policy.

Read the whole story