Toy drive benefits Christmas Cheer

The 21st annual Lake Tahoe Toy Run on Oct. 1 benefits Christmas Cheer.

Line up at Horizon Casino in Stateline at 10am. Expect to depart at noon for Flight Deck at Lake Tahoe Airport.

There will be music, food, drinks and a raffle from noon-8pm.

Entry fee is one new toy.

For more information, call Mary Luckel at (530) 541.4332 or (530) 416.4166.

Opinion: Tips for college students to avoid debt

By Gabe Albarian

As hundreds of thousands of parents send their kids off to college in the coming months, many of them will be wondering if it marks the last time their children will be living under their roofs.

According to a study conducted by Twentysomething Inc., a consultant firm specializing in young adults, 85 percent of the class of 2011 will wind up moving back in with mom and dad once they get their degrees. The cause? A combination of a shrinking entry level job market and crushing college loan debt.

The average student accumulates more than $23,000 in student loan debt and $4,000 in credit card debt during their years as an undergraduate student.

All these stats basically tell the same story: our next generation of college graduates will enter the next phases of their lives in a personal finance hell composed of a combination of crushing debt and poor credit.

But it doesn't have to be that way. I've composed a few tips aimed specifically at helping those who are just entering college or about to graduate establish and keep a good credit rating.

They include:

· New Credit Cards – Credit card companies love to hammer new students and new graduates with seemingly generous offers of unsecured credit cards. Don't take the bait. There are other ways to establish credit without opening yourself up to the slippery slope of introductory interest rates that change after six months or the temptation to use that credit to live above your means.

· Authorized Users – If your parents are financially responsible (not always the case sometimes) and pay their bills on time every month, I suggest that you be added as an authorized user on their credit card. Make sure to provide your personal information and social security number to the credit card company so that your credit history report will reflect transactions performed on this account. In about six months, after you've learned with the authorized user training wheels how to manage your credit reliably and maintained a responsible payment history, you will receive your own credit card offers.

· Secured Credit Card – The temptation will be to apply for an unsecured credit card, but that's still not wise or necessary to establish good credit and good habits. Instead, apply for a

secured credit card at your local bank. With a secured credit card, you place a nominal amount of money in a savings account that cannot be withdrawn as it is used as recourse to pay back your debts in case you do not pay them yourself. In essence, your spending limit on your secured card is exactly the amount you place in the linked savings account – hence, your debt is secured by the money in your account. Just like a normal credit card, you will receive a monthly statement to pay off a portion or all of your debts but meanwhile your payment history will be reported to the credit bureaus. Within months you will receive offers for other unsecured credit cards. It's not necessary to have more credit cards than you need, because not only will it present temptation, but it may also lower your credit rating.

The bottom line here is that once you have use of a credit card, you want to pay your bills on time, keep your balances low, don't take on more credit than you need and if you've missed a payment you should get current and stay current. Good credit can be your best financial friend as you go through life and bad credit can be the ball and chain that drags you down.

Gabe Albarian has worked in real estate sales, finance, and investment for nearly 10 years and has done extensive consulting work in personal finance for individuals and groups.

Report rips how SLTFD functions, says keep station

2

By Kathryn Reed

South Lake Tahoe is not closing a fire station, even though the prospect of doing so has been discussed for several months. However, other changes besides personnel are in the works.



“The biggest risk is inadequate code education and enforcement. We need to be more diligent,” City Manager Tony O’Rourke said of his assessment of a study done on the city’s fire department.

ERASE Enterprises out of Texas has given the city a 27-page report based on its analysis of the operations of the South Lake Tahoe Fire Department. The report paints a picture of inefficiency, poor recordkeeping, shoddy supervision, a lack of emphasis on fire prevention, reserves being underutilized, and a need to review contracts for mutual aid, including the ambulance service.

The report has been disseminated to fire staff, with their comments on it expected to Chief Brian Uhler by the end of the week.

By Sept. 19, Uhler expects to have an action plan to deliver to O’Rourke.

“We know we are keeping station 2 up and running,” Uhler told *Lake Tahoe News*.

O’Rourke originally contracted with the firm to assess the operation of the station near South Tahoe Middle School. Part of the reason had to do with the number of calls the station responds to and part is the age of the building. The cost of

the study was about $12,000, which came out of the fire department's budget.

It was two years ago that then Fire Chief Lorenzo Gigliotti was looking at relocating station 2, as compared to the latest talk of doing away with the station. Right now the status quo will remain in regards to station facilities. However, the report says the city should, "Evaluate the ability to modify Fire Station #1 to accept Truck 2 or the construction of a new station at Al Tahoe Boulevard and Pioneer Trail with the sale of the property at Fire Stations #2 & #3."

Expect to see current Chief Uhler at more fires. That is another recommendation of the report – a chief of this size department that had just seven structure fires in 2010 should have the top guy at them. This was not the case.

"In fact, per the Unit Logs maintained by the dispatch center the Fire Chief only responded to 3 of the 42 actual fire related incidents in the City. In each case he did not respond with the initial response of emergency personnel," the report says. "His responses for the three incidents were 33 minutes, 50 minutes, and 1 hour and 26 minutes after the initial alarm. In a department of this size, the Fire Chief must be part of the initial response to all structure fires and specialized hazard incidents."

Dealing with people

"We have addressed some of issues like structural changes," O'Rourke said in regards hierarchy in the department.

For the time being Uhler has added fire chief to his police chief duties. That is expected to last about a year.

Though it won't be a done deal until the council approves the budget this month (it could happen Thursday night), the working document does not have the three division chiefs on the payroll.

O’Rourke has previously said some of the nine captains will be given more responsibility.

However, some of these men are the ones who insiders said helped get themselves a 2 percent raise starting Oct. 1 by being the only employee group to reach a deal with the city, while at the same selling out their bosses – the division chiefs.

“It came down to a simple issue – close the station or reduce the administration,” Uhler said.

Uhler said the city’s priority should be keeping the stations open with actual firefighters and paramedics on staff to reach the emergency.

If the division chiefs are let go, this means the fire marshal position is vacant. Policy had it that Lake Valley and South Tahoe’s fire marshals filled in for each other. Lake Valley has a newbie at that position with the promotion of Gareth Harris to fire chief.

Uhler would not speak to how the fire marshal role will be handled in the future until a decision regarding the division chiefs has been made.

He did say, “We will promote some people into shift commander jobs.”

City looks like a firetrap

“Of serious concern was that the area visually observed as the most dangerous part of the community regarding unsafe fire conditions was exactly where most of the structure fires occurred per the data analysis! When you can drive around and via a ‘windshield inspection’ predict where the structure fires will be you have an obvious lack of code enforcement,” the report states.

It is the fire marshal and building inspector who are

responsible for those types of code enforcement.

The report suggests creating an anti-arson program, and to look at state and federal funds to deal with blighted areas.

“During the initial data review, the site visit, and subsequent review of department records many other issues came to light which all impact the efficiency and effectiveness of the fire protection system for the city,” the report says.

This is why the scope of the analysis grew beyond looking at if the city could do without station 2.

In all, 25 recommendations were brought forward. Uhler said some will be implemented, others won’t. Until he gets feedback from the fire staff, he would not elaborate beyond what he had already said.

However, more complete reports are bound to be on the to-do list.

“To be able to rely on data to make critical management decisions the reports that the data is extracted from must be both valid and reliable. To achieve these two measures the reports must be completely filled out with valid data and the reporting methodology must be consistent and accurate, thereby being reliable. In our review we found reports that listed content damage but no property value, property loss with no property value listed, content loss without content value and so forth,” the consults says in the report. “Other reports had no physical address shown (even for a wildfire a geographical address needs to be entered to complete the report) and on others we found numerous fires occurring at the same location but with different identifiers used to describe the same location. The lack of complete and accurate reports is an issue that comes from both training and a lack of supervision.”

The report also wants the city’s money people to be more

engaged.

Two recommendations are, “Re-evaluate all contracts for outside services with the City Finance Department reviewing actual costs for services versus fee structures in the contracts to ensure a positive cash flow outcome.

“[And] (e)valuate permit fees and stand by fees for the fire department to ensure that fee structure represents costs for the services.”

Douglas County motorcyclist dies on Spooner Summit

A Minden man died driving up Spooner Summit toward Lake Tahoe when he failed to negotiate a left curve.

Edwin Bruno-Mazariego, 25, died at the scene Saturday afternoon.

“Excessive speed and motorcycle rider inexperience are being looked into as possible contributing factors to this tragic crash,” Nevada Highway Patrol Trooper Chuck Allen said in a statement.



A motorcyclist died Saturday

on Spooner Summit.
Photo/Provided

The speed limit is 50 mph. Bruno-Mazariego was wearing protective gear, including a helmet.

Officers said the victim was ejected from his 2008 Kawasaki ZX600P after the motorcycle struck a guard raid.

Witnesses to the Sept. 10 2:19pm accident are asked to contact Trooper Mike Stapledon at (775) 689.4623.

– Lake Tahoe News staff report

Disease killing off Nevada bighorn sheep

By Jeff Delong, Reno Gazette-Journal

An estimated 90 percent of a bighorn sheep herd in the East Humboldt and Ruby Mountain ranges died during a catastrophic pneumonia event during the winter of 2009-10. The bighorns, introduced in 1992, numbered 180 animals in 2009.

About 110 bighorns were believed to have died from disease in the Hays Canyon Range in 2008. The herd was introduced to the mountain chain about 50 miles northwest of Gerlach in 1989.

About 100 bighorns, a third of the herd, died from pneumonia in the Santa Rosa Mountains in 2004. Bighorns were first introduced there in 1978 and numbered about 300 by 2003.

Disease might decimate a herd of bighorn sheep that Nevada

biologists previously thought faced a promising future.

California bighorn sheep are dying of pneumonia in the Snowstorm Mountains about 30 miles northeast of Winnemucca. It’s unknown exactly how many have succumbed in what is a rare summertime die-off, but things don’t look good, said Ken Gray, an Elko-based supervisory game biologist with the Nevada Department of Wildlife.

“We could be down to 50 percent of the population already,” Gray said. “It’s a real serious situation. We think we’re going to lose 80 to 90 percent, maybe even 100 percent of that herd.”

The news is particularly bad, Gray said, because the herd’s future looked so encouraging.

“It was one of those herds that was really starting to take off,” Gray said. “We had huge confidence this herd was going to be one of our best.”

Before the arrival of European settlers and disease-carrying domestic sheep in the West, three species of bighorns – California, Rocky Mountain and Desert – thrived across the mountains of Nevada.

The animal’s population tanked and by the 1960s, they existed only in the southernmost part of the state.

Read the whole story

Lightning ignites fire near

Meyers station

A small fire sparked by a lightning strike started behind the Lake Valley Fire Station off Highway 89 in Meyers Monday.

The 20 square-foot fire is located on the east side of the major thoroughfare between Meyers and Luther Pass southwest of an area known as Cowboy Rock, Lake Valley fire officials reported.

The Lake Tahoe Basin Management Unit sent a Forest Service crew to fight the fire, which started approximately 5pm.

Lightning has become the culprit of other fires in the Tahoe National Forest, including the Mears, French, Disney, Boca Springs and Groundhog and the Reservoir Fire on the north side of Stampede Reservoir. The Middle Fire located about nine miles northeast of Foresthill in the Peavine area was contained Monday afternoon.

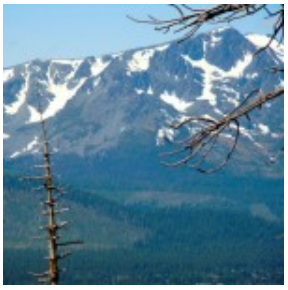
—Lake Tahoe News staff report

Study: Hottest summer on record for most of the country

By Julie Cart, Los Angeles Times

The National Climatic Data Center announced Thursday what most Americans had been feeling all summer: It’s been a scorcher across the country, the second-hottest since 1895.

But not by much. The warmest national average for June, July and August was 74.6 in 1936. This summer’s average was 74.5.



Youth enjoy a summer evening at the pier near Nevada Beach. Photo/LTN

The temperature average has to be considered in context. Some regions experienced unseasonably cool weather, and California and New Jersey had their wettest summers ever.

Read the whole story

Soroptimist looking for groups in need of money

Rather than funding many smaller projects as in the past, this year Soroptimist International of South Lake Tahoe will distribute $28,000 to a maximum of five local nonprofit organizations. The goal of this approach is to encourage applicants to think big and create programs that impact the community.



SISLT is making significant changes to its Community Service Grants Program in 2012. The club plans to focus its efforts on identifying new, creative and innovative projects that will have a major impact on the women and/or children in its community. Only nonprofit organizations and entities with no dedicated foundation support may apply and all funds must stay within the South Shore community. Special consideration will be given to proposals for programs that address the needs of underserved populations.

In its 52-year history of service to the community, SISLT has contributed more than $2 million to local nonprofit organizations. The club instituted its current Community Service Grants Program process in 1997 as an annual, formalized means to allocate its funds throughout the community.

Applications for SISLT's 2012 Community Service Grants will be available online Sept. 30-Nov. 21. For more information, email sisltfoundation@gmail.com.

Traffic on Hwy. 50 in S. Tahoe about to move even slower

Caltrans says to expect up to 10-minute delays on Highway 50 in South Lake Tahoe between Fremont Avenue and Trout Creek Bridge beginning Sept. 14. Crews will begin grinding and paving operations as part of a stormwater and water quality improvement project.

The lane closures are from 7am-7pm Monday–Friday. Work is scheduled for completion in early to mid-October. Traffic controls will be in effect 24 hours a day.



Crews pour concrete at Highway 50 near Rufus Allen Boulevard on Sept. 12. Photo/Kathryn Reed

Buses and school traffic for South Tahoe Middle School and Saint Theresa School will be accommodated, with minimal delays. Some city bus stops will be inaccessible. Affected city bus stops will have signs directing riders to the next available stop. For additional information related to city bus stops, contact Martin Jimenez at (530) 542.5700, ext. 111.

This work is part of a two-mile, $40.6 million road improvement project on Highway 50 from Trout Creek Bridge to Ski Run Boulevard in South Lake Tahoe. It includes sand traps, stormwater detention vaults and filtration ponds to collect and treat runoff before it reaches Lake Tahoe. In addition, the project will help reduce vehicle emissions by adding Class II bike lanes, Americans with Disabilities Act-compliant sidewalks, and pedestrian lighting. Other features include new intersection signals, landscaping and streetscaping.

Dog training classes

Tahoe Best Friends at 2197 Ruth Ave. in South Lake Tahoe is offering Positive Reinforcement Dog Training classes on Sept. 14. Puppy class is 6:15-7:15pm and basic obedience is 7:30-8:30pm.

Advance Dog Training is Sept. 15 from 6:15-7:15pm.

For more details and reservations, call (530) 542.2336.