

Father Daughter Dance tickets on sale

Tickets are on sale for the annual Father Daughter Dance.

The dance is Feb. 7 from 7-9:30pm at Harrah's Lake Tahoe. Tickets are \$20 per couple and \$8 per additional daughter. Tickets are being sold at Kahle Community Center. Tickets must be purchased in advance and the event often sells out.

For more information, (775) 586.7271.

Financial independence is possible

By Rick Rodgers

The New Year is a great time to make positive changes in your financial life. While Americans are good at creating resolutions, we often find them difficult to keep. We resolve to lose weight, save money or end bad habits, but few of us stick with those plans for long.

If your goal is to be financially independent, and it should be, you need to make some changes in 2014 that you'll stick with for the rest of your life.

Here are a few suggestions for small resolutions that can have a significant impact on your financial future:

- Spend less than you earn. If you take home \$1,000 per week, you cannot spend more than \$1,000 per week. That seems simple,

but a survey released by Bankrate.com in 2013 found 76 percent of Americans live paycheck to paycheck. Resolve to live on a budget that's below your means. You will never be able to out-earn your capacity to spend, so get your spending under control this year.

- Credit cards are a last resort. Spending less than you earn will cause your savings to grow. The savings account will be there when the car breaks down or the washing machine goes out, so you don't have to turn to credit to handle the emergency. Most Americans are not prepared financially for any type of unexpected financial burden. Your goal should be to have three to six months of living expenses set aside in a liquid account for emergencies.

- Invest for financial independence. This is not the same as saving for retirement. The goal here is to get to the point financially where you no longer have to work to support yourself. Set aside some of the money you've worked for today. Allow it to accumulate and grow so one day that money will be working for you. Start by controlling spending so you have money to save and invest. Continue the process until the return on your investments exceeds what you earn by working. Financial independence gives you the freedom to choose to continue working, change jobs, work part-time or not at all. It is the ultimate financial goal.

- Pay less in taxes. Anyone looking for a place to cut expenses might start with their own tax return. Too many Americans pay more taxes than they should. Take advantage of tax retirement accounts through work and health savings accounts, if they're offered. There are tax credits available for children, higher education, dependent care and retirement savings. Many of these credits go unclaimed each year. Resolve to minimize your income taxes this year and put the savings into your new financial plan.

- Make a plan. Baseball great Yogi Berra said, "If you don't

know where you're going, you wind up someplace else." This is especially true if you want to be financially independent. You need a short-term financial plan for controlling spending – a budget. You also need a long-term plan that establishes the level of savings you maintain, a plan to get out of debt and an investment plan that will take you to financial independence. The plan becomes your road map. There will be detours along the way; your goals and plan will need adjusting as you progress in life. Keep working at it. Don't be distracted by outside influences you can't control. You don't want to get to the end of your working career only to find you haven't saved enough to maintain your lifestyle and you still have a mortgage on your home.

Chinese philosopher Lao Tzu said, "The journey of a thousand miles begins with one step." Financial independence may seem like a thousand miles now, but start the journey in 2014 is taking the first step.

Resolve to save something from every paycheck this year. Keep increasing it until you are saving at least 10 percent of your pay.

Take the first step in 2014.

Rick Rodgers is a certified financial planner and president of Rodgers & Associates.

No plastic – no problem in South Lake Tahoe

By Kathryn Reed

South Lake Tahoe residents are coping with less plastic – at least for now.

Grocery stores in the city had to stop providing single-use plastic bags to customers starting Jan. 15 per an ordinance that was approved last fall. Other stores and restaurants in town must comply with the ordinance beginning Oct. 15.

The city is one of more than 80 in the state that has banned the disposable bags. Los Angeles did the same earlier this month. It is estimated that more than 100 billion of these bags are used in the United States each year. Opponents to them cite environmental degradation even though it requires more energy to produce and deliver paper bags. *Time* magazine recently said, “One study found that a cotton tote must be used at least 131 times to be better for the planet than plastic.”

Grocery Outlet used to only have those single-use bags available. Not anymore. Now a thicker reusable plastic bag is available for 10 cents, paper for 5 cents or a thicker bag with the store’s name on it for 99 cents. About 1,000 of the logo bags have been given away by the store in the last few weeks.



Grocery Outlet provides a gentle reminder for those who left reusable bags in their vehicle. Photo/LTN

Mike Schouten, owner of the local Grocery Outlet, said about 75 percent of the people coming in were aware of the ban. He added that for the most part everyone was fine with not having the former plastic bags available.

Mariena Esposito had no bags when she left the store. As she was placing the individual items from her cart into her vehicle she admitted she forgets to bring her reusable bags with her.

Esposito is hearing older people who are more set in their ways are upset with the ban. One man leaving the store pointed to his Grocery Outlet bag in his cart and said, "It's ridiculous man. You have to pay for that, too."

At Safeway, Mark McCarthy opted for the free paper bag. But that's not his first choice.

"I need the plastic bags for recycling. I guess I'll have to get Glad Hefty bags," McCarthy said.

"There are dozens of cities and counties with various versions of a bag ban. We see these as very positive. We are certainly concerned about protecting our environment and reducing the number of single-use bags in the waste stream," Keith Turner, director of public and governmental affairs for Safeway, told *Lake Tahoe News*. "We anticipate that the change will go smoothly, as employees are versed on the new rules."

Safeway has logo bags for sale for \$1.49. Those with a store discount card can get one free until Jan. 31 for every \$25 that is spent. There is a three-bag limit on freebies.

Cindy Littell had her goods in one of those bags. It will add to the collection of more than a half dozen she has at home. She's glad the town has caught up with other areas that ban bags.

"It's a good thing. (Bags) will still be there (decomposing)

when I'm long dead and gone," Jeff Garvin said as he was leaving Raley's at the Y.

Raley's was giving out logo bags to the first 500 customers on Wednesday. Otherwise they are 99 cents. A little more heavy-duty ones sell for \$1.99. Paper bags are 5 cents.

Lead clerk April Kirkhuff told *Lake Tahoe News* about 35 percent of customers already use reusable bags.

Asked if she thought it would be more of a problem with tourists who may not have read about the ban, especially with this being a three-day weekend, she said, "I think tourists will pay the 5 cents and not really think twice about it. If they have enough money to go on vacation in Tahoe, 5 cents isn't anything."

While the stores are complying with the law, the city is not putting any effort into enforcing it.

"The city has no staff assigned for code enforcement on this issue," City Manager Nancy Kerry told *Lake Tahoe News*. "The council gave clear direction they were not interested in taking coercive methods with compliance. They wanted a friendly approach."

Letter: Remembering a friend

To the community,

On Jan. 5, I got a phone call that Pat McLeod, the lady I've been driving to Incline Village to the doctor, passed away. I had asked my prayer chain for prayers of healing and strength for Pat a couple times in the last few years so I wanted to thank all of them for their support in those prayers to make

Pat's life just a little easier. Pat suffered from Chronic Fatigue Syndrome for the last 30 years. She was unable to work, leave her home or be around people as she was very sensitive to germs and smells.

Pat depended on a few friends to do her shopping, pay her bills, take out her trash, run errands and drive her to doctors appointments, which I was privileged to do. She had very little family and none in town. She had no money so most likely there will be no services and the county will take care of Pat, although I just heard she will be donating her body to research.

My monthly trips to the doctor with Pat were always enjoyable and I realized how blessed I was to share that time with her. We were always in awe of the beauty of Lake Tahoe on those drives. Pat's last job was working at the Cream Puff Bakery, in the '70s and early '80s before she got sick. She shared her memories of the many experiences working at the bakery. Pat and I had wonderful conversations about our faith, family, books, TV shows and recent experiences. We had quite a few good laughs too.

Pat was a delightful person, always positive, appreciative, thankful for life and had a great faith in God. I found myself looking forward to our time together.

As my time with Pat is over, I felt a need to share my experiences with this gentle soul. I will miss Pat and always remember her.

Cindy Merhaut, South Lake Tahoe

White clinches berth to Sochi in slopestyle

By USSA

MAMMOTH MOUNTAIN -- Olympic halfpipe champion Shaun White, who rides for Northstar, mathematically clinched a spot on the inaugural U.S. Olympic team for slopestyle snowboarding on Thursday at the Paul Mitchell Slopestyle at the Sprint U.S. Grand Prix.

White crashed hard in Thursday's earlier competition and was down for nearly five minutes before he rode away. He then managed to refocus and put down a show-stopping run two hours later, posting a massive score and securing his spot on the Olympic team.

Three-time X Games champion Jamie Anderson (South Lake Tahoe) won the women's competition, going two for two during Thursday's slopestyle snowboarding doubleheader.

Thursday featured two slopestyle Olympic qualifiers after the Sprint U.S. Grand Prix at Breckenridge was canceled last week because of challenging weather conditions.

Sage Kotsenberg (Park City) took second, with Kyle Mack (West Bloomfield, Mich) third and Ryan Stassel (Anchorage) in fourth.

Jordie Karlinski (Snowmass, Colo.) sealed a second place finish for the women with Jessika Jenson (Rigby, Idaho) third and Ty Walker (Stowe, Vt.) fourth. Walker also endured a violent crash during her second run, when she skidded into the fencing, became tangled and slammed down hard, breaking her helmet in half.

The slopestyle snowboarding debut will open the 2014 Olympic

Winter Games in Sochi, with the qualification round a day prior to the opening ceremony and finals the day after the opening.

Saturday's slopestyle will be the last chance for the athletes to meet the objective criteria for Olympic qualification.

Shaun White and other halfpipe athletes are set to compete in a halfpipe snowboarding doubleheader Friday, when they will battle for Olympic spots at the third and fourth Olympic qualifier events.

Snippets about Lake Tahoe



- Standard and Poor's Rating Services upgraded Douglas County's underlying bond rating by two notches to AA or "very strong". The bond rating is the first upgrade in 10 years and is the highest underlying rating ever provided to Douglas County from S&P.
- El Dorado Arts Council has added Kim Wyatt, publisher of Bona Fide Books, to the nonprofit arts organization's board of directors.
- The California Department of Housing and Community Development has certified El Dorado County's housing plan. The 2013-2021 Housing Element Update is the county's plan for addressing the housing needs of residents of all income levels in the unincorporated areas of the county.
- South Lake Tahoe City Councilwoman Angela Swanson has been appointed to a third year on the League of California Cities' Transportation, Communications and Public Works committee and

her first to the Employee Relations Committee.

- Jamie Anderson of South Lake Tahoe is the newest team rider for Boarding for Breast Cancer.

No snow: Nonprofits seeing more people in need

Publisher's note: *This is one of a series of blurbs about how the lack of winter is impacting businesses in the Lake Tahoe Basin. If you have an idea, please email it to info@LakeTahoeNews.net.*

El Dorado Community Foundation has reached out to the Lake Tahoe Collaborative to potentially provide financial assistance as people are struggling with money because the lack of snow has affected their income.

The Collaborative is a coalition of nonprofits on the South Shore.

Tahoe Magic has traditionally helped children and families, but is expanding to meet elder-needs, small business owners in jeopardy of losing their business, and single adults discharged from Barton Memorial Hospital with no place to go.

Live Violence Free and the Family Resource Center are seeing people who do not have appropriate shoes for cold, winter weather. FRC receives \$500 a month from the Salvation Army to help people with unmet financial needs. As of Jan. 13, that money was spent.

The Collaborative members also said people are having a hard time coming up with money to fill gas tanks and put food on the table.

– *Lake Tahoe News staff report*

El Dorado County slow-growth initiative launched

By Tony Bizjak, Sacramento Bee

Saying El Dorado County is growing too fast and Highway 50 is getting jammed, a group of activists launched a drive Tuesday to qualify a November ballot measure that would slow growth while encouraging the county to work harder to bring jobs to the area.

Petitioners hope to qualify their measure, called “Fix Highway 50 Traffic First/Keep Us Rural,” for the November ballot. It would be the second major grass-roots efforts in recent years to slow development in the lower reaches of the foothills county, where tens of thousands of commuters flow daily onto Highway 50, many bound for jobs in Sacramento County.

If passed, the measure would amend the county General Plan to prohibit the county from approving any more residential subdivisions of five or more parcels until overall traffic congestion is improved on Highway 50 from the current “level of service” F, or stop-and-go during commute periods.

Read the whole story

Tahoe City man seriously hurt in car crash

By Glenda Anderson, Press Democrat

A Tahoe City man suffered major injuries and was arrested following a single-vehicle crash on Highway 175 in Lake County on Tuesday.

David Mahoney, 47, was arrested on suspicion of driving under the influence after being flown to Santa Rosa Memorial Hospital with injuries that included fractures of his skull and vertebrae, according to the CHP.

[Read the whole story](#)

USFS waving fees in honor of MLK Day

The U.S. Forest Service will waive fees at most of its day-use recreation sites on Jan. 20 in honor of Martin Luther King Jr. Day.

The fee waiver day is the first of four such days and one full weekend offered by the agency during 2014.

The other scheduled fee-free days observed by the Forest Service are Presidents Day weekend Feb. 15-17; National Get Outdoors Day on June 14; National Public Lands Day on Sept.

27; and Veterans Day weekend from Nov. 8-11