El Dorado County man admits stealing from bank

Ethan George Banaszak, 35, of Cameron Park pleaded guilty Nov. 8 to one count of bank embezzlement.

According to court documents, Banaszak embezzled thousands of dollars from his employer, a federally insured bank. According to court records, Banaszak made more than $660,000 in unauthorized withdrawals from customers' accounts and took $16,000 cash from the bank's vault.

Banaszak is scheduled to be sentenced Jan. 24. He faces a maximum 30 years in prison and a $1 million fine.

– Lake Tahoe News staff report

Veterans Day celebration in Placerville

The Friends of the El Dorado County Veterans Monument will host the 8th annual Veterans Day ceremony on Nov. 11 at 11am.

The event is at the El Dorado County Veterans Monument, 360 Fair Lane, Placerville.

Retired Navy Capt. John Poimiroo will be the guest speaker.

S. Tahoe Realtor to speak at national convention

By Kathryn Reed

Two dynamic women will be addressing the National Association of Realtors today – Deb Howard and Hillary Clinton.

Howard, who owns D. Howard & Company real estate in South Lake Tahoe, is one of the panelists of a breakout session focusing on referrals. Clinton is the keynote speaker.

Howard's talk is not expected to be controversial. Clinton's already is because she isn't letting the media in even though NAR would have welcomed the coverage. The *San Francisco Chronicle* earlier this week called Clinton out for her decision.

The 1 million-strong real estate group has not met in California for a number of years. It's expected that 22,000 will attend the Nov. 8-11 conference, including many from the Lake Tahoe Basin. Howard will be speaking at one of the 100 workshops.



Deb Howard

For 10 years she has been on the NAR Resort and Second Home Committee. Her topic today is how to make money through referrals.

"I think it's easy. Everyone you meet is a potential

referral," Howard told *Lake Tahoe News*.

She said it's important to be nice to everyone, hand out business cards, and follow-up with an email to remind people who you are and how you might be able to help them.

To her peers Howard says it is important to be involved in the community and know what is going on. In Tahoe, this means understanding Tahoe Regional Planning Agency regulations, what may be built where, attending community planning meetings and being educated.

"We can work together to raise the level of professionalism, the customer service we provide clients, and know what the TRPA Code of Ordinances means, land coverage rules, and how entitlements works, that is other dark closet people don't want to go in because it is scary. But that is the kind of stuff that helps us all," Howard said.

She takes advocacy a step further by going to Washington each year to bend the ear of federal lawmakers. Banking and lending regs have a tremendous impact on the real estate industry.

For instance there are few loan options for condos that double as hotel rooms. An FHA loan is about the only option other than cash. Lakeland Village in South Lake Tahoe is an example of such a property where individuals own the unit but there is a traditional hotel front desk because so many people put their place in the rental pool. Getting a conventional loan for one of those units is near impossible.

Howard said it is critical to ensure there is a" healthy flow of money to the borrowers."

Overall, reports from NAR show the housing market improving. Prices are going up between 5 to 10 percent, with greater gains in markets that were severely hurt by the recession.

Opinions: Breaking gay rights political boundaries

By Frank Bruni, New York Times

Elliott Management's lofty offices in Midtown Manhattan look north, south, east and west across the borough's thicket of skyscrapers. But the most intriguing view I got during a visit there last week was of something else: the changed gay-rights landscape and its implications for the Republican Party.

I sat in a 30th-floor library with the hedge fund's founder and chief executive, Paul Singer, a billionaire who was one of the most important donors to Mitt Romney in 2012, gives generously to a range of Republican causes and prefers to do this with a minimum of media notice. He's wary of speaking with journalists, so much so that I've seen the adjective "reclusive" attached to his name.

But here he was giving an interview, my second with him in 16 months, because the focus both times was gay equality. It's a subject important to him. In this case, he was announcing a new project to be funded, at least at the outset, by him and other conservative donors but to be run by the Human Rights Campaign, an L.G.B.T. advocacy group in Washington, which is much more closely affiliated with Democrats. The initiative will be dedicated to fighting the victimization of gays and lesbians internationally. But it will also show that there are Republicans — not a majority, but an increasingly impassioned minority — who are intent on progress and justice for L.G.B.T. people. They won't surrender that cause to Democrats, and they believe that Republicans who do so are resisting a future that's both just and inevitable.

“Unless America engages in a terrible, terrible retreat from freedom, towards fascism, communism, whatever – some totalitarian harsh state – this seems inexorable,” Singer told me, meaning equal rights, including the spread of gay marriage, for which he has campaigned with particular energy.

“Social conservatives have and should have a place in the inner circle of what it means to be a Republican,” he said. But, he added, “There needs to be room for conservatives who have different views on some of the social issues.”

Read the whole story

‘Peanutcracker’ headed to Carson City

The Sierra Nevada Ballet will present “Peanutcracker – The Story in Nut Shell” on Dec. 6 and 7 in Carson City.

Based on Lev Ivanov‘s original ballet “The Nutcracker”, “Peanutcracker” is a shorter, 45-minute narrated version that is “designed for families with younger children to introduce them to the wonderful world of ballet,” noted Rosine Bena, artistic director of the Sierra Nevada Ballet. Bena wrote and choreographed this traditional holiday show.

The shows are scheduled for 2 and 7pm at the Carson City Community Center. Ticket prices start at $6 for youth (15 and under); all other tickets are $11 and can be reserved by calling Gina Nelson at (775) 220. 4452 or emailing gina704@msn.com. Tickets are also on sale on-site before each show

Lecture to focus on knees and skiing

Knee injury awareness and treatments will be discussed Nov. 13 from 6-7pm.

Dr. Robert Rupp and therapist Ryan Solberg will talk about knee anatomy, current knee injury trends and sports-related injuries, surgical treatment and management, how to avoid knee injuries and pre-season conditioning exercises.

The Barton health lecture will be at Sierra Nevada College, Tahoe Center for Environmental Sciences Building, Room 139, 999 Tahoe Blvd., Incline Village.

Reports: Higher education is worth the money

By Scott Carlson, Chronicle of Higher Education

In recent years, folks as different as Mitt Romney, Peter Thiel, William J. Bennett, and the disaffected people of the Occupy movement started turning their attention to the cost of college—and the underlying question always seemed to be whether college was still worth its cost.

There has been a lot of evidence to suggest that college is indeed worth it, and plenty of studies and pundits lining up to tout the evidence.

One of the latest comes from College Summit, a nonprofit group that promotes broader college access. Its report, “Smart Shoppers: The End of the ‘College for All’ Debate?,” notes that people have for years predicted a glut of “overeducated” Americans, an environment where college graduates would not be able to get jobs that reflected their years in higher education. But the opposite has happened, the report says: There is more demand for college education in the workplace, and college graduates in fields that might not normally require college—like plumbing or hairdressing—make substantially more. The report puts the college wage premium—the amount that college graduates make compared with mere high-school graduates — at 80 percent.

However, another new report, from three researchers, examines the question again, with a closer look at economic outcomes and more ambivalence. It considers the individual and societal economic returns of a bachelor’s degree, using data from California’s higher-education system.

Read the whole story

Remembering passwords might become passé

By NPR

You’re probably well-acquainted with one of life’s little annoyances: the password.

Your voicemail. Your email. Your smartphone. Maybe you’ve got a different one for each — which means you’re bound to slip up.

Or maybe you use the same one for everything – a security no-no. The number of sites and services that demand a password or PIN seems to have grown exponentially. And keeping track of the ones you've got? Forget about it.

Well, Silicon Valley titans are getting tired of them, too. At the Tech Crunch Disrupt conference in September, Google's top security executive, Heather Adkins, declared that passwords are dead. And that's straight from a founding member of the security team at Google, home to 425 million email accounts.

Adkins says startups tying their future to passwords might as well give up now, given how much work it takes to keep customers' passwords secure.

But if passwords are a thing of the past, what will replace them?

Wall Street is betting on biometrics. Now that Apple is adding a fingerprint sensor to its newest iPhone, companies that make similar technology have seen their share prices jump. And industry analysts say the market for fingerprint scanners could top $10 billion in the next five years.

Read the whole story

Snippets about Lake Tahoe



• Barton University is offering Safety for Baby and Child classes designed for parents looking for additional safety information when it comes to their children. Classes are Nov. 18 and Dec. 23 from 6:30-9pm. Cost is $10 per calls. For more information or to register, call (530) 543.5768.

• Diane Baker Roberts of Carson City is the latest inductee into the Reno Tahoe Tennis Hall of Fame. She regularly plays on teams out of Zephyr Cove. For 31 years she has been the Carson High School girls' coach.

• Candy Cane Lane, the Cason Valley Inn's custom outdoor drive-through Christmas light display will be available for nightly viewing starting Thanksgiving weekend.

• Truckee is on a campaign to get people to pick up after their dog so it won't get into waterways. The info goes so far as to say, "If you think picking up dog poop is unpleasant, try swimming in it." More info is online.

Tahoe National Forest increases trail system

Tahoe National Forest seasonal trail work finished this summer and fall brings more opportunities for recreationists to enjoy the forest while sustaining natural resources.

Activities included trail expansion and re-route projects as well as planning for future trail work.

In early September TNF staff and partners finished building a 2.5-mile extension to the Butcher Ranch Trail northeast of Downieville, offering mountain bikers and motorcyclists an expanded riding opportunity in challenging terrain.



The Butcher Ranch Trail extension was recently completed. Photo/Provided

For the past two seasons, numerous volunteers – including motorcycle and mountain bike riders, clubs, and local businesses – joined the effort that a Forest Service trail crew began in 2011.

Originally about 6-miles long, the trail that sits under many feet of snow in winter and originated during the mining era has been used by motorcyclists for about 50 years and mountain bikers for the past 15 years. The top of the trail is located near Packer Saddle in the Sierra Buttes area.

TNF staff and partners completed another seasonal trail project this year when they rerouted approximately one mile of the Lindsay Lake Trail to mitigate erosion problems.

Located in the Grouse Ridge Non-motorized Area in Nevada County, the multiple-use trail is popular with those who enjoy backpacking, fishing, hiking, mountain biking, packing, and running.

This summer the TNF also completed an environmental assessment

that will lead to relocation of approximately six miles of the Pacific Crest Trail in the Packer Saddle area. The new route will use approximately 1.7 miles of existing non-motorized trail and require approximately 4.3 miles of new trail construction.

The work scheduled to begin next field season will mitigate potential safety concerns; lack of access to good water and camping opportunities; mountain bike trespass; and a degraded recreational experience for hikers and equestrians.