

As cognition slips, so go financial skills

By Tara Siegel Bernard, New York Times

When Helen Clark brought her father-in-law, then 83, to the doctor last year, she knew his mind was slowing, but a mental status exam confirmed it. He knew the year, where he lived and the name of the president. But when the doctor asked him to count backward from 100, subtracting seven from each number – 100, 93, 86, 79 – a look of confusion washed over his face.

Studies show that the ability to perform simple math problems, as well as handling financial matters, are typically one of the first set of skills to decline in diseases of the mind, like Alzheimer's, and Clark's father-in-law, who suffered from mild dementia, was no exception. Research has also shown that even cognitively normal people may reach a point where financial decision-making becomes more challenging.

The National Endowment for Financial Education has compiled a checklist of early warning signs that may indicate when an older adult's financial competence is declining. The list is based on research conducted by Dr. Daniel Marson, of the University of Alabama at Birmingham.

Read the whole story

Some employers recommend a

gap year before college

By Patrick Gillespie, CNN

Which is better for you: an internship at Goldman Sachs or navigating the chaotic streets of India?

Billionaire hedge fund manager Michael Novogratz believes travel will help you more. He's tired of seeing the same types of resumes and argues that young people should take a gap year before they start their careers or college.

"We interview a lot of kids, and they always want an internship at Goldman Sachs (GS), an internship at McKinsey," Novogratz, founder of Fortress Investment Group, said Sunday on the weekly show "Wall Street Week."

His advice: "Go do something different. Get on a motorcycle and travel through India and take photographs. Create a story where you learn something...I'm a big fan of the gap year."

Before starting on Wall Street, Novogratz served in the military as a helicopter pilot in Alabama. Novogratz, who is worth \$1.5 billion, went to Princeton on an ROTC scholarship.

Read the whole story

Hard Rock's Bluegrass Fest lineup revealed

Pioneers in the progressive bluegrass scene, Greensky

Bluegrass headlines the inaugural Lake Tahoe Bluegrass Festival on July 11 as part of the BaseJam Summer 2015 Outdoor Concert Series at Lake Tahoe Hard Rock's outdoor arena.

Fresh off their recent Grammy win for best bluegrass album, the Earls of Leicester have brought bluegrass mainstays Tim O'Brien, Shawn Camp, Johnny Warren, Barry Bales, and guitar expert Charlie Cushman together to pay tribute to bluegrass pioneers the Foggy Mountain Boys. Go online to see who else is playing.

Doors for the Lake Tahoe Bluegrass Festival open at noon and the first band starts at 12:30pm. General admission tickets are \$45 and a limited number of VIP tickets are available for \$90, which include access to a special front-of-stage viewing area, private bars and upgraded restrooms. Event organizers are offering special children's ticket pricing for those 12 and younger for \$10. They may be purchased on the day of the show with proof of a full-price adult ticket. All children 6 years and younger are free.

Tickets may be purchased online.

The Hard Rock is teaming with PR Entertainment, which is building and operating the temporary outdoor concert amphitheater that holds up to 7,500 people. The property is transforming its back parking lot into an outdoor arena.

Tahoe literary fest lining up

authors, events

Writers, readers and performers from all around the country will appear at South Lake Tahoe Oct. 9-11, 2015 for WordWave, a three-day festival on the grounds of Valhalla at the Tallac Historic Site.

This literary mash-up will feature oral storytelling, theater performances and free readings, panels on craft, yoga, and a novel writing camp for kids. Highlights include a one-act playwriting contest, a Maker's Station demo with bookbinding, letterpress, drum making, and found poetry and art. Ticketed events include a steampunk ball, workshops, and a hike.

For more info on the playwriting contest, check out this flyer. Submissions are being accepted through June 30.

Presenters include the internationally bestselling author Garth Stein, whose book "The Art of Racing in the Rain" has sold more than 4 million copies and been published in 35 languages. His newest book, "A Sudden Light," is set in a large historic house in the woods similar to Valhalla's Grand Hall, the site of WordWave's Friday night steampunk ball.

Other speakers confirmed include author Pam Houston ("Contents May Have Shifted," "Cowboys Are My Weakness"), Gayle Brandeis ("The Book of Dead Birds," "Delta Girls"), award-winning poet Camille T. Dunghy and Christian Kiefer ("The Animals") on songwriting.

Native American storytellers NEA award recipient Ralph Burns of the Paiute Tribe and Ben Rupert of the Washoe Tribe will also present. The Sierra Showcase will feature 20 writers from the greater Tahoe region on subjects as diverse as travel and adventure writing, Tahoe history, and writing nature.

In addition to the free festival on Saturday, WordWave will offer paid workshops on craft and agent sessions.

For up-to-date information, go online. You can also find TahoeWordWave on Twitter, Facebook, and Instagram. For more information or to volunteer, email tahoewordwave@gmail.com.

Photographer, author to give presentations in S. Tahoe

South Lake Tahoe Friends of the Library is putting on two events in June.

The first is June 23. Wildflower photographer Roger Rosenberger will present The Many Faces of Beauty. He will explore the many ways Mother Nature pleases the senses with her beauty. Rosenberger will look at more than wildflowers, exploring several other mediums of natural beauty.

On June 30 author Cindy Sample will discuss her award-winning and national bestselling Laurel McKay humorous mystery series which is set in El Dorado County. "Sample's series has been described as the perfect blend of intrigue, humor and romance. She will discuss her pothole-filled path to publication and also focus on her latest release, Dying for a Dude". A Q & A and book sale will follow the talk.

Both events are free and start at 6pm. The library is at 1000 Rufus Allen Blvd., South Lake Tahoe.

SPF number on sunscreen may not be accurate

By Alena Hall, Huffington Post

When it comes to skin care products, it's important to know about any unwanted chemicals lurking in that ingredient label. But when it comes to sunscreen specifically, it turns out that we have to worry about what's not in the bottle, too.

In preparation for the sunniest of seasons, Consumer Reports recently tested 34 different sunscreen products to see if the sun protection factor strength claimed on the label actually matched the SPF protection in the cream. Sadly, almost a third of the brands tested didn't hold up to their own standards, missing the mark by anywhere from 16 to a whopping 70 percent. What's more, eight of the 11 failed products had an actual SPF of less than 30, which is the level of protection recommended by most dermatologists and other skincare experts.

"The Food and Drug Administration requires sunscreen manufacturers to test their products and label them correctly," Trisha Calvo, Consumer Reports' health and food deputy content editor said in a statement. "Our findings are troubling because consumers may not be getting the amount of SPF protection they think they're getting. On top of that, people often do not apply the right amount of sunscreen, fail to reapply it frequently enough, and don't minimize their sun exposure, which could potentially put them at risk for overexposure to the sun's rays."

Read the whole story

LTN subscriber to meet Foreigner

Foreigner will be rocking MontBleu on June 6 and *Lake Tahoe News* subscriber Ellie Waller will be part of the audience. Not only that, she and a guest will get to meet the band before the show begins.

Waller is the winner of a contest that was open to *Lake Tahoe News* subscribers.

If you fill out this paid subscriber form, you will be eligible for the next contest. Subscriptions help *Lake Tahoe News* continue to provide the only daily news in the Lake Tahoe Basin.

“My husband has been a Foreigner fan for many years. This would make a great early Father’s Day present from myself and two daughters,” Waller said. “I’m ‘Hot Blooded’ and he was ‘Waiting for a Girl Like You’. Together we are ‘It Feels Like the First Time’ – now married 26 years and together 31 years.”

For those who didn’t win tickets, they are still available online.

The Blue Ribbon choir from South Lake Tahoe will be performing with the band on the band’s classic hit “I Want To Know What Love Is.” Foreigner will donate \$500 to the choir for appearing with the band and the choir will sell Foreigner CDs at the concert to raise money for Foreigner’s charity partner, the Grammy Foundation.

'Papa Fry' leaves legacy at Barton Health



Dr. Paul J. Fry II helped define medicine on the South Shore. Photo/Provided

By Clint Purvance

On behalf of the entire Barton family, I wish to express my deepest condolences to the Fry family on the passing of Dr. Paul J. Fry II.

Dr. Fry made significant contributions to the health and wellness of our community, and his impact has improved the lives of many.

"Papa Fry," as he was known by many members of the community, was a beloved orthopedic physician in Lake Tahoe and Carson Valley for nearly 50 years. He opened Tahoe Fracture Clinic in 1964, and propelled the orthopedic program to a nationally recognized level.

Dr. Fry touched many both personally and professionally through his philanthropic efforts. He was recognized by the Barton Foundation as Philanthropist of the Year in 2012.

Dr. Fry was also an active physician even in his free time. He organized formal medical coverage for the US Alpine Ski Team

and was an Assistant Clinical Professor at the University of California, Davis. He presented and published multiple works on the bones and joints, including toboggan injuries. A dedicated volunteer, Dr. Fry also supported sports programs at South Tahoe High School and provided orthopedic care in Africa, Asia, and Central and South America.

Dr. Fry continued to play an important role in our community's journey to better health since his retirement from Tahoe Fracture. He served on the Barton Governing Board of Directors from January 2000 to May 2010 and from May 2011 to May 2014 as well as numerous committees during his tenure. Additionally, Dr. Fry was a Board member of Carson Valley Medical Center since 2008. He integral to development of the Robert Maloff Center of Excellence, which will break ground this fall, and was always looking out for the future of health, wellness, and sports medicine in our community.

This is truly a deep loss for our community. In lieu of flowers, Dr. Fry's family has suggested donations be made to the Barton Foundation to support the future Center of Excellence.

Clint Purvance is chief medical officer for Barton Health.

Road beat: '16 Mazda 6 has style, performance



The 2016 Mazda 6 does not disappoint. Photos/Larry Weitzman

By Mitchell Weitzman

Let's be clear on this, buy a new Mazda 6 and you won't be disappointed. It's possibly the best car in this heavy segment of boring and bland mobile human-transporters, and for many good reasons. If you're on your way now to pick up a new Camry, you ought to be kicking yourself for not first test driving the new Mazda 6; it would've saved you a trip to the Toyota dealer.

A Mazda what? Six, the oft overlooked other Japanese sedan that your neighbor three doors down has. And he's the only one in the neighborhood with one. Now in its umpteenth iteration, the 6 is back better than ever, with svelte, swooping yet sharp curves as if sculpted by a katana. In fact, if a Camry is the car equivalent of store-bought, prepackaged California rolls, the 6 is fresh, samurai-cut sashimi; nothing else compares.



Specifications

Price \$21,495 to about \$33,400

Engine

D0HC, 16 valve inline 2.5L
four 184 hp @ 5,700 rpm
185 ft-lb of torque at 3,250 rpm

Transmission

Six Speed torque converter automatic, with paddle shifters

Configuration

Transverse mounted front engine/front wheel drive

Dimensions

Wheelbase 111.4 inches

Length 191.5 inches

Width 72.4 inches

Height 57.1 inches

Track (f/r) 62.8/62.4 inches

Ground clearance 6.7 inches

Weight 3,232 pounds

Weight distribution (f/r)
58/42%

Fuel capacity 16.4 gallons

Cargo capacity 14.8 cubic feet

Passenger volume 99.7 cubic

feet

Steering lock to lock 2.81 turns

Turning circle (curb to curb) 36.7 feet

Wheels 19X7.5 inch alloys

Tires 225/45X19 all season radials

Co-efficient of drag 0.26

Performance

0-60 mph 7.32 seconds

50-70 mph 4.10 seconds

50-70 mph uphill 6.38 seconds

Top speed 140 mph electronically limited

Fuel economy 28/40/32 mpg city/highway/combined.

Expect 32-33 mpg in rural country driving and over 40 mpg on a level highway at legal speeds.

First, what car in this \$30K and under segment is prettier? Got one? Nope? Thought so. The Mazda 6 is the type of sensual object that requires a double take. Grant you, it's no Aston Martin, but in the style per dollar stakes it's tough to best. The way they use chrome to connect the headlights around the grill and also another strip to join together the rear taillights is a coherent master class.

And it doesn't stop there. Open the door and the designers clearly did not spend all their time on just the outside. With the optional Grand Touring package, an abundance of leather is employed throughout. Most important, all the materials do not feel cheap, possessing the invaluable touch of luxury everywhere in the cabin, from the dash to the plush leather

seats. The interior is easily the best of its segment and rivals German's that cost \$50K. In fact, this car does Mercedes better than Mercedes themselves did with their similarly priced CLA250. But this isn't any CLA on the inside; we're talking E and S class here. Though for this one, you don't need to second mortgage your home.

So what's it actually like to drive? In short, brilliant. The 6 easily fulfills the requirement of being idiot-proof for all drivers, while also offering an extra level of fun unheard of in this segment for those that seek it. It likes to be driven hard, in other words. The chassis exhibits wondrous characteristics of neutrality coupled with more grip than anyone sane will ever need. The ride is spot-on too, not being too firm to be harsh, but neither floundering about, with great body control if things do get too out of hand. On a good twisting country road, it just begs to be driven harder than you would first think, with swift, communicative steering, asking for more. Though some enthusiasts may deride it for being front-wheel drive, torque steer is minimal, and if anything, the power to the front wheels invigorates the electrically assisted steering with feedback and feel. Give it the beans and the 6 then reveals it's true character: An Armani-clad sports car disguised as a family sedan. Subtle, sporty, classy elegance.

What about Jeremy Clarkson's favorite, the power? The 6 has a 2.5-liter inline-4 producing a healthy 184 HP and 185 pounds of peak torque, both delivered fairly early in the engines rev range. This results in a very flat power curve, helping the motor belie its modest firepower and capacity, almost giving the impression that it's boosted by a low-pressure turbo. Though not the last word in absolute speed, giving up 7 seconds to reach 60, it delivers easy drivability and never a wanting for more speed or power, especially when connected to its quick, foolproof 6-speed automatic cog-swapper, keeping it in the wide powerband whenever you ask it. A manual is also

available for purists seeking the ultimate driving connection. Would more power be nice? Sure, but it's wholly unnecessary, that is, unless Mazda decides to create another Mazdaspeed 6. That reminds me, Mazda, please build a Mazdaspeed 6. Fuel economy is exceptional also, burning a measly 32 mpg in everyday driving and returning 42 on the highway at 70. How the motor is able to combine still respectable performance with such efficiency is a stellar piece of the bargain, and maybe attributable to the trick i-ELoop system. This acronym recovers kinetic energy from braking and turns it into electricity to power all components the alternator usually would, relieving the engine of this tedious task when back accelerating and resulting in increased fuel economy.



All the modern convenience's
at the driver's fingertips.

Sure, a V6 Camry will blow its doors off, but that's about the only thing exceptional a V6 Camry can do. And when exactly is speed important in cars of this class? These are family sedans after all. You're not taking this to the Sunday morning drag races; you're taking it to work, picking the kids up from school and running to the store. Doubtless with the 6 though, you'll always be taking the longer route. But also, whenever you and your friends are carpooling places, they'll all want to take this one every time, again because of the class-oozing interior. But do remember, 7 seconds to 60 means it will keep up with a BMW E30 M3 just about, and that's regarded as one of the greatest drives ever.

So, to sum up, if you're looking to buy a sedan for around the \$30K mark, buy one of these and you won't regret it. You'll only regret buying something else, something safe, something because it's a Toyota. Oh, and that fast V6 Camry? That'll cost \$35K when properly equipped, or, \$5K more than the 6. I would even say that because of the superb upscale interior and exuberant styling, the closest rival to the 6 is the new, also front-wheel drive Mercedes CLA 250, which starts at about the same price as the top-level 6 ends. Except, surprise, surprise, buy the 6 instead. Sure, the CLA offers greater straight-line performance, and only in a straight line, but that's about all besides badge snobbery, and it's neither as nice to look at or be in. While Mercs are a status symbol, the 6 is the car for those who care about driving. Would you rather have the nicest Mazda sedan you can buy, or the cheapest, basest Mercedes? Thought so. Don't even think about that Camry.

Mitchell Weitzman has been around cars most of his life. He is college majoring in English.

Parents continue to bankroll adult kids' lives

By Akane Otani, BloombergBusiness

Jordana Gilman, a 24-year-old Ivy League graduate, is studying to be a doctor at SUNY Upstate Medical University. She has worked part-time jobs since she was 15 years old, balancing babysitter, restaurant hostess, and camp counselor gigs with heavy course loads to save money and carve out a little bit of financial independence. Yet as an adult living away from home,

she gets an occasional check from her parents to cover the cost of groceries, movie tickets, and meals out.

“I feel embarrassed that I can’t support myself,” Gilman says, adding that she’s “immensely grateful” for the help. Her investment in medical school left her strapped for cash and time, she says, and it would be nearly impossible to make ends meet without her parents supplementing her income.

Gilman has plenty of company. In 2015, 36 percent of parents said in a poll published this week that they expect to support their child for more than two years after graduation, up from 18 percent the year before. More than 16 percent think that arrangement will last more than five years, according to the poll, conducted by massive education lender Sallie Mae. According to a report published last month by Bank of America, 40 percent of millennials regularly receive financial assistance from their parents. Financial advisers have taken to warning clients their grown children may destroy their hope for a secure retirement.

Read the whole story