

7 steps to a fear-free money plan

By Donna M. Phe1

Money worries can lead to sleepless nights for just about everyone, but surveys routinely reveal that women more than men feel the anxiety from a rocky financial situation.

In a 2014 *Money* magazine survey, for example, two-thirds of women said they were worried about their financial outlook, compared with 54 percent of men.

Recent studies also found that women tend to be overwhelmed by debt more frequently than men.

They are more likely to carry over a credit card debt from one month to the next, as well as pay only the minimum required by their lender.

That can lead to the misconception that women are bad with money, but that's not necessarily the case.. Emergencies arise. Children need school supplies. Elderly parents can need medication. The list can go on and on.

Women don't need to remain in perpetual state of anxiety.

Here are seven tips for developing a fear-free plan of action:

- **Learn financial basics.** Go online or to the library and read financial articles, books and newspapers. Seek the help of a financial advisor who can assess your situation, suggest ways to improve and create a financial plan that could get you on track for retirement.

Many women avoid going to see a financial advisor because they don't have any money or are deep in debt and believe they can't afford it, but that's precisely when you should see a

financial advisor.

- **Get organized.** Rid yourself of clutter and set up systems to keep track of paperwork. If the task seems overwhelming, take it a step at a time, such as cleaning out just one desk drawer a week.

Balance your checkbook regularly, too. Do it weekly or bi-weekly if possible, Phelan suggests, but never go more than a month. "This isn't a chore most people enjoy, but it's necessary for a healthy budget," she says.

- **Use cash instead of credit.** Credit cards distance us from the effect purchases have on our bank accounts, at least until the bill arrives. Cash, on the other hand, is an immediate reminder of the financial consequences of that purchase. Sometimes a reminder is a good thing.

One way to wean yourself off credit is to carry and use your checkbook and leave the credit cards at home.

- **Track your spending.** Write down everything you spend money on for one week. Then look in your checkbook and credit-card statements and write down everything you spend money on for one month. You will be amazed at how much you spend and where the money goes.

The next step is to create a spending plan. Write down how much income you have each month and decide how you want to spend it. Pay yourself first by saving a certain percentage each month. After that, list all your mandatory bills and find ways to cut non-essentials.

- **Look for ways to increase your income.** When you can't pay your bills each month, you have two options. Increase your income or reduce expenses. "It's likely some combination of the two will be necessary," Phelan says. "No matter how you view it, you need to start looking for ways to open up new income streams."

- Develop new retirement strategies. Women should create what I refer to as Stackable Income Streams to Empower Retirement Security, or SISTERS. Essentially, they need to “stack” enough dependable income streams to meet their monthly spending needs in retirement. Women should consider non-traditional residence sharing, such as renting out empty rooms, getting a roommate or downsizing, she says. They could create profitable home-based businesses from their hobbies. Women should consider delaying their retirement start date and working part-time in retirement.

- **Talk with other women.** What are your friends doing to better manage money and prepare for retirement? Consider forming a SISTERS club that meets regularly to discuss retirement planning. They might discover that they have ideas, talents and resources to share with other women, which might enhance the retirement planning experience and success of a larger scope of women.

Donna M. Phelan is the author of “Women, Money and Prosperity: A Sister’s Perspective on How to Retire Well”. She has spent 19 years at some of Wall Street’s largest and most prestigious investment firms.

Exercise may aid cancer treatment

By Gretchen Reynolds, New York Times

In a study involving mice, aerobic exercise slowed the growth of breast cancer tumors and made the cancer more sensitive to chemotherapy. The results raise the possibility that exercise may change the biology of some malignant tumors, potentially

making them easier to treat.

Scientists and clinicians have known for some time that solid tumors can create their own, peculiar ecosystem within the body. As a tumor grows, it sends out biochemical signals that prompt the creation of additional blood vessels to provide the expanding tumor with more oxygen. Oxygen is, of course, important for cell health, including in normal tissue.

But in some tumors, these new blood vessels begin to proliferate so wildly that they create a “jumble and tumble” of tubes that can curl around and choke one another, reducing blood supply and oxygen to the tumor, says Mark W. Dewhirst, the Gustavo S. Montana Professor of Radiation Oncology at Duke University School of Medicine and senior author of the study.

As a result, the tumor becomes hypoxic; it exists in an environment with little oxygen.

Read the whole story

Don't let financial blunders leave wallet empty

By Jim Chilton

To err is human, but when mistakes affect your pocketbook it's not exactly divine.

Don't feel alone if you've committed a financial blunder, though. Two-thirds of Americans have made a significant money mistake somewhere along the way.

Since April is National Financial Literacy Month, this is a

good time for anyone to pledge to do a better job handling money, says Chilton, whose organization's mission is to "eliminate financial illiteracy, one community at a time."

SOFA does that by conducting free workshops and seminars for corporations, small businesses, government agencies, community colleges, libraries, churches or organizations.

One thing I always tell people is that you can't let your emotions get in the way when you are trying to meet your financial goals. When it comes to finances, there is always going to be at least a little uncertainty.

But he says people can go a long way toward financial stability if they avoid these common blunders:

- Living without a net. Bad things happen in life, even to the best people who are trying to do the right things. That's why you need to set aside savings that will serve as an emergency fund in case you suddenly have major medical problems or lose your job. I recommends a six- to 12-month cushion that would cover your mortgage, groceries, utilities and the other necessities of day-to-day living.
- Failing to check credit reports. More than 70 percent of credit reports contain some sort of error. Meanwhile, identity theft is on the rise. You should check your credit reports annually to make sure you are not a victim.
- Giving little thought to retirement. Many people fail to properly prepare for retirement. If you think Social Security will take care of you, think again. Social Security is designed as supplemental income, not something that can replace your entire paycheck, Chilton says. You need to plan and save to make sure you can lead the lifestyle you want in your later years.
- Racking up credit card debt. Credit seems to rule, but cash should be your real king. Americans are carrying more than

\$800 billion in credit card debt, he says. Making a conscious effort to use cash will help wean you off your reliance on plastic. If you are struggling with credit card debt, you need to start making a plan to get rid of that debt.

- Seeking advice in the wrong places. Uncle Felix may mean well, but he's not necessarily the ideal person to offer you advice on the stock market. A trained professional is your best bet. Sure, word of mouth can be helpful, but it can be equally hurtful. Before you pick someone to help you with investments, though, do your homework because you want someone with a good reputation. Check with the Better Business Bureau and do a Google search to see what else you can learn.

- Trying to do too much, too quickly. Financial problems that took years to create aren't going to be fixed overnight. So ease into your new financial plan. Instead of a dramatic overhaul that could leave you frustrated, try to make small changes that will lead to larger commitments.

Even as we get older and presumably know more, we are still bound to make a misstep here or there. We simply can't know it all, especially when it comes to our finances.

But if we realize our limitations, we can at least learn to make fewer mistakes and do a better job of setting and meeting the goals we have for our money.

Jim Chilton is the founder and chief executive officer for the Society for Financial Awareness, or SOFA, a nonprofit public benefit corporation with a mission to provide financial education across America.

Smart luggage new trend in travel industry

By Jane L. Lever, New York Times

It wasn't long ago that the main selling point of a piece of luggage was its durability – think American Tourister and its rather excitable gorilla.

Not for Kevin Harwood.

Like many travelers today, he is looking for technology to go along with durability. He stumbled across a carry-on bag controlled by smartphone – with a Bluetooth-enabled lock, GPS tracking and a USB port for recharging a device. It has a built-in scale, too.

"I'm a little bit of a geek, always looking for products that extend from my phone, that connect my world and me," said Harwood, a 30-year-old software developer from Austin, Texas.

Why should luggage be any different?

At the crowdfunding site Indiegogo he was among the first to buy into a start-up called Bluesmart that is developing a connected bag. Harwood has plenty of company. Bluesmart raised more than \$2 million from more than 10,000 backers, far surpassing its goal.

Bluesmart, which expects to deliver its first bags in October, is part of what has become a stampede of businesses – both start-up and established – into the nascent connected luggage industry.

Read the whole story

Iron deficiency can be a problem for athletes

By Amanda MacMillan, Outside

Endurance athletes are at risk of an iron deficiency. And if you are iron-deficient, a supplement may indeed improve your performance and health. But if your iron levels are normal, or close to normal, taking a pill every day won't affect much besides your wallet.

Michael Zourdos, assistant professor of exercise science at Florida Atlantic University's Muscle Physiology Lab and lead author of a new study on this topic, says he's skeptical of supplements. "But iron deficiency is one of the most common micronutrient deficiencies worldwide," he says, "and we know that endurance athletes—and runners specifically—are likely candidates for it."

That's because the act of running—that repetitive pounding for miles at a time—causes muscle damage and hemolysis, or the destruction of red blood cells. That's perfectly normal, and necessary to build new muscle. But in extreme cases, like when someone is training for a marathon or an ultra, it can trigger iron loss because most of the body's iron is stored in red blood cell proteins, called hemoglobin, that are being destroyed.

And runners often don't get enough iron in their diets, despite the fact that their total caloric intake tends to be higher than the average person's. "Because they're so focused on carbs, they eat less total protein and less high-quality protein," says Zourdos, "which for most people is their main source of iron."

Read the whole story

Road beat: Mazda 3 best in its class



The Mazda 3 has plenty of power. Photos/Larry Weitzman

By Larry Weitzman

A few months ago the Road Beat had a chance to test the best compact car in current production, the Mazda 3 2.5L hatchback, a virtual econo-rocket that combines excellent performance with phenomenal fuel economy, plus near sports car handling coupled with good ride quality. But that was a fully loaded Mazda 3 that stickered at \$500 shy of 30 large. But then again

there are Priuses that sticker for well over \$30K.

What about the basic Mazda 3, a smaller engine (2.0L), automatic with no upgrades except for a sunroof and a “better” radio, how does it compare? Is it still a standout in its class? The answer again is a resounding yes. First, the Mazda 3 is the best-looking econobox small sedan in the marketplace. Its Takeri derived exterior is simply a cut above all else out there. It is aggressive, clean and edgy. In fact, if you don’t look close, it is difficult to tell the Mazda 6 and the Mazda 3 from one another. Coefficient of drag is a super low 0.26.



Specifications

Price About \$19,000 to \$30,000

Engine

DOHC, 16 valve inline 2.0L
four 155 hp @ 6,000 rpm

150 ft-lb of torque at 5,000
rpm

Transmission

Six Speed torque converter
automatic,

Configuration

Transverse mounted front
engine/front wheel drive

Dimensions

Wheelbase 106.3 inches

Length 180.3 inches

Width 70.7 inches
Height 57.3 inches
Track (f/r) 61.2/61.4 inches
Ground clearance 6.1 inches
Weight 2,848 pounds
Weight distribution (f/r)
60/40%
Fuel capacity 13.2 gallons
Cargo capacity 12.4 cubic
feet
Steering lock to lock 2.57
turns
Turning circle (curb to
curb) 34.78 feet
Turning circle (wall to
wall) 37.07 feet
Wheels 16X6.5 inch alloys
Tires 215/45X18 all season
radials
Co-efficient of drag
(sedan/hatchback) 0.26/0.28

Performance

0-60 mph 7.97seconds
50-70 mph 4.46 seconds
50-70 mph uphill 6.74
seconds
Top speed 130 mph
electronically limited
Fuel economy 30/41/34 mpg
city/highway/combined.
Expect 35 mpg in rural
country driving and 41 mpg
or more on a level highway
at legal speeds.

Mazda 3's ride on a long 106.3 inch wheelbase with a body that extends 180 inches, which is fairly standard for all compacts.

It stand a little wider at 71 inches with broad, well defined shoulders but maintains a sleek look with a height of 57 inches, made more remarkable with a ground clearance of 6 inches.

Buried beneath the bonnet is Mazda's 2.0L SkyActiv inline 4-cylinder engine with all the bells and whistles including direct injection with its remarkably high 13:1 compression. Of course its DOHC valve train and 24 valves create 155 hp at a relatively low 6,000 rpm plus 150 pounds of peak twist at 5,000 rpm. As econoboxes go, this is the most powerful standard engine in its class. It is connected to either a six-speed manual or torque converter automatic.

Performance is again at the top of the class with 0-60 mph elapsed time of 7.97 seconds, the only standard engine compact car that breaks the eight second mark. Passing times are also class leading with 50-70 mph times of 4.46 seconds on level ground and 6.74 seconds up a six percent grade. Times for the 2.5L version of the Mazda 3 are 7.08, 3.914 and 5.74 seconds, respectively.

While the performance benefits of the 2.5L engine are substantial, the fuel economy penalty for that extra moxie is minuscule. The 2.0L is rated again at a class high of 30/41/34 mpg city highway/combined. Overall in real driving conditions it averaged 35 mpg and at a steady 70 mph on a level highway the average for a two-way run was 43.1 mpg. The 200- pound heavier 2.5L engine five door hatchback averaged 33-34 mpg overall and 43.4 mpg at 70 mpg. If you are willing to spend a few bucks more for the extra fun and punch of the 2.5, fuel economy should not be a consideration as they are essentially the same and best in class. With the Mazda 3 with either engine, you get to have your cake, eat it too and still not get fat.

Changing directions in a Mazda 3 is a confidence inspiring experience. If you haven't heard it before, Mazda is the most

raced car in the world and that's because they change directions so well. Can you say Miata? But the Mazda 3 is also heavily raced because of its inherently excellent handling. MacPherson struts reside up front and a multilink fully independent system holds up the rear. Most other compact cars use a less sophisticated torsion beam in the rear. But it's all the other creds that make the Mazda 3 so good like a super quick electric rack that goes lock to lock in 2.57 turns. Its wide track of 61 inches is bookended with 16 x 6.5 inch alloys shod with 205/60 rubber, not exactly your everyday low profile track tire. But the reality is a fine handling sporty compact that do the twisties at a brisk pace that will surprise you. As compacts go, Mazda's crisper handling and feedback is a cut or two above the rest of the class except for maybe a Focus ST (which is a related car).

Ride quality is also sporty. No soft cush here, as the quality as with the other Mazda 3 can be best described as firm supple but slightly less firm than the 2.5L hatchback with the taller 18 inch wheels and lower profile tires. The base 3 is a quieter well controlled ride. On the highway the engine spins a low 2,000 rpm and is inaudible as a compact car can be. Coarse roads will bring out some road noise.

Braking is by four-wheel discs (front rotors are ventilated) that arrested forward progress from 40 mph in 43 feet with excellent control and a strong pedal. Of course ABS and all the other acronyms are standard equipment along with blind spot monitoring, a rear cross check traffic alert system and a rear view camera besides six airbags. Nice. Standard halogen headlights are also excellent. One point of note is to get cruise control you have to upgrade from the base model to the Sport model. The touring sedan as tested here is one grade above the Sport and adds even more standard equipment. Sport also gets a tach and trip computer, so in buying a Mazda 3 buy the Sport model or higher.



Handling is good with this sporty vehicle.

Inside are premium cloth seats that are six-way manually adjustable that are quite comfortable. Rear seating area is also good for two, but a pinch for three, sort of like the middle seat on a narrow body airliner. A couple of grips are in the too small tach and the radio systems control. Sticking up at the top of the center stack is a screen that looks like an after thought. If that isn't a bit hokey, then the knob located in front of the center console is. It is just too difficult to use. Whatever happened to a volume knob, tuning knob and buttons for presets and function? What a concept.

A well shaped trunk holds 12.4 cubic feet.

Pricing starts for the Mazda 3 Touring sedan is \$20, 645 plus \$795 for the boat train from Salamanca, Mexico where it is assembled. Also standard is a five-year 60,000 miles powertrain warranty plus the usual 36/36 bumper to bumper warranty. It is simply the best compact car on the market today having the best performance and highest mileage in the class.

Larry Weitzman has been into cars since he was 5 years old. At 8 he could recite from memory the hp of every car made in the U.S. He has put in thousands of laps on racetracks all over the Western United States.

Soroptimist give back with annual scholarships

Soroptimist International Tahoe Sierra last week gave out thousands of dollars to local organizations which have a mission to help make a difference in the lives of women and youth locally and worldwide.

SITS' biggest fundraiser is Elegant Evening. Proceeds from the event help fund these scholarships. This year's event is April 18. For more info, go online.

The winners are:

Between Horses & Humans Horses are intuitive and pass no judgement on the children and adults who come to Gardnerville to find healing. Participants learn to take an assertive yet gentle approach to the care of the horses they befriend.

Bijou K Adventure Program: Bijou kindergarten team will be purchasing a book for each new 2015 kindergarten student along with school supplies that will help the students have a successful school year.

Christina Frohlich and Gallanty Physical Therapy: Helping orthopedic surgeons and multiple registered nurses to help more than 50 people in Guatemala receive the treatment and physical therapy they needed.

Girl Scout Leadership will use the funds received to train older Girl Scouts to mentor and teach younger Girl Scouts.

Girls On The Run: This nonprofit organization is dedicated to creating a world where every girl knows and activates her limitless potential and is free to boldly pursue her dreams.

Kahle Community Center's Morning Program: The funds received will help the Tuesday Morning program which provides a fun social environment for over 50 families with children ages birth to preschool.

ED Reading Council's Baby Books Program: This program has been in place for more than 12 years. It promotes the love of reading and provides a book bag, book, and information for new parents of babies born in South Lake Tahoe.

SOS Outreach: This nonprofit organization inspires youth to make positive decisions for healthy successful lives. In Tahoe the organization helps to teach life skills and provides opportunities with various adventure sports.

St. Joseph Land Trust: The mission of this nonprofit organization is to improve the quality of life for individuals and families who cannot otherwise afford housing by acquiring real estate and developing programs to benefit individuals and families. So far they have provided 77 units of affordable housing for families who previously lived in motels.

Tahoe Turning Point: This organization provides a group home for at-risk adolescents. With the received funds the organization will be encouraging physical fitness through gym memberships at Kahle Community Center.

Tahoe Valley Elementary's Disney Aladdin Musical Performance: There is an emphasis of performing arts at Tahoe Valley. Every year the school puts on a performance. With the funds received, authentic clothing was purchased for the performers' costumes.

Tahoe Valley's Science Theater Workshops Science Theater allows every student to actively participate in hands-on dramatizations that connect science learning to their everyday world.

Tahoe Youth & Family Services: This organization's mission is

to promote the healthy development of children, youth, and families in our community by providing counseling, education and support services. Through funds received, Tahoe Youth & Family Services will be continuing to support it's Girl's Project.

What maps will look like when cars read them

By Emily Badger, Washington Post

The Google map on your smart phone is a map made for human consumption. It resembles, in simplistic strokes, the world right before your eyes: road straight ahead, side streets to the left and right, intersection approaching. It talks to you in terms you can appreciate: "turn right in 200 feet." It flags your destination with a big red dot, so even the most directionally challenged can't miss it.

"That information is really intended for you," says Ogi Redzic, senior vice president of "connected driving" for the Nokia-owned mapping company HERE. "The computer processes it, but it then passes you the information, and you actually do something with it. You turn the steering wheel, you go left, you go right."

This isn't a terribly novel observation – navigation maps are meant for people – until you consider what will happen when people don't do the navigating any more. In a future when driving becomes more automated, maps will be read by cars.

Read the whole story

Genoa Cowboy Festival returns for year 6

The sixth annual Genoa Cowboy Festival is April 30-May 2.

This year's event will feature performances by some of the best-known entertainers in Western music and cowboy poetry, including Lacy J. Dalton, Gary Allegretto, Mike Beck, Belinda Gail, Richard Elloyan, Sourdough Slim, Larry Maurice, "Bimbo" Cheney, The Western Flyers swing band, and many more.

Other festival events include: Chautauqua performances; a birding nature walk at the River Fork Ranch; a Birds and Buckaroos in the Carson Valley photography show at the Nature Conservancy's Whit Hall Interpretive Center; and a dinner and barn dance April 30 at Trimmer's Outpost in the Town of Genoa.

The Genoa Cowboy Festival is a blend of beautiful setting, entertainment, heritage and Western culture. This year's event is free to the public and also features cowboy mercantile crafts and clothing, Western art exhibits, pioneer and Old West living history re-enactors, and a variety of delicious food from popular local eateries.

For tickets to evening concerts and more information go online.

Tourists spending billions on wellness travel

By Jeri Clausing, Travel Weekly

At Blackberry Farm, a resort in Tennessee's Smoky Mountains, a new "Wellhouse" offers Japanese forest bathing and other "deep healing woods" activities, including in-forest yoga, meditation and endurance hikes. At the Fairmont Princess in Scottsdale, Ariz., guests can do a whole lot more than keep up with their usual workout routines at the hotel gym: They can also get state-of-the-art body-fat assessments and take the latest in fitness and wellness classes.

And in suburban New York and Washington, D.C., travelers now have the choice of a new, wellness-focused midscale hotel brand that has cork floors and in-room fitness equipment, healthy organic foods and bedding and amenities focused on relaxation and better sleep.

Over the past few years, wellness has moved way beyond the niche market of yoga retreats and fitness camps, informing and redefining virtually every aspect of the travel industry, from luxury hotels and spas to business hotels, even airports.

Several recent studies show wellness tourism is growing twice as fast as any other sector, and there are no signs that it will be letting up as everyone from aging baby boomers to millennials focus on adopting healthier lifestyles.

Read the whole story