

Estate planning critical to protect the living

By Carl Edwards

Half of all Americans with children do not have a legal will, according to a survey done by the legal service RocketLawyer.

While the survey was conducted in 2012, the attitudes Americans have on inheritance and legacy matters seems to remain the same through the years, individuals would rather focus on the here and now.

These parents love their children, and I think the concept of dying and not being there for their children is simply not an option they consider. Many of these folks are young and still in their prime earning years.

More surprisingly, however, is that fact that 41 percent of baby boomers age 55 to 64 do not have a will.

The time to plan for your financial legacy is now. Here are suggestions on how to move forward:

- Documentation is vital; sort out your will ASAP. A will is the most basic estate planning document; it tells the world exactly where you want your assets distributed when you die. While you're not legally required to have a certified professional create a will, you should strongly consider one. These documents may be contested by people who are unhappy with the decisions you made. You deserve the peace of mind in knowing that your life's economic work and other wishes will be executed as specified, and your family will be grateful to you for not leaving them with the headache of trying to sort out your estate. Other crucial documents include your living will, power of attorney, durable power of attorney (including for health care), joint ownership and living trust.

- Utilize executors and gifts effectively in your estate. Real property, financial investments, cash and personal possessions encompass the financial assets that you own. Once you have identified specific gifts you would like to distribute, you can apportion the rest of your estate in equal shares among your heirs, or you can split it into percentages. For example, you may decide to give 45 percent each to two children and the remaining 10 percent to a sibling. Choose your executor, the person responsible for carrying out the wishes outlined in the will, wisely.

- Consider an Irrevocable Life Insurance Trust. Many individuals think of the income tax free benefits that may be had from life insurance, but they never realize that the same life insurance may push them into estate tax nightmares. An irrevocable life insurance trust can be established to assist you in passing your estate to your heirs without the surprise attack of life insurance that gets eaten by unexpected estate or inheritance taxes.

You don't have to be super-rich to benefit from a tactful and ongoing approach to estate management.

- Trusts can be another powerful estate management tool. A trust is a legal entity that can own property. Properly structured trusts completely avoid probate and avoid the delays and expense that often accompany probate. Trusts are not a matter of public record. They're a tool for maintaining privacy. And, even after your death, trusts can provide some measure of control over how assets are distributed to children and other beneficiaries. In addition, trusts are much more difficult to contest than a will.

Carl Edwards is a chartered financial consultant.

Shoulders, winter sports injuries to be discussed

Barton Health is putting on two free medical lectures in November.

The first is Common Shoulder Conditions, Prevention and Treatment by Kyle Swanson, a physician with Tahoe Orthopedics and Sports Medicine, and physical therapists Monique Havilund and Gary Standifer.

They will talk about about a variety of shoulder issues, including rotator cuff tears, shoulder arthritis, and shoulder replacement. Shoulder exercises and treatments will also be addressed.

It will be Nov. 5 from 6-7pm at the Holiday Inn Express in Minden.

The next lecture is Winter Sports Injuries & Conditioning

Terry Orr, doctor with Tahoe Orthopedics and Sports Medicine, will talk Nov. 13 from 6-7pm in the board room at Lake Tahoe Community College in South Lake Tahoe.

He will talk about common sports-related injuries, including current knee injuries and treatments. Pre-season conditioning tips will also be covered.

Tahoe Tails – Adoptable Pets

in South Lake Tahoe



Harry and Lloyd

Harry and Lloyd are brothers who are just 9 months old, but act as calm as adults.

They are Lab-mastiff mixes, and are between 70 and 80 pounds each. We don't think they'll get too much bigger.

Harry is on the shy side at first, while Lloyd is very outgoing and looks for affection right away. Lloyd also instigates play a little sooner than Harry, but they play together nicely. It would be great for these boys to go to the same home.

Harry and Lloyd are neutered, microchipped, tested for heart worm, and vaccinated. They are at the El Dorado County Animal Services shelter in Meyers, along with many other dogs and cats who are waiting for their new homes. Go to the Tahoe animal shelter's Facebook page to see photos and descriptions of all pets at the shelter.

Call 530.573.7925 for directions, hours, and other information on adopting a pet.

For spay-neuter assistance for South Tahoe residents, go online.

– Karen Kuentz

Van Arnum calling it quits after 40 years

By Kathryn Reed

Name any of the significant criminal cases to have occurred on the South Shore in the last four decades and Pete Van Arnum was likely involved.

Van Arnum is turning in his badge Dec. 26, three days after he turns 61. He is retiring from the El Dorado County Sheriff's Department, where he has been lieutenant of the Tahoe substation since March 2012.

His start in the field was a bit ominous. While he was at the Nevada Highway Patrol Academy he was assigned to Incline Village where Gary Gifford was going to be his trainer. They never met. A man who had robbed a bank in Round Hill killed Gifford near Cave Rock.

"That was a wake-up call for me ... that this is serious stuff," Van Arnum told *Lake Tahoe News*.

It was the beginning of a lot of seriousness.

One thing he won't miss is the work of coroner. That is the job of the sheriff's department. And for five years he was the coroner. In an area as small as the South Shore invariably he had to make death notifications to friends and acquaintances.

A harrowing case Van Arnum remembers is when three convicts escaped from state prison in Nevada and they came to Tahoe in

a stolen vehicle. They broke into a home of the Edgewood Tahoe golf pro in Round Hill and took his wife hostage and stole her car.

"They came to a roadblock and opened fire on us and pushed through the roadblock," Van Arnum recalled. "She was in the car. We didn't know it at the time. She was tied up on the floor."

Five Douglas County sheriff's vehicles chased the bad guys east toward Spooner Summit.

"They were firing guns at us the whole time. We were returning fire. We shot out all of the tires. We ordered them out of car at gunpoint. They were wounded. The wife came rolling out. Luckily she was not injured," Van Arnum said.



Pete Van Arnum will retire Dec. 26 after 40 years of being in law enforcement. Photo/LTN

Before Douglas County built the current facility for DCS0 in

Stateline there was a substation in Zephyr Cove that could house about a dozen inmates.

They were all in one room that was overseen by a dispatcher. If there were a hanging or fight, it could take a while for a deputy to come to the station to deal with it. Van Arnum said it was so unpleasant that it acted as a deterrent for repeat offenders.

Van Arnum worked the Harveys bombing in the 1980s. In the late 1980s he went undercover for a year with the FBI and DEA for Operation Deep Snow that netted Mayor Terry Trupp and about 20 others in a drug trafficking and money laundering case.

"I remember sitting in on a wire tap and the mayor said the local cops are too stupid to catch him," Van Arnum said. "That is what got the FBI office up here. They realized the need to have federal agencies up here because of all the drug trafficking."

The most rewarding part of the job was when he worked at South Tahoe Middle School as the gang prevention officer. A wilderness program was created as well as a boxing program. Van Arnum still sees some of those kids – now with their own children.

Obviously he has seen a lot of changes in his 40 years.

"It's definitely a lot more technical. I consider myself old school. We flew by the seat of our pants then," Van Arnum said. "All reports were hand written. We didn't have computers. The threats now are from active shooters. We never even thought about that when I started. Now I'm the SWAT team commander. You have to train and practice for a crazy person going into a school and shooting kids. It scares me to have to think about that for my grandkids."

What he'll miss when he leaves in two months is the people he works with.

"I think it's going to be a loss because of his history. He knows the history of 40 years of working in Tahoe," Douglas County Sheriff Ron Pierini told *Lake Tahoe News*. "One thing in law enforcement is gaining relationships. We know Pete, we can call him, we trust him and we know he will follow through."

Van Arnum credits Pierini for keeping him in law enforcement. After graduating from CSU Sacramento, Van Arnum got a job with the Nevada Highway Patrol.

"I worked for NHP for three years and decided the work was not what I was interested in. I basically got a little irritated with NHP and just went down and quit and came home and told my wife I had quit," Van Arnum said. "I was going to go into construction. Pierini called me up; he was captain at the time. He said come to work for him. He talked me into taking a job with him. It was probably a good move in the long run."

He was with DCSO until 1984, and then went to South Lake Tahoe Police Department for 15 years before joining EDSO as a deputy.

"I want to personally thank him for his dedication and assistance in perseverance of the vision of the El Dorado County Sheriff's Office and in my administration," Sheriff John D'Agostini told *Lake Tahoe News*.

A replacement for Van Arnum has not been named.

Van Arnum will soon be busy hunting and fishing. Next summer he may put the uniform back on, though, but only to work the boat patrol.

Author to read at S. Tahoe Library

Jennifer Quashnick, local author, will talk about her first novel “Sierra Nevada Trail of Murder” from her Mountaingirl Mysteries series on Nov. 18 at 6pm.

The premise: Chased by a killer, Rachel Winters, her dog Bella, and private investigator Luke Reed must uncover a deep-rooted environmental conspiracy stretching across multiple state lines.

Quashnick will sell and sign books following the free talk at the South Lake Tahoe Library, 1000 Rufus Allen Blvd.

Lecture to focus on brain physics

Jesse Livezey, a UC Berkeley doctoral student, will talk about brain physics next week at Lake Tahoe Community College.

The free lecture is Oct. 27, 6-7:30pm in the board room; it is part of the Lake Tahoe Community College Foundation’s Speaker Spotlight Series.

Livezey’s presentation, Brain Physics: Using Mathematical Models to Understand the Brain, will explore what is known about how the brain processes sensory inputs ranging from vision to audition to touch. He’ll also look at how the brain influences current algorithms used at companies like Google and Facebook.

Livezey is at the Redwood Center for Theoretical Neuroscience where he studies topics ranging from the coding of sound in the auditory pathway to learning probabilistic models of images.

Filmmakers being sought for festival

Western Nevada College is looking for student and independent filmmakers to submit their work for possible viewing at the Carson City International Film Festival on Feb. 5-7.

To be considered for the competition, filmmakers must submit an original video up to 90 minutes in length and in DVD format by Dec. 1.

The film should illustrate global awareness and diversity, along with an understanding of social issues facing humanity. It must also include a significant degree of film craft. Films may take many formats – narrative, documentary, live-action or animation.

There is an entry fee of \$25 (\$10 for students). Monetary prizes will also be awarded.

Entry forms are online.

For more information, contact Valerie Andersen at 775.445.3222 or internationalfilmweekend@gmail.com.

Online game deals with distracted driving

In an effort to fight distracted driving and raise public awareness during National Teen Driver Safety Week, Oct. 19-25, Caltrans, Office of Traffic Safety and California Highway Patrol have launched an interactive, mobile and online game called "Distraction Zone" to help educate teen drivers about safe driving.

Car crashes are the leading cause of death for 14- to 18-year-olds in the United States.

According to 2012 data from the National Highway Traffic Safety Association, among drivers 15- to 19-years-old who were distracted in fatal crashes, nearly 1 in 5 were distracted by their phones. Speeding is also a common contributing factor in fatal crashes. In 2012, speeding was a factor in almost half (48 percent) of the crashes that killed 15- to 20-year-old drivers.

"Distraction Zone" is designed to reinforce key safe driving behaviors like avoiding distractions, being alert, and slowing down when approaching highway work zones.

Mobile versions of the game are available for download and or go online.

S. Tahoe woman in Who's Who for publishing

Susie Marchini of South Lake Tahoe has recently been recognized by Strathmore's Who's Who for her contributions and achievements in publishing.

Her father, David Phanco, created the original duplicating student laboratory notebook more than 24 years ago. He developed four versions of it through the years. It has become the industry standard. It was always his vision to have the school crest and name on the cover for each university.



Susie Marchini

Before Phanco died last spring he helped his daughter launch D.E.P. Publishing Company.

Marchini is publishing an up-to-date periodic table, lab information as well as new information on the "how to use a laboratory" notebook page, authored by Bryan Krantz of UC Berkeley.

Strathmore's Who's Who honors successful individuals in the fields of business, the arts and sciences, law, engineering and government. Inclusion is limited to individuals who have demonstrated leadership and achievement in their occupation, industry or profession.

Radio stations ban 'Royals' during Series

By Associated Press

The popular song "Royals" by New Zealand artist Lorde is getting caught up in the fervor over the upcoming World Series between the San Francisco Giants and Kansas City Royals.

Two San Francisco radio stations say they won't play the song during the duration of the World Series.

KFOG and KQIT announced the bans last week as the Giants clinched the pennant and headed to the series. KQIT program director Brian Figula said in a statement that listeners called for the ban.

Jim Richards, KFOG's program director, said they didn't want to play a song that repeatedly says "Royals" while rooting for the hometown team.

Lorde has told VH1 that a photo of Kansas City Royals Hall of Famer George Brett signing autographs in his uniform helped inspire her song when she saw the word "Royals."