

Retirement tips for volatile stock market

By Haitham “Hutch” Ashoo and Chris Snyder

More and more Americans – 28 percent in 2013 – say they’re not at all confident they’ll have a comfortable retirement, according to an annual survey by the Employee Benefit Research Institute.

Even the wealthiest among us have concerns; 38 percent of U.S. multi-millionaires are not “very confident” about their retirement income, a 2013 U.S. Trust survey found.

A “comfortable” retirement means different things to different people.

The first thing you need to determine is what “comfortable” means to you to ensure you have what you most desire in retirement.

Most retirees and pre-retirees will depend on income from their investments to maintain their desired lifestyle. Any dramatic negative market volatility that’s not fully understood can be devastating to their mindset and planning.

As wealth management advisers, we anticipate – based on historical patterns – an average 5 percent drop in the market about three times a year. Advisers should be planning for that. We tell our clients, “Don’t focus so much on the drop – we’ve planned and accounted for these predictable, recurring negative events. Instead, we should evaluate whether it will prevent you from reaching your life goals.”

We offer these tips for those worried about the volatility in today’s market:

1. Have a deep understanding of your retirement life goals.

If you don't have clear life goals, neither you nor a financial adviser can create a map to get you there.

Think about what kind of cars you wish to drive; whether you'd like one or more vacation homes; where in the world you'd like to play golf; whether you want to budget \$10,000 a year for travel or \$250,000. You also need to think about your beneficiaries and/or charitable causes that are near and dear to your heart. What sort of financial legacy do you desire for them?

2. Do you or your financial adviser have a reliable process for evaluating your progress toward your life goals?

You need to know whether a drop or correction in the market is going to affect your ability to meet your life goals, so you can adjust for that. Simply measuring investment performance is not a reliable means of determining whether a person is on track to meet their life goals.

We create a wealth management analysis that stress tests their retirement life goals through a simulation of stock, bond and cash activity from 1925 through 2013. That includes recessions, depressions, catastrophes, bull and bear markets, and high and low inflation. We do this on a quarterly basis, since the market is constantly changing.

The analysis produces a score that reflects the level of confidence their clients can have that they will meet their goals. If the score is not between 75 and 90 percent, the advisers consider "what if" scenarios with their clients.

3. Avoid destructive investor behavior.

Human nature is counter-intuitive when it comes to investing, and that can lead to bad decision-making.

Even the smartest, biggest institutional investors make the mistake of allowing their emotions to guide their judgment.

When the stock market goes up, people's enthusiasm goes up and they rush to buy, which increases their risk. Then a correction occurs and they find themselves overweight in equities and they wonder what happened.

This destructive behavior can have a devastating impact on their plans in retirement.

It is not worth assuming more risk if you have an analysis that shows you are able to achieve your retirement goals with less risk.

4. Once you've accomplished 1, 2 and 3, let your financial professionals do the work.

It may be hard to turn a deaf ear when friends or family insist you should act or react because of something they've read or heard in the news, or because of an experience they've had. Let your professionals guide you.

We're paid to provide our clients with peace of mind, and to allow them to enjoy everything that is near and dear to their hearts.

Life's too short to waste time and sleep worrying every time something happens in the world that could affect your investments. Since we have a process for ensuring our clients are making progress toward their goals with a high degree of confidence, we want them to take it easy and have fun. They deserve to enjoy their lives today.

Haitham "Hutch" Ashoo and Chris Snyder are co-founders of Pillar Wealth Management of Walnut Creek.

'Sweet Talk' burlesque show leaves a sour taste

By Kathryn Reed

STATELINE – Techno meets burlesque with a side of Cirque du Soliel. It's not a good combination.

"Sweet Talk: A Delicious Electro-Cirque Kiss" misses on nearly every mark.

The redeeming aspect of the 70-minute show at MontBleu is that the athleticism is near Olympic caliber. This is because of the acrobatics. The strength of the woman performing the acts is to be admired.



Acrobatics are the redeeming part of "Sweet Talk" at MontBleu. Photo/Kathryn Reed

She did a pole dance of a different kind that proved agility and strength as she contorted her body into various positions. Then a ladder was suspended from the stage at an angle that allowed the performer to do a dance of sorts in a provocative manner.

South Lake Tahoe resident Angela Smith choreographed the aerial acts.

The two men in the show also put their muscles to use in ways that drew appreciative applause.

But the show is not sexy. The dancing is amateurish. The costumes are uninspiring. The singing is fair.

Burlesque shows can work; Jubilee is still a hit in Las Vegas. Folies Bergere had to call it quits in 2009 after 50 years. But both of those shows were choreographed in a classic showgirl tradition, with excellent dancers, multiple costume changes and a true show that captivated the audience.

And while Lake Tahoe is not Las Vegas on so many levels, there was a time when Stateline was known for topnotch entertainment. Now it's hit or miss.

"Sweet Talk" at MontBleu is a definite miss.

Even though techno is popular, it doesn't cross many generational lines. That's a problem.

Shows like this should be fun and upbeat. Instead, the two of us were bored. The people in front of us didn't find much to applaud. Our tablemates had a look as though they wished the show would end soon.

One of the more disturbing numbers was when the six women came out in black garb that covered their legs, arms, hands and face, while the skimpy clothes were electric neon. It was as though instead of "black face" they did "black body".

What the point of bringing a male audience member onto stage was is still a mystery. That dance number didn't work.

DJ Viola Lala Mia is near the back of the stage for most of the show on what looks like scaffolding. At the end of the show she puts on a fire eating shtick.

While it's great to see a long-running show try to make it here, this just isn't a show that should have made it to the

stage.

Jessica Broyles, who owns Champagne Productions, created the show. The former Gardnerville resident now lives in Los Angeles.

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Notes:

- “Sweet Talk: A Delicious Electro-Cirque Kiss” is at MontBleu Fridays and Saturdays through April 5. Tickets are \$20, plus tax and fees. For more info, call 888.829.7630.
- The show is dark March 8 and March 28.
- The show is 70 minutes.

3 powerful women in Nev. gaming tell their stories

By Jane Ann Morrison, Las Vegas Review-Journal

Three powerful women who carved out roles in Nevada’s gaming industry as it moved away from gambling halls to megaresorts shared their stories at the Mob Museum on Wednesday, riveting an audience with their substance and humor.

Patricia Becker, the first and so far the only woman appointed to the Gaming Control Board, described how she was dubbed “Pretty Patty” by a writer when she was appointed 20 years ago, yet casino owners were fearful she would be too tough on them.

Jan Jones Blackhurst, who came to Las Vegas to boost her

family's grocery store sales, became the first female mayor of Las Vegas in 1991 and is vice president of communications and government relations at Caesars Entertainment Corp.

Elaine Wynn moved to Las Vegas in 1967 as a wife and mother and created the "Wynn lifestyle" with her ex-husband at The Mirage, Treasure Island, Bellagio, Wynn Las Vegas, Encore and Wynn Macau.

Read the whole story

'All is Lost' captivates from the get-go



By Jeremy Miller

Welcome to one of Robert Redford's most powerful performances. "All is Lost" is the story of a man out at sea trying to recover after his boat collides with a shipping container.

From the get-go it's real that "our man" (Redford) is a seasoned sailor and instantaneously his skills are put to the test. As he sails solo on the Indian Ocean he awakens to the sound of water drifting into his boat. He discovers his radio and navigational equipment is damaged beyond repair and goes to work patching up his ship. Unfortunately the misplaced

shipping container was hardly the antagonist compared to the storm he was drifting toward.

The storm hits and his power as a captain really kicks into gear. He quickly handles each of the several massive and extremely daunting misfortunes endured by a storm this size. Left battered and broken, he's got nothing but a sextant and charts of the Indian Ocean to go by. From here he battles every minute not just as a mariner trying to seek rescue, but also as a man trying to survive.



The film is incredibly powerful, intense and incredibly believable. Welcome to one of Robert Redford's most captivating performances. He delivers all of five lines the entire film, and somehow captures the essence of desperation, loneliness and defeat better than any type casted actor I've seen in years. The real power of the film lies in the fact that unlike many of the stranded at sea films in the past, this one constantly delivers hope.

Our man keeps you fired up as he conquers every challenge that you're positive will call the picture wrap on our lead character. Murphy's Law had an adversary that was maybe unexpected, especially given his age and everything he had thrown at him. I've got to hand it to writer/director J.C. Chandler ("Margin Call)" who captured it all beautifully. The picture he painted was absolutely perfect. The contrast of environments was a character in itself.

Our man is stuck on a 30-foot ship, leaving nothing up to the imagination. Pan up and you're on one of the biggest sets in the world giving you the complete opposite. It's unsettling to see someone in this guy's shoes and the entire time you're really taking mental note to hop on Amazon and pick up a

survival guide for the open sea so it never happens to you.

Last thing I would like to mention is the special effects. I was absolutely blown away. I recall trying to figure it all out for a split second, but was quickly brought back to believing that it was all just completely real. That's a good sign. All in all, I thought it was a magnificent film. However, the one thing that irked me was the speed of the ending. To wrap up a story like this it takes time, and the end felt rushed. That's one small flaw in a "sea" of perfections so I highly recommend it.

South Lake Tahoe resident Jeremy Miller has more movie reviews online.

Study: Internet Trolls are not nice people

By Chris Mooney, Slate

In the past few years, the science of Internet trollology has made some strides. Last year, for instance, we learned that by hurling insults and inciting discord in online comment sections, so-called Internet trolls (who are frequently anonymous) have a polarizing effect on audiences, leading to politicization, rather than deeper understanding of scientific topics.

That's bad, but it's nothing compared with what a new psychology paper has to say about the personalities of trolls themselves. The research, conducted by Erin Buckels of the University of Manitoba and two colleagues, sought to directly investigate whether people who engage in trolling are

characterized by personality traits that fall in the so-called Dark Tetrad: Machiavellianism (willingness to manipulate and deceive others), narcissism (egotism and self-obsession), psychopathy (the lack of remorse and empathy), and sadism (pleasure in the suffering of others).

It is hard to underplay the results: The study found correlations, sometimes quite significant, between these traits and trolling behavior. What's more, it also found a relationship between all Dark Tetrad traits (except for narcissism) and the overall time that an individual spent, per day, commenting on the Internet.

Read the whole story

Edgy 'Don Jon' won't be for everyone



By Jeremy Miller

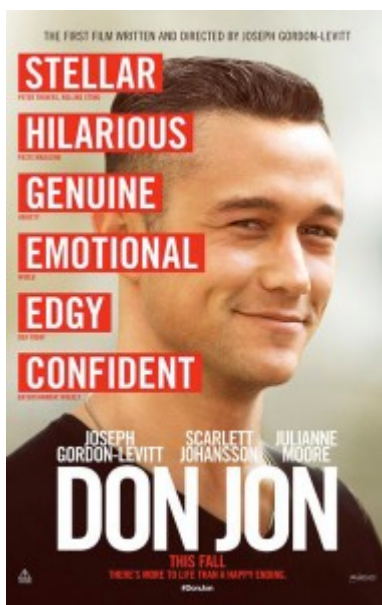
"Don Jon" is Joseph Gordon-Levitt's first stab at writing/directing while also playing the lead, with which I was very pleasantly surprised.

Also starring Scarlett Johansson, Julianne Moore and Tony Danza there's a perfect blend of talent. Jon (Levitt) is a

cliché New Jersey middle class playboy. His routine consists of church, his pad, his car, his boys, hooking up with new girls every weekend and his real addiction – porn.

Via narrative, Jon expresses the “escape” he feels when watching porn, and fantasizes about a sex life comparative to that of his porn stars. Though he scores “10s” on the regular, he is constantly unsatisfied with a lack of willingness or exploration on the part of his partner. He’s had them all, seemingly, until he crosses paths with Barbara (Johansson) who is the perfect 10. They spark a rather forward relationship, and immediately she holds the power over him by withholding sex.

She comes from upper class, and certainly acts like it. Despite the fact that the film overtly objectifies women, Barbara is a power figure, insisting she meet his family, he start going to school, and upgrading his job before finally having sex with him. Once they finally do the deed, Jon is of course not 100 percent satisfied so he sneaks out for a late night movie in the living room. She catches him and threatens breakup until he lies his way out of it and promises never to do it again.



He pulls out the big guns to bail him out and drops the “I love you” bomb, which of course gets him out of trouble. Their relationship blossoms and despite the minor squabbles they seem like a pretty great couple. They each meet the others family and everyone loves everyone.

As the film progresses Jon is increasingly unable to meet the

demands of Barbara, most notably her rule against him cleaning his own place. Come on Babs, the man just wanted a Swiffer! Enter Esther (Moore) who's a middle aged and certainly troubled woman in his class. She also catches him watching porn and sparks up a casual conversation about it. Now Jon has two women on the line, each with a very different opinion of his porn addiction.

Jon tries to make his relationship with Barbara work, but finds his needs still aren't being met and finds refuge in Esther's openness on the subject. The story rolls on and characters evolve, and the ending is soft and genuine.

Overall, I thought it was extremely entertaining. I loved the humor, I thought it was quick and clever, and delivery was spot on. Tony Danza, who plays Jon Sr., really stole the show and was funny and lovable despite his foul mouth abrasiveness. Just based on the trailer and premise you know there's a lot of sexuality in the film. There were a few awkward moments, but honestly I felt the way Levitt delivered took a commendable amount of courage and didn't disgust me in the least. I wouldn't drag your mom to this one, and it may be weird with your significant other, but still totally worth it.

As a first time director, Levitt really pushed the boundaries and demonstrated a refreshing sense of confidence. Why not a five? Well, unfortunately there were a few times where I thought Scarlett was a little too desperate to really capture the essence of an East Coast girl and it took away from her character. Lastly, there were some edits that tried way too hard to be as quick and clever as the dialogue and really made me worry about seizing up at any moment. Other than that, Levitt totally nailed it.

South Lake Tahoe resident Jeremy Miller has more movie reviews online.

Kit Carson left legacy throughout Nevada

By AP

CARSON CITY – When you live in or near the state's capital city, it's hard to miss Kit Carson's influence.

There's Carson City, the Carson Valley, the Carson Pass and the Carson River. He also merits not just a mountain but the entire Carson Range, west of Reno and Carson City.

A life-size bronze statue of the pathfinder atop his horse stands in the mall between the Legislative Building and the Capitol, and the local library is full of juvenile books about the man who guided John C. Fremont's expedition when it passed through the largely unknown Great Basin from 1843 to 1844. Kit Carson is our hero.



A life-size bronze statue of Kit Carson atop his horse stands in the mall between the Legislative Building and the Capitol in Carson City. Photo/Cathleen Allison/AP

Dime novels romanticizing Carson appeared as early as 1849. Author Herman Melville even mentioned him in his classic "Moby Dick."

It is said that star-struck tourists would visit Carson at his home in Taos, N.M., before his death. Some would walk away disappointed because the 5-foot-5-inch Carson was not the giant they imagined after reading of his exploits.

State archivist Jeff Kintop acknowledged the pride he felt when he first got a job in Carson City.

"There was something cool about being in Carson City," he told the *Las Vegas Review-Journal*. "We were brought up on Kit Carson and Davy Crockett. They were the heroes of the West."

Opening the West

Born in Kentucky in 1809 and raised on the Missouri frontier, Christopher Houston "Kit" Carson gave up any thought of an education at age 9 when his father died. He was forced to help his mother, who had 10 children. He would hide his inability to read throughout adulthood, but he did learn to write his name and speak five Indian languages. Signatures of Carson sell today for \$14,700.

At 14, Carson became an apprentice to a saddle maker. He hated the work and fled at 16 with merchants heading down the Santa Fe Trail. He became a trapper and a mountain man with Jim Bridger and over the years became as acquainted as anyone with lands in the unknown West.

In 1842, he met Lt. John C. Fremont by chance when the two were on a steamboat going down the Missouri River. They became lifelong friends after Fremont hired him to be his scout for expeditions into the Mexican-owned West.

Besides Nevada, those expeditions included battles in 1846 in which Fremont took Los Angeles from the Mexicans. Carson also

brought 200 fresh personnel through Mexican lines to rescue Gen. Stephen Kearny and his troops in San Diego. That act helped the Americans complete their conquest and contributed to Carson's legend.

When the United States subdued the "Californios" in the Bear Flag rebellion, Carson rode east to Washington, D.C., to inform President James Polk that the nation stretched from the Atlantic to the Pacific.

After his expeditions with Fremont, Carson decided to settle down as a rancher with wife, Josefa, in Taos.

Around this time, he came across a burned camp where Apache had killed settlers. There he saw for the first time a book on the life of Kit Carson. "Burn the ... thing," was his response.

In 1853, he and a partner herded thousands of sheep through Nevada and across the Sierra Nevada to Sacramento, Calif. He would never see "Carson City," which received its name five years later. The sale of the sheep in gold rush California made him rich.

Carson became the Indian agent in northern New Mexico and held that job until the beginning of the Civil War in 1861. He led the advance at Valverde, near present day Socorro, N.M., with a group of New Mexican volunteers who subdued the Confederates. But then the Army chose Carson to lead the battle against a new foe: the Navajo.

The Long Walk

This year not only marks Nevada's 150th anniversary but the 150th anniversary of "The Long Walk of 1864," when Civil War brevet Gen. Kit Carson on government orders conducted a scorched earth policy of burning cornfields, killing sheep and taking over water holes to force the Navajo to surrender to Army control.

The Army then forced 8,000 American Indians to walk more than 300 miles from northeastern Arizona to Fort Sumner, N.M., or the Bosque Redondo. Three hundred died along the way.

The Navajo today contend that the United States wanted them out of northeastern Arizona to open the area to mining. They also say that Carson paid Ute and other American Indians who were their traditional enemies to burn their hogans, steal their livestock and capture them for slavery.

Starving and without water, the Navajo surrendered to Carson and his troops at Canyon de Chelly in January 1864.

After the Civil War, Carson returned to Taos and tried to expand his ranch into Colorado. When he died in 1868, legend has it, his last words were "Wish I had time for one more bowl of chili."

Myth of the West

Some historians see Carson as an American Indian killer, a victim of American expansionism and a racist. He may have been all of those things, but he also was a man who shared the views of most white people of his time.

He remains a villain to the Navajo Nation.

"We hold him responsible for the suffering the Navajo people experienced," said Clarendia Begay, curator at the Navajo Nation Museum in Window Rock, Ariz.

"A lot of people don't know about the Long Walk. We haven't changed in our views of him."

In published works, Carson contended he only killed bad tribesmen, never "a squaw or a papoose," and despised those who did.

His apologists blame his commanding officer, Gen. James Carleton, for orders to kill all who would not surrender and

yield to reservation life.

But as early as 1857, Carson had adopted Carleton's philosophy that the only way to tame the Navajo was by confining them to a reservation, teaching them agricultural skills and stationing troops nearby to prevent them from leaving.

"As long as these mountain Indians are permitted to run at large, this country will always remain in its impoverished state, and the only remedy is to compel them to live in settlements, cultivate the soil and learn to gain their maintenance independent of the general government," Carson said.

Sheryl N. Hayes-Zorn, acting director of the Nevada Historical Society in Reno, says Carson remains in the national consciousness largely because of the 19th century dime novel and the television shows and movies that romanticized him.

Without much accuracy, they created a hero for generations of children who grew up playing cowboys and Indians.

"I think that kept his legend going," she said.

During a recent public television documentary on Carson, author Dayton Duncan called him the "greatest living symbol of the desire Americans had to mythologize the West and take real things and turn them into something else. He just was who he was and other people projected onto him their own beliefs, their own myths."

Talent show looking for

student participants

The Kiwanis Club of Lake Tahoe presents the 8th annual Stars of Tomorrow talent show in March.

This is an opportunity for performing arts South Lake Tahoe students in grades 9-12 to express themselves in public for their families, friends, and the community. Scholarship awards will be given for first place (\$1,000), second place (\$750), third place (\$500), and audience favorite (\$250).

Applications and contest rules are available from performing arts instructors and administrative offices, or contact Dick VanBuskirk at (530) 541.0891. Applications must be submitted by Feb. 28.

The event takes place March 7 from 7-10pm at South Tahoe Middle School. Tryouts-rehearsal takes place March 6 from 6-9pm at STMS.

Tickets may be purchased at the door: adults \$5, students \$2, families (two adults, two children) \$10. All proceeds from the event go toward the scholarships.

Tahoe Tails – Adoptable pets in South Lake Tahoe



Diana

Diana is a well-mannered 6-year-old Lab-Rottweiler mix who lived with her very caring owner until he died.

She is a sweet, calm, affectionate girl who is house trained and crate trained. She walks nicely on her leash and loves to play with friendly dogs. Diana weighs 50 pounds.

Diana is spayed, microchipped, tested for heartworm, and vaccinated. She is 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 online or 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

Art auction benefits Rotary, LTCC Foundation

The Rotary Club of South Lake Tahoe and Lake Tahoe Community College Foundation are joining forces for the third annual Off the Wall art auction.

Pieces created by local artists – including Art Department Chair Phyllis Shafer and other faculty – will be on display in the Haldan Art Gallery March 24-28.

The free auction kickoff party is March 24 from 5-7pm. The silent and live auction is March 29 from 6-9pm. Tickets are \$10 to attend and bid in the auction (includes one drink and appetizers). All proceeds from tickets and art sales will be split between the LTCC Foundation and the Rotary Club of South Lake Tahoe.

For more information and to preview some of the artwork to be auctioned off, go online.