Many kids still believe in Santa

By Jacqueline Howard, CNN

Santa Claus is coming to town – or so about 85 percent of young American children believe.

In interviews, 85 percent of 4-year-olds said that they believed in Santa, 65 percent of 6-year-olds said that they believed, and 25 percent of 8-year-olds said that they believed. Those numbers were published in a small study in the American Journal of Orthopsychiatry in 1978.

But researchers say those percentages of young children who believe in jolly old Saint Nick seem to have remained steady over the years.

Read the whole story

Nude model among Nev.’s prolific explorers



Sarah Jane Woodall has a large following on social media. Photo/Provided

By Reno Gazette-Journal

Three dudes who recently got their toy hauler stuck near Big Dune in Southern Nevada probably didn’t expect help to come in the form of an adventuring nude model.

But that’s exactly what happened after they wandered into the camp of Sarah Jane Woodall of Las Vegas who models, blogs and posts under the name Wonderhussy.

Woodall described the interaction on Facebook in a post that opened with her applying mascara and led to her and a female friend breaking out tow straps to make quick work of extracting the stuck rig.

Read the whole story

Truckee chamber launching business campaign

The Truckee Chamber of Commerce is inviting business owners to come together for 90 minutes every three months in 2018 in order to identify the greatest challenges facing their local business community and to develop creative solutions as a team.

Beginning the week of Jan. 23, the chamber will launch Business Speaks. Eleven distinct “Base Camp” geographic areas within Truckee will be hubs for business owners to come

together to discuss how they can address issues facing Truckee as a whole, or an issue specific to their geographic area.

All business owners, including home-based businesses, are invited to attend a meeting in the Base Camp business area where their business is physically located, however attendance at any meeting that is convenient is also welcome. All meetings are inclusive; you don't need to be a chamber member to attend. Meetings will last just minutes and will be professionally facilitated with a format designed to allow businesses to speak candidly, while fostering conversation that can lead to creative solutions.

To register to attend one of the meetings, go **online.**

LVFPD, Thran's partner to bring trees to needy

The Lake Valley Fire Protection District delivered Christmas trees equipped with stands, lights and ornaments to community members that needed a helping hand this holiday season.

With the help of Katie Long of Thran's Flowers, the district was able to hand deliver and help set up 10 trees for families in need this year.

Thran's donated the trees, stands, lights and ornaments. Capt. Chuck Malone and firefighter/paramedic Dusty LaChapelle made the deliveries.

Traditional lightbulbs set to vanish from Calif. stores

By Dale Kasler, Sacramento Bee

Traditional incandescent lightbulbs are about to start going dark in California.

The old-fashioned bulbs are expected to start disappearing from hardware and home-improvement store shelves beginning Jan. 1, when ambitious energy-efficiency regulations are scheduled to take effect across the state.

Although bulb manufacturers are trying to get a court order preventing the regulations from kicking in, it looks like consumers will soon be left to choose between light-emitting diode bulbs (LEDs) or those oddly shaped, compact fluorescent lights.

Read the whole story

Mental health focus of Vail CEO’s donations

Agencies that deal with mental health are benefiting from the generosity of Vail Resorts CEO Rob Katz and his wife, Elana Amsterdam.

The couple created the a charitable organization in October with funding of approximately $58 million.

Katz and Amsterdam worked with local community leaders and

Vail Resorts employees to identify that mental health and drug and alcohol abuse were some of the most important issues that need to be addressed in these local towns, cities and counties.

Nationwide, suicide is the second leading cause of death in youth ages 14-25, and mountain resort communities are not immune to this disturbing trend. In surveys conducted in the resort communities by various organizations, many residents indicated they don't know where to turn for help if they have a mental health issue and if they did know where to turn for help, frequent barriers such as cost, perceived stigma and language prevented them from seeking treatment. Vail Resorts offers mental health and substance abuse counseling to all of its seasonal and year-round employees.

Beginning in the new year, the couple will be bringing on philanthropic advisors to help design a grant-making process, facilitate community engagement, and ensure the greatest impact for the resources available from the new charitable fund. A grant process for the charitable fund will be announced in the spring.

Until the, the charitable fund will be making contributions to the following nonprofits that focus on mental health issues in the communities where the company operates.

- $55,000 – Tahoe Truckee Community Foundation in Truckee. This grant will fund the Community House Consolidation, community-based organizations that work to consolidate, maximize and streamline their mental health services; mental health vouchers for counseling services distributed through Family Resource Centers; What's Up Wellness, which provides depression screening and follow-up services to high school students; and Whole Hearts Through Gateway, a nature-based therapeutic program designed to support the most at-risk youth.
- $100,000 – Boulder Community Health in Boulder, Colo.

- $100,000 – Eagle County School District with MindSprings, Early Childhood Partners and Our Community Foundation in Eagle County, Colo.
- $100,000 – The Summit Foundation in Summit County, Colo.
- $100,000 – Jewish Family Service, Christian Center of Park City and the Summit County Health Department in Summit County, Utah.
- $100,000 – Whistler Community Services Society in Whistler, B.C., Canada.
- $100,000 – U.S. Ski & Snowboard, Park City, Utah.

Money Matters: Retirement savings strategy for each decade

By Rick Gross

Whether you can still count the days since you started your first job or you are nearing the end of your career, saving for retirement should be a top financial priority. You have the potential to spend decades in retirement, so it’s worth committing to saving today. Here are some fundamental strategies to think about at different ages as you seek to maximize your retirement savings:

In your 20s – get started



Rick Gross

You are in the early years of your working life, likely facing tradeoffs as you decide how to allocate your salary. You want to prioritize key financial goals such as buying a new home or paying off student loans, while also maintaining a healthy sum to enjoy life today and tomorrow. Although retirement seems a long way off, time is truly on your side if you begin saving for it now.

The earlier you can begin setting money aside for retirement, the more growth you can potentially achieve. An individual saving $200 per month from age 25 to age 65, earning an average return of 7 percent per year, would accumulate $512,663 in that time. By waiting until age 35 to begin a comparable savings plan, your savings would build to only $242,575. The sooner you start saving even a modest amount, the more likely you are to have enough money to last what could be decades in retirement.

In your 30s – keep up the momentum

You are still in the early stages of saving for retirement but it’s important to stay committed to it. If you haven’t started yet, don’t delay. Many people in this age group see their income increase due to experience or promotions, which can make it easier to allocate more to retirement. However, you could be presented with new competing goals like starting a family or saving for a child’s education.

Therefore, do what you can to stay on track with your retirement plan. Take full advantage of your workplace

retirement plan, at least to the extent that you can earn a matching contribution from your employer. Many employers offer to match the equivalent of 3 percent or more of your income if you defer a comparable amount into a retirement plan. If you can, consider setting aside 10 percent or more of your income toward retirement.

In your 40s – maximize and diversify

At this stage in life, you hopefully have a solid retirement foundation and are starting to see glimpses of how you might like to spend your retirement. If you have any thoughts about trying to retire early (say, in your late 50s or early 60s), a commitment to significant retirement saving at this point is critical.

Take the time to assess your retirement savings, to ensure they are on track and well-diversified. Along with pre-tax contributions to your workplace savings plan, consider saving after-tax dollars in a tax-advantaged way. Investing in a Roth IRA or, if available, a Roth 401(k) or similar employer's plan allows you to build savings that may qualify for tax-free withdrawals in retirement. This can provide you with important flexibility later in life as you begin to draw income from your savings.

In your 50s – align your saving with your goals

At this point, your children may be moving out of the house and income is reaching its peak, potentially allowing for more dollars to allocate to your retirement fund. Savings may be balanced with caring for an aging parent, or working to pay off your mortgage.

Now is the time to make your retirement dreams more specific. How do you want to spend your retirement days? Honestly answer that question, discuss with your spouse or significant other, and compare the cost of your planned activities with your savings. If there's a gap, calculate how much more you need.

Once you reach age 50, you can take advantage of “catch-up” contribution rules. This allows you to invest an extra $1,000 per year in an IRA (up to $6,500 under current rules) and another $6,000 in a workplace savings plan (up to $24,000).

In your 60s and beyond – prepare to reach your goals

As long as you continue to work, you can still set aside money in retirement plans. Even if you’ve met your savings goal, you can continue to benefit from the tax advantages of workplace savings plans and IRAs. More important is to begin to adjust your portfolio mix. Your investment time horizon is beginning to narrow, and you want to protect your nest egg from potential market volatility.

Another consideration at this stage in life is deciding how to draw down your assets. For example, you may decide to use a portion of your savings to meet the initial years of expenses, while continuing to invest for your later years. A key part of this strategy is determining when to take Social Security. If you are still working, waiting as long as you can to first claim Social Security may be wise, as it will allow you to earn the highest monthly benefit.

Retirement saving is personal

Remember, there’s no one-size-fits-all strategy for retirement. The information provided here offers general guidelines for retirement savers at various ages. Your specific circumstances and spending needs will determine how much you have to save, and how much you’ll need to save for the retirement you want. No matter your age, consider discussing your goals and needs with a financial advisor who can help you develop a personalized retirement savings strategy.

Rick Gross is a financial advisor and private wealth advisor with Ameriprise Financial Services Inc. in South Lake Tahoe.

Folks ditching their possessions for tiny houses

By Yvonne Gonzalez, Las Vegas Sun

American homes are growing ever bigger, but a separate mindset is causing some to leave their possessions behind and embrace much smaller digs.

Minimalism is a movement away from excess and toward keeping only vital, important items.

Experts such as psychotherapist Linda Esposito write that this can help people achieve greater happiness and less stress by removing distractions, giving people the space and resources to focus on necessities and experiences.

Read the whole story

Road Beat: MDX Sport Hybrid SH-AWD is stellar



The 2017 MDX Sport Hybrid SH-AWD, Better in every way but one. Photos/Larry Weitzman

By Larry Weitzman

The only way in which the MDX SH-AWD Hybrid is not better than the conventional MDX is the price, but that differential is only $1,500; a small price to pay when you consider the advantages of more performance and about 15 percent better fuel economy overall and perhaps a 20 percent improvement on the highway.

Size-wise and in appearance the vehicles are virtually identical except for the hybrid badging. MDX is a large midsize with a 111-inch wheelbase, a length of 196 inches and a beamy width of almost 78 inches. It has the same new body which received a face lift and rhinoplasty is much improved getting rave reviews from those who see it.

But what separates the MDX Hybrid from its siblings is its powertrain. While the 1.3 kWh battery and three electric

motors have added about 200 pounds to its mass, the 4,471-pound MDX Hybrid is little affected.

A slightly smaller 3.0L DOHC 24 valve V-6 with 257 hp at 6,300 rpm and 218 pounds of twist at 5,000 rpm is the main motive force. It's so smooth it's difficult to tell when its running. Only the tach provides positive proof. It is supplemented by three electric motors as described below giving the MDX Hybri8d a combined motive force of 321 hp.

MDX Hybrid's three electric motors consist of a 47 hp unit integrated in the super slick seven-speed dual clutch tranny up front and a twin motor pack of 36 hp each (72 total) driving the rear wheels when necessary. There is no drive shaft between the front and rear axles. Under the floor is a large for a hybrid 1.3 kWh L-I battery pack which during my test was able to go pure electric for up to 60 mph. The only indication of driving a hybrid was the starting of the engine when releasing the brake after being stopped and that transition would be imperceptible to most people. It had an extremely rapid recharge rate so you always seem to be able to go pure electric when appropriate.



Specifications

Price S44,050 (MDX FWD) to $58,000 plus $975 for the boat

Engine

3.0L SOHC, 24 valve, direct

injected V-6 257 hp @ 6,300 rpm
218 lb.-ft. of torque @ 5,000 rpm

Hybrid system

Battery 1.3 kWh L-I battery
One front electric motor integrated into the tranny 47 hp.
Two rear electric motors each driving as rear axle of 36 hp each.
A magical computer that imperceptibly integrates everything.

Transmission

Seven-Speed Dual Clutch automated manual fully automatic

Configuration

Transverse mounted front engine/AWD

Dimensions

Wheelbase 111.0 inches
Length 196.2 inches
Width 77.7 inches
Height 67.4 inches
Ground clearance 7.3 inches
Track 66.3 inches
Weight 4,471 pounds
Weight Distribution (f/r) 57/43 percent
Fuel capacity 19.4 gallons
Passenger volume 132.7 cubic feet
Cargo volume behind third row seat 15.0 cubic feet
Wheels 20X8 inch alloys
Tires 245/50X20
Turning circle 38.4 feet

Performance

0-60 mph 5.60 seconds

50-70 mph 2.74 seconds
50-70 mph uphill (6-7 percent) 3.58 seconds
Top Speed Probably way too fast for me.
Fuel economy EPA rated at 26/27/27 mpg city/highway/combined. Expect 27-28 mpg in rural country, suburban driving. 31-32 mpg on the highway at legal speeds.

Performance over the 290 hp conventional MDX is improved, and in some parameters more than marginally. Zero-60 mph arrive in just5.60 seconds a small improvement over the conventional MDX of .05 seconds, but the passing times improved significantly with a 50-70 mph pass taking just 2.74 seconds and the same run up hill required a scant 3.58 seconds. The conventional times were 2.87 and 4.11 seconds respectively. MDX Hybrid rocks and its 31 hp gain becomes obvious.

EPA mpg numbers are conservative at 26/27/27 city/highway/combined mpg. Real world fuel economy also improved significantly over the conventional model with an overall mileage in 480 miles of driving of 27.2 mpg about a 4 mpg improvement over the conventional model. My highway mpg test averaged 31.6 mpg a 5 mpg improvement over the conventional model and my round trip run to Carson City from Placerville averaged 29.7pg a 3-mpg improvement. With its 19.4-gallon fuel tank range should stretch out to almost bladder busting 600 miles.

I said the conventional MDX was deafeningly quiet. The hybrid is even more quiet requiring one to think in a quiet whisper. Since the trannies between the two are different the Hybrid runs at a slightly higher engine speed at 70 mph at a still low 1,900 rpm. As with the conventional, the body structure

feels like an Abrams tank, it’s that solid. The ride couldn’t be better, extremely smooth and capable of smoothing out the biggest of bumps and the smallest of ripples.

Suspension is state of the art MacPherson struts up front and a multilink system holding up the re3ar. MDX flat out handles with tenacious cornering power helped by 20 x 8 inch wheels shod with wide 245/50 series rubber, a good selection for quiet, ride and handling. Turn in is crisp and steering accurate with great off and on center feel. The more the road bends, the more you will enjoy the MDX Hybrid.

All the safety features are standard down to the surround view camera and lane keep assist system and everything in between. Its big brakes were amazing as well, strong and powerful. Acura’s trick LED headlights are fabulous. With the surround camera, parking should be a snap in the tightest spots.

Acura MDX Hybrid also sports a luxurious and sublime interior with perforated leather seats adjustable in a million directions. Rear seating is copious and the third row which folds perfectly flat will hold a couple adults for a couple of hours.

Instrumentation is terrific in the Acura which has a standard tach and speedo left and right with a flanking battery level gauge left and a fuel gauge right. Also, Acura has taken pains to improve the center stack which is now easy to use and user intuitive. It has stacked LED screens one for the map and other info and one for the sound system which is excellent.

It’s also a danger at a Home Depot or Lowe’s as it has a cabin volume of about 148 cubes. It’s big and when ensconced in the interior it feels massive with amazing shoulder room.

MDX Hybrid comes with everything for one price at $58,000 plus $975 for the luxury suite on the Santa Fe or whatever railroad from Lincoln, Ala. Pricing includes the Tech Package and the Advanced Package. Seventy percent of the MDX originates in the

U.S. and Canada and only the major part from Japan is the tranny and it’s a great tranny. I used to poo-poo hybrids, but technology and its integration are amazing. This is not a great ride, but a superb, great, fantastic ride. Here’s a vehicle that coddles seven in comfort, it can pretty much clear out a Home Depot, never worry if the road is paved or covered with snow, accelerate with World Class vigor and return over 30 mpg on a highway trip while achieving 27 mpg in most other driving. Acura has done an amazing job. What a vehicle. What a pleasure to drive (right pass gas stations).

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.

Dreading conflict during the holidays? Let it go

By Nicholas Joyce, The Conversation

Every holiday season, families and friends convene to share affection, kindness and experience. In the ideal holiday atmosphere, one often depicted in commercials and media, such get-togethers are places of warmth, appreciation and general happiness.

If you find yourself in such a family, count yourself lucky and blessed.

If your holiday is marked with stress and difficulty, then you may be part of the rest of America, where the holiday season brings real issues to light in addition to the positive

experiences of the season.

In my day-to-day work as a psychologist, specializing in mental health therapy with young adults, the holidays always bring to bear deep-seated issues. For many, family is something they have avoided by moving away for college, and thus coming home for the holidays forces them to engage in what they do not want to do and have successfully avoided for months. For the ill-equipped person, this sets the stage for disaster and even poor health. Long-term stress has been linked to digestive problems, heart disease, sadness and depression. Some studies have shown that people undergoing stress have more viral infections.

Fortunately, we can prepare ourselves for these encounters, go into them with open eyes and perhaps manage them better.

The power of acceptance

I work with people who often say things like “If only my dad didn’t drink too much,” “I wish my mom would accept how I choose to live my life,” “I need my brother to stop teasing me all the time.”

While it is true that these statements reflect deeply held desires and such changes would bring drastic amounts of relief to the person’s life, there is also a reason these events have not occurred or changes have been made.

I call this the “rejecting reality” standpoint, and all humans get held back by it. We spend years longing for a reality that is not true. A mom who doesn’t care about our weight, a dad who will express his affection toward us, a sibling who doesn’t take his own issues out on us. Under the rejecting reality mindset, we enter our homes for the holidays full of hope this time will be different, only to be disappointed for another year.

And what happens when we are hurt? We withdraw or lash out,

causing more conflict. Such a cycle may exist in your family dynamics for years if you start to closely examine it.

The alternative, then, is to begin to cultivate what I term the “acceptance mindset.” This mindset involves dealing with exactly what is true, what is factual and what is realistic rather than all the things that we wish could be. Such a mindset involves opening ourselves to the pain involved in fully realizing our less-than-ideal lives. It means I will go to holiday dinner knowing full well my brother is going to tease me or my mom is going to comment on my appearance. Entering with this reality makes us less reactive and more capable of choosing what if anything we want to do about this dynamic.

To change or let go

I teach my clients a life skill called the “letting go process.” It involves three steps:

- Notice and allow an experience to be there.
- Decide if the experience is useful or not.
- If useful, do something about it. If not, let it go.

Such a process has to be utilized continually during the holidays, when we are often once again confronted with dynamics and personalities we try to escape in our day-to-day lives.

So what does this look like in practice?

Jane is going home for a week to be with her family for the holidays. She is already dreading the trip, and in particular having to interact with her mother, who Jane knows will comment on her weight gain and criticize her for being single.

So, using the letting go system, when Jane arrives and Mom asks her why Jane looks fatter than the last time Mom saw her, Jane:

- Notices her hurt and frustrations with Mom after the comment and adopts the attitude of being OK having these feelings in the moment.
- Considers the usefulness of the feelings.
- Decides on whether to go a “change” route or a “let go” route.

The change route would involve engaging in a behavior to address the experience she is having: namely, Mom’s comments toward her. Jane could take an assertive stance and respond with an “I statement” such as “I feel really upset when you comment on my weight and I would appreciate it if you refrained from doing so for the rest of the time I am home.”

At this point we do not know how Mom will respond, but we focus less on that outcome and instead on the process of what Jane can control. The process here is Jane’s own behavior in response to Mom. Mom may get defensive or angry, but Jane can feel good that she is standing up for herself.

Alternatively, Jane could also choose to go the letting go route. By being able to notice her hurt and frustration in the moment, Jane becomes less reactive and is better able to not engage with Mom in an argument like has happened in the past. Jane is able to respond to Mom in a different way, or possibly not at all, changing the subject entirely.

Jane could simply respond by asking Mom how she is doing or acknowledge that yes, she has gained weight. Jane is able to prevent her reaction from further escalating the possible conflict in the moment. This may seem overly simplistic, but with practice we can better let go of things that used to catch us and trap us into acting in unproductive ways.

Putting it into practice

As you head into your holiday events, take a minute to notice what thoughts, feelings and urges come up for you. This is just information, and all of it can help us prepare a plan.

With this information available to you ahead of time, consider which route you want to go. Do you need to go a change route and address an issue, or do you need to let it go as something out of your control? You will now be more fully able to accomplish whichever route you choose.

And just because something did not go well the first time you did it does not mean it cannot go well the next time. So even if Mom didn’t respect your wishes last time, it may be worth it to try it again, even if the reward is just that you can feel good about the process of being assertive for yourself.