Women less confident than men when it comes to retirement outlook

Pundits have coined the term “she-conomy” to describe the economic gains U.S. women have made in recent years, but they still lag in saving for retirement, according to the sixth annual Retirement Survey from Wells Fargo & Company.

The survey queried middle class women from those in their mid-20s to those who are already retired and in their 60s.

Regardless of marital status, women expressed less confidence in their outlook for retirement and had saved less than men. A majority of women are unsure or unrealistic about what their annual withdrawals should be in retirement and are wary of the stock market as a place for investment gains. The survey found:

• Just 54 percent of women said they are “confident” they will have enough saved to “live the life they want” in retirement, compared to 62 percent of men. Women indicate they are less likely to have a pension (40 percent vs. 48 percent of men) or a 401(k) available to them through their employer among those employed (71 percent vs. 76 percent of men). Women are also less likely to believe Social Security will be available to them (38 percent vs. 42 percent of men) when they retire.

• Although men and women are underfunded for retirement, women have saved less than men – a median of $20,000, compared to $25,000 for men. Women also set their sights lower than men: Whether married or single, when asked how much they thought they would need to support them during retirement, women said they are aiming for a median of $200,000, whereas men predict they will need retirement savings of $400,000.

• Almost 30 percent of women between the ages of 40 and 69 are “not sure or can’t estimate” how much they will need to withdraw from their retirement savings annually while in retirement, and about 32 percent of women in their 40s and 50s estimate they will withdraw 11 percent to 30 percent or greater each year.

• Across all age groups, women are much less likely to characterize themselves as the “primary” financial decision maker than are men (35 percent vs. 55 percent of men). Among married women, 83 percent say they are the joint financial decision maker, whereas 58 percent of married men say they are a joint decision maker.

• Just 27 percent of women have confidence in the stock market as a place for investment gains for their savings, compared to 40 percent of men. If given $5,000 with the instruction that it be “put away for your retirement,”40 percent of all women say they would purchase bank CDs instead of putting the money in the market, compared to 30 percent of men.

Hagar burns bridges in uncensored memoir

By Paul Liberatore, Marin Independent Journal

Sammy Hagar’s memoir, “Red: My Uncensored Life in Rock,” doesn’t comes out until March, but I’ve just finished reading an advance copy and I can tell you that there’s one poor guy who’s going to wish it had never seen the light of day: Eddie Van Halen.

Sammy’s one of the nicest guys I’ve met in rock ‘n’ roll, but

Marin’s Red Rocker shows his former Van Halen bandmate no mercy, portraying Eddie as more street person than guitar god.

This is Sammy describing him just before their Van Halen reunion tour in 2003: “I hadn’t seen him in 10 years. He looked like he hadn’t bathed in a week. He certainly hadn’t changed his clothes in at least that long. He wasn’t wearing a shirt. He had on a giant overcoat and army pants, tattered and ripped at the cuffs, held up with a piece of rope. I’d never seen him so skinny in my life. He was missing a number of teeth and the ones he had left were black. His boots were so worn out he had gaffer’s tape wrapped around them and his big toe still stuck out.”

In passages like that, “Red” reads like one of those angry e-mails we write when we’re really ticked off at someone and need to vent by trashing him or her. But once we chill out, most of us don’t hit the send button. With this book, Sammy hits the send button.

And he hits it over and over. After describing the squalor that he claims Eddie lived in, Sammy lays into him again, writing: “This was Eddie Van Halen, one of the sweetest guys I’d ever met. He had turned into the weirdest (expletive) I’d ever seen, crude, rude and unkempt.”

Read the whole story

El Dorado County wants to build arts community

By Carlos Alcalá, Sacramento Bee

Placerville won’t be Carmel-ized any time soon, but supporters are looking to turn El Dorado County into a region known as much for arts as for history and scenery.

In time, they hope, people will not only come to the area for special events, but will jump off Highway 50 because they know that art abounds in the region.

The El Dorado Arts Council this week rolled out the results of its first-ever Arts Census, a survey of scores of individual artists, arts businesses and businesses that may use arts incidentally.

Aiming to gauge the economic climate for the arts, the survey came up with results that surprised some people.

For example, they identified nearly 200 art-related businesses or individuals and found that the arts constitute one of just eight growth sectors in the El Dorado County economy.

“I hadn’t realized it was such a huge force in the area,” said Elke Schlosser, owner of Enchanted April, a bed-and-breakfast inn in Pilot Hill.

Read the whole story

Career day for North Shore high school juniors

The Rotary Club of Truckee continues its tradition of helping local high school juniors maximize their success beyond high school with its Rotary Resource & Career Day.

This year the club has partnered with Tahoe City Rotary and

the North Tahoe Public Utility District, which has graciously donated the use of the North Tahoe Event Center in Kings Beach for the event. All 300 juniors in the Tahoe Truckee Unified School District – including students from the three local high schools, Forest Charter School and the three local private schools – are invited to attend the Resource & Career Day at the North Tahoe Event Center on March 25 from 9:30a-2pm. The format features 10 topics essential to juniors and their families as they transition into their senior year and begin focusing on life after high school.

"Fifty-two community volunteers, including Masons, Soroptomists, and Optimists, are working together to help make the event a success for the students," event organizer Greg McDougall said in a statement. "This is an exciting step toward an essential collaboration between local schools, businesses, and service organizations, not to mention a rewarding event for the students."

Topics such as "What's Hot (in the Job Market)," "Show Me the Money" (college funding and scholarships), "Other Options with a Purpose" (Peace Corps, Job Corps, etc.), vocational programs, and dual credit enrollment and personal development programs with be featured. Sierra College and Sierra Nevada College representatives will also be present to answer questions about career training and educational degree options.

The day will involve a scavenger hunt with prizes and food donated by local businesses, including a lunch barbecue.

Call (530) 587.5625 for information.

History: Building Nevada's highways in the basin

Publisher's note: ***This is reprinted from the November 1973 Lake Tahoe Historical Society newsletter.***

Construction of Lake Tahoe highways in Nevada during the years from 1927 to 1935 was reviewed last week by William Howard Smith of Glenbrook when he addressed members of the Lake Tahoe Historical Society.



Smith, a former division engineer for the United States Bureau of Public Roads, directed the construction of Nevada Forest Highway Route 1, which is now known as State Route 28 from Spooner Summit to the North Shore stateline, and Nevada Forest Highway Route 3, now better known as U.S. 50 from Spooner Summit to the South Shore stateline.

The speaker explained that the surveying and building of the roads, as with all highways constructed under federal regulations and with Congress appropriated funds during the 1920's and 1930's, was spearheaded by the USBPR. Working with the federal agency were the various state highway departments and the U.S. Forest Service.

While all the actual construction was done by USBPR crews, the Forest Service approved the highway programs and inspected the completed projects. The various state highway department obtained right-of-ways.

A survey party started mapping out the route for Highway 28 in 1928, starting from the stateline and working south. The survey was done during the summer months of 1928 and 1929 with crews working out of a camp in Tahoe Vista, California.

“In making the surveys, advantage was taken of portions of the narrow gauge lumbering railroads that were constructed during the early days,” Smith recalled.

The railroad route came into use one-half mile from the lake shore on what is now Mill Creek near the junction of the old Mt. Rose highway and continued to Sand Harbor. Another two-mile section of the narrow gauge was used from five miles south of Spooner to three miles south of the summit.

Because of the mountainous terrain and the limited funds available for the project, the work was hard and the construction crews were forced to do all the day labor itself. That included clearing and burning as well as engineering, surveying and constructing the route.

During the summer of 1930, the first small grading contract was let out to the Isbell Construction Company. The terrain was difficult because of the steep sidehill extending above the lake with huge granite boulders and some solid granite outcroppings.

In the Crystal Bay area, the highway crew had to deal with Walter Hobart, Jr., owner of the property needed for the route.

“I will never forget him,” Smith said. “Mr. Hobart was a true conservationist and our survey crew couldn’t cut down even a little sapling in making the surveys.”

He added that before Hobart was satisfied, three different locations were suggested on long radius curves. Hobart finally agreed to the third routing.

“All the grading and base course surfacing was completed in 1933 and we had a celebration to mark the milestone,” the retired engineer told his audience.

Harry O. Comstock, owner of Brockway, acted as master of

ceremonies for the celebration and actress Carole Lombard reigned at ribbon-cutting activities.

Smith then talked abut construction of Highway 50 from Spooner to the South Shore stateline, noting that because of the small amount of forest highway funds received during the period from 1927 to 1932 the route was split into six sections.

“An old existing one-way dirt road was in use between Spooners and the stateline in 1927. Portions of this road were built as a toll road in the early days. The first section covered the portion of the route between the summit and Glenbrook,” Smith explained.

“The old road was on the north side of Glenbrook Canyon, but the property owners, The Bliss Company, would not permit the new highway to pass through the resort of Glenbrook,” he added.

So, Smith said, the old dirt road was located closer to the lake and curved around Cave Rock on a wooden trestle bridge. The bridge was used until 1933 when the fist tunnel through Cave Rock was competed and opened to traffic.

During the period from 1930 to 1932, the construction was hampered by numerous federal laws under the W.P.A., Smith contended.

In complying with the special provision of the Emergency Relief and Construction Act, the project had to issue contracts meeting wage, hour and other provisions of employment. These called for maximum use of manpower and sometimes involved using “antequated equipment.”

Various contractors had trouble in obtaining some of the out-dated equipment required by the special provisions and some of the machinery was resurrected form second-hand shops and junk yards, Smith pointed out.

He recalled that when one old wooden wagon arrived, the wooden spokes in the wheels were so loose they had to let the wagon soak in Lake Tahoe until the spokes tightened up.

The construction year ranged from April 15th to December 15th during those years. An average of 15-20 engineers and 20-30 day laborers and maintenance workers were used. The route was finally completed on October 2, 1934, by the crew working out of an encampment on Marlette Creek.

Redefining the modern American family

By Andrew Solomon, Newsweek

Children used to make me sad. With the happy children in my adult life, I felt guilty, even mean, about being sad. The origin of that sadness was opaque, but I think it came most from how the absence of children in the lives of gay people had been repeatedly held up as my tragedy. When I came out, the prevailing view was that I was shortsightedly choosing sexual fantasies over producing a family. I was encouraged by my parents and the world to marry a woman and procreate. I spent years drifting between relationships with men and with women; I was mildly bisexual in a fluid era, but if children hadn’t been part of the equation, I wouldn’t have bothered with the other half. Even though I was in love with some of the women I dated, I felt mildly fraudulent in those intimacies. While I was becoming true to myself, the world changed. What I couldn’t know then was whether I truly wanted children, or whether I just wanted to prove wrong everyone who had pitied me.

Shortly after I met John, who is now my husband, we ran into his friends Laura and Tammy and their toddler, Oliver, at the 2001 Minnesota State Fair. John and Laura had been co-workers, and Laura had observed him for years before she and Tammy had asked him to be their child's biological father. Though not especially close to them, he had agreed, signing legal documents in which he foreswore paternal rights and they foreswore claims to support. He had offered to be in the child's life to the extent he was able, if the child so wished, but in deference to Tammy's position as adoptive mother, he had so far remained uninvolved. Nevertheless, the women asked him to be a sperm donor again, and Lucy was born in 2004, by which time John was living with me in Manhattan.

The question of having biological children in unorthodox ways was familiar to me. A few years before I met John, during a trip to Texas, I attended a dinner that included my college friend Blaine. I had adored her for more than 20 years, but then, everyone adores Blaine; she is serenely beautiful and poised, and I had never felt indispensable to her as I do with more difficult friends. Blaine had divorced and shortly thereafter lost her mother, and she alluded to her yearning to become a mother herself. I said I'd be thrilled to father her child. The idea that she might actually want to have a baby with me was unimaginable; I suggested it with the rhetorical politesse with which I'd invited new acquaintances in remote countries to stop by for a drink if they ever found themselves in Greenwich Village. When I got home, however, I wrote her a letter, saying that I thought she would be a glorious mother, and that if she didn't have a child with me, I hoped she'd have one with someone.

When Blaine came to my 40th–birthday party in New York three years later, in 2003, we realized that we both wanted to have that child together. I wasn't ready to tell John, who was still living in Minneapolis. When I did tell him, he exploded. He had been a sperm donor, he argued; I would have a child who

would bear my last name. I would be involved in an ongoing, profound relationship with Blaine that he feared would lethally triangulate our own. I did not know how hard it is to reinvent family, and he could not envision how fulfilling this particular reinvention might be. I nearly backed out but felt I couldn’t renege on my word, based on a wish I could likewise not forsake. John, whose benevolence invariably triumphs, finally relented, and Blaine and I conceived through IVF. Blaine, meanwhile, had met her partner, Richard, putting a reasonable if unusual balance in place.

Read the whole story

Valentine’s Day traditions stretch back centuries

Valentine’s Day is traditionally a day in which people express their love to one another by presenting gifts, such as cards, candy, flowers and other symbols of love or affection. Opinions differ as to who was the original Valentine, but the most popular theory is that he was a clergyman who was executed for secretly marrying couples in ancient Rome.

In A.D. 496, Pope Gelasius I declared Feb. 14 as Valentine Day. Through the centuries, the Christian holiday became a time to exchange love messages, and St. Valentine became the patron saint of lovers.

Esther Howland, a native of Massachusetts, is given credit for selling the first mass-produced valentine cards in the 1840s.

The spirit of love continues today with even young children exchanging valentine’s cards with their fellow classmates.

In 2008, there were 26,683 jewelry stores in the United States. In February 2010, these stores sold $2.4 billion in merchandise, according to the U.S. Census Bureau.

About 5,800 marriages took place each day in 2009 or 2.1 million that year, according to the National Center for Health Statistics. Of those, 108,150 ceremonies were in Nevada. The Silver State is ranked fifth nationally in marriages, even though its total population that year among states was 35th.

Romantic-sounding places to spend Valentine's Day:

Rose City, Texas; Rose City, Mich.; South Heart, N.D.; Loveland, Colo.; Darling, Minn.; Loveland, Ohio; Romeo, Colo.; Sacred Heart, Minn.; Loveland Park, Ohio; Lovejoy, Ga.; Heart Butte, Mont.; Love County, Okla.; Loves Park, Ill.; Valentine, Neb.; Loveland, Okla.; Lovington, Ill.; Lovelock, Nev.; Lovelady, Texas; Romeoville, Ill.; Loving, N.M.; Loving County, Texas; Rosemont, Ill.; Lovington, N.M.; Valentine, Texas; Romeo, Mich.; Love Valley, N.C.; Rose Hill Acres, Texas.

Lecture to reveal what lives deep in Lake Tahoe

Join Annie Caires in an exploration of the deepest areas of Lake Tahoe and learn about the biological community that lives within its abyss.

Caires will present a public lecture from 6-7pm March 1 at the Tahoe Center for Environmental Sciences. The event will be held in the assembly room 139-141, 291 Country Club Drive, Incline Village, .

Tickets cost $5 for the general public and no charge for students with valid student identification. Prior to the presentation UC Davis offers a no-host happy hour with wine, beer and food for attendees.

Researchers from UNR and UC Davis have recently found substantial change has occurred at the bottom of Lake Tahoe over the past four decades. What is happening on the lake bottom and what changes are being found in the plant and animal communities that inhabit deep areas of the lake? What is causing this change and how will it impact the overall health of the lake?

The team of scientists and volunteers initiated a comprehensive investigation of the lake bottom, the first since the 1960s. They used dredges to collect 400 samples from deep areas of the lake to detect changes since the 1960s survey. Looking for elusive native species, they found critters that live only in Lake Tahoe. These species include a blind shrimp that normally lives in dark caves and a stonefly that, unlike other stoneflies, lives its entire life in the lake. Meet these interesting species and learn why they might be the “canaries in the coal mine” for the health of Lake Tahoe.

James Tilley – 1940-2011

James Henry Tilley Jr., supportive and loving father, amazing and fun husband, fan of 40s music and the Chicago Bears, died in his Zephyr Heights home on Feb. 8, 2011. He was 70.

Jim was born to Louise and James Tilley Sr. on April 13, 1040, in the kitchen of their central Illinois home. He was raised with great love and pride, taking trumpet lessons at 5 years

old and attending White Hall, Ill., schools. The trumpet lessons led to gigs in local bands, pit band playing for musicals and on the Admiral Steamboat in St. Louis, Mo.

He graduated Illinois College in 1962, taught for more than 40 years in Downers Grove and Aurora, Ill. He was a Science Department chairman and an excellent physics teacher, mentoring many students and new teachers.

After annual trips to the Rocky Mountains with family to camp and hike, Jim was convinced to retire out West. Tahoe was a real draw – casinos, mountains, fishing, music, shows and steakhouses. A smaller true community became an unexpected bonus. Here on the South Shore, he took art classes at LTCC, met many friends through South Lake Tahoe Senior Center bridge (and Edgewood Ladies Bridge), served as president of the Tahoe Douglas Senior Center and participated in Relay for Life.

His leadership skills, love of fun and friends and his organizing talents served his Illinois and Nevada communities through his career and 10 years of retirement.

We have all benefited from Jim’s 70 short years.

The greatest joys Jim had were his daughters Kate and Anna, wife Maryon and grandchildren Arthur, Jack and Alex. His one great heartache was the loss of his son Jimmie (James Robert in 1982. Jimmie is memorialized on the log at Wildwood Avenue Park. Jim recovered to enjoy life and family and traveling to the fullest.

Jim died looking at the snow-capped Sierra from his River Room which is decorated in a fly fishing motif.

We love you and miss you Dad, Hubby, great friend and talented teacher.

Two memorials will be at later dates in the Tahoe area and the Chicago area.

In lieu of flowers, the family requests donations be made in Jim’s memory to:

• Tahoe Douglas Senior Center, P.O. Box 1771, Zephyr Cove, NV 89448

• South Lake Tahoe Cancer League, P.O. Box 17962, South Lake Tahoe, CA 96151

• Barton Home Health, 2092 Lake Tahoe Blvd., CA 96150.

Movie about Pacific Crest Trail to air in Tahoe City

The Pacific Crest Trail and Tahoe Rim Trail associations are showing the National Geographic “America’s Wild Spaces: The Pacific Crest Trail” on Feb. 25 at 8pm.

This hourlong film chronicles the peaks and valleys of the epic 2,650 mile long Pacific Crest Trail. This trail stretches from Mexico to Canada, cutting through seven national parks and 24 national forests.

Each year more than 300 backpackers attempt to complete the entirety of this grueling route, hiking through the states of California, Oregon, and Washington and experiencing elevations changes equal to that of 10 Mt. Everest.

The PCT and TRT run concurrently for approximately 50 miles along the West Shore of Lake Tahoe.

The movie will be shown at Lakeside Pizza in Tahoe City. It is free.