MontBleu to be transformed into winter wonderland

The Barton Foundation’s ninth annual Festival of Trees and Lights is Nov. 30-Dec. 3 at MontBleu in Stateline.

Proceeds from the festival will benefit mental and behavioral health services.

Trees and wreaths will be decorated by local artists, there will be a children’s crafting area, photos with Santa, Teddy Bear Hospital, a gift shop, raffle prizes, and live entertainment.

The public viewing will be Dec.1 from 9am-1:30pm, and Dec. 2 from 10am-2pm.

Events include:

- Nov. 30: Seniors ages 55 and over may view the trees at no cost from 2-4pm.
- Dec. 1: Family Night offers a viewing from 5-9pm, $25 for up to six people (children ages 2 and under are free), which includes a photo with Santa.
- Dec. 2: The Gala is a black tie soiree including a five-course meal, a signature cocktail, dancing, plus silent and live auctions.
- Dec. 3: Teddy Bear Brunch from 10am-noon; write a letter to Santa (who will be sure to write back), and make a visit to the Teddy Bear Hospital.

For more information or to purchase tickets, go **online**.

Speaker to talk about Leadership Across the Mountains

Squaw Valley Institute in partnership with Squaw Valley Alpine Meadows presents Leadership Across the Mountains with Retired Rear Admiral Scott Moore and the Karakoram Group.



Scott Moore

Moore has overseen more than 2000 Navy seal combat missions worldwide. He also served as director of the Counterterrorism Division within the White House National Security Council and deputy director for Special Operations and Counterterrorism on the Joint Staff. He is the co-founder and a senior partner of the Karakoram Group, which focuses on coaching leaders, changing cultures and solving global security problems.

The Karakoram Group is comprised of former leaders from every level of our nation’s elite special operations units. Learn how to identify ways in which local businesses and leaders can optimize their operations and develop culture and collaboration across all levels of staffing.

Moore will speak Dec. 14 at 7pm at the Olympic Valley Lodge. Cost is $10, free to SVI members. Doors open at 6pm.

Money Matters: Managing medical expenses

By Rick Gross

Major medical expenses can carry a heavy financial toll. And the fact is, all of us are susceptible to an unforeseen medical event. If you experience an accident or injury, cost may be the least of your concerns initially. Yet, unexpected medical care has the potential to impact your financial situation in a big way. Before it does, take the time to prepare your strategy for dealing with surprise medical expenses. Here are several strategies to help you get started.



Rick Gross

Plan ahead with health insurance

Under today’s health insurance plans, you may face greater risk of sizable medical costs due to rising costs of health care, increasing deductibles and coverage changes year-to-year. These increasing costs can add up to thousands of dollars in out-of-pocket expenses. Review your insurance coverage to ensure you understand what services or prescriptions are covered, and what medical bills you may be responsible for. It’s worth reviewing how these basic but important policy components may apply to you:

· Deductible – Your deductible is the amount you're expected to pay each year for medical services covered by your health insurance plan. You are responsible for all expenses until you meet your deductible.

· Out-of-pocket maximum – Once your deductible is met, additional medical expenses will be applied to your out-of-pocket maximum. When you've incurred this amount, your insurance will pay all expenses covered by your plan for the rest of the year. Most insurance providers include your deductible in your out-of-pocket maximum. For example, say a person has a $3,000 deductible, a $5,000 limit on out-of-pocket expenses and incurs $10,000 in medical bills. If he or she has a major accident, the person would only incur $5,000, with insurance covering the other $5,000.

· In-network – In general, medical expenses must be in-network, or part of your insurance company's system of providers, for the bill to be applied to your deductible or out-of-pocket maximum. If you require out-of-network services, check with your insurance provider to see how the bill will be handled.

· Co-pay and co-insurance – A co-pay is a set amount you pay each time you receive a service, such as a primary care physician visit or receiving a new prescription. Co-insurance is a set percentage of the expense you pay at the time of service. Co-pays and co-insurance may or may not apply to your deductible and out-of-pocket maximum.

Strategically use savings accounts

A key way to cope with unplanned medical costs is to have money already in the bank, prepared for such an event. Among the options to consider are:

· Health Savings Accounts (HSAs) – These are tax-advantaged savings plans associated with high deductible health insurance policies. In 2018, individuals can save up to

$3,450 ($3,400 in 2017) in an HSA while families can set aside as much as $6,900 ($6,750 in 2017). These are funds that can be used to pay out-of-pocket medical expenses this year or in future years.

· Flexible Spending Accounts (FSAs) – An FSA allows you to use pre-tax dollars to pay for certain medical expenses. Typically, you must spend these funds within the same calendar year.

· Savings accounts – If you don't participate in either type of plan or want to have a larger financial cushion, make sure you have a sufficient emergency fund. Set aside enough funds to cover your out-of-pocket maximum, or three-to-six months' worth of living expenses, whichever is greater.

Craft a bill-paying strategy

If you incur unexpected medical expenses, first work with your insurance company to understand how each bill is applied to your deductible or out-of-pocket maximum, noting co-pays and co-insurance where appropriate. Before paying each bill, make sure the amount matches the number calculated by your insurance company. In most cases, it's easier to work through any discrepancies before you pay the bill.

Next, consider using the money you have available in your HSA, FSA or savings accounts dedicated to health care expenses. If you still have a balance remaining on your medical expenses, try to fit the costs into your budget. A medical expense may require you to trim spending in other areas in order to pay for these costs, either immediately or over a period of time.

Consider a health care directive

Lastly, have a conversation with your spouse or another trusted family member about your health care wishes and consider documenting your desires in a heath care directive. Directives allow you to designate one or more people to make

health care decisions on your behalf if you're unable to make them yourself. Your health care providers and attorney can help you get one started.

If you experience a major medical event, the least of your worries should be paying for it. Take time today to develop a strategy for how to cope with unexpected medical expenses.

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

Study: Over-the-counter meds as good as opiods

By Melissa Healy, Los Angeles Times

In an opioid epidemic that currently claims an average of 91 lives per day, there have been many paths to addiction. For some, it started with a fall or a sports injury, a trip to a nearby emergency room and a prescription for a narcotic pain reliever that seemed to work well in the ER.

New research underscores how tragically risky — and unnecessary — such prescribing choices have been.

In a study of patients who showed up to an emergency department with acute pain in their shoulders, arms, hips or legs, researchers found that a cocktail of two non-addictive, over-the-counter drugs relieved pain just as well as — and maybe just a little better than — a trio of opioid pain medications widely prescribed under such circumstances.

Read the whole story

Nev. welcomes home vets from Honor Flight

By Sarah Litz, Reno Gazette-Journal

A hush fell over Terminal B.

People filled the seats around the gate and stood shoulder-to-shoulder waiting. The normally bustling Southwest terminal of the Reno-Tahoe International Airport paused Sunday morning.

The silence finally broke. Thunderous applause, whistles and people shouting “thank you” greeted local veterans returning from a trip to Washington D.C. over Veterans Day weekend. The 21st Honor Flight Nevada had 40 veterans on the flight including four veterans over the age of 90.

The flight is a chance for veterans to fly to the nation’s capital to visit their memorials free of charge, Jon Yuspa founder and CEO of Honor Flight Nevada said.

Read the whole story

Arctic Refuge subject of talk, film in Tahoe City

Alpenglow Sports’ own Brennan Lagasse will be featured Dec. 14 at 6:30pm at the eighth Tailgate Talk of the season.

Lagasse will share his first experience in the threatened Arctic National Wildlife Refuge. The night will include a showing of Patagonia's film about the Arctic Refuge, a slideshow about Brennan's adventure and activism, and short films about the Gwich'in people, the land, and the wildlife in the region.

A Night for the Refuge will bring Lagasse and several of his former students together to discuss their experience in Arctic Village in Alaska, the southernmost Native village on the border of the Arctic Refuge.

The event is free at the Tahoe City shop. Beer and pizza will be served with all proceeds benefiting the Gwich'in Steering Committee.

Chamber honors its own with Blue Ribbon Awards

Lake Tahoe South Shore Chamber of Commerce last week hosted the 10th annual Blue Ribbon Awards at Harrah's Lake Tahoe.

Winners include:

Geotourism Award: Winner: Tahoe Rim Trail Association
Honorable Mention: Edgewood Tahoe

Tourism Award: Winner: The Coachman Hotel
Honorable Mention: Tahoe Sports

Experience Award: Winner: SOS Outreach
Honorable Mention: Over the Edge Tahoe

Entrepreneur Award: Winner: Matt Levitt, Tahoe Blue Vodka

Honorable Mention: Melinda Choy, Elevate Wellness Center

Customer Service (Business) Award: Winner: Antonio Valdivia, Lake Tahoe Resort Hotel
Honorable Mention: Maureen Froyum, Barton Skilled Nursing Facility

Customer Service (Public Agency) Service: Winner: Jeffrey Pollitt, Clean Tahoe Program
Honorable Mention: Michelle Risdon, Lake Tahoe Community College

Tallac Achievement Award: Winner: The Crossing at Tahoe Valley.

New this year was the Chairman's Award, selected by current Chamber board Chair Jason Drew. One individual and one business were honored for their "above and beyond" contributions to the South Shore business and broader community. Lodging executive Jerry Bindel was honored as the individual and Riva Grill received the business recognition.

Road Beat: Highlander Hybrid, best of both worlds



The 2017 Toyota Highlander Hybrid scores high in all categories. Photos/Larry Weitzman

By Larry Weitzman

Generally speaking, when performance goes up, fuel economy goes down and vice versa. But in the case of the Toyota Highlander Hybrid, it achieves better fuel economy and a gain in performance. And that comes with a 400-pound weight penalty from the hybrid system and battery.

Highlander is based on the Camry platform, albeit with some heavier duty components. In Hybrid form dimensions are 193 x 76 x 70 inches high with the shark fin antenna. Proportions are eye pleasing with a sleek window line hiding its two-box design. It’s a great looking ride and the horizontal grille treatment is massive and powerful as well as a welcome change from the current Toyota theme.

Power comes from three sources, the primary being Toyota’s 3.5L DOHC, 24 valve V-6 designed to run an Atkinson, higher

efficiency cycle, which uses higher compression and late closing intake valves. The other two sources are two electric motors, one (rated at 167 hp driving the front wheels and a 68 hp motor driving the rear wheels. Both power outputs are limited by the Nickel Metal Hydride battery output of 60 hp. No hp or torque rating is given for the 3.5L V-6, but because it is an Atkinson Cycle it is probably around 250 hp and when you combine that with a maximum battery output of 60 hp, total motive force becomes about 310 hp.

Transmitting the power to the front wheels is a CVT and rear wheel (axle) power comes solely from the rear electric motor. There is no drive shaft from the gas engine to the rear wheels.

Performance is outstanding with 0-60 mph coming up in 6.38 seconds, a bit quicker than the conventional Highlander tested two years ago (6.69 seconds). Passing performance is also improved with 50-70 mph level and uphill simulated passes taking just 3.45 and 4.79 seconds respectively compared to my prior test numbers of 3.65 and 5.28 seconds respectively. This hybrid is extremely responsive but because there is no mechanical rear wheel drive connection torque steer is apparent under strong and full throttle applications.



Specifications
Price $42,270
3.5L DOHC 24 valve V-6 est 250 hp @ 6,000 rpm

est 245 lb-ft of torque @ 4,500 rpm

Electric power

Nickel Metal Hydride Battery

Max output 60 hp (45 kW)

Transmission

CVT automatic

Configuration

Transverse mounted front engine/FWDAWD

Dimensions

Wheelbase 109.8 inches

Length 192.5 inches

Width 75.8 inches

Height 68.1 inches (add two inches for the shark fin antenna)

Ground clearance 8.0 inches

Track (f/r) 64.4/64.2 inches

Fuel capacity 17.2 gallons

Passenger volume (moon roof) 152.9 cubic feet

Cargo volume behind 1st row/ 2nd row/ 3rd row 83.2/42.3/13.8 cubic feet

Weight 4,910

Max Tow 3,500 pounds

Steering lock to lock 2.74 turns

Turning circle 38.7 feet

Co-efficient of drag 0.33

Performance

0-60 mph 6.38 seconds

50-70 mph 3.45 seconds

50-70 mph uphill 4.79 seconds

Top Speed Well into triple

digits
Fuel economy EPA rated 29/27/28 mpg city/highway/ combined. Expect 30 mpg on the highway at legal speeds 25-26 mpg overall in suburban driving.

Fuel economy is improved by 10-15 percent. EPA rates the Hybrid at 29/27/28 mpg city/highway/combined. Overall the Hybrid averaged about 25 mpg and as low as 23 mpg when driven extremely aggressively without the benefit of any freeway steady state driving, but mostly suburban stop and go. But on my trip over the Sierra to South Lake Tahoe and back, the Hybrid averaged a solid 26.8 mpg in fairly aggressive driving. All these numbers are slightly below the EPA test cycle numbers except for one and that is highway mileage where the Hybrid averaged 30 mpg at a constant 70 mph on a level highway in a two-way run. Compared to my conventional test of two years ago, the overall improvement is about 10 percent. The fuel tank loses 2 gallons of capacity down to a still acceptable 17.2 gallons.

Highlander has all the ingredients of good handling and it does. Quick steering (2.74 turns lock to lock), MacPherson struts up front and double wishbones in the rear, 18 x 7.5-inch alloys shod with wide 245/60 series rubber, it’s all there and in normal driving it handles well and nimbly. But push it hard and it needs your attention and guidance to go to that higher level of handling. It has the cornering power, it just doesn’t come as naturally. Most drivers will never get to that point, anyway. In around town and over the road driving, 99.8 percent will absolutely love this Highlander. If you want an absolute track/fun car see the Toyota 86. You will understand what I am getting at.

Ride and quiet are superb, especially when operating EV. This

is a think in a whisper vehicle. That trick suspension does its job on rough roads. Terrific. Smooth roads even better. A magic carpet. No tach so no engine speed at 70 mph, but you can bet it’s well below 2,000 rpm.

There is no compromise with Toyota Safety Sense. It has lane departure warning with steering assist and just about every other safety devise. Headlights were terrific with automatic high beam control and the brakes were huge and powerful.

Seating for eight was standard with leather in the first two rows along with heat up front. Very nice. Instrumentation was hybrid complete, but no tach. Trip computer operation was easy and the center stack was touch screen with standard nav. This is an almost luxury SUV (crossover), but if you are going to constantly use it to haul rear seat (third row) passengers, take a pass. Its massive interior makes this a dangerous vehicle for Home Depot/Lowe’s lovers as it has over 83 cubes behind the front row seating and over 42 cubes just behind the second row. There are still 14 cubes behind the third row.

Pricing for this Hybrid with everything mentioned is $41,330 plus $940 for the train from Princeton, Ind. My tester did come with a factory rear seat DVD set up, good for when hauling kids long distance, that added $1,810. If you don’t haul kids long distance on a regular basis, take a pass. And it’s a Toyota. Pretty amazing a 4,900-pound SUV that gets better than 25 mpg (30 mpg on the highway) and accelerates from 0-60 mph in almost six seconds flat. Need I say more?

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.

Tahoe Tails – Adoptable Pets in South Lake Tahoe



Buster

Buster is a 5-year-old pit bull mix. He is house trained and walks nicely on the leash even though he weighs about 90 pounds and is very strong. He likes other dogs and is very affectionate with people. With those beautiful blue eyes, it's possible he has some Husky in him.

Buster is neutered, microchipped, tested for heart worm, and vaccinated. He 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 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

When your greatest romance is a friendship

By Victor Lodato, New York Times

“Is this your grandson?” people sometimes ask Austin when she’s out with me.

I love watching her vanity prick up, the way she serenely tilts her small white head and refurbishes her Southern accent to correct them. “No, honey. He’s my friend.”

At this point, folks usually smile tightly and turn away, perhaps worried there is more than friendship going on between the old lady and the younger man seated at the bar or strolling through the supermarket, giggling like teenagers.

Why we’re giggling, I couldn’t tell you. Often our mirth seems fueled by some deep-celled delight at being together. Friendship, like its flashier cousin, love, can be wildly chemical and, like love, can happen in an instant.

Read the whole story