

# LTCC art exhibit all about the students

Lake Tahoe Community College's annual Student Art Exhibition opening reception is May 21 from 2-5pm in the Commons.

An awards ceremony honoring the winners starts at 3:30pm.

There will be approximately 400 works of student art on display, ranging from digital art to printmaking to sculpture. All of the artwork displayed represents student production over the past year.

The work submitted for this exhibition will be juried for special honors in 17 categories. This year's guest juror is professional photographer Frances Melhop.

Anyone who attends the opening reception is also welcome to cast a ballot for the People's Choice Award.

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## WordWave 1-act play submissions being sought

Entries are open for the third annual Lake Tahoe WordWave One-Act Play Competition.

Three winners will each receive a \$500 cash prize and a two-night stay to see their work directed and produced as a staged reading at the historic Valhalla Boathouse Theatre at the Tallac Historic Site on the South Shore on Oct. 21.

The deadline to enter is June 9. Plays may be submitted

**online.** Writers may enter multiple works.

Winners of the competition will also receive a welcome dinner and the opportunity for a pre- or post-show discussion with the audience. Tickets to the Oct. 21 event are available **online.**

Submission requirements:

- Submit one-acts of no longer than 60 minutes by June 6 at midnight
- There is a \$20 submission fee for each entry paid via PayPal
- 100-200 word synopsis
- Cast list that indicates the number of female roles, the number of male roles and the number of roles that can be performed by either gender.
- Set design(s). Feel free to provide diagrams and/or pictures.
- Estimated running time
- Plays must be written within the last five years.

For more information, email [tahoewordwave@gmail.com](mailto:tahoewordwave@gmail.com) or call 530.545.1373.

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## 5 tips to beat blackjack from a gambler's mathematician

By Thomas Moore, Las Vegas Sun

Michael Shackleford is a gambling aficionado and a mathematician. As the owner of the The Wizard of Odds website, the former actuary and adjunct professor of casino math at the UNLV has spent countless hours calculating the odds and figuring out strategies for most of the games in casinos.

Shackleford says the biggest misconception people have about blackjack occurs when every player at a table loses. More often than not, they'll blame the player on third base – the last person to make a decision at the table – for their loss.

“The fact of it is, no matter how the last player to act plays their hand, it is just as likely to help as to hurt the table,” Shackleford said. “People have a selective memory and only remember the things that fit the paradigm that they believe in. If the dealer pulls a 21, they like to point at someone to blame for it and I think that’s the psychology of why this myth exists.”

**Read the whole story**

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## **Truckee festival to blend art, music**

The 6th annual Kindred Art and Folk Institute Inspired Adventure Spring Festival celebrates art, nature and music while raising money for at risk-youth scholarships, public art and art education programs.

This year’s festival is May 20 at the Truckee Community Art Center. It will feature live music, fire dancing, an interactive urban art wall, artisan market, bounce house, snow tube costume contest and more.

Suggested donations are \$10 per person/\$15 per family. The event is from 11am-6pm.

New this year will be a large collaborate art project – the building of a double-sided urban art wall, 8-feet wide and 6-

feet tall, allowing festival attendees to express themselves with a brush, roller and spray paints along with large Sharpie pens.

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# Money Matters: Benefits of tax diversification

**By Rick Gross**

Taxes are an often-overlooked aspect of retirement planning. While many Americans are saving diligently and focused on accumulating the biggest nest egg possible, many investors may not be fully considering the impact that taxes will have on their monthly income in retirement. This is an important dynamic to understand and will prevent any unnecessary surprises when you enter your hard-earned retirement.

## **Know your retirement plans**



Rick Gross

IRAs, 401(k)s, or other workplace plans are great ways to save and invest for retirement. Your contributions are generally made with pre-tax dollars, and you don't pay taxes until you withdraw money. If you have access to a workplace retirement plan or an IRA, take the time to evaluate how your savings may

be taxed in retirement. It's important to factor this into your retirement income planning.

One way to potentially minimize the impact of taxes in retirement is to accumulate savings in an account that gives you access to tax-free withdrawals. To achieve this, many people choose a Roth IRA. Strategic planning and dedicated saving in a Roth IRA during your pre-retirement years may give you more options to manage your retirement income stream in a tax-efficient manner.

In general, a Roth IRA may make sense for investors who anticipate being in a higher income tax bracket later in life (examples include marriage, progressing in your career or annual raises), or who prioritize having tax-free retirement assets. Direct contributions to Roth IRAs are only available to those who meet specified income limits (check with your financial advisor or tax professional for details). You invest after-tax dollars into a Roth IRA, but if certain requirements are met, all withdrawals can qualify for tax-free treatment. This is a unique advantage that few other vehicles offer. Your employer's plan may also offer a Roth option, which is a way to save even more money that benefits from this distinctive tax treatment.

You can also convert dollars from a traditional IRA or workplace plan into a Roth IRA. This allows you to put a larger sum into the tax-free category for retirement. A Roth conversion can also create a sizable tax liability in the year the conversion is made, so you need to determine if this strategy is suitable for you. If you want to use this strategy, you'll need to have enough money available outside of the IRA to pay the taxes incurred. Always consult with your tax professional before moving forward with this strategy.

### **Tax-smart retirement spending**

Generally, it's a best practice to allow money with more

favorable tax treatment to stay invested for as long as possible to extend those tax benefits. The advantage of owning a tax-diversified mix of assets once you reach retirement is that it helps you manage your tax burden on a year-to-year basis, per your personal circumstances. In any given year, your strategy may include:

- Withdrawals from a workplace retirement plan or IRA funded with pre-tax contributions that are fully taxable
- Distributions from a traditional IRA where a portion is taxable
- The sale of taxable investments where tax may or may not be due
- Withdrawals from a Roth IRA that are not subject to tax and don't add to your taxable income

Managing income levels effectively in a particular year can help limit the amount of taxes due in that year. Depending on your income level, a portion of Social Security benefits may be subject to federal income tax.

Tax decisions should be one consideration in your retirement income strategy. Putting yourself in position to have options as you draw income requires planning in advance. Investing with tax diversification in mind may help you access income with different types of tax treatments in retirement. As you craft your strategy, be sure to discuss the potential tax treatment of your investments with your tax advisor.

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

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# Movie review: 'Guardians Vol. 2' out of this world

By Howie Nave

I'll say it from the start: not quite as good as the first one but still a galactic roller coaster. And c'mon, it's tough to follow the unexpected hit from something so out there as the first one did.

Like the first sci-fi, pop culture fantasy, "Guardians of the Galaxy Vol. 2" follows a similar formula of the first, but amps things up with its mix of pop-rock hits of the 1970s and over-the-galaxy use of CGI special effects.



This sequel boasts an impressive cast of newcomers (along with the original cast) with some pretty impressive folks making cameos in this outing. Marvel Comics (with a little help from the Disney folks) seems to have it down going from comic book to the big screen pretty easily without sacrificing the core of the characters one has grown used to seeing in print format. But it's the lunacy of the dialogue and attitude that floats this space odyssey.

Back to bring justice to the universe are Chris Pratt as the heart-of-gold, wisecracking Peter Quill/Star-Lord, his love interest in the way of green heroin, Gamora (played by Zoe Saldana), Dave Bautista as the nonstop laughing and somewhat dim-witted Drax, the best role model for raccoons everywhere, Rocket (voiced by Bradley Cooper) and the latest, youngest (and smallest) regular cast member, Baby Groot (voiced by Vin Diesel).

The villains are top notch and run the gamut of alien personalities from the golden-skinned, High Priestess warrior princess Ayesha (Elizabeth Debicki), who leads an army of followers who suck at video games pursuing the "Guardians of the Galaxy" because Rocket stole some batteries (that keep these golden-skinned aliens active) after they were hired to protect them to the blue-skinned Yondu (played brilliantly by Michael Rooker) a pirate of sorts with a red mohawk looking device on his head and sporting British teeth. Closer to family we have Gamora's sister, Nebula (Karen Gillan) who takes the definition of dysfunctional to a whole different level wanting to kill her sister. Speaking of dysfunctional family members (and kicking off the movie) is Kurt Russell as Quinn's long lost father with a few god-complex issues living on (or more like he is) Ego the Living Planet. Yeah, it's a trip and even though he's no Darth Vader there are more than enough serious attachment issues that makes Peter wanting to ask more questions than receive answers.

I've often said that I love my family the farther away they live, but some of the family members here? Not even another galaxy is far enough for our principle characters here.

I saw "Guardians 2" in 3D and whoa! If you get an opportunity, you must try the 3D version because you feel as if you're adrift in space and some of the scenes will have you grabbing your seat to make sure you don't drift too far away from whatever spaceship you might be in. I actually felt my head get that same sensation drinking an ice cold margarita too fast in a hot temperature environment with the effects of 3D. What a rush! Co-writer-director James Gunn it seems was given a lot of creative leeway with this sci-fi, pop-culture of a flick that includes references to actor (and he's big in Germany) David Hasselhoff, "Cheers" and "Mary Poppins."

The beginning kicks butt after the introduction of a young Kurt Russell (the effects are amazing how they can shed years off a familiar face) in 1980 then fast forward 34 years later

with Quinn announcing “Showtime A-holes!” There’s a bit of a lag in the 2nd act but more than makes up for it in the final act. “Guardians of the Galaxy Vol. 2” is rated PG-13 and clocks in at 2 hours, 15 minutes.

*Howie Nave is host/emcee/manager of The Improv at Harveys. You can hear him Monday-Friday 6 to 10am on KRLT FM-93.9. He has been reviewing movies for years. They may be heard on four other stations each week where he does “A Jew Doing a Movie Review,” and he occasionally writes reviews for Lake Tahoe News.*

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# Mobile devices gain popularity over PCs for casino gaming

**By Todd Prince, Las Vegas Review-Journal**

International Game Technology may have sold its online gaming business Double Down Interactive at just the right time.

Social casino players are shying away from apps like Double Down that offer a wide range of games in favor of single-genre apps, according to a report this week by SuperData Research, a provider of market data for the digital games industry.

The Las Vegas-based slot manufacturer sold Double Down – which gives gamers the opportunity to play slots, video poker, blackjack, roulette, bingo and poker – for \$825 million last month to a South Korea-based company. Double Down’s revenue declined in 2016.

**[Read the whole story](#)**

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# Harveys books outdoor venue for Labor Day weekend

Labor Day weekend is going to be rocking at Harveys with two popular and very different acts – Linkin Park and Eric Church.

Linkin Park will play Sept. 1, with Church performing Sept. 2-3.

Linkin Park formed in 2006 in Southern California. Each album has been an evolution, with the latest – “One More Light” – to be released May 19. It is described as being more human and more avant-garde.

Opening that night will be Machine Gun Kelly. He is set to release his third studio album on May 12.

Church, to date, is the only country act in the lineup for the Summer Concert Series. Nashville thought the artists oversaturated the market a bit last year to the point audiences were not robust. So, the pendulum is swinging in the other direction – fewer country artists will be on the road this summer.

Church’s “Mr. Misunderstood” won album of the year last year at the Country Music Awards.

Other concerts at the Stateline venue include: Paul Simon (June 25), Rebelution (June 30), Sammy Hagar (July 2), Train (July 9), Lenny Kravitz (July 14), Third Eye Blind (July 16), Jack Johnson (July 28-29), Slightly Stoopid (Aug. 4), and The Who (Aug. 16).

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# **ACT bowling event to help South Shore dogs-cats**

The Animal Coalition of Tahoe fundraiser at Tahoe Bowl in South Lake Tahoe on May 10 will raise money for the nonprofit's spay-neuter program.

Team bowling, dinner and drinks will be from 6-9pm. A portion of the proceeds will benefit ACT's spay-neuter program and the El Dorado County Animal Shelter. Teams consist of four to eight players. The fee of \$20 includes three hours of bowling, shoe rental, and one raffle ticket. Additional raffle tickets are just \$1 each. Teams must sign up by May 9 by calling 530.400.4766 or email [info@tahoeanimals.org](mailto:info@tahoeanimals.org) for more details.

Animal Coalition of Tahoe is an all-volunteer nonprofit organization that raises funds to help local residents spay and neuter their dogs and cats in an effort to reduce the population of unwanted pets. Plus the group donates 10 percent of all funds raised to the animal shelter in Meyers.

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## **Tahoe Tails – Adoptable Pets in South Lake Tahoe**



Karma

Karma is a beautiful and affectionate 2-year-old cattle dog mix. She is about 40 pounds and would prefer to be an only pet.

Karma loves to go for walks and have her tummy scratched. Karma is one of eight dogs available at the shelter right now. They range from a small Yorkie mix to a beautiful German shepherd dog, and include a sweet pit bull, a Skye terrier mix, and a husky. Quite the variety!

Karma is spayed, microchipped, tested for heart worm, 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 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** or call the animal shelter; vouchers are available there also. Bring \$25 and a copy of a photo ID and a local utility bill.

– Karen Kuentz