

Nevada caves illuminate past climate

By Daniel Rothberg, Las Vegas Sun

On a trip to Great Basin National Park, UNLV geoscience Professor Matt Lachniet says that rainfall many millennia ago formed lakes in the desolate basins lining this strip of rural highway. Between the towns of Pioche and Panaca, we stop at Cathedral Gorge, where a multimillion-year dance of erosion and tectonics forged a slender canyon fringed with clay-colored spires.

Closer to Great Basin, Lachniet's grad student cuts left off an access road, down a 20-foot slope to an unspectacular oval-shaped depression in the land. This thirsty patch of earth was a lake 12,000 years ago, its ridges still marked by the force of ancient waves.

"This is like a van Gogh painting to me," Lachniet says.

Water's past forms the foundation of his research, including his climate studies inside Nevada caves. On a hot September day at his UNLV lab, he'd explained why, pointing to a table holding dozens of bisected stalagmites, the spikes that ascend against gravity from a cave's floor. The delicate lines in the stone resemble tree rings. Cut a stalagmite in half, Lachniet said, and you find layers dating thousands of years, the echo of minerals left behind by water.

Read the whole story

NHP on track to equip officers with body cams

By Sean Whaley, Las Vegas Review-Journal

CARSON CITY – Nevada Highway Patrol troopers soon will have another set of eyes on their interactions with the public.

Nevada's 465 uniformed patrol officers who deal directly with the public are on track to begin wearing body cameras by a January deadline, joining Las Vegas police in the full use of the devices.

Requests for proposals by companies to provide the cameras to the NHP were submitted late last month, and the Nevada Board of Examiners is expected to award a contract for the devices, associated recording equipment and training in early December.

The cameras are required as a result of the passage of Senate Bill 111 during the 2015 legislative session.

Read the whole story

Deaths from hospital superbugs going unreported

By Melody Petersen, Los Angeles Times

Many thousands of Californians are dying every year from infections they caught while in hospitals. But you'd never know that from their death certificates.

Sharley McMullen of Manhattan Beach came down with a fever

just hours after being wheeled out of a Torrance Memorial Medical Center operating room on May 4, 2014. A missionary's daughter who worked as a secretary at Cape Canaveral, Fla., at the height of the space race, McMullen, 72, was there for treatment of a bleeding stomach ulcer. Soon, though, she was fighting for her life.

On her medical chart, a doctor scribbled "CRKP," an ominous abbreviation for one of the world's most lethal superbugs, underlining it three times.

Doctors tried antibiotic after antibiotic. But after five weeks in the hospital, mostly in intensive care and on morphine because of the pain, McMullen died.

Her death certificate does not mention the hospital-acquired infection or CRKP, however. Instead, her doctor wrote that McMullen had died from respiratory failure and septic shock caused by her ulcer.

An epidemic of hospital-acquired infections is going unreported, scientists have found.

Read the whole story

No charges filed against former Truckee hospital chief

By David Bunker, Moonshine Ink

The Nevada County District Attorney's Office has closed its two-year investigation into former Tahoe Forest Hospital CEO Bob Schapper. District Attorney Cliff Newell said his office will file no charges in the case and will pursue no further

action regarding the investigation.

Newell launched his investigation following the July 2014 publication of a *Moonshine Ink* article titled New Revelationsthat investigated the ties between Bob Schapper's leadership of the public hospital and his wife's decade-long employment and contractual relationship with the organization.

The article and Newell's investigation focused on whether Schapper violated a California conflict of interest law related to public contracts. The law, California Code 1090, makes it illegal for public officials to influence a contract that he or she has a financial interest in.

Read the whole story

Firefighters busy with 3 wildland fires in 2 days

Three wildland fires have burned on the South Shore in a 24-hour period.

Late this afternoon the U.S. Forest Service was busy with a quarter-acre fire in Rabe Meadow in Stateline. The cause is under investigation. Tahoe Douglas crews were first on the scene to suppress the fire.

The other blaze on Oct. 9 was contained to 10 feet x 10 feet. An abandoned camp fire on private land near Genoa Peak started that fire.

On Oct. 8 crews worked a fire that afternoon in Van Sickle Bi-state Park. It was a quarter-acre in size. The cause is under investigation.

Investigators are still pursuing an arsonist in the area who they believe has set a slew of fires on state and federal lands in the South Shore since late summer.

– *Lake Tahoe News staff report*

Continued privatization of water on the West Shore

By Kara Fox, Moonshine Ink

By 2025, all water systems in California must be metered. This requirement proved too much for Mid-Sierra Utilities, which owns and operates Tahoe Cedars and Madden Creek water companies in Homewood and Tahoma.

“I didn’t want to put in the meters, so I sold it,” said Robbie Marr, president of Mid-Sierra Utilities.

But instead of selling to the Tahoe City Public Utility District, which put in offers for the small water companies in 2013 and again earlier this year, Marr and his siblings decided to sell to San Dimas-based Golden State Water Company, which has 39 water systems across California. Marr said the sale has not been finalized and an application still needs to be submitted to the California Public Utilities Commission, which regulates private water and sewer companies. Marr believes selling to Golden State is the best choice for his family, and for customers.

Although Golden State boasts 1 million customers and 500 employees throughout California, the TCPUD believes the right

choice to be for it to take over Mid-Sierra Utilities water systems and is not backing down despite the impending sale. The public utility district has acquired 17 private water systems since it was founded in 1938. There are currently 10 private water companies along the West Shore.

Read the whole story

Nevada pot ballot measure too close to call

By Colton Lochhead, Las Vegas Review-Journal

Nevadans are split when it comes to legalizing recreational marijuana use, according to a poll of 800 likely voters commissioned by the *Las Vegas Review-Journal*.

Forty-seven percent said they would vote “yes” on Question 2 on the Nov. 8 ballot, 46 percent opposed the measure, and 7 percent remained undecided, according to the poll.

The proposed measure would let Nevada join the likes of Colorado, Washington, Oregon and Alaska in allowing the retail sale of marijuana to adults 21 years and older. It would also decriminalize the possession of less than 1 ounce of the drug.

Read the whole story

Vacancies in home-sharing insurance policies can create a living hell

By Max A. Cherney, *Reveal*

Walter Baronowski didn't think there was anything peculiar about a couple of guys renting his mother's Florida house. He was relatively new to vacation rentals and managing the investment property, listing it on sites such as Airbnb and Expedia Inc.-owned HomeAway. Last-minute rentals weren't a frequent occurrence, but it was, after all, Thanksgiving week, and Baronowski figured the two guys wanted to get away.

The men sounded normal over the phone and a brief back-and-forth through HomeAway's messaging service. Plus, they were paying about \$4,000 to book the place for the weekend, and the cash had arrived in his mother's account. Nothing appeared awry with the rental until Baronowski's cleaning guy arrived to find the place had been burglarized.

Baronowski's erstwhile guests had broken into locked closets and storage areas and purloined what he later determined was more than \$6,000 worth of property. A handgun, dumbbells, even his mother's luggage were among the missing items, as well as one of Baronowski's backup credit cards and several checks stolen from the middle of a checkbook.

"When I spoke with the people, they sounded normal, they checked into the property, and there were no red flags until they checked out," Baronowski told *Reveal* from the Center for Investigative Reporting. "I didn't learn until later that they paid on two separate credit cards with two separate names."

Horror stories such as Baronowski's – including trashed units and even deaths – have been percolating in the American

consciousness as Silicon Valley's so-called sharing economy companies have turned inefficiencies into fortunes.

Although burglary by guests is decidedly rare, Baronowski's experience serves to highlight how consumer habits have yet to catch up with the underlying complexity of the sharing economy. And it serves as yet another reminder that it's worth reading the fine print of Silicon Valley's promise to change the world with websites, clicks and apps.

Neither Baronowski's homeowners insurance nor HomeAway would cover the theft.

Unlike tech giants' preference to "move fast and break things" – to quote an old Facebook company motto – the insurance industry is lumbering toward new policies that help home sharers. As a result, what's available is a motley bevy of policies that often contain vast differences in terms of what is and is not covered, according to the trade group Insurance Information Institute and representatives from four insurance companies.

"Many people kind of know they should talk with their insurer but don't want to because they're afraid it will cost them more," Insurance Information Institute spokeswoman Janet Ruiz said in a phone interview. "That's the wrong approach. You should talk to your agent so you know what to expect if something happens."

Many homeowners and renters insurance policies, however, don't cover frequent short-term rentals, which for the insurance industry would be classified as a business and thus require commercial insurance.

In a prepared statement, MetLife spokesman David Hammarstrom said the company is "working on creating specific policy language that will address home sharing, which did not exist at the time our current policies were created," but he did not provide a time frame for when that would be implemented.

Currently, MetLife's homeowners policies do not, in general, cover home sharing, he wrote.

But Ruiz said some homeowners wouldn't require additional coverage if a property is rented for just a few days every year. And so long as a unit isn't listed beyond that threshold, the policy may cover burglary and damages, among other things – but coverage for lost rental income is less likely.

“Generally speaking, liability and property insurance coverage is provided (subject to all policy provisions) if you do a one-time short term rental of your home while you are not residing in the house at the time of the rental,” State Farm spokesman Sevag Sarkissian wrote in a prepared statement, adding that renting a room while still occupying the rest of the home likely would be covered by the homeowners policy.

To bridge the gap in insurance, other companies are experimenting with new kinds of coverage that are much cheaper than a commercial policy. In August, Allstate launched a pilot program in six states – Arizona, Colorado, Illinois, Michigan, Tennessee and Utah – that for \$50 per year adds additional protection for home sharers, and Allstate spokesman Justin Herndon said the company plans to add another half-dozen or so states in early 2017. The pilot policy would have protected Baronowski from the burglary.

For its part, HomeAway offers insurance through CBIZ, a third-party, publicly traded financial firm, that would cover renter burglary, among other things. Because his mortgage has a homeowners insurance policy, Baronowski said he didn't think he needed it.

Airbnb offers guarantees – but not theft insurance – that aim to protect hosts from the existing holes in insurance coverage. But those too have fine print that excludes certain items and is not a contractual obligation. The Insurance

Information Institute and insurance companies such as Allstate believe it's important to add a home-sharing policy, just in case.

"Airbnb has limits on what they'll cover, and you need to know what Airbnb will really cover and when," Ruiz said. "And you need to know what your insurance will cover and when."

For academics, the issue of fine print is decidedly straightforward. A recent paper titled "The Biggest Lie on the Internet: Ignoring the Privacy Policies and Terms of Service Policies of Social Networking Services," by Jonathan Obar of York University and Anne Oeldorf-Hirsch of the University of Connecticut, used empirical evidence to demonstrate what has become the conventional wisdom.

"There's a culture of not reading these policies. In some cases, companies are assuming that people are going to skip policies. And for their part, people don't think anything is going to happen to them if they do."— Assistant Professor Jonathan Obar, York University

Focusing on the privacy policy, the authors presented a fake social network with some jarring policies for users – giving up their first-born child and handing data to the National Security Agency directly, for example – and observed what happened when students signed up.

The results do not bode well for our future.

Of the students asked to sign up for the new social media site, 74 percent skipped the privacy policy altogether. Those who did read the fine print spent 73 seconds on the privacy policy and 51 seconds on the terms of service – which, respectively, should have taken 30 and 16 minutes, on average, to read.

"There's a culture of not reading these policies," Obar said in a phone interview. "In some cases, companies are assuming that people are going to skip policies. And for their part,

people don't think anything is going to happen to them if they do."

Aleecia M. McDonald, a nonresident fellow at Stanford University's Center for Internet and Society, suggests fine print is "stuffed in our faces so often" that people have become desensitized to its importance. We see it as another interruption. In a 2008 paper, McDonald and Lorrie Faith Cranor, a professor at Carnegie Mellon University, estimated that reading only the privacy policy (not including terms and conditions) of major sites people visited over a year would take an average of about 200 hours.

But even taking the time to read the documents entails several more hurdles.

"To understand these documents, you have to be a geek, a wonk and a nerd," she said, referring to the amount of legal and technical jargon. To further complicate the documents, many of the companies hedge claims by using what McDonald called "weasel words," which are effective at encouraging people not to take action.

Although McDonald agrees it's ridiculous to expect Americans to read every privacy policy, reading the terms of a couple of websites used for a vacation rental site, or paying an attorney to do so and explain it, is not outrageous.

"While we've been trained out of reading these terms of service – it's like yes, yes, yes, get out of my face – this is a time people really need to pause and think about what could go wrong," McDonald said.

For his part, Baronowski readily admits that he assumed HomeAway would do more than it agrees to and that he didn't read its policies closely. He also made the assumption that HomeAway would offer the same level of protection for its hosts as its rival, privately held Airbnb, which, according to spokesman Nick Shapiro, would have reimbursed Baronowski for

the stolen property and the loss of rental revenue. Baronowski said he knew Airbnb offered some form of protection in addition to the security deposit, but not the details.

HomeAway places the burden of payments on the person renting out his or her property. In an emailed statement, HomeAway Chief Services Officer Jeff Mosler told *Reveal* that it suggests that the host talk on the phone with the guest, verify the person's identity via internet searches and get a copy of his or her identification, among other things.

"As part of the client services agreement to sign up for HomeAway Payments," Mosler wrote, "owners and property managers appoint Yapstone as a limited partner to provide online payment services. In this relationship, owners and property managers still maintain liability for chargebacks."

Contract aside, Baronowski doesn't think the company handled his situation appropriately. In addition to the stolen property, Baronowski also was out rental income of about \$3,000 and a security deposit of \$1,000. That's because HomeAway doesn't collect the cash itself, but rather works with a third party, YapStone, to process payments – and YapStone figured out, too late, that the credit cards used by the burglars were stolen. Although HomeAway markets the payments service as HomeAway Payments, the company wouldn't handle Baronowski's service inquiry, referring him to YapStone.

YapStone did not return a request for comment.

Both HomeAway and YapStone invest in fraud detection and prevention technology and operations, but risks still exist, which is why HomeAway recommends the additional security measures, according to Mosler.

In Baronowski's email exchanges with YapStone customer service, reviewed by *Reveal*, the company refused to compromise. It was Baronowski's responsibility to ensure that

the renters weren't fraudsters, YapStone reps told him – and to investigate the potentially mishandled transaction, they would charge him an additional \$25 fee for each one.

"If I'm paying for transaction processing, I expect to get something for the service. Isn't fraud protection a part of that service?" Baronowski said. Although YapStone eventually waived the fee, Baronowski never got the rental income.

"They were just so rude about it," he said. "They didn't help with anything. They didn't even offer an apology. For a multibillion-dollar company (parent company Expedia), it would have been nothing."

Speaking with *Reveal*, HomeAway spokesman Jordan Hoefar reiterated that the company's terms spell out that it does not bear the responsibility to reimburse hosts for losses and encouraged Baronowski to work with local law enforcement to recover his property. Baronowski filed a police report, but Fort Lauderdale police did not return *Reveal*'s requests for comment about progress on the case.

Additionally, because HomeAway doesn't process the payments directly or see the revenue flow through its own accounts, it has no mechanism to reimburse Baronowski for the lost sales, according to spokesman Hoefar.

Airbnb, HomeAway and other vacation rental firms insist that incidents such as burglary or a home being trashed are rare. "Of the millions and millions of travelers, we're talking about percentages of percentages," Hoefar said. Airbnb echoed the sentiment, citing millions of successful bookings and relatively few issues.

The anecdotal evidence, what little is public, appears to bear out what the vacation rental firms insist: *Reveal* did not find an issue like Baronowski's that was logged with the Better Business Bureau for HomeAway. That's not to say that vacation rental firms didn't have their share of complaints.

For example, hundreds of similar issues have been filed with the Federal Trade Commission, according to documents obtained by *Reveal* through the Freedom of Information Act, and the Better Business Bureau received hundreds of complaints for both Airbnb and HomeAway. And in Airbnb's case, there is a website dedicated to horror stories from both hosts and guests.

As of publication, Baronowski says that, conservatively, he's spent about 200 hours dealing with the aftermath of the burglary, following up with police and dealing with customer service at HomeAway and YapStone, as well as financial institutions. He's frustrated by the situation but, aside from costly and lengthy litigation – which, because of the terms, he very well might lose – he has little recourse.

"Baronowski is trapped in a time where we're still figuring out the edges," McDonald said.

Judge rules partially in favor of Nev. tribes

By Seth A. Richardson, Las Vegas Sun

A federal judge on Friday found partially in favor of two Native American tribes in their lawsuit against the Secretary of State's Office and two Nevada counties in a voter disenfranchisement case.

Federal Judge Miranda Du released her ruling late Oct. 7 which found in favor of the Pyramid Lake and Walker River Paiute tribes' request for early in-person polling in Nixon and Schurz and Election Day in-person polling at Nixon. She denied

the request for satellite voter registration sites in both places.

“In this case, while injunctive relief would impose costs upon defendants, there is no indication it would interfere with the state’s ability to move forward with the November election as scheduled,” Du said in the ruling. “The public interest is served by the enforcement of the (Voting Rights Act of 1965) and the inclusion of protected classes in the political process.”

Read the whole story

Echo Summit environmental docs released

Caltrans is seeking comments on the environmental document for the Echo Summit project.

The transportation department wants to replace the viaduct on Highway 50 with a single span bridge.

The project includes upgrading the existing guardrail to current standards, constructing concrete transition barriers from the new bridge rail to the upgraded guardrail, grinding the asphalt concrete at the bridge approaches and placing a smooth transition.

Comments are being taking on the draft initial study and proposed mitigated negative declaration until Nov. 3; email napassakorn.pongsmas@dot.ca.gov. The documents are **online**.