### Photographic history coming to Incline

Peter Goin, foundation professor of art at the UNR, will give a talk June 14 titled Time Travel: Revisiting Lake Tahoe.

It will be at UC Davis TERC on the campus of Sierra Nevada College in Incline Village.

Time Travel is a visual presentation of historical photographs of Lake Tahoe from the 19th century through the mid-20th century, with the photographer's comparative view of the same location. Travel through time, blending history from the black and white past to the colorful present.

This 25-year project by Goin is nearly complete with many historical images never before exhibited or published that were compiled with the support of a team of research assistants from UNR.

**Registration** for this event is required. The program will begin at 6pm, with refreshments and no-host bar from 5:30-6pm. Cost is \$5.

# Mining history coming to S. Tahoe library

Author Gage McKinney will be in South Lake Tahoe on June 19 to share the tale of the hard-rock miners from Cornwall who came to America early in the 1800s to tap the continent's rich mineral wealth.

They were crucial to the California Gold Rush and settled in the mining camps of the Sierra Nevada. Along with their mining skills, they brought their folk music and especially their Christmas carols.

McKinney will describe the origins of this music, which was composed, performed and enjoyed by mining families, and is preserved today by their descendants. This "Christmas in June" event will prepare guests to visit Grass Valley, where the Cornish carols are still sung on the streets in December.

The free event is at 6pm at the at the South Lake Tahoe Library on Rufus Allen Boulevard.

# Wellness travel becoming a big business

By Kelli Kennedy, AP

It's one thing when hotels open fitness centers, but quite another when fitness centers open hotels.

Luxe gym Equinox is opening a hotel in New York's new Hudson Yards neighborhood next year in a move that embodies the evolution of wellness travel.

Most hotels have beefed up fitness options — you can book rooms with stationary bikes and rent workout clothes — but wellness travel has become much more than just keeping fit while on the road. Increasingly it's become the point of the journey. And it's bringing in big dollars.

### Nikki Baggot - 1976-2018



Nikki Baggot

South Lake Tahoe resident Jordana Nicole Baggot died May 24, 2018, after suffering a brain aneurysm 20 days earlier. She was 42.

Nikki was born in Phoenix on Jan. 28, 1976, where she lived the first 18 years of her life. She graduated from Arcadia High School in Phoenix and then went to Northern Arizona University. She earned a degree in hotel-restaurant management.

Upon graduation, she moved to South Lake Tahoe, where she lived the remaining 20 years of her life. She worked 16 years at Harveys.

Nikki's passion was competitive horseback riding. Pony was one of her first words. She attended horse shows with her

grandparents at age 2. As a teenager she was the Zone 8 Southwest Regional Junior Hunter Champion. Nikki was also a competitive horse rider in the Reno-Tahoe community. She first found her horse home with Foxwood Farms, riding their prized Irish Warm Bloods. In 2005, Nikki purchased Coronea Ailis Ridsh. She rode her mare Devana, aka Chocolate Kiss, and a gelding Cornea Son, aka Jeff, in regional hunter and equestrian classes. Nikki remained loyal to her show riding while her horse Ali was growing up at Franktown Meadows. She won numerous showing honors and yearly end of season awards including the Let's Show Ruby Mountain Classic Team Challenge. She was an active founding member of the Shadowood Farm Saddle Club while riding the Big Easy, aka Wally. She received many high ribbons.

Her other main interests were her various Rottweiler dogs, the numerous flowers in her lovely garden, and frequent travel to Mexico.

She is survived by her mother and father, Linda and Atmore Baggot of Mesa, Ariz.; brother Arlyn Baggot of Lincoln; sister Laura Pheil of Santa Rosa; niece Claire Baggot; and nephews Thomas Baggot and Travis Pheil.

A celebration of life service will be on June 16 at 10:30am at Lake Tahoe Community Church, 2733 Lake Tahoe Blvd., South Lake Tahoe.

Flowers may be sent directly to the church at the address above.

### Photo contest to raise money for Sierra Nevada Alliance

Sierra Nevada Alliance is hosting its inaugural nature photography contest in celebration of its 25th anniversary.

The Snap the Sierra Photo Contest closes June 15.

Proceeds from the photography contest will support the Alliance's mission to protect and restore Sierra lands, water and wildlife, namely supporting an educational *News & Review* publication to distribute throughout the region.

Go **online** to enter. The winning photos will be decided by whichever receives the most votes, and there are prizes for first, second and third places. First place includes a \$500 cash prize. All winning images will be featured in the Alliance's 25th anniversary *News & Review* publication, with an estimated distribution of 70,000. Anyone can cast a vote for \$1.

# USFS looking for people to work in emergencies

The Eldorado National Forest is recruiting members of the community to form a network of people who are ready to work in a support role during wildfires and other emergencies.

These positions will be "on call" and provide intermittent employment for people with availability during summer. There are no physical fitness requirements except for the ability to work long hours under sometimes stressful conditions. There will be a two-hour introductory presentation on June 8 from 5-7pm at the Eldorado National Forest Supervisors Office, 100 Forni Road, Placerville. Descriptions of the different support jobs and sign-up forms will be provided.

After completing the free training, community members will be paid to fulfill incident support positions. Support personnel travel and work up to 14- and possibly 21-day assignments, which can be out of state.

This training is provided free of charge. To reserve a seat, email eldoradonfjobs@gmail.com.

### Money Matters: What to do with an inheritance

#### By Rick Gross

Over the next 30 years, in what is anticipated to be the largest wealth transfer in American history, an estimated \$30 trillion is expected to be passed from baby boomers to their children and grandchildren.1



Rick Gross

While the size of inheritances will vary, 53 percent of

Americans between ages 25-70 who expect to receive assets are anticipating it to be more than \$100,000, according to recent research from Ameriprise Financial.2 No matter the size of the assets, managing an inheritance can be emotional and overwhelming as the recipient deals with the loss of a loved one.

If you have received or expect to receive an inheritance, the following five-step strategy can help you decide how to manage and spend the newfound assets:

#### Don't make rash decisions

You may be tempted to buy the luxury car you've always wanted, take a dream vacation or quit your job. While any of these goals may be possible depending on the size of inheritance you receive, none of them should happen without careful planning. Give yourself time to work through the logistics of receiving the inheritance before deciding how to allocate the money.

#### Understand what you have or will receive

Inheritances can come in many forms, so it's important to understand what type of assets you will receive and their estimated value. You may inherit cash, but it is also common for a loved one to gift securities (stocks and bonds), retirement plan savings, real estate, life insurance or other types of assets. Certain assets, such as retirement accounts, may allow you to receive payments over time rather than taking control of the money all at once. Your loved one may have specified in a will or in trust documents how the money will be dispersed. In the absence of instructions, you may be able to choose how you'd like to receive the money.

#### Understand the tax implications

Tax consequences can vary dramatically depending on the type and amount of the assets you inherit. For example, if you receive stock (in a non-retirement account) that your loved one owned for a long time, you can take advantage of a step-up in cost basis. That means when you decide to sell the stock, any capital gains (and tax you owe on those gains) will generally be determined based on the value of the stock on the date the decedent passed away, not when it was originally purchased. Be sure to consult with a tax advisor to clarify any tax implications from your inheritance.

#### Update your insurance and estate plans

Insurance and estate planning needs will likely arise as a result of your added wealth. Consider meeting with a financial advisor and an attorney right away to sort out what actions you may need to take. Common steps after receiving an inheritance include updating your will to reflect any changed wishes or creating an estate plan if you don't have one; assigning beneficiaries to newly received accounts; and potentially purchasing additional insurance to cover certain inherited assets.

#### Decide how to save — or spend — the money

Think about your financial goals and how these newfound assets could help make one or more of them a reality. Even a modest inheritance can make a meaningful difference in helping you save enough for a child or grandchild's college education, pay off a home mortgage, retire when you want to, or achieve another important milestone. If you inherited from a loved one or close friend, you may want to consider how to honor his or her legacy with a charitable gift.

There is no question that an inheritance can represent a significant new opportunity in your financial life. Taking a prudent, thoughtful approach can help preserve your wealth, add to your sense of financial security and open doors to pursue your most important dreams and goals.

1 — Malito, Alessandra. "America's trillion-dollar wealth transfer: How to prevent a generation of entitlement,"

MarketWatch, April 30, 2017. https://www.marketwatch.com/story/americas-trillion-dollar-wealth-transfer-how-to-prevent-a-generation-of-entitlement-2017-04-25.

2 — The Family Wealth Checkup study was created by Ameriprise Financial, Inc. and conducted online by Artemis Strategy Group November 23 — December 15, 2016 among 2,700 U.S. adults between the ages of 25-70 with at least \$25,000 in investable assets. For further information and details about the study, including verification of data that may not be published as part of this report, please contact Ameriprise Financial or go to Ameriprise.com/familywealth.

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

## Tahoe Tails — Adoptable Pets in South Lake Tahoe



Rosco

Rosco is a year-old yellow Labrador mix who weighs about 75 pounds.

He loves to play with people and other dogs. Be sure to call before coming to the shelter to be sure he hasn't been adopted yet.

Rosco is neutered, microchipped, tested for heart worm, and vaccinated. He is at the El Dorado County Animal Services shelter in Meyers, along with 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

### Why poverty is rising faster in suburbs than in cities

By Scott W. Allard, The Conversation

In the U.S., the geography of poverty is shifting.

According to a May report from the Pew Research Center, since 2000, suburban counties have experienced sharper increases in poverty than urban or rural counties.

This is consistent with research across the U.S. over the past decade — as well as my own book, "Places in Need."

The suburbanization of poverty is one of the most important demographic trends of the last 50 years. Poverty rates across the suburban landscape have increased by 50 percent since

1990. The number of suburban residents living in high poverty areas has almost tripled in that time.

These new trends are not just occurring in the wake of the Great Recession. In 1990, there were nearly as many poor people in the suburbs of the largest 100 U.S. metropolitan areas as within the cities of those metros, even though poverty rates historically have been much higher in cities.

Why is poverty rising faster in suburbs than in cities? There are many reasons. Population growth in suburbs plays a part — the U.S. has become a suburban nation. However, that's not the most important factor. My research finds that suburban poverty is growing three times faster than population size in suburban communities across the country.

As in cities and rural communities, poverty is rising in suburbs because of the changing nature of the labor market. For those in low-skill jobs, earnings have stayed flat for the last 40 years. In most suburbs, unemployment rates were twice as high in 2014 as in 1990. Good-paying jobs that don't require advanced training have started to disappear in suburbs, just as they did in central cities more than a quarter century ago.

These national employment trends have contributed to rising poverty everywhere, but the impact has been particularly acute in suburbs, where there are a large percentage of workers without advanced education or vocational training.

Rising suburban poverty has surprising implications for the safety net. Many suburbs lack the resources needed to respond to growing poverty. For example, I've found the typical urban county spends nearly 10 times as much on human service programs per low-income person as the typical suburban county.

What can be done? I have a few suggestions.

First, the U.S. must maintain federal funding of safety net

programs like food stamps, which are effective at reducing poverty. Increasing public funding of human service programs also will help to support those weathering a spell of unemployment or seeking to advance in the labor market. Communities must find ways to cultivate a new generation of local leaders and nonprofit organizations capable of tackling suburban poverty challenges.

Finally, poverty problems continue to rise, albeit at slower rates, in cities and rural communities. Across geographic boundaries, the nation has a shared interest in the fight against poverty. If we cannot come together on this issue, we will not be successful in that fight in any one place — urban, rural or suburban.

Scott W. Allard is a professor of social policy, University of Washington.

# Series of fire safety events throughout Tahoe basin

Tahoe Fire and Fuels Team is promoting Lake Tahoe Wildfire Awareness Month throughout June. The mantra is: "Prepare Now! Wildfire Knows No Season."

There are several family-friendly events this month They include:

- South Lake Tahoe Fire Rescue's 5th annual Wildfire Safety Expo on June 9 from noon-3pm at the TJ Maxx parking lot at the Y.
- Tahoe Douglas Fire Protection District, Tahoe Network of Fire Adapted Communities along with other partners will

have a Wildfire Community Preparedness Day event on June 15 from noon-3pm. The meet and greet event will take place at the Zephyr Cover Post Office on Elks Point Road.

- The Whispering Pines community of Incline Village will have a Shrub Crawl and Block Party on June 16. The community workday will take place from 9am to noon, followed by a pot luck from noon to 3pm with music, games and prizes.
- The U.S. Forest Service and Tahoe Douglas Fire Protection District want people to Learn S'More About Fire Safety and Fire Safe at Zephyr Cove Beach on June 27 from 4-6pm. There will be free s'mores for everyone.
- North Lake Tahoe Fire Protection District's annual Community Pancake Breakfast is June 30 from 8-10am at the main fire station located on Tanager Street in Incline Village.