

# Soroptimist give back to 15 local organizations

Soroptimist International of South Lake Tahoe handed out \$25,003 this week, with the emphasis on helping local youth.

The recipients are:

- NAMI, El Dorado County, South Lake Tahoe – Brain Health Leadership
  - St. Theresa Bread & Broth – 4-Kids Health Snack
  - Tahoe Arts Project – Performing Arts in School
  - Sierra House Elementary School PTA – Agroforestry Project
  - Tahoe Youth & Family Services – Drug Store Project
  - Tahoe Rim Trail Association – Inspiring Local Youth in the Outdoors
  - Family Resource Center – Youth Equity Project, Leadership Opportunities
  - UCD Tahoe Environmental Research Center – South Tahoe Science Expo
  - Lake Tahoe Environmental Science Magnet School – Growing Green Program
  - Bringing Arts to School – Meet the Masters
  - South Tahoe Middle School – Computer Coding for Girls
  - Friends of El Dorado County Library, South Lake Tahoe Chapter – Outdoor Learning Garden
  - Bijou Community School – Get in the Act! Science Theater
  - SOS Outreach – Progressive Outdoor Program for Underserved Youth
  - St. Joseph Community Land Trust – Motel to Housing Program.
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# How to address student mental health needs proactively

By Nathaniel von der Embse, *The Conversation*

One out of every 4 or 5. That's how many students will display a significant mental health problem over the course of their lifetime.

Such students can be identified early with considerable accuracy if educators are given the right training and tools. Unfortunately, most schools rely on reactive methods, like office discipline referrals, to figure out which students need behavioral and mental health services.

Research shows this approach of waiting until students act out in school is inefficient and leads to as many as 80 percent of those with mental health needs to fall through the cracks.

Such concerns have heightened in the wake of the Parkland high school massacre. News reports indicate the alleged shooter exhibited a number of troubling behaviors, raising questions about his mental health status and whether more could have been done to help him sooner.

To address the issue of students falling through the cracks, more schools should adopt proactive, universal screening tools.

Universal screening typically occurs three times throughout the school year: fall, winter and spring. Screeners are brief assessments that take no more than a few minutes to complete. They include approximately 20 questions and are given to each student in the elementary classroom. These tools ask students to indicate things such as "I lose my temper" or whether they are "adaptable to change." The questions are purposefully broad and are meant to identify students who may be at risk

for either internal problem behaviors, such as anxiety or depression, or external problem behaviors, such as aggression toward others. The screenings are scored and used to prioritize which students need intervention.

Screeners are typically administered without parental consent if they are embedded into the general school curriculum.

Research shows that screening tools can help educators identify students with mental health needs with far greater accuracy and speed, rather than waiting for a severe problem behavior, such as a school fight.

I developed one such tool – the Social, Academic and Emotional Behavior Risk Screener, or SAEBRS – with the help of several grants, including \$1.4 million from the Institute for Educational Sciences in the U.S. Department of Education.

If society is serious about preventing severe mental and behavioral health problems, it must take a critical look at the current state of mental health supports in the nation's schools. Doing so will bring the value of screening tools into sharper focus.

### **School mental health stretched thin**

First, let's consider the service provider side of the equation. The National Association of School Psychologists recommends a ratio of 1 school psychologist for every 500-700 students. However, the reality is that states on average have ratios of nearly twice that amount. Simply put, schools rarely have the staff necessary for comprehensive mental health services.

Second, only a small number of students who need mental health services will receive intervention in a timely manner. Due to the amount of time that teachers spend with students, teachers are the critical link to identify which students need help and to refer students to school psychologists, counselors and

social workers. The question is: Do teachers know what to look for?

### **Silent issues overlooked**

Consider a typical elementary classroom with 30 students. Approximately six students, on average, will have a critical mental and behavioral health problem such as anxiety or aggression, yet less than half will receive timely intervention. Who are those students? Typically those that exhibit more outward types of problems, such as aggression, problems paying attention and disruptive behavior.

Students with harder-to-see issues, such as withdrawal, anxiety and social isolation often get overlooked and rarely receive essential services. Teachers often lack the training or tools necessary to know which students may need help, beyond those that are disruptive to instruction.

These screenings are not part of the process for comprehensive special education evaluations, so the concerns about schools having to offer special education services as a result of the screening do not come into play.

While screening tools can help identify troubled students sooner, it is important not to oversell the usefulness of these tools. To be clear, there are no research-validated tools that can reliably identify which students may commit violent acts.

### **Toward universal screening**

Currently, less than 15 percent of schools engage in some form of behavioral or mental health screening. However, more schools are adopting universal screening.

As the developer of a screening tool, I have seen rapid adoption of the tool over the last four years from two elementary schools in rural North Carolina to hundreds of

schools across 28 states. As schools consider how best to meet the behavioral and mental health needs of their students, screening can provide crucial information to guide the way.

*Nathaniel von der Embse is an assistant professor of psychology at the University of South Florida.*

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## **‘Saving Snow’ to be shown at Squaw Valley**

“Saving Snow,” a documentary focusing on the impacts of disappearing snow seasons in mountain communities that depend on winter tourism and recreation, will be shown April 21 at Squaw Valley.

The film highlights individuals and organizations working to reduce their communities’ impacts on the environment and raise awareness of the need for action.

Citizens’ Climate Lobby is a nonprofit, non-partisan grassroots advocacy organization focused on national solutions to address climate change, particularly putting a price on carbon through a carbon fee and dividend policy. To generate the political will necessary for passage of a national price on carbon, CCL trains and supports volunteers in over 400 chapters to build relationships with elected officials, the media and their local community.

The event to be held at the Base Camp in the Village at Squaw Valley. Admission is free for Squaw Valley Institute members, \$15 for other adults, \$5 for children/students.

Doors open at 5pm, opening presentation starts at 5:30pm. Film

screening begins at 6pm, followed by public Q&A with the panel.

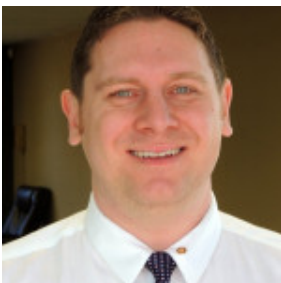
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# Money Matters: Education planning options

By Nic Abelow

This article provides an overview of the different tax-advantaged accounts available to help fund an education.

The cost of a college education continues to rise. The projected average total college costs for a child born in 2015 are nearly \$550,000 for a four-year private college and \$240,000 for a public college.<sup>1</sup> If you are looking for tax-advantaged ways to get ahead of the curve, you have several choices – 529 plans, Coverdell Education Savings Accounts, and custodial accounts created under the Unified Gifts to Minors Act (UGMA) or Unified Transfers to Minors Act (UTMA) – but which ones may be right for you?



Nic Abelow

**Generally, 529s, Coverdells, and UGMA/UTMA share the following characteristics:**

- Earnings accumulate free from taxes.

- Qualified withdrawals are federally tax free. Nonqualified withdrawals may be subject to income taxes and a 10 percent additional federal tax.

- Contributions are treated as gifts for federal tax purposes (although contributions may be capped below the annual limits set by the IRS).

- Contributions are not deductible for federal income tax purposes (however, some states offer state tax credits or deductions).

Yet there are significant differences between the account types, including the definition of qualified expenses, contribution limits, income limits, ownership of the account, and other restrictions. Keep these in mind as we examine each option.

### **The lowdown on 529 plans**

Named after the section of the federal tax code that governs them, 529 plans are generally sponsored by individual states or, in some cases, by qualified educational institutions. They are administered by investment companies, which also oversee the underlying assets.

There are two types of 529 plans. The more familiar one, the college savings plan, allows for the investment of contributions into portfolios of mutual funds or similar financial instruments. Most are national plans – that is, residents of one state may use a plan sponsored by another state.

### **Other key features of 529 college savings plans include:**

- Generous lifetime contribution limits that often exceed \$200,000 per beneficiary.

- Tax rules that let anyone give up to \$14,000 in 2016, free from federal gift taxes, to as many individuals as they

choose. Donors also have the option of averaging a single lump-sum contribution over five years, effectively allowing them to give up to \$70,000 at one time, gift tax free.

- No income restrictions on contributors to a 529 plan.
- Money in a college savings plan may be used at any eligible college or university for qualified expenses such as tuition, books, and computer equipment.
- Qualified withdrawals may be exempt from state taxes as well (tax rules vary from state to state).
- The individual who creates a 529 plan account on behalf of a beneficiary generally maintains complete control over the account.
- Account owners may also change beneficiaries.
- Contributions to 529 plans may provide a state tax deduction for residents of the sponsoring state. If your state or your designated beneficiary's state offers a 529 plan, you may want to consider what, if any, potential state income tax or other benefits it offers before investing.

The second type of 529 plan, called a prepaid tuition plan, lets you pay future tuition at today's rates, essentially taking inflation out of the equation. These plans are, in general, available to residents of the sponsoring state for in-state tuition only, although some state schools offer them to out-of-state students, too, and some private schools offer them as well.

### **Coverdell: New name, better benefits**

Coverdell Education Savings Accounts, known previously as Education IRAs, allow tax-free withdrawals for elementary and high school expenses in addition to college costs.

- Contributions are capped at \$2,000 annually per



beneficiary and are made with post-tax money. Excess contributions are subject to a 6 percent federal excise tax.

- Contributions are not deductible from income for federal tax purposes.

- The deadline to contribute to a Coverdell is generally April 15, the same deadline that applies to IRAs.

- Account owners may also change beneficiaries.

- You cannot contribute if your modified adjusted gross income is more than \$110,000 if you file singly or more than \$220,000 if you file jointly.

- Qualified withdrawals may be used to pay for an elementary, secondary, or college education.

- The beneficiary can take withdrawals at any time, but any amounts in excess of his or her qualified education expenses will be taxable as jointly.

- Qualified withdrawals may be used to pay for an elementary, secondary, or college education.

- The beneficiary can take withdrawals at any time, but any amounts in excess of his or her qualified education expenses will be taxable as income. A 10 percent additional federal tax may also apply.

- Assets must be used before the beneficiary's 30th birthday.

### **UGMA/UTMA accounts**

UGMA/UTMA custodial accounts are not college savings accounts, per se, but do offer gift tax and estate tax benefits to contributors as well as income tax benefits to the minors for whom they are established. Under the guidelines of UGMA or UTMA – nomenclature varies by state – adults may establish and

contribute to a custodial account in a minor's name without having to create a trust or name a legal guardian.

**Other key features include:**

- No limits on contributions.
- No withdrawal restrictions as long as the money is used for the benefit of the minor.
- Ownership of the assets by the minor, not the contributor.
- Investment earnings accumulate tax free for the contributor, but the minor may be subject to taxation at the kiddie tax rate.<sup>2</sup>
- Upon reaching adulthood, the child gains complete control of the UGMA/UTMA and is not required to spend the money on college.

**Considerations**

Choosing a college investment vehicle is not necessarily a "one or the other" decision – it may make sense for you to contribute to more than one type of account simultaneously. Speak with a financial and tax advisor about your particular needs.

*Source/disclaimer:*

*1Source: ChartSource, DST Systems Inc. Estimates are based on average total costs (including tuition, fees, room and board, and other expenses). Projections are based on 2015-2016 costs of \$47,831 for a four-year private college and \$24,061 for a four-year public college, as reported by the College Board, and assume annual increases of 6 percent.*

*2During 2016, the first \$1,050 is tax free, the next \$1,050 is taxed at the child's rate, and any excess is taxed at the*

*greater of the parents' rate or child's rate. Once the child reaches age 19, or 24 if a full-time student whose income does not exceed half of his or her annual support, all income is taxed at his or her rate.*

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## **Tahoe youth in regional Boys and Girls competition**



Mya Rossi

Mya Rossi of South Lake Tahoe has made it to the Northern California Regional Finals for the Boys and Girls Club of America Youth of the Year competition.

The 14-year-old has been a member of the Boys and Girls Club of Lake Tahoe for more than six years. Twice she has won the Club Youth of the Year competition. This was the first year she was old enough to be entered into the national competition.

The regional finals will take place this Friday in San Jose. Mya will give a three-minute speech on her club experience and

her goals for young people of the future. She will also participate in panels and questioning.

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## **NHP coming to Stateline for Special Olympics event**

Troopers from the Nevada Highway Patrol, as well as other employees for the Department of Public Safety, will be volunteering their time to raise money for Special Olympics of Nevada and California on March 16 at the Hard Rock Café in Harveys.

Officers will be volunteer waiters and waitresses as they assist the restaurant staff that day while they work for “special tips.”

As diners are greeted, each volunteer will leave an envelope at each table for those wishing to make a donation. These tips are in addition to the server’s regular gratuity. All of the extra tips will stay in Northern Nevada and Northern California to pay for the sports, training and competition activities for athletes enrolled in Special Olympics Nevada/California programs.

The special tips will be collected from 5-9pm.

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## 2 Carson Valley ranches deemed historic places

The Nevada Board of Museums and History this week gave final approval to list two Carson Valley properties on the state Register of Historic Places.

The Wilhelm and William Lampe Ranch and the Louis and Elmer Stodieck Ranch reflect the tradition of agriculture and ranching in Carson Valley, and the strong connection the valley has had to German immigration since the mid-1800s.

The Lampe Ranch was first established by Lorens Christensen in 1872, but was eventually acquired by Wilhelm and Maria Lampe, newly arrived German immigrants who began growing hay and raising cattle on the ranch in 1887. Wilhelm Lampe's son William continued to operate the ranch until 1965, expanding the operation to 300 acres. It also became one of the only ranches in Carson Valley to have its own functioning creamery, as most area ranchers used the cooperative facility in Minden, constructed by the Dangberg family. After 1965, the Lampe family sold most of the land associated with the ranch for development which now comprises most of southern and eastern Gardnerville. The ranch complex, including the main house, barn, creamery, and remaining farmland, are currently operated as the Jacobs Family Berry Farm.

The Louis and Elmer Stodieck Ranch was initially homesteaded by Peter Lightle in 1860. The ranch passed through several owners before Louis (or Ludwig) Stodieck acquired the ranch in 1904 and constructed a new complex. Louis Stodieck was one of the three sons of Frederick Stodieck Sr., all of whom established abutting ranches on lands south of Minden and Gardnerville, with Louis' being the farthest west off present-day Waterloo Lane. Marrying Helene Frieda Bartels in 1904, the couple built up the ranch into a sizable hay and cattle

operation that remained in the Stodieck family until 2014 when it was sold to the P&K Ranch LLC, which continues to operate it for hay production. The ranch is also protected under a conservation easement program intended to preserve agricultural land in Carson Valley.

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## **Trees, history part of 2 library presentations**

Friends of the South Lake Tahoe Library have scheduled two diverse events. Both are free and open to everyone.

The library is on Rufus Allen Boulevard.

The first is March 27 at 6pm with the Sugar Pine Foundation showing "The Seedling," a short film that explains the challenges white pines face and how this local organization aims to help. Attendees will meet the staff of the nonprofit and the filmmaker. Bring tree related questions and learn how to get involved in reforesting our local fire scars. Free and open to all.

The next event is April 14, 2pm with the Tuskegee Airmen history. Meet descendants of the original Tuskegee Airmen and hear their stories and learn historical facts about the famed "Red Tails," the first African-American fighter pilots of World War II.

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# Tahoe Tails – Adoptable Pets in South Lake Tahoe



Tootsie

Tootsie is one of nine cats at the shelter right now. She is a beautiful 1-year-old brown tiger medium hair who has lived with other cats.

Tootsie is spayed, micro chipped for FIV, and vaccinated. She 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

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# Beckey film, plus climbing Q&A on North Shore

Alpenglow Sports in Tahoe City will host “Dirtbag, the Legend of Fred Beckey” on March 24 at 7pm.

The evening will consist of a screening of the award-winning film “Dirtbag” and free catered food from Café Zenon. The film will be followed by a question and answer session with local climbers Dave Nettle and Todd Offenbacher, both close friends of Beckey.

Beckey is the original American “dirtbag” climber whose name has evoked mystery, adulation and vitriol since the 1940s. Beckey’s stubborn, singular quest to conquer peaks meant a solitary life on the road, where he left a long trail of scorned climbing partners and lost lovers in his wake.

He continued climbing until he passed away on Oct. 30, 2017, at the age of 94.

The evening is a benefit for the Truckee Donner Land Trust and made possible through the generous support of Patagonia. Doors open at 6:30pm and the show starts at 7pm. Q&A to follow a short intermission.