

Canadian alpinist to highlight film series

Barry Blanchard and his film "The Mountain, An Arrow Pointing Up" will be the fifth and final installment of the 12th annual Alpenglow Sports Winter Film Series.

The event is Feb. 22 at 7pm at Squaw Valleys' Olympic Lodge.

Blanchard, one of Canada's foremost alpinists, will tell why he's dedicated his entire adult life to finding the most epic first ascents across the globe. Showing images from alpine adventures in the Canadian Rockies, European Alps, Pakistani Karakorum and Greater Himalaya, Everest and K2, he will illustrate the ways in which mountains engage and inspire, and demonstrate how climbing soothes the soul. Blanchard will also touch on his career as a mountain guide and his involvement in making the Hollywood movies "K2," "Cliffhanger" and "Vertical Limit."

It is free to attend. Prizes from industry sponsors are raffled off at each show to raise money for local nonprofits. The beneficiaries that night will be Truckee Tahoe Humane Society and Squaw Dogs.

Doors open at 6:15pm. Fireside Pizza Co. will be on-hand with dinner offerings to enjoy before and during the show.

Money Matters: Take time to

rebalance portfolio

By Rick Gross

The past nine years have been extraordinary for the stock market. From March 2009 to the end of 2017, the Standard & Poor's 500 Index, a benchmark of market performance, rose close to 300 percent. In 2017 alone, the index gained more than 21 percent.



Rick Gross

If you are an investor who has benefited from the extended bull market in stocks, you might think there's no reason to rebalance your portfolio. However, certain investments or sectors you own may have prospered in recent years, possibly affecting the level of risk you have in the market. With market performance where it is, it may make sense to review your portfolio and determine if changes are appropriate.

The importance of rebalancing

Rebalancing is a process of shifting assets in your portfolio back to your original allocation to more suitably reflect your investment objectives and risk profile. Because the markets move in unpredictable cycles, it's important to remember that the types of returns many investors saw in 2017 won't necessarily be repeated in the next few years. While stocks have historically moved higher over time, there are periods when they either perform below average or give back some of the gains they previously achieved. These market swings mean

an investor may have to make adjustments to their portfolio mix over time. Keep in mind that rebalancing does not guarantee a profit or protect against a loss.

As a simplified hypothetical example, assume an investor's portfolio was established with a mix of 60 percent stocks and 40 percent bonds. This mix would be determined based on the investor's risk tolerance and goals. After the market's recent winning streak, stocks may now represent 70 percent of the portfolio. This could be considered an "overweight" position compared to the investor's designated allocation. If stocks experience a correction, the "overweight" position in equities could work against the investor. It may make sense to reduce the stock position back to its original allocation of 60 percent, and move 10 percent of the portfolio back into bonds. In this way, the portfolio would more accurately represent the investor's risk profile.

When to shift assets

There are many market or personal events that may cause investors to rebalance their portfolios. While the following rules of thumb may give you an idea of when to consider reallocating your investments, remember that the right time and frequency is different for each investor. Consider reallocating:

- **When one asset class is a certain percentage higher or lower than its original representation in your portfolio.** Your investments will swing up and down day-to-day and week-to-week, so work with your financial advisor to establish a benchmark for when volatility may trigger a change in your investment makeup.

- **At a set time frame, such as quarterly, biannually or annually.** Reviewing on a regular schedule may help you avoid making an emotional decision during times of market volatility.

· **When you recognize a broad, persistent trend in the markets.** For example, upward trends in emerging markets' performance or rising interest rates in the U.S. could affect your portfolio or present an investing opportunity based on your goals.

· **Because of changes in your own life.** Major life events, such as marriage, divorce, the birth of a child or grandchild, or deciding on a retirement date, may require you to adjust your investments so they align with your new priorities. For example, if you decided to retire early you may want to reduce your exposure to risk in case the markets dip before your retirement date. This could mean shifting a portion of your portfolio into more conservative investments.

Be aware of tax ramifications

Even if you hold investments in a variety of accounts, consider assessing all of your holdings as one portfolio to determine if you need to rebalance your assets. Be aware that if you sell positions in taxable accounts, you may incur taxable gains. If you make changes within a tax-advantaged account (such as IRAs or a workplace retirement plan), you may be able to avoid any current tax implications from the rebalancing process.

Even if your portfolio is making progress toward your goals, it's important not to keep your investments on autopilot. Your asset allocation can have a major impact on your ability to reach your future goals, so it's worth ensuring your mix remains on track. Consult with your financial advisor and tax advisor before you make any decisions about your investment strategy.

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

The new rules of dog ownership

By Wes Siler, Outside

Human society is made possible by rules, both written and unwritten. Yet there's no such series of concrete, accepted rules for dog owners, and that's becoming a problem.

Take my experience this past weekend. In need of a quick getaway, my girlfriend and I booked a room at the Kimpton Goodland in Santa Barbara with our two mutts. All Kimpton hotels are incredibly dog friendly, which makes the boutique chain a unique resource for dog owners. There's no extra deposit or fees for dog owners, and the pups are allowed anywhere in the hotel. (Except for the restaurants.) It's a unique opportunity to enjoy a nice hotel with your dogs.

But this weekend, even we were annoyed with the behavior of other dog owners. Dogs locked in rooms unattended barked persistently. Owners let their small untrained and unsocialized pets bark at other guests in the lobby and hotel bar. Some took their dogs to the poolside lawn for bathroom breaks.

[Read the whole story](#)

FBI offering academy for high school juniors

The Federal Bureau of Investigation Sacramento Field Office is putting on a Teen Academy for high school juniors attending class within the 34 counties the office serves.

The full-day academy will be March 23 at FBI Sacramento Field Office headquarters in Roseville. There is no cost to attend.

Applications are available **online**. The deadline to apply is Feb. 22, 4pm.

The FBI Teen Academy offers students a unique view into the FBI and its mission, values, investigations, and partnerships with local, state and federal law enforcement. Discussion topics may include cyber safety, terrorism, active shooter situations, cyber investigations, and civil rights investigations. Activities may include simulated experiences with the FBI's evidence response team, special agent bomb technicians, and the firearms training system room.

Students also engage in candid conversations about online communication and its risks as well as lifestyle choices required to be eligible for careers at the FBI with FBI personnel.

Scholarships available for avalanche safety courses

The women of the Squaw Valley Alpine Meadows ski patrol have created scholarships for avalanche safety education through

the Sierra Avalanche Center.

The calendar proceeds, which exceeded \$20,000, will support community scholarships and patrol educational development for multiple years.

Applications for the scholarships are open now on the **Sierra Avalanche Center website** and available for Level 1 Avalanche Courses (separate courses for women and teens/young adults), Pro Level 1 Course and an Instructor Training Course. Applications are accepted on a rolling basis and courses will be taught throughout the 2018 winter.

The calendar, which was shot over the 2015-16 season, showcased the 13 female patrollers from the Squaw Valley and Alpine Meadows ski patrol teams and featured photography by Keoki Flagg.

Light 'em up now for better garden results

By Melinda Myers

It's time to break out the seeds and potting mix to start your garden plants indoors. It's a great way to keep your green thumb in shape over winter. Plus, you'll save money, increase your variety of plants and jump start the growing season when you start seeds under LED grow lights.

Indoor growing conditions often offer limited light and that can mean tall leggy transplants with weak stems. You can greatly increase your success by investing in quality grow lights. Adding artificial light to your seed starting regime

results in stout transplants with strong stems and deep green leaves.



LED grow lights provide greater light intensity, making it easier to grow strong transplants for gardens and containers.

Photo/Gardener's Supply Company

Invest wisely when shopping for indoor plant lights. Fluorescent tubes used to be the standard because they provided a wide spectrum of light needed for plant growth and flowering, were relatively inexpensive and readily available. Unfortunately, they used significant amounts of electricity and needed to be replaced every few years. Then many gardeners shifted to full spectrum fluorescent grow lights. Many last longer than the older and larger fluorescent tubes, but new LED grow lights provide even better light intensity with much less energy.

If you've looked at LED lights in the past, you may have suffered sticker shock. Fortunately, the prices have dropped.

And if you consider LED plant lights typically use half the energy of fluorescent tubes, provide consistent light quality and last up to five times longer, the long-term savings outweighs the initial investment. Plus, they're mercury-free and won't add contaminants to landfills.

When replacing fluorescent tubes with LED grow lights, look for compatibility. Some of the newer LED grow lights are compatible with existing T-5 light setups. You just replace the bulb, not your whole lighting system.

You will get the most out of your investment and grow better transplants with proper use. Move seedlings under lights as soon as they start breaking through the soil surface. Keep the lights about six inches above the top of seedlings. This means you'll need to raise the lights or lower the plants as the seedlings grow. Make your own light stand using adjustable supports to raise and lower lights as needed. Use a reflector above grow light tubes to direct the light downward toward the plants. Bounce light back onto seedlings by using reflective surfaces under and around the plants. Even easier, invest in a quality grow light stand.

Set the lights on a timer. Seedlings need about 14 to 16 hours of light. Plants do need a dark period, so running the lights longer wastes electricity and is not good for the plants. If you are using grow lights to supplement natural daylight, you may only need to run the lights a few hours a day. Monitor plant growth and increase the duration if plants appear leggy or pale.

Increased light along with proper watering, fertilizer and growing temperatures will ensure you have a bumper crop of transplants for your gardens and containers.

Melinda Myers has written more than 20 gardening books, including "Small Space Gardening." She hosts the Great Courses "How to Grow Anything: Food Gardening For Everyone"

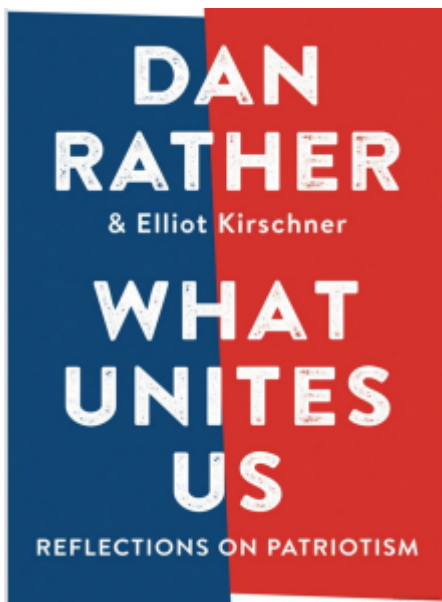
DVD set and the nationally syndicated “Melinda’s Garden Moment” TV and radio segments.

LTN Book Club: ‘Steady’ words by Dan Rather

By Susan Wood

“The arc of the moral universe is long, but it bends toward justice.”

Martin Luther King Jr. made the powerful statement with such poise about a time of social movement, I wished I had written it. It resonates with me to this day.



Venerable journalist Dan Rather used it near the end of his new book “What Unites Us” (Algonquin Books of Chapel Hill, 2017) to describe a society full of strife needing “Courage” (the name of the chapter) to overcome the chaos of injustice. He wrote it with Elliot Kirschner.

This work of nonfiction is one to learn from. For the battle for truth and justice is not clean and simple. Take Jackie Robinson, Eleanor Roosevelt or countless others who committed their lives to the quest for distinguishing right from wrong.

“What Unites Us” is an easy read and hard to put down.

Maybe it's me, but I can't help but think others would be as interested as I was.

I needed this book at this particular point in time. When truth, decency, democracy and the free press is under attack, I turned to someone I trust to be a patriot.

Rather has practically seen and experienced it all. With a career spanning six decades, he's covered every president since Dwight Eisenhower. He's been on the scene for about every important dateline around the globe. He joined CBS News in 1962, launching a decorated career as anchor, managing editor and major contributor to "60 Minutes." He was forced out when a bad source took him down the wrong path.

Still, his wisdom and steady hand provided the news for millions of television viewers – a few stories hard to stomach because of their sheer impact on our lives and their senseless nature.

He even incorporates a personal flair, as when he recounted a chat with his wife as he struggled to cover the assassination of President John F. Kennedy. Rather was especially moved.

After all, this was a leader who came to Rather's hometown of Houston in 1962 to "issue a call to explore space." The journalist was so enthralled with the notion he remembered the grass at the stadium where Kennedy spoke was damp.

Who knew he would return to Texas to be cut down at his prime?

So, when Rather told his wife, Jean, how he was hanging in there when she asked about his wellbeing, he told her "steady."

One of Rather's favorite go-to words, "steady" as she goes is a word Americans trying to maintain their sense of dignity and duty could live by. He borrowed it from his father after

catching rheumatic fever as a boy. He coined it to describe a grieving country in 1963. He maintains it today as a veteran journalist trying to make sense of a divided nation.

When we face what seem to be insurmountable odds, steady is a condition that a reasonable patriot should have.

In chapter after chapter and section after section – from the “Freedom” to vote to the “Character” of courage – Rather makes the case for Americans to build off our love of country and principles we believe in to carry us.

And to borrow from an old chant from the gay rights movement, “our strength is our diversity.” As clarified in the book’s chapter on immigration, this means we can learn from our unique nature as a people united by a common good.

Rather recognizes this and reminds us to hold on to these self-evident truths.

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- Please join in the discussion via commenting. Feel free to pose questions.
- **Questions:**
What is the parallel between the “What Unites Us” and the divisive politics we witness today? What do you think unites us as U.S. citizens? What does it mean to be a patriot?
- The **next book** will be the novel “Dying Words” by K. Patrick Conner. Synopsis: “Written with humor and pathos, ‘Dying Words’ is a novel about mortality and remembrance, the story of an aging newspaper reporter less afraid of dying than of being forgotten. For the past 11 years, Graydon Hubbell, an aging reporter for the *San Francisco Chronicle*, has been assigned to write obituaries, working in a corner of the newsroom that has long been referred to as Section Eight, an oblique reference to the section of the U.S. military code that

provides for a discharge on the grounds of insanity.”
The review will be posted March 1.

Renowned musician to play in Truckee

Arts for the Schools in Truckee is bringing Rahim AlHaj, a virtuoso oud musician and composer who was born in Baghdad, Iraq, and began playing the oud (the grandfather of all stringed instruments) at age 9, to town on Feb. 2.

In 1991, after the first Gulf War, AlHaj was forced to leave Iraq due to his activism against the Saddam Hussein regime and began his life in Jordan and Syria. He moved to the United States in 2000 as a political refugee and has resided in Albuquerque ever since.

In 2015 Rahim was awarded the National Endowment for the Arts National Heritage Fellowship, the highest honor for traditional arts in the United States.

This show is for an audience of all ages. It will be from 7-9pm at the Community Arts Center, 10046 Church St., Truckee.

Purchase tickets **online**.

Rotarians putting on high school speech contest

South Lake Tahoe Rotary Club is putting on a speech contest in March for high school students.

Ages 14-18 may enter the Rotary District 5190 speech contest. Speeches must be 5-7 minutes in length with the topic Rotary is making a difference. What about me?

Winners of the local contest will progress to the area contest and then district event. The local contest will take place on March 21 at noon at the Tahoe Mountain Lab in South Lake Tahoe. Area contest will take place April, with time and location TBD. District contest will take place at 2:30pm on May 19 at the Atlantis in Reno. Contestants must be available to speak at all three. A student may only speak at one club in each area.

For more contest rules and entry forms, contact Kevin Sommerfeld at ksommerfeld@laketahoegc.com

Life after ski patroller's death at Squaw Valley

By Megan Michelson, Co-op Journal

Exactly one year ago, Joe Zuiches kissed his half-sleeping wife, Mikki, on the forehead as he left his house in the dark, at 3:30 in the morning on Jan. 24, 2017. Joe was on his way to his job as a ski patroller at Squaw Valley. He'd once read that you live longer if you kiss your spouse before you leave

the house each day, so he always made a point to do so.

Later that morning, as a golden sun was rising over a brilliant blue sky—after days on end of pounding storms and feet upon feet of snow—Joe texted Mikki to say, “Another patroller blew his knee out, so I’m the supervisor.” He was doing avalanche control work to ready the snow-drenched mountain for the day’s onslaught of skiers and riders.

She responded, “Be safe.”

Read the whole story