#### Tips for a safe Halloween

With there having been eight traffic deaths and 578 crashes during the past four Halloweens in Nevada, safety officials want people to be smarter.

NDOT and NHP say:

- Pedestrians should cross the street legally, making eye contact with drivers and waiting for drivers to stop before crossing.
- Pedestrians should also make themselves visible, whether wearing a reflective costume on Halloween Day or reflective gear on other days.
- Drivers should always watch for pedestrians and yield when necessary. This is particularly true on Halloween night, when young trick-or-treaters are out in force.
- Drivers are also reminded to never drive impaired.
- Walking impaired can be just as dangerous as drunken driving.
- Children out at night and under the age of 12 should have adult supervision.
- Kids should stick to familiar areas that are well lit and trick-or-treat in groups.
- Choose face paint when possible instead of masks, which can obstruct a child's vision.

#### Wendy Shehadi — 1941-2017



Wendy Shehadi

Longtime South Lake Tahoe resident Wendy Shehadi died Oct 19, 2017. She was 76.

She was born March 13, 1941, in Reno.

She died in Las Vegas from complications of kidney failure and pneumonia.

Wendy was a graduate of Reno High School and the University of Nevada, Reno, majoring in physical education and English. During her school years she competed in synchronized swimming events and served as a life guard. After UNR graduation she taught PE at Wooster High School.

Wendy and Dick Shehadi married in 1965. In 1969 they purchased Whiteside Chevrolet in South Lake Tahoe, becoming Shehadi Motors with franchises Toyota and Chevrolet, later replacing the latter with Chrysler, Dodge, Plymouth, Jeep and Honda Power Equipment.

Wendy was active in community organizations and associations, beginning with Soroptimist International of South Lake Tahoe in 1972. She served as president in 1975-76 and was a Sierra Nevada region chair for several years beginning in 1976. Wendy was honored with life membership in 2001. Wendy served as a trustee of the Barton Memorial Hospital Foundation Board from 1991-97, also serving president for two years. She was a charter member of Heartbeat, the funding start-up for the foundation. She was a past president of the South Lake Tahoe Women's Bowling League and a member of the Tahoe Choir.

That's the factual part of some of the contributions Wendy made for the community. The part that will be endless will be the personal memories her family and friends carry with them. Wendy was the friend always to be counted on, the grandmother who awaited the call to learn how the latest events were going, the mother always to be at thousands of games and school events, the wife always supporting the needs of a busy franchise despite the fact that she could be a co-business owner but not a co-franchisee (those were the days, my friend!), the member of organizations to which she gave her all.

Wendy's warmth, her smile, her interest in everyone around her will never leave the minds of family or friends. Her generous spirit to those in need, her ease of finding just the right words to console a friend, her love of her surroundings as long as family was close, her compassion for those in need of a hug. All were shared generously and will always be held in memory.

Wendy is survived by her husband, Dick, sons Mark and Scott, guardian son Mike Cokeron, grandsons Michael and Ryan Shehadi, brother Richard Rupp, sister-in-law Louise Rupp, brother-inlaw Michael Shehadi, and several aunts, uncles, nieces and nephews.

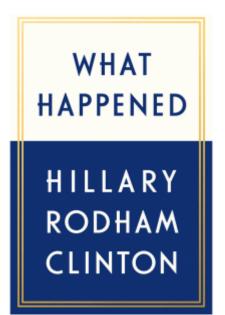
A celebration of life will be on Oct. 28 in Las Vegas. There will be another celebration Nov. 4 at 1pm at the Lake Tahoe Golf Course, 2500 Emerald Bay Road, Meyers.

## Book review: A glimpse into what could have been

#### By Kathryn Reed

My favorite books are ones that educate (in a non-academic way) or entertain. Educate this did.

Before going further, let me state that I am not a Hillary Clinton fan, but I did vote for her.



For those who sat out the election last year, voted third party or cast a ballot for Donald Trump as an "anyone but that woman" vote, this book is really for you. It's not for Clinton supporters. They know much of what lies on those pages and then some. I doubt, though, that many who didn't vote for Clinton will take the time to read this book.

"What Happened" (Simon & Schuster, 2017) came out in September. It's more than a rehashing of the 2016 campaign and what has gone on in the months since her bid to become the first female president of the United States went up in smoke.

This is a history lesson. And that's what made the book so riveting to listen to. I was on a road trip last month and opted for the audio version to make the time go by. It did. Making it more interesting is that Clinton reads the book. So, the inflection is real, the emotion heartfelt, the energy palpable, and the anger edgy.

Yes, she goes into the whole email issue in detail and in more than one chapter. It got repetitive, but then so did the issue when it was in the news.

Speaking of the news, she skewers the media for its coverage of the presidential campaign and rightly so. If only issues had been brought to the forefront more and not abhorrent behavior. Yes, the behavior needs attention, but there is so much more to being president of the United States.

Most of the voting public needs to be spoon fed facts because they won't seek them out on their own. Policy statements, though, don't make for interesting sound bites or headlines. Too bad. I'm a firm believer the media needs to give people what they need (hard news) and not just what they seem to want (fluff).

In the book Clinton delves into those ideas that seemed to garner no ink when it mattered.

She points fingers at herself where she failed and should have done things differently. She was campaigning old school. She points fingers at others.

Clinton has a lot to say about the Electoral College, and rightly so. She won the popular vote by millions; bringing into question such an antiquated system.

Her family's history — extended as well as immediate — are significant parts of the book. If you don't think Clinton is warm, listen to her talk about her daughter and grandchildren.

She is a complex woman, brilliant, with ideas that perhaps had they been delivered by a different messenger, would have resonated more with people.

I'm sure the book was cathartic for her to write. Clearly, it was also difficult. There is no second place in a two-person

race, only last.

If people want a platform from which to build on for 2018, the book could be it. It has more substance, though, than most people will want to stomach — whether they agree with the words or not.

#### North Shore film series starts with climber Nettle

Alpenglow Sports' 12th annual Winter Film Series begins Nov. 16 at 7pm at Squaw Valley's Olympic Village Lodge.

The free, five-show series kicks off with Winter Film Series co-founder Dave Nettle's "Double Trouble: A World Traveler's Quest for the Vertical World." Nettle will highlight journeys to Patagonia, Morocco, and the Swiss Alps through a series of spectacular images and humorous narrative, complete with a sampling of alpine climbs from each destination.

Other speakers in the series include elite high-altitude mountaineer Adrian Ballinger, adventure and surf photographer Chris Burkard, big mountain skier/climber Hilaree O'Neill and "the Bonatti of the Rockies," alpinist Barry Blanchard.

The speaker series is designed to inspire, motivate, and educate the North Lake Tahoe mountain community.

Each show is free and raffle prizes from industry sponsors are used to raise money for local nonprofits.

Doors open at 6:15pm and an early arrival is encouraged in order to assure good seating. Fireside Pizza will be on-hand with dinner offerings to enjoy before and during the show.

# Series of climbing films at LTCC

Get ready for some of climbing's greatest stories, stars, and sends in the Reel Rock Film Tour.

Short films include Margo Hayes, the first woman to climb 5.15; Brad Gobright, an up-and-coming free soloist with a doughnut addiction; the return of Chris Sharma to the deep water soloing stage, and more.

The tour is a Tahoe Adventure Film Festival presentation.

It will be Nov. 15 at 6:30pm at the Duke Theatre on the campus of Lake Tahoe Community College in South Lake Tahoe. Doors open at 5:45pm. Tickets sold at the door.

For a full lineup of films, go online.

Doors open at 5:45pm and show starts at 6:30pm. Tickets sold at the door.

## The new reality of old age in America

By Mary Jordan and Kevin Sullivan, Washington Post

Richard Dever had swabbed the campground shower stalls and emptied 20 garbage cans, and now he climbed slowly onto a John Deere mower to cut a couple acres of grass.

"I'm going to work until I die, if I can, because I need the money," said Dever, 74, who drove 1,400 miles to this Maine campground from his home in Indiana to take a temporary job that pays \$10 an hour.

Dever shifted gently in the tractor seat, a rubber cushion carefully positioned to ease the bursitis in his hip – a snapshot of the new reality of old age in America.

People are living longer, more expensive lives, often without much of a safety net. As a result, record numbers of Americans older than 65 are working — now nearly 1 in 5. That proportion has risen steadily over the past decade, and at a far faster rate than any other age group. Today, 9 million senior citizens work, compared with 4 million in 2000.

Read the whole story

#### Wood specialist to give talk at LTCC

Artist Malcolm Tibbetts is putting on a free art event at Lake Tahoe Community College on Nov. 3 at 5:30pm.

He will talk his artistic pursuits. Tibbetts is a South Lake Tahoe-based artist who primarily works with wood. He started fitting pieces of wood together as a child in his grandfather's workshop, beginning a lifelong, serious hobby. After building many furniture pieces and acquiring a shop's worth full of tools, Tibbetts began doing segmented woodturning. Before becoming a full-time turner, Tibbetts was represented by the Stones Gallery in downtown San Francisco. Currently he sells his artworks directly to the public.

He's donated several large sculptures to LTCC that can be found around campus.

The talk will be in Room F101 in the Fine Arts building on LTCC's campus. Space is limited, so arrive early.

#### Author of backcountry guide to give talk

Jeremy Benson and his new California backcountry ski and snowboard guidebook will the subject of Alpenglow Sports' Tailgate Talk No. 5 on Nov. 2.

Benson is Tahoe-based pro-skier and backcountry expert. He details 97 of the state's best routes in "Backcountry Ski and Snowboard Routes: California." From Mount Shasta to Mount Whitney, this guide gives route recommendations in any neck of the woods. The guide is written with intermediate to advanced skiers and snowboarders in mind. Trips range from quick daytime escapes to challenging overnight expeditions. Each trip description includes elevation and distance data, skill level and recommended season.

Benson will begin with a slideshow talk to give the inside scoop on the routes he describes in his guide. He will follow his presentation with a Q & A session and book signing. The guide will be available for purchase during the event.

Entry is \$5 at the door. Sierra Nevada beer will be available, with proceeds benefiting the Sierra Avalanche Center. The talk

# Money Matters: Financial mistakes to avoid

By Rick Gross

Even people who are financially secure can fall into money traps that put their future at risk, or miss out on opportunities to further strengthen their financial position. Here are several common mistakes made by financially accomplished people – along with a few tips to counteract them.

Overspending. You've worked hard to get where you are. Don't abandon the budgeting strategies that helped you come this far. Give your discretionary fund a boost if you must, but continue to keep an eye on what you spend each month. You can easily fall behind in your financial goals by consistently overspending in small amounts, which add up to large sums over time.



Rick Gross

Not having an emergency fund. If you earn a healthy sum each month and have money set aside in investments, you may not

think you need other savings. However, having a workplace plan like a 401(k) or 403(b) plan or an IRA is not an emergency fund. Withdrawing funds earmarked for retirement prematurely can incur costly tax penalties, and make you lose out on potential future earnings. Instead, store away three- to-six months' worth of income in liquid savings to provide a cushion in the event of job loss, natural disaster, illness or another unexpected event.

Prioritizing saving for college over retirement. As the cost of a four-year degree in the U.S. continues to rise, it may be tempting to put your child's tuition ahead of your own future. Yet, boosting your retirement savings should take priority. Your child has an array of options to finance college tuition, including job earnings, merit-based scholarships, and various loan options. When you retire, you simply won't have access to these external sources of funding if your retirement savings come up short. If you are on track with your retirement savings and want to set aside funds for your budding student, be strategic and diligent about creating a plan to achieve both goals.

Being underinsured. Take a critical look at what you own. How easily could you replace those items if an unexpected event occurs? Standard policies may not cover as much as you think, especially if you've recently upgraded your home or added to your art collection. Check in with your insurance agent and upgrade your coverage as needed. If you live in an area prone to severe weather, you may be able to add a rider for flood or storm damage. Bump up your life insurance if it makes sense and review your potential need for disability income and longterm care coverage.

Failing to diversify. You heard it a million times growing up – don't put all your eggs in one basket. If your money is tied up in your home, or if your investments are over- or underweighted in one sector of the market, you may be on risky ground. Work with your financial advisor to evaluate your level of diversification within the context of your goals. Annual or more frequent reviews are recommended to help ensure a productive portfolio that's within your tolerance for risk.

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

## Ice shelf collapse topic of lecture

Catastrophic scenes of ice shelves collapsing are powerful evidence of climate change. These ice shelves create epishelf lakes, a rare lake system where freshwater overlies seawater.

Assistant Professor Alex Forrest will present on his team's usage of autonomous robotics to explore an epishelf lake in the remote Canadian Arctic and discuss how these "last of their kind" water bodies and ice shelves are rapidly melting. Understanding melting events in these locations is critical in predicting how the environment will react as our climates continue to change.

The talk is Nov. 9 at the Tahoe Environmental Research Center in Incline Village.

**Registration** for this event is required. The program will begin at 6pm with refreshments and no-host bar from 5:30-6pm. Seating is open at 5:30pm to guests who have preregistered, open seating starts at 5:50pm. A \$5 suggested donation will be collected at the door.