



New trail bridges invite hikers to Galena

By Kevin Joell

As the spring runoff raises the levels of Thomas and Whites Creek this season, trail users hiking, running or riding on the Whites Creek or Thomas Creek Trails will now have the option to keep their feet dry when the trail crosses the creek. Last summer and fall, the Tahoe Area Mountain Biking Association (TAMBA) partnered with the US Forest Service to construct three trail bridges on the trails above Timberline Drive.

The Forest Service purchased pre-engineered bridge kits and TAMBA provided the volunteer labor to build them and covered the installation costs. The first bridge is a small, 15-foot span over Thomas Creek just above the Timberline Drive trailhead. The second bridge is a larger, 30-foot span over Whites Creek on the trail up to Dry Pond. This bridge also required the transport of over 18,000 pounds of materials one mile up the trail to the bridge site.

The last bridge installed was 36 feet long and provided a passage for Thomas Creek Trail on its way up to the Wilderness Boundary and connection with the Rim-to-Reno trail. It is the widest of the three to accommodate pack animals due to being on route of a longer trail with no other crossing available.

It was completed in October, after 16 volunteers contributed 306 hours over 10 volunteer days. The Forest Service assisted with the use of their backhoe which was essential for unloading the 900 pound 36 foot long timbers and lifting them into place across the creek. Once they were across, they were moved into final position on the footings by hand.

There will be some final touches to the approaches and railings followed by a ribbon cutting ceremony with the Forest Service this spring. The total contribution from local trail users for all three bridges was 936 volunteer hours over 26 days. Not only did the volunteerism present

a significant savings to taxpayers, but it made it possible that all three crossings received bridges rather than just one. Based on limited funding U.S. Forest Service received for the project, the original plan had only included one bridge.

Trail users who are interested in supporting efforts like this may make a tax-deductible donation to the TAMBA trail

building fund. This can be done online at www.tamba.org/donate. Additional trail maintenance is planned for later this year on Lower Thomas Creek Trail.

Kevin Joell is the Trails Director for TAMBA and was the Project Manager for the bridges. He works locally as a firefighter and promotes several local mountain biking events. He also volunteers for Galena Fest.



(Photos by K. Joell)



Local volunteers contributed almost 1000 hours to install three bridges across creeks in Galena Creek Regional Park.

Letter From the Publisher

Another strange winter is ending and spring is about to be upon us. All of us at the Galena Times want to thank our friends, sponsors and neighbors for their constructive feedback and support. Thanks to your valued support, the GT remains a vibrant part of the community and will continue to grow.

I would like to announce that Great Basin Institute will be taking over the management of Galena Fest beginning this fall. In its seventh year now, Galena Fest has been raising awareness for the outdoors and funds for outdoor education. As always, Galena Fest will take place on the last weekend of September.

I want to thank David Gentry and Jennifer Cope of South Reno Athletic Club for managing the event for the past two years. They both plan to stay involved for many years to come, working along with me, many long-time volunteers, and the Great Basin Institute. Anyone who would like to volunteer or get involved in this year's Galena Fest please contact Gwen Bourne at the Visitors Center in Galena Park.

Finally, please remember our website is a valuable tool for all. Announce your



Richard Keillor enjoys the new snowfall at Mt. Rose.

event on the calendar, drop a message on the message board, find links for local merchants and read past GT editions plus much more. Anyone interested in advertising can also find our media kit with detailed information on how to join the Galena Times family.

*Happy Trails,
Richard Keillor*

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Early literacy is a hallmark at South Valleys library

By Julie Ullman

As managing librarian of the South Valleys library, I was recently invited to speak at the Truckee Meadows Tomorrow Annual Forum. The topic was Childhood Reading Success and its Impact on Quality of Life. Interim Washoe County School District Superintendent Traci Davis, and United Way President Karen Barsell were also on the panel. I enjoyed the event and wanted to share with you, how the library is involved in early literacy throughout Washoe County.

Story Times

A couple of weeks ago, I observed a Toddler Time Story Time at our branch in South Reno. A large group of about 70 were enjoying a story featuring a variety of animals. As each animal was highlighted, the kids made the animal's sound. When 30 to 40 kids, all under the age of four, all hoot like owls at the same time, it's pretty darn cute.

Story Times happen every week in most Washoe County branches. In a fun atmosphere surrounded by other kids each child is building important skills. They're not just learning about letters, words and stories, but also about taking turns, sharing and following rules; all important skills that build school readiness. Free library Story Time is your opportunity to engage with your children in early literacy activities through the interactive experience of stories, puppets, songs, finger plays, and movement.

Paws 2 Read

The library also has a long-standing partnership with the Paws 4 Love organization which sponsors Paws 2 Read. Each month volunteers from Paws 2 Read arrive at the library led by their service dogs. From pugs to Dalmatians, from Pomeranians to poodles, each dog is ready to listen as kids of all ages practice their reading skills out loud. Every child goes home with a free book provided by Paws 2 Read. The kids love it, the dogs love



The South Valley library's Paws 2 Read program provides opportunities for students to sharpen their reading aloud skills.



During Story Times at the South Valleys library, young children learn just as much about letters and words as they practice taking turns, following rules and having fun together.

it, and for sure, the librarians love it, too.

Summer Reading Program

The library offers a Summer Reading Program each year. This year's theme is "Every Hero Has a Story". It's free, it's for all ages, and kids can track their daily reading to earn free books and enter prize drawings. There are also dozens of free programs featuring live animals, magic, music, art, and science.

First Grade Literacy Outreach

Our newest effort in the early literacy arena is the First Grade Literacy Outreach. Our goal is to visit every single WCSD elementary school to talk to the first grade teachers and their students about the library, and to issue a library card for every single first grader. The First Grade Literacy Outreach will be an annual event. We want young students to come to the library with their family and check out lots of books to take home to build their reading skills.

Julie Ullman is the managing librarian at Washoe County

Library System/South Valleys Library, 15650A Wedge Parkway, Reno. She can be reached at (775) 851-5190 or jlullman@washoecounty.us. Washoe County Library System is excited to be a part of early literacy efforts in the Truckee Meadows. Bring your kids and grandkids, get library cards, and enjoy the free programs, books and resources.



"Be a rainbow in someone else's cloud."

~ Maya Angelou



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Spring and summer at Galena Creek Visitor Center



Students have fun at Spring Break Camp 2014

SPRING CAMP

March 30-April 3: Animal Adventures
April 6-10: Explorers Club

SUMMER CAMP

June 15-19: Destination Wilderness
June 22-26: Destination Wilderness
June 29-July 2: Forest Adventurers
July 6-July 10: Art of Nature
July 13-17: Wild West Homesteading
July 20-24: The Flyers: Bugs, Bats and Birds
July 27th-31st: Galena Rocks!
August 3rd-7th: Water Journeys

By Katherine Fuselier and Gwen Bourne

Join your neighbors on your pick of a half-mile loop up to a 10-mile loop, or anything in between. If there's enough snow, you can even snowshoe or cross-country ski, but otherwise, the forest hiking trails are great all seasons. The Galena Creek Visitor Center has trail maps and informational books to guide you, and friendly volunteers to talk with. Winter hours are Friday-Sunday, 9am to 4pm and summer hours (beginning May 1) are every day except Monday, 9am to 6pm. And the summer is packed full of fun events.

May 29 – Environmental Education Fundraising Dinner at WeChMe Lodge. Debbie Kladney is the Dinner Chairman, and Barefoot Wines will join us for this exclusive dinner in the forest lodge. Please check the website or call us for more details.

Every Friday starting July 10 – Friday night campfires. Entertaining programs with hot chocolate and marshmallow roasting, will go through the summer.

September 27 – Galena Fest, For the seventh year the Bloody Rose mountain bike race, Wicked Thorn trail run, and expanded activities, vendors, and food ties in with Public Lands Day and Galena Pioneer Days.

Kids at Galena

Spring and Summer school break camps, monthly programming for kids of all ages, school field studies, and summer Friday night campfires are just a few of the unique programs offered to our community youth.

Day and Residential Exploration Camps provide a fun, educational, hands-on discovery of the natural and cultural wonders of the forest, creeks and pond at Galena Creek Recreation Area. Register today and let your kids have quality outdoor experiences that emphasize environmental science, physical activity, creativity, and friendship.

New for summer 2015: Teen Environmental Science and Service Learning Academy. We have exciting developments with our summer teen camp program featuring service learning, science projects,

camp-outs, and extended outdoor adventures just for teens.

In addition to day and residential camps, every third Wednesday, Thursday and Saturday of the month we offer three unique programs for our kids. Nevada K-12 Homeschool students join us every third Wednesday for outdoor discovery based science curriculum. Our monthly Galena Toddler program is every third Thursday with stories, activities, and crafts that introduce these knee-high kids to the great outdoors. Literature, drama and performance infuse and open new connections to our environment during Environmental Drama, a program for kids ages 5-10 on every third Saturday.

Bookings for Spring, Summer and Fall school field studies are underway – call (775) 849-4948 or download registration information from the website: www.GalenaCreekVisitorCenter.org. Galena Creek Recreation Area is a Living Laboratory; each field study is aligned with Nevada Common Core Standards and individually designed with teachers to create unique experiential learning opportunities for all students. Hands-on discovery based STEM education paired with physical activity, inspire and reinforce student core learning in an outdoor setting.

Whether you are introducing, or reinforcing, the benefits of outdoor learning and playing, the Galena Creek Visitor Center offers many hands-on opportunities for our youth.

Gwen Bourne is the associate director of Galena Creek Visitor Center. (775) 849-4948 or visit www.GalenaCreekVisitorCenter.org.

Katherine Fuselier is the environmental education coordinator at the Great Basin Institute. Gwen Bourne is the associate director of Galena Creek Visitor Center. For more information, visit www.GalenaCreekVisitorCenter.org.



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The Galena Times encourages everyone to write and express opinions about the community or the paper. We welcome your stories and photos, but reserve the right to edit submissions.

Please contact Richard with all inquires regarding the Galena Times: richardk@cbivr.com or visit our website: www.galenatimes.com

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Spring hiking around Hallelujah Junction and Red Rocks

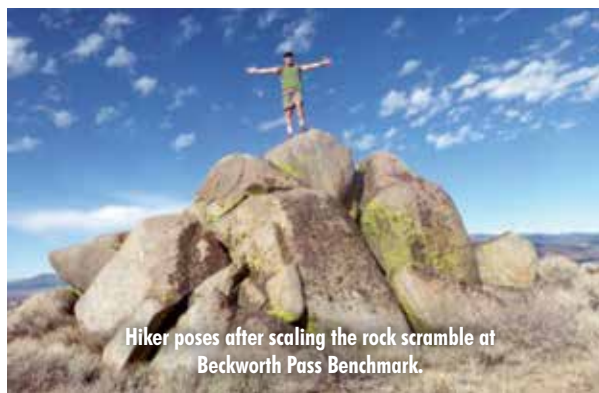
By Daniel Fleischmann

Okay, so we have had unseasonably warm weather lately. But don't let it fool you, temperatures can still be crisp in spring, and this is a good time to visit mountains more moderate in height.

Areas less often explored are those around Hallelujah Junction, California, and Red Rocks about ten miles further north. A number of hiking areas, rock scrambles, and excellent scenery can be explored ranging in elevations from just over 5,000' to nearly 8,000'.



About 25 miles north of Reno is Hallelujah Junction and US Highway 70. Rocky hills on either side of Beckwourth Pass are excellent hiking spots that also allow for scrambling up the many rock formations along the way. Beckwourth Pass Benchmark 6,402' is just south of Highway 70. A good way to get there is to take Scott Road on the left side of Highway 70, two miles from US 395. Take the road past the train tracks, turn right and a road heads to the base of the hills. Find a good place to park and have a blast! There are two summits on this ridge; including an unnamed summit around 6,420' located 1.3 miles south of Beckwourth Pass Benchmark.



Hiker poses after scaling the rock scramble at Beckwourth Pass Benchmark.

If hiking the northern hills, drive 3.5 miles up Highway 70 and park on the right at a dirt parking area. Roads zig zag the craggy hills.

Hiking north of Beckwourth Pass

About 10 miles further up US 395 is Red Rocks, where colorful rocks are at the base of a long ridge called Seven Lakes Mountain that stretches from Red Rocks for about 4 miles. The far western part of the ridge is in California, while the rest is in Nevada.



(Photos: D. Fleischmann)

Red Rocks

A trip to the summit of Seven Lakes Mountain 6,060' is a very nice hike, with a pretty canyon, and

has some lakes – don't know if there are still seven of them anymore.



The road to Seven Lakes Mountain provides access to a pretty hike with a canyon and some lakes.

To get there, take the Red Rock Road exit off US 395 and drive three and a half miles, and turn left on Gymkhana Lane. Take it for a little over a mile and a half where it ends and meets Chokecherry Lane. 2WD vehicles can make it up another 1/3rd of a mile to Clydesdale Drive, as long as they are careful. It is 2 ¼ miles to the summit if starting from here. Just take the road until it enters the canyon behind the hill in the photo above.

Finally, the north side of the Petersen Mountains can be hiked and explored from just off Red Rock Road. A lesser known BLM access point is Rodeo Drive. Drive for about 2 miles on Red Rock Road from US 395 and turn right on Rodeo Drive. Drive 1/3rd of a mile to the end of the road. 4WD can keep going. Reach the true summit of the Petersen Mountains at 7,857' from here would involve 6 ½ miles each way. If you are feeling adventurous you and a friend could traverse the entire Petersen Range, parking one car at Rodeo Drive and the other in Cold Springs. It is 13 miles long.

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When your kids are on spring break, plan to spend some time together as a family. It's the perfect time to start a garden, explore a new hiking trail or plan a scavenger hunt around your favorite park.

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Nevada's first insect hotel opens at Galena Visitor Center



Volunteers build a bee hotel to raise awareness and bring discovery-based science education to Washoe County students.

Every day, the group is adding more materials to the hotel. If you would like to "bee" a part of Nevada history, you can donate materials to fill the hotel by dropping them off at the Visitor Center (Friday-Sunday)

- Terra-cotta or clay flower pots
- Roof tiling
- Honeycombed bricks
- Breakthrough logs
- mixture of clay and straw
- hollow stems (reed, bamboo)
- marrow steams (elderberry, blackberry, raspberry, buddleia, rose bush)
- straw
- small boards of wood
- thin rope
- wood boards (3")

**No cedar as it repels insects.*



By Sandy Rowley

Reno will have the first large Insect Hotel in Nevada. The Galena Creek Visitor Center project includes a pollinator garden and curriculum focusing on pollinator health, research and preservation geared to Washoe County students K – 12.

Katherine Fuselier, Environmental Education Coordinator at the Great Basin Institute, and Elrik Du Saillant Du Luc, a French student with GBI's International Conservation Exchange Program, are working with a dedicated team of scientists, teachers and volunteers to create lesson plans, classes and curriculum to be used on site.

Across the globe, bees and other pollinators are disappearing at an alarming rate. Millions of birds, bees, bats and pollinators are affected by habitat loss, pesticides and disease. Meanwhile, over 75 percent of food we consume is a result of millions of hours of pollination from honey bees, native bees, birds, bats and other pollinators. Without these little workers, our

food supply would be in grave danger.

Scientists are currently debating the various causes of the alarming decline. Most scientists agree that habitat loss, disease and pesticide exposure are the top threats to the safety of our pollinators.

One class of pesticides, neonicotinoids, are at the forefront of these studies. Neonicotinoids, neonics for short, are a type of pesticide that can last on a plant for up to six years. These neonics, once applied, cannot be washed off, but take years to wear off. Plants, trees, shrubs and flowers are treated with neonics to protect their beauty while in transit from wholesale suppliers to local garden shops.

Bee Habitat, a local group of concerned volunteers, rallied together to gain support to ban this class of neonicotinoids in Washoe County late last year. Their first goal was to reduce the pesticide loads in their communities, making the environment safer for wild life, pets and our children.

Other countries and states within the US have

already taken positive steps forward to protect eco systems. Oregon, Washington and other cities within the US have implemented pesticide-free zones and organic, safe alternatives to herbicides and pesticides.

The bee hotel at the visitor center provides a platform for community awareness and discovery-based science education for Washoe County students. The project has been made possible by the Reno Sparks Association of Realtors, the Community Foundation of Western Nevada, Bee Habitat, the Great Basin Institute, and community volunteers.

Volunteers who built this hotel include Bryan McPhail, Elrik Du Saillant Du Luc, Sandy Rowley, Michael Rowley and John Marsh, and The Generator, an artist community and resource located in Sparks.

"It was a real challenge to design, build and collect all the data to realize the perfect hotel to fully maximize life conditions for the pollinators in our area," Du Saillant Du Luc said. "This hotel will

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Fat bikes put fun into spring riding

By John Sagebiel

Fat bikes have become the hottest thing in cycling in recent years and are great for spring and year-round riding. Contrary to regular mountain bikes, fat bikes have really wide – or fat – tires.

The real fun of having a fat bike is riding it. Nothing compares to these bikes. It is almost impossible to ride a fat bike and not have a big grin on your face. At first you might feel a bit slower than usual but with the added terrain and opportunities for when you can ride, you will soon forget about speed.

The main advantages of fat bikes are traction and floatation. Wide tires with low pressure have a huge contact patch and can float on sand and snow where other bikes cannot even hope to go. The recent trend has been toward tires up to 4.8" run at very low pressures, around 5 psi. Compare that to a conventional mountain bike which might have a 2.2" tire at 30 psi.

Some concerns include the weight of these large wheels and tires. Early versions of these bikes were rather heavy. But advances in tires, rims, and



John Sagebiel takes out his fat tire bike on favorite trails above Lake Tahoe.

frames have made the current generation of fat bikes nearly the same weight as conventional mountain bikes. Many different options are available including suspension forks and different width rims and tires. Dropper seat posts are also as popular on fat bikes as they are now on conventional mountain bikes.

Once you are used to the ride and handling characteristics, you can be as fast as you want on a fat bike. Because it is just as fun, slow, night riding is a

special experience on a fat bike. Seeing the terrain illuminated by moonlight and your riding light is always a great experience.

John Sagebiel is nuts for bikes and the environment. For resources, look up "NV Fatbike" on Facebook. The regular Tuesday ride is a great place to get started. Many local bike shops are stocking fat bikes and occasionally host demo days. For riding lights, check out Reno-based Jet Lites at www.jetlites.com.

insect hotel *continued from page 8*

improve conditions for pollinators and teach kids and other citizens about the importance of pollinators and how we can protect them."

These insect hotels attract stingless bees, lady bugs, beetles and other

solitary pollinators. The insects that will make this hotel their home are non-aggressive and/or stingless. Although the bee hotel at Galena Visitor Center is large, you can add smaller hotels around your own property. Planting

organic and neonic-free seeds and plants are another great way to support the bees.

Sandy Rowley is the founder BeeHabitat.com. She would be happy to help install bee habitats throughout the

county. Home owners, businesses and any areas open to provide safe food and shelter are welcome to contact the local group. For more information, please call Galena Creek Visitor Center at 775-849-4948 or visit beehabitat.com.



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By Jennifer Barrett

This time of year all of us are trying to shed a few pounds and become a little healthier. It can be difficult to start and stick to a new exercise program. It is important when creating an exercise regimen to set realistic goals.

Start by finding a good time of day to workout. If you are not a morning person, setting your workout time for 5AM is setting yourself up for failure. Plan a specific time you are able to go a few times a week. People do better when it becomes a routine.

Make exercise a habit!

Maybe three days a week you hit the gym on the way home from work, or perhaps you plan your workouts when the kids are at their activities.

Pick an exercise that you enjoy. Studies have found that people who enjoy their workouts typically feel energized and make better food choices than those who do not enjoy their workout. Varying the types of workout may help keep things interesting. Having a variety of choices will ensure you do something regardless of the time of day or weather.

Get a workout buddy. Studies have shown exercising with a partner can increase your chances of continuing an exercise program. If you commit to walk with a friend or family member you are less likely to

cancel or reschedule the activity.

Start with smaller goals and work your way up. Our bodies know when we haven't been active in a while. For seasonal activities such as gardening or skiing, remember to ease back into your groove. Going from little daily activity to a full day gardening or skiing may leave you too sore or lead to an injury.

Keep track of your progress. A pedometer or fitness band can help in monitoring your progress. Setting daily step goals can increase your motivation and allow you to set attainable goals. If you meet your goals, reward yourself. For instance, set a goal of 5000 steps per day for a month. When you reach that goal reward yourself with a new pair of running shoes or whatever you decide.

The benefits of exercise are endless from improved sleep, cardiac rewards, and reduced mental disorders including depression. Remember that habitual exercise can help keep our brains biologically younger. Clinical studies show that it may also help prevent some neurological diseases such as Alzheimer's.

Following some of these simple strategies should help you start and keep an exercise regimen. So get out there and start moving and make exercise a habit!

Jennifer Barrett is the director and owner of Galena Sport Physical Therapy. To schedule an initial evaluation with a licensed physical therapist, call Galena Sport South (775) 384-1400 or Galena Sport Midtown (775) 322-4555.

Why doctor may give different advice on cholesterol



Andrew Pasternak, MD

By Andy Pasternak

Cholesterol advice used to be pretty straightforward for physicians. The American Heart Association (AHA) and American College

of Cardiology (ACC) guidelines had a set of "one size fits all" numbers for physicians to use. Target goals were

an HDL of above 40, LDL below 130 and total cholesterol of less than 200. There were a few exceptions, such as slightly different guidelines for patients with known heart disease or diabetes, but the numbers were pretty clear-cut. If we saw a patient with an elevated LDL that didn't improve with lifestyle changes, we'd recommend starting medications.

Everything changed in November 2013 when the AHA and ACC endorsed a new set of recommendations. These

new guidelines are a departure because they take into account your specific risk factors for vascular disease to determine if you would benefit from lipid lowering medications.

Using risk calculators that include variables such as age, gender, tobacco use and blood pressure, physicians can now give an estimated risk of developing heart disease in the next 10 years and over your lifetime. As I like to tell my patients, I'm less interested in what your cholesterol numbers are

and more interested in what we can do to prevent you from having a stroke or heart attack. These new guidelines reflect that change in philosophy.

As an example, I used the risk calculators to figure out the risk on two patients. Both people are 53 years old and have identical cholesterol values. The first person is a woman who doesn't smoke and doesn't have high blood pressure or diabetes. The second person is a man

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Project VanLife tells about relentlessly pursuing your dreams



Trevor DeRuisé

By Trevor DeRuisé

I always wanted to be a professional bike racer. Even when I was little, everything I did revolved around my bike. It was all I cared about. I kept my grades up for the sole reason of knowing that if they slipped, my parents wouldn't let me ride my bike.

As the years went on, the dream of success on a bike got closer and closer. However, the closer I got, the more sacrifices I had to make. I spent my college years training, recovering, and working – all just to make it to the next race. As graduation neared during the spring of 2014, it was sink or swim time for me.

Without real sponsorship backing, I had the option of letting go of a lifelong goal and joining the “real world”, or pushing all of my chips onto the table by giving it one last effort to make it as a pro. Fortunately, I went with the latter.

Last spring, I purchased a used cargo van and took

to the open road with my girlfriend Sierra Davies and three bikes, chasing the Pro XC Tour, North America's biggest and most prestigious professional mountain bike series. On an almost nonexistent budget, Sierra and I drove over 15,000 miles across the continent and lived out of the van for 90 days.

Hurdles like our home on wheels almost burning to the ground and other near misses brought us to the brink of giving up on a number of occasions. Bike problems that forced us to drive a 3,000 mile detour within three days seemed to be among the more manageable of obstacles along the way.

But was it all worth it? Well, today, I ride for KTM, one of Europe's largest bicycle manufacturers, as their first and only North American pro. I still look back in disbelief on the incredible struggles that got me here.

In hopes of inspiring others with a dream of their own, Sierra and I wrote a book about our time on the road, called Project VanLife which was published earlier this year. We hope our story will lead others to live a life fueled by passion and to chase their own dreams.

Trevor DeRuisé is a professional mountain bike racer. To stay in touch visit him at Twitter: @TrevorDeRuisse, Instagram: @TrevorDeRuisse, or Facebook.com/DeRuisse633. Project VanLife is available at ProjectVanLife.com, Amazon.com, and at The Hub on Riverside.



(Photo submitted by T. de Ruisse)

What should you know about measles?

By Deb Doran

Measles is a serious respiratory disease that is spread easily through the air by droplets from coughing and sneezing or by sharing food or drinks. It can even spread after an infected person has left the room because it can last for up to two hours on surfaces and in the air. Measles can be spread by people who are infected before they begin having symptoms.

In severe cases of measles, the person may develop pneumonia, convulsions, brain damage or death. Between one and three children out of every 1,000 in the United States who develop measles will die from the disease or from complications of it. Most people born before 1957 have had measles. If you have had measles, you cannot contract it again.

Infected persons are contagious from four days before until four days

after the appearance of a rash. Below is a timeline of the average flow of events. The incubation period for measles from exposure to no-longer-at-risk can be up to 21 days.

Symptoms

Days 1-2: No symptoms

Days 2-4: Fever, cough, runny nose, conjunctivitis (pink eye), swollen lymph nodes in neck, red spots in your mouth

Days 4+ : Rash

Prevention

The best prevention for contracting measles is immunization. The MMR vaccine and others are available at your local health department or private medical physician's office. Other ways to prevent against the disease include washing your hands and avoiding large crowds or public areas with non-immunized people to decrease the risk

continued on page 14

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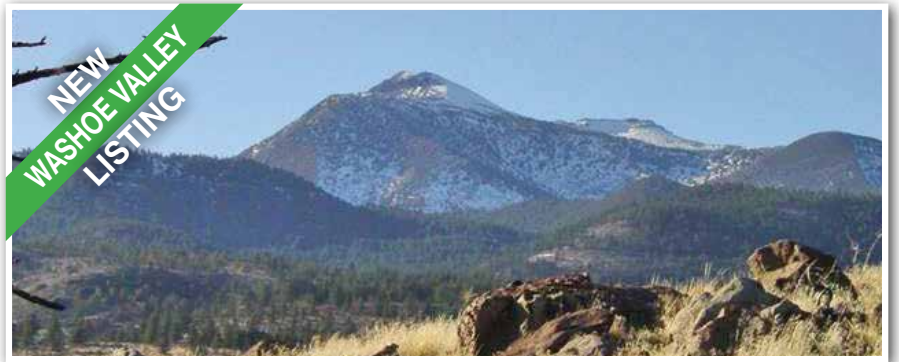
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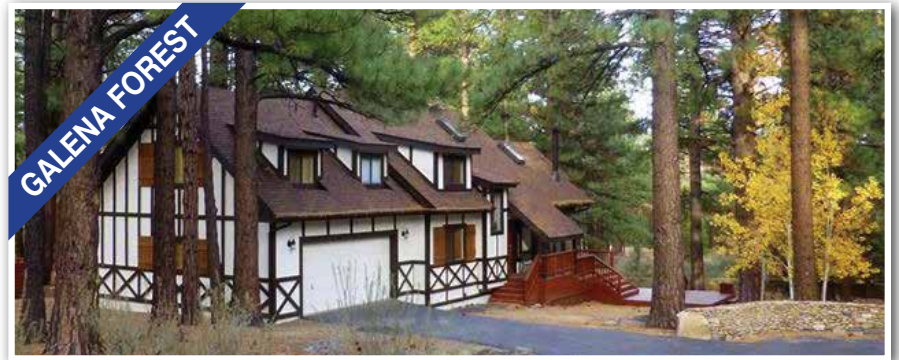
Large parcel off N. Timberline Road. All utilities are in including natural gas and sewer. Great view of mountains and backs to Whites Creek. Near by access to Whites Creek and Thomas Creek Trail Heads. Short drive to Mt. Rose Ski Area, Lake Tahoe and the new Summit Sierra Mall. One of the nicest lots off of Mt. Rose Hwy. **\$295,000.**



26.92 private acres with potential for 4 home sites. Water rights included for subdivision. Spectacular views of Washoe Lake, Mt Rose, Slide Mt., adjacent to Steamboat Creek. Owner may carry with 20% down payment. Perc approval for 4 lots. Barbed wire fencing south property line. **\$350,000**



Very private St. James lot located on Bennington Court. This 1.6 acre lot is one of the best lots still available. Live in the trees and enjoy the views this property offers. Close to skiing at Mt. Rose ski area, shopping at the new Summit Sierra Mall and beautiful Lake Tahoe. **\$175,000.**



Located at the end of the cul de sac, this charming mountain home offers privacy, forest views and is one of the few homes in Galena Forest with no HOA or fees. Well maintained with a great floor plan, cathedral ceilings and floor to ceiling windows in the great room. Exposed beams and wood flooring add to the charm. **\$535,000**



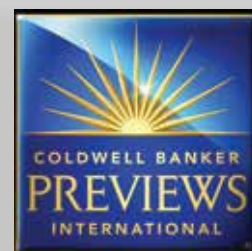
Nestled in the pines of Galena Forest Estates this single level floor plan encompasses 2860 sq. ft. of very convenient living space. Floor plan utilizes the popular "great room" concept with 3 BR and a separate office off of the main entry. The living room overlooks the large rear deck. **\$627,000.**



Nice single story Galena Forest home. Two BR and a large office/loft area that can easily be converted into a 3rd BR. Separate large shop area. Beautifully landscaped with private court yard and low maintenance. Close to skiing, shopping and Lake Tahoe. **\$649,000.**



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~ Dr. Michele and Beth Carbone, New Galena Forest Residents

Northern Nevada Real Estate . . .

cholesterol *continued from page 10*

who smokes and is being treated for both hypertension and diabetes. Despite having the same cholesterol readings, the woman with no risk factors is only at a 2% risk of having a heart attack in the next 10 years while the man with multiple risk factors is at a 25% risk of having a heart attack in the next 10 years. With the old guidelines, we would have treated these two people the same when clearly they require different interventions.

Within the physician community, there is great debate on how these guidelines will impact prescribing practices for cholesterol lowering medications. Since integrating these risk calculators in our practice, we're

able to have a more informed discussion with patients about their specific risk of developing heart disease, including how medications may lower that risk.

Dr. Andrew Pasternak is a board certified family physician at Silver Sage Center for Family Medicine and Silver Sage Sports Performance. The office is currently accepting new patients at 10467 Double R Blvd, Reno, NV 89521. For more information, call (775) 853-9394. For more information, go to <http://blog.heart.org/doctor-discussion-is-key-for-cholesterol-treatment/>. To calculate your risk and to see how medications might help you, visit <http://statindecisionaid.mayoclinic.org/>. And of course, talk with your physician about your personal risk.

measles *continued from page 11*

of exposure. If you are not immunized you can also wear a face mask when out in public areas or if you think you have been exposed to the virus, including at your physician's office or an emergency room.

Actions

What should you do if you or your child begins having symptoms? Call your primary care physician if you have one. Measles generally gets better with home care within two weeks. Take medicine to lower your fever. Read and follow label instructions. Never give a child or young person aspirin as this may increase the risk of Reye syndrome, which is a rare and serious illness. Keep the person hydrated with water or juice, stay away from other people as much as possible and keep children home from school or day care.

Adults who are ill should stay home from work and away from public places until four days after the rash first appeared.

When to go to the Emergency Room

If you or your child has an uncontrolled fever, difficulty breathing, pale or blue lips or gums, seizures, lethargy (very drowsy or won't wake up), inability to drink fluids, severe or worsening headache, doesn't seem to be improving or if you are concerned for any reason, go to an emergency room immediately or seek medical attention. If you decide to go an emergency room, let the staff know right away that you think you may have the measles and be sure to wear a face mask so others are not exposed to the virus.

Deb Doran is Saint Mary's Director of Emergency Services.

DID YOU KNOW...

TOOTH DECAY IS THE NUMBER ONE CHRONIC INFECTIOUS DISEASE AMONG CHILDREN IN THE U.S.?

Many parents are surprised to learn that tooth decay can begin as early as age 1. Children with tooth decay are far more likely to develop immediate and long term oral health issues, including pain, infections, difficulty speaking, problems eating food, tooth discoloration and even tooth loss.

But with the help of the American Academy of Pediatric Dentistry, you can join the Monster-Free Mouths Movement and keep your child's mouth free of creatures like Tartar the Terrible, Ginger Bite-Us and Tooth D.K. Below are important tips to help kids have monster-free mouths—at all ages!

BIRTH-2 YEARS OLD:

- Before teeth erupt, **CLEAN YOUR BABY'S MOUTH AND GUMS** with a soft cloth or infant toothbrush at bath time. This helps prepare your baby for the teeth cleaning to come.
- If your baby is given a bottle when going to sleep, use **NOTHING BUT WATER**. Bottles containing any sugary liquids or carbohydrates such as milk, formula or fruit juice, put teeth under attack from bacterial acid all night long.
- NEVER DIP A PACIFIER IN ANYTHING SWEET**; that pesky Tooth D.K. can show up.
- Take your child to see a **PEDIATRIC DENTIST** by his or her **FIRST BIRTHDAY**. Your dentist can help you establish a daily regime, provide recommendations and determine your next visit.
- Talk to your child's pediatric dentist about the **RIGHT AMOUNT OF FLUORIDE** for your child. Ask if your child should be brushing with toothpaste that contains fluoride and/or if your child needs a fluoride supplement.
- Take your child to see a pediatric dentist by his or her first birthday to establish a **DENTAL HOME**. Your dentist can help you establish a daily regimen, provide recommendations and determine your next visit.

2-5 YEARS OLD:

- Remember to brush your child's teeth at least **TWICE A DAY**, once in the morning and once at night. The most important time to brush your child's teeth is **RIGHT BEFORE BEDTIME**.
- Schedule dental visits **EVERY SIX MONTHS** to keep away Mouth Monsters, especially the dreaded Tooth D.K. The routine teeth cleanings at regular check-ups help remove pests like Tartar the Terrible and Ginger Bite-Us.
- Sucking on a thumb, finger and pacifier can affect your child's teeth the same way: sucking for prolonged periods of time may cause the upper front teeth to tip outward or not come in properly. Most children stop this habit on their own; if not, try to **DISCOURAGE IT BY AGE 3** or ask your dentist for other creative ideas.
- Keep an **EYE ON SNACKING**—ideally children should have no more than three snacks a day.
- Parents can begin **FLOSSING** for their children when any two teeth are touching.
- AVOID JUICES** which literally bathe teeth in sugar. Try to limit the amount of juice you give to your child to less than 6 oz. per day.
- Talk to your child's pediatric dentist about the **RIGHT AMOUNT OF FLUORIDE** for your child. Ask if your child should be brushing with toothpaste that contains fluoride and/or if your child needs a fluoride supplement.

SCHOOL-AGE CHILDREN:

- Parents should supervise the brushing of teeth for school-aged children until they are **SEVEN OR EIGHT YEARS OLD**.
- When teeth are touching, it is time to **BEGIN FLOSSING**. Ask the pediatric dentist for tips on flossing your child's teeth.
- In addition to brushing and flossing your child can **CHEW GUM WITH XYLITOL**, a non-sugar naturally occurring substance, to stimulate saliva flow which helps to clean the mouth [just make sure to ask the teacher!]
- Remember to **PROTECT YOUR CHILD'S TEETH WITH A MOUTHGUARD** when they participate in physical activities, including sports and leisure activities. Consult your child's pediatric dentist to determine which type of mouthguard is most appropriate for your child.
- AVOID CARBONATED BEVERAGES** which can erode enamel on teeth; sport drinks and juice pouches are also bad for teeth as they keep acid levels high—which the Mouth Monsters like!

Join the Monster-Free Mouths Movement today! Visit MYCHILDRENTTEETH.ORG for tips and resources, including a pediatric dentist finder and a fun Mouth Monsters toolkit to help encourage healthy dental habits for your child.

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Want to teach old dogs new tricks? Become a dog trainer.

By Julie Ball

You know that career ambition you had as a kid? I am grateful to be one of the few people who actually have that dream job. When I tell people that I train animals for a living, their faces turn a wee bit green. But truth be told, it's not all fun and games. I have to run a business, too, and I have to self-motivate, which isn't always easy. However, I am very grateful to have a job I love. And now, it's possible for others, too, because I teach others to become dog trainers at a Reno dog training school.

When you're working with the mind and emotions of someone's dog, knowing what you're doing is vitally important. Unfortunately, not all training education programs are alike. Dog training is a

completely unregulated industry, meaning that anyone can present themselves as an expert and begin treating your pet. This is a terrifying thought to most animal lovers. Think about it: If a massage therapist routinely injures people, a licensing organization will take appropriate action. If a dog trainer causes your dog to bite someone because they don't know enough about what they're doing, your dog gets put down and the trainer gets to move on to the next dog.

In a profession with no regulatory oversight, standards of education matter. That is why I teach for the Dog Training Internship Academy.

The Dog Training Internship Academy is a four-month internship program rooted

in San Francisco, but taught here in Reno at Fur and Feather Works. We teach – and use – only scientifically based, force-free training methods. Our students are dog trainers, behavior counselors, and animal shelter staff, as well as people who want to be dog trainers, including career switchers and pet professionals such as dog walkers and pet sitters.

Graduates of the program have experience in planning, executing, and trouble-shooting their own behavior modification cases. They've participated in many of my own client consultations, and carried one out on their own. They've trained a total of eight dogs over the course of four months, and handed them back to their owners with instructions on how to

maintain their new, improved behavior. And they also leave with a certificate in Training and Behavior Consultation (CTBC), which they can proudly show off, because this certificate is not a gimme. Those letters actually mean something.

And then the trainers leave me, going to go off to do what they love in the best way possible, and I couldn't be prouder of them for it.

Julie Ball is a dog trainer at Fur and Feather Works. She can provide a fantastic outlet for socialization, fun and expanding the bond you have with your dog through classes and private lessons. Check out the latest in training tips and fun at Furandfeatherworks.com. To see pictures visit [facebook.com/thedogparkreno](https://www.facebook.com/thedogparkreno) and visit renodogpark.com for a virtual tour of The Dog Park.

Scientific advancements are for pets, too!



By Matt Schmitt

It seems that almost every day we hear about advancements in science and technology that improve the practice of medicine for humans. But did you know that advancements are also happening in the practice of veterinary medicine?

With pets living longer and receiving better care than ever before, technological advancements continually move veterinary medicine towards more effective and less invasive procedures, offering pet owners more options than ever before.

Digital Dental X Rays. Radiographic impressions that take just 2.5 seconds from shot to screen give veterinarians a clearer image of what's happening beneath gums, while allowing for examination of multiple views on one screen. This makes for more thorough assessment, resulting in more effective treatment and preventive care.

Doxirobe. A temporary cement treated with antibiotic, Doxirobe effectively closes pockets between gums and teeth where bacteria may build. Doxirobe can make the difference between saving or extracting compromised teeth.

Ultrasonic Cleaning. A pet's preventive dental care is conducted with ultrasonic scaling and polishing. A sealant finish protects teeth and helps prevent tartar buildup on enamel. This updated procedure makes semi-annual oral checkups much more manageable for pet and vet.

Anesthesia. Many pet owners are concerned about the administering of anesthesia during a procedure. The advent of Sevoflurane has helped greatly in addressing those concerns. A top-of-the line gas anesthesia, Sevoflurane helps animals become anesthetized and recover more quickly and with fewer side effects. While used along with electronic monitoring, diligent observance by the veterinary team remains critical to the effective administering of anesthesia. As important as a procedure may be to pet health, so is the anesthesia process.

Material Advancements. Surgical materials are

continually updated to more effectively perform procedures while reducing swelling and scarring. Along with the benefits of the use of more advanced materials is the reduced time needed for patients to be under anesthesia.

Better Methods Mean Better Care. Given these advancements, the effectiveness of organ biopsies, tumor removals and even Cranial Cruciate Ligament surgeries continues to improve, allowing us to utilize milestones in science and technology to take better care of pets than ever before.

The Best Medicine Is You! An observant owner who spots changes in behavior is a pet's best defense against compromising health conditions and debilitating disease. When a surgical procedure is prescribed, it's you whose comfort and love is the best healing medicine of all.

Dr. Matt Schmitt is a graduate of the School of Veterinary Medicine at the University of Pennsylvania and owns South Reno Veterinary Hospital. Appointments can be scheduled by calling (775) 852-2244. Dr. Schmitt is also On Call for After Hours Emergencies. Learn more at SouthRenoVet.com.

Spring Pet Adoption Days invite pets for adoption

By Lori Dotterweich and Robert Burks

Starting in March extending through the end of May, Natural Paws will host their annual spring pet adoptions days every Saturday from 10am through 1pm. Natural Paws, a competitively priced natural pet food and supply store, is located in the Raley's Center at Galena Junction in South Reno and is committed to pet rescue.

Natural Paws will host four rescue

groups each Saturday starting with For Pets Sake Rescue featuring small lap dogs under 25 lbs. Perfect size for snuggling.

The second Saturday of the month features Pet Network Humane Society with several adorable pooches and kitties. Twenty percent of dogs in shelters are purebred so Pet Network could bring a purebred Lab or Dachshund.

The third Saturday of the month features Boxer & Buddies. Boxers are

loyal, quirky, slobbery, loveable and incredibly loyal to their owners. They will feature a couple of boxers along with some other fun breeds at the adoption event.

And last but not least, the fourth Saturday will feature a new rescue group yet to be announced but we promise you much cuteness.

Each adoptee will receive a gift basket of goodies donated by Natural Paws

featuring fun treats, toys and pet food.

Lori Dotterweich and Robert Burks co-own Natural Paws at the Galena Junction Center. For more information, visit www.naturalpawsreno.com, [Facebook.com/NaturalPawsReno](https://www.facebook.com/NaturalPawsReno), email naturalpawsreno@yahoo.com or call (775) 853-3533. Spring Pet Adoption Days run very Saturday (10am- 1pm) March thru May at Natural Paws.





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Stop weeds before they start

By Steven Fine

If you don't act until after you see weeds, your response will already come too late. The old adage "A good offense is the best defense" couldn't be more true in keeping your yard weed free.

Did you know a single weed may be capable of dropping thousands of seeds? That's why landscape professionals always recommend a pre-emergent weed program early in the year. These treatments stop weeds before they start by preventing weed seeds from germinating in the first place. Start as early as February to be most effective.

In early spring, South Reno residents should get their yards ready following a preventative plan that addresses all issues that could present themselves during the following months.

Apply Pre-Emergent Herbicide to Control Weeds. Apply where needed through March.

Aerate Turf. Most successful on moist lawns. Do not remove soil cores.

Spring Clean the Yard. Clean out beds, remove leaves and debris. Prune dead branches in roses and shrubs. Prune late summer and fall flowering shrubs. Haul all that green waste to local compost facility.



South Reno homes, like this Arrowcreek residence, can virtually eliminate weeds with early pre-emergent application.



(Photo submitted by S. Fine)

Drip irrigation is your most valuable asset during our hot summers.

Dormant oil spray to trees and shrubs. Continue until all trees and shrubs have leafed out. Avoid applications to evergreens. Apply when 4-hour temp window is between 40° and 70 degrees.

First Lawn Fertilization. Start early March through April.

Start Up Sprinkler & Drip System. Start-up always

depends on temperatures - watch for a freeze. Check for leaks, adjust and clean heads and check emitters. Walk system to ensure efficient water coverage.

Steven Fine is Marketing and Communications Manager at Signature Landscapes. For questions or comments about how to ensure the survival of your landscape plants, shrubs and trees, call Signature Landscapes at (775) 857-4333.

Hike for Hounds to benefit dog rehab center

By Lori Dotterweich and Robert Burks

Hike the Sierras with your dog! This isn't your typical dog walk around a city block. It's in the mountains, on sandy trails surrounded by beautiful pines and vistas. The Galena Regional Park guided hike, hosted by Natural Paws, starts at 10.30 am on Sunday, June 7th and should take about an hour

but make sure to linger longer with your pooch to soak up all the gorgeous sierra scenery.

After the hike, relax and enjoy the many unique vendors, yummy food from GourMelt food truck and great music. Spruce up your dog a bit with a free nail trim by There's a New Dog in Town mobile grooming, a \$10-\$15

value included with your entry fee. And last but definitely not least, your dog will delight in their very own, after-hike ice cream - bacon flavored non-fat yogurt.

Tons of pooches will be up for adoption if you're looking for a new member of the family. Arrive early to sign up for the hike which begins at 10.30am - the Hike for Hounds entire event runs from 10am to 1pm. Dogs must be on leash at all times, current on vaccinations, and don't forget to clean up after your pet.

The 25 dollar entry includes a cool event tee shirt as well as an impressive gift bag with \$20 worth of dog goodies. Not to mention the yummy ice cream, free nail trim and two, free raffle tickets.

All proceeds benefit Pet Network Humane Society and Canine Rehabilitation Center and Sanctuary. CRCS, Canine Rehabilitation Center and Sanctuary, is dedicated to rehabilitating dogs until they are adoptable to loving homes. Each year, the Pet Network Humane Society



places hundreds of dogs and cats into their forever homes.

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Find your own creativity at the Nevada Museum of Art



The E.L. Cord Museum School is a community art center that offers more than 250 classes a year. As part of the Nevada Museum of Art, the school encourages creative expression for children and adults alike.

By Amanda Horn

Did you know Reno boasts Nevada's only art museum accredited by the American Alliance of Museums? Every season the Nevada Museum of Art, Donald W. Reynolds Center for the Visual Arts, E. L. Wiegand Gallery showcases masterpieces from around the globe. From classics to contemporary, the abstract to the absolutely beautiful, the art gem of the silver state delivers an eclectic mix of exhibitions designed to spark creative dialogue across the region.

What you may not know is that in addition to fine art, the Nevada Museum of Art houses a community art center for serious hobbyists and inexperienced novices alike. The E.L. Cord Museum School offers more than 250 classes throughout the year in a variety of mediums for all levels and ages of artists and art-curious—toddlers, high school students, adults, seniors, and everyone in between.

Classes are taught by part-time faculty comprised of local artists, photographers, designers, and architects. Sessions range from one-night or one-day, to

six-week series that meet once per week. Life drawing, bookmaking, pottery, photography, and jewelry-making represent a portion of offerings available to help you embrace your inner artist. Parents who wish to encourage creative expression in their young ones will find numerous age-blocked classes designed specifically for sparking a love for the arts in children. Looking for an easy risk-free entry to art classes? Grab a couple of friends and a glass of wine and try a Girls' Night Out session.

The Museum School has been part of the Nevada Museum of Art since before the current building opened in 2003. However, unless you are a museum member or regular student, you may be in the dark about that fact. But no longer. The newly remodeled space includes the addition of a new classroom, vibrant lobby, welcoming entrance, and space to hang student artwork. Imagine that in a short period of time you could see your drawings gracing the walls of the slick, open lobby. Proud parents will also have the privilege of pointing out their young artist's work to friends and



(Photo provided by A. Horn)

family. In total, the museum added approximately 1000 sq. ft. to the facility.

Over the last couple of years, the E.L. Cord Museum School has experienced significant growth, which ultimately prompted the new construction. The museum currently welcomes an average of 1,500 students per year, a number expected to grow with the addition of the new space and increased public presence.

As the Biggest Little City welcomes the season's fresh new energy, spring into the Nevada Museum of Art and try your hand at art.

Amanda Horn is director of communications at The Nevada Museum of Art. The museum is open Wednesday through Sunday. Visit NevadaArt.org for complete details

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Lighter spring fare calls for complementing, sunny wines



By Linda Petrini

I don't know about you, but I am having trouble defining our seasons these days. Aside from our "winter tease" it seems like we are in a perpetual spring. Seems like a good time to enjoy soup. After all the holiday parties a lighter fare sure seems appealing.

A few weeks ago, I was visiting friends in Southern California. My friend said that she was making bouillabaisse with a rich vegetable broth. She asked me what wine she should buy for the pairing. I suggested an un-oaked chardonnay. Oh wow –it was fantastic!

The purity of the chardonnay fruit without the influence of butter and oak was perfect for this very delicate soup.

She also said she was making brownies with a blood red, orange flavored olive oil. My suggestion was a Barbera from Plymouth/Amador County. Bingo! The blueberry of the wine was a great complement for the orange flavoring in the brownies.

Crockpot, or slow cooker recipes are in vogue again. Hooray! They are so easy to pull together in the morning and then dinner is ready for you, your friends



(Photo by L. Petrini)

and family when you come down from the mountains.

I found a great recipe for a soup with chicken, garlic, onion, basil, oregano and pasta. I have two recommendations for such an entrée. I like a lot of basil and so my first wine pairing choice would be a pinot noir, preferably from Sonoma or Mendocino Counties. Choose one with a lot of body and nice long finish. A really good alternative, if you are feeling your inner Italian, would be a Sangiovese from Plymouth/Amador. The oregano and the Parmesan cheese would marry quite well with this varietal.

Winter vegetable stew is always good for cleaning out the refrigerator, a task that creates oh so many options. Various people might assume that a white wine would go well....but I don't think a white would necessarily complement the dish. I am thinking of the Rhone varietals. A Grenache or a Mourvedre would give your soup that gentle punch to enjoy with some chunky French bread. Cheers!

Linda Petrini has been a "Virtual Sommelier" for 20 years, specializing in California boutique wines. She is now expanding her business to include customized Wine and Food Pairing Events for family/friends, corporate dinners, business marketing and fundraisers of any size. She will also design a customized wine tour for any California region. Reach her at Linda@WineFoodLaughter.com or (775) 203-8798.

Chicken Parmesan Soup

Submitted by Linda Petrini

6 garlic cloves, minced
1 green bell pepper, chopped
14.5 ounces crushed tomatoes
½ pound boneless, skinless chicken breast
3 cups chicken broth
½ cup chopped white onion

½ cup shredded Parmesan cheese, plus extra for garnish
1 tablespoon chopped fresh basil
2 teaspoons chopped fresh oregano
1/8 teaspoon red pepper flakes (or more if you like it spicy)
4 ounces uncooked dry gemelli or penne pasta
Chopped fresh basil or parsley for garnish

Directions

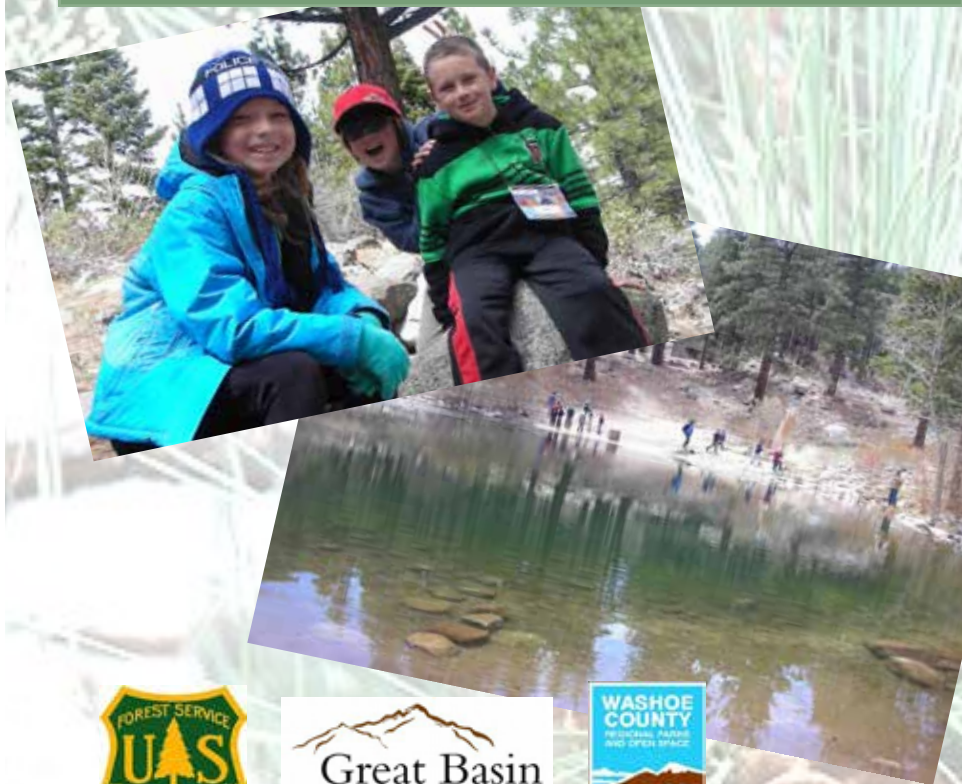
- In slow cooker, stir together garlic, bell pepper, crushed tomatoes, chicken, broth, onion, 1/3 cup cheese, basil, oregano and red pepper flakes. Cook on high 3 ½ hours or on low 7 hours.
- Transfer chicken breasts to cutting board and

coarsely shred; return to slow cooker. Stir in pasta. Cook on high 30 minutes longer or until pasta is cooked al dente.

- Serve garnished with extra Parmesan cheese and chopped basil or parsley.

Makes 6 cups.

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Uncommon Native Nevadan family spans four generations



Janice Keillor

By Janice Keillor

As Nevada becomes more developed and populated, we tend to forget how our state was settled. The last two decades have brought so many new people to Nevada that it's uncommon to meet a native. According to 2010 U.S. Census figures, Nevada leads the nation

with the fewest residents who were born in the state, at 24%. The next closest state is Florida with 35% natives. Being born and raised in Nevada is an uncommon claim for the majority of residents here, yet something to be proud of.

When I discovered that my daughter's friend, Brynn Prunty, was not only a native Nevadan, but a fourth generation Nevadan, I was immediately interested in her family history.

The Pruntys, like many pioneers who headed west, came to Nevada seeking their fortune in gold. They first settled near Wells, Nevada in 1887 with their five children. Then in 1890, they traded 100 horses for a homestead on Dolly Creek and moved to Charleston in Elko County. Within 10 years, their family of five children grew to eleven. Headed by Pinkard Reed Prunty, the Prunty family gathered and sold mustangs to raise money for their mining ventures, then later gave up mining and focused on cattle and horse ranching.

Most of the Prunty children stayed nearby and homesteaded land in the Charleston Valley, except for two of the daughters who together with their husbands homesteaded Devil's Gate and the Rancho Grande. One of the Pruntys ventured out to Squaw Valley in the late 1970's and managed the horseback riding stables there.

Brynn's parents, Cory and Jessica Prunty, left Elko for Carson City in 1999 to raise their two children who are the fourth generation of Pruntys in Nevada. These native Nevadans celebrate their long heritage in Nevada by throwing a yearly Nevada Day bash that lasts the entire weekend.

As for the early Prunty hometown of Charleston, it is now mostly abandoned and considered a ghost town. But the Prunty family, more than 120 years after the first settlement, continues to operate their ranch nestled at the base of Copper Mountain, 90 miles north of Elko near Jarbidge. This area is so stunningly scenic, no wonder the Pruntys have stayed. They continue to raise horses and have kept their ranch running since 1894, which earned them the recognition of Centennial Ranch by the Nevada Department of Agriculture.

As Nevada continues to grow and we become more focused on the future and all of the changes we would like to see, perhaps take a moment to remember how we got here. The house you live in, the roads you drive on, were mere ideas not too



TOP LEFT: Brynn Prunty, a fourth generation Nevadan, picks wild flowers at her family's Centennial Ranch.



TOP RIGHT: Earl and May Prunty settled near the mining town of Charleston and focused their lives on cattle and horse ranching, a tradition the family carries on today.



ABOVE: Earl's son, Harold "Corky", enjoys an afternoon on the farm. He later hit the rodeo trail with a string of memorable, bucking horses.

long ago. It took hard-working, determined families like the Pruntys to settle the West and develop resources for their survival. Now Nevada has become of the most desirable places to live in the country, with one of the highest growth rates. Hopefully my

first generation Nevada children will stay and raise a second generation. But we'll never come close to catching up to the Pruntys.

Janice Keillor is a grant analyst for the Carson City Planning Division.

Nevada continues to grow

Nevada ranked 35th in population in the US (up from 39th in 1990) with an estimated total of 2,173,491 in 2002, an increase of 8.8% since 2000 (the greatest increase in the country for this time period). Between 1990 and 2000, Nevada's population grew from 1,201,833 to 1,998,257, an increase of 66.3%, the decade's largest increase

by far among the 50 states (followed by 40% for Arizona). It was also the fourth consecutive decade in which Nevada was the country's fastest-growing state and had a population growth rate over 50%. As of 1995 the population was projected to reach 2.3 million by 2025, but more recent increases suggest that the figure will be higher.

In 2000, the median age of Nevada residents was 35. In the same year, nearly 25.6% of the populace were under the age of 18 while 11% were age 65 or older.

With a population density of 18.2 persons per sq mi in 2000 (up from 15.9 in 1998), Nevada remains one of the most sparsely populated states. Approximately 90% of Nevada residents live in cities,

the largest of which, Las Vegas, had an estimated 508,604 residents in 2002. Henderson had an estimated population of 206,153, and Reno had 190,248. The Greater Las Vegas metropolitan area had an estimated 1,381,086 residents in 1999; the Reno metropolitan area had an estimated 319,816.

Source: City-data.com

Will you have to pay back health insurance credits?

Provided by Hawley MacLean

If you received a 2014 health insurance subsidy, you may get an unpleasant surprise. When the Health Insurance Marketplace (HIM) went online in late 2013, Americans shopping for coverage were asked to see if they qualified for a subsidy called the Premium Tax Credit. Millions of Americans did receive this federal assistance, which made it easier for them to pay health insurance premiums. PTCs were awarded based on household size and estimated 2014 household income.

Of course, estimates don't always match reality. Some households earned more than they thought they would in 2014. Others experienced life events like divorces, births or deaths. Because of these developments, certain households ended up receiving PTCs that were too large for their incomes and family size.

Is yours among them? If it turns out that way, you may have to pay a percentage of that federal credit back.

How will you know if the 2014 health insurance credit you received was too large? Two new federal forms will help you find out.

Form 1095-A, akin to a health insurance W-2, is being sent out to you from the health exchange where you purchased your coverage. Form 1095-A shows you the total Premium Tax Credit that was paid to the insurer by the government on your behalf in 2014. Form 1095-A will help you (or your tax professional) fill out Form 8962, which is used to calculate the proper size of your 2014 Premium Tax Credit in light of your family size and actual 2014 modified adjusted gross income (MAGI).

If you ended up receiving a smaller PTC than you should have in 2014, then the IRS will send you a refund representing the difference. If you received

a PTC that was disproportionately large, then you are looking at repayment of a percentage of that credit.

How much could a taxpayer have to pay back? Fortunately, the IRS has capped the repayment amount. The most an individual taxpayer has to pay back is \$1,250. The cap for households is \$2,500.

The IRS also just issued Notice 2015-09, which offers taxpayers facing financial hardships another break related to this issue. Under federal standard tax law, a taxpayer would owe a penalty for failing to repay the excess advance premium tax credits back to the federal government by April 15. A penalty would also be assessed for a taxpayer whose estimated tax payments fall short of the amount due. Well, Notice 2015-09 suspends these late-payment penalties for the 2014 tax year, provided you pay your 2014 federal taxes by April 15 (or October 15 with an extension). So if the IRS notifies you of the overpayment of credits, you can claim relief from the late payment penalty by responding by letter and relief from the estimated tax underpayment penalty via submitting Form 2210 along with your 1040.

Did you buy your own health insurance even though your employer offered it? If you worked for a big employer that offered a health plan but opted to buy your own health coverage instead, you might be eligible to claim a Premium Tax Credit for 2014 (and get the resulting tax refund). Your employer may or may not send you Form 1095-C, which indicates the employee share of the health insurance premium for the most inexpensive plan that the employer sponsored. If that employee share exceeds 9.5% of your 2014 income and you went out and self-insured last year, you can claim a PTC for 2014. If your employer doesn't send you Form 1095-C, request it.

Since household income estimates are used to

determine advance Premium Tax Credits, it looks like low-income and moderate-income taxpayers who self-insure may have to continually reconcile health insurance subsidies received versus health insurance subsidies warranted.

As a last note, there is an outside chance that the Premium Tax Credit may disappear altogether. The Supreme Court will rule later this year (but probably not prior to April 15) on whether it should be offered in the 36 states that didn't set up their own health care marketplaces. If the SCOTUS decides that it shouldn't be offered (and therefore, shouldn't have been offered) in those 36 states, you will see a lot of amended 2014 returns and repayment of health insurance credits.

Hawley MacLean is the owner and president of MacLean Financial Group, a full-service financial planning company. He may be reached at (775) 329-3041 or hawley@macleanfinancialgroup.com or by visiting Macleanfinancialgroup.com.

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Social Security planning: Is it necessary?



Timothy Kinsinger

By Timothy Kinsinger

Social Security is one of the most popular programs the federal government has ever put into place. In total, about 57 million Americans received retirement, disability, or survivors' benefits during 2012 at a cost of about \$786 billion.

Social Security retirement benefits were received by nine of 10 people age 65 or older during 2012 and were a major source of income for more than two-thirds of retirees.

It may not be surprising in light of the financial challenges Americans have faced during the past few years, but the percentage of people claiming Social Security retirement benefits at the earliest possible age increased by more than 2 percentage points between 2007 and 2009. According to one expert, 41 percent of men and 46 percent of women receive the smallest possible retirement benefit available to them because they claimed early at age 62.

While some Americans may have had little choice about when to claim benefits, it's important for those who do claim these benefits to plan and make informed decisions because Social Security retirement benefits are more complex than many understand. On his website, Boston University Economics Professor Laurence Kotlikoff pointed out:

"Social Security offers retirement, spousal, widow, widower, child, mother and father, and divorcee benefits. It has highly complex benefit formulas which include wage indexation of past covered earnings,

benefit-specific reduction formulas for collecting benefits early, an earnings test, deeming provisions that limit when married and divorced people can take particular benefits, delayed retirement credits, credits for getting hit by the earnings test, indexation of benefits to inflation, a family benefit maximum, a "file and suspend" option permitting you to collect free spousal benefits while you defer your retirement benefit, the option to start your benefits early, suspend them, and restart them later, Windfall Elimination and Government Pension Offset provisions that limit retirement and spousal benefits available to workers with non-covered employment histories, and the list goes on."

Is it worth the effort?

Some Americans are skeptical about whether Social Security benefits will be available when they reach retirement age. Social Security's reserves, which were built up over three decades when the system took in more revenue than it paid out, are expected to be depleted sometime in the early 2030s. Once reserves run out, the tax revenue that funds Social Security will cover just three-fourths of scheduled benefits.

There are a variety of options that might help keep Social Security viable including revising benefit formulas, raising taxes, raising the cap on taxable income, increasing retirement age, or some combination of all of these. Regardless of the challenge and the expense, the vast majority of Americans want to see the program continue, according to a 2013 study by the Pew Research Center. In fact, 90 percent of Americans want spending on Social Security to remain as it is or increase.

Americans' reasons for wanting to preserve Social Security often are personal; however, the AARP (formerly the American Association of Retired Persons) recently argued there are economic reasons for keeping the program in place, as well. A study released by the AARP Public Policy Institute suggested Social Security payments during 2012 supported about:

- 9.2 million jobs
- \$1.4 trillion in economic output (goods and services)
- \$774 billion in value added (gross domestic product)
- \$370 billion in salaries, wages, and other compensation
- \$222 billion in tax revenues for local, state, and federal governments

The study also pointed out a significant portion of these benefits might be offset if the Social Security program was modified. In that circumstance, payroll taxes that are currently withheld from workers' paychecks would drop and the take-home pay of many Americans would increase. It is uncertain whether the money would be spent or saved.

Social Security planning

Whether you believe Social Security retirement benefits could or should be modified, it's important to understand the options available to you, as well as the role benefits may play in your overall retirement plan. In some cases, particularly when it comes to spousal benefits, maximizing social security income can be quite complex. Here are some basic questions you may need to answer before you make any decisions:

At what age can you receive full Social Security retirement benefits? (Hint: If you were born after 1943, it's not age 65.)

continued on page 22

Families reward teachers with donated lottery items



Sophie Kim

By Sophie Kim

As chickadees are chirping on the Ridge in anticipation of springtime, new ideas about teacher appreciation are blossoming on the Sage Ridge School's campus. In response to families' suggestions, the development office spearheaded the "I Love My Teachers!"

recycle and reward program.

Donations can really be anything. Spare tickets to events, meals out, weekend condo rentals. Families are welcome to donate even used furniture and appliances. So far, teachers have received tickets to the Reno Philharmonic, tickets to Sage Ridge plays, and even a weekend trip to a generous family's condo in Lake Tahoe.

"Anything and everything is great and much appreciated!" said Blake Zahn, a Sage Ridge history

teacher and organizer of the program.

Parents and families of the SRS community inform him of something they would like to donate. He then sends out an email to faculty and staff informing them of the opportunity.

"They then have until 1.35pm that day to reply to my email," he said. "I draw a winner using a Bingo wheel to keep it random and fair."

Although Sage Ridge families realize they can't transform how teachers are compensated overnight, they hope that through programs like the "I Love My Teacher!" recycle and rewards program, they can show their teachers that their appreciation goes beyond Teacher Appreciation Week.

"Like most educators, teachers at Sage Ridge are not rewarded as much as they deserve," said Shin Kim, a Sage Ridge parent. "It's a perfect opportunity not only to make good use of items we might not be in need of, but also to convey our gratitude."

Teachers have always had the heavy responsibility

of guiding the youth of America. They shape the lives and minds of tomorrow's adults and make a significant impact on their future. Teachers, in so many ways, go above and beyond to ensure that each student is successful. They might spend that extra hour after school to tutor a student struggling with a writing assignment. Or perhaps they inspire a student morbidly afraid of public speaking to try their hand at debate...who ultimately goes on to win first place at a tournament.

Teachers are endeavoring to bring forth the best in every student. So it is unfortunate they don't receive more recognition for their efforts. According to the National Education Association, the average starting salary of teachers, in public and private schools, was around \$36,000 a year – not a whole lot, considering they play such a key role in the intellectual blossoming of the next generation.

Sophie Kim is a junior at Sage Ridge School.

social security *continued from page 21*

How much will your potential retirement income change if you choose to receive benefits early or late? (If you had maximum taxable earnings and live to age 85, the difference between early and full benefits received over a lifetime is tens of thousands of dollars. The difference between early and late benefits is more than \$150,000.)

Can your spouse, who doesn't work outside the home, receive Social Security benefits while you're alive? If you and your spouse both work,

when should you apply to receive the highest benefits possible?

How will earnings from work during retirement affect my benefits? (Hint: It depends on the age at which you take benefits.)

Recent studies have found few people understand the dollar value of the decisions they make about Social Security benefits. Social Security planning ensures you understand the amount of income Social Security may provide in various circumstances

and develop strategies that can help maximize the benefits you receive. For couples, making the most of spousal retirement benefits generally requires decisions about when to collect Social Security benefits be coordinated and considered within the context of other retirement income sources.

Financial planning is a process

The pursuit of financial security is an ongoing activity. If your goal is to maximize retirement income, then Social Security planning should be a component of your retirement strategy and overall financial plan. Of course, like any other plan, it may need to be modified as your personal circumstances change or as government regulations are altered.

Timothy Kinsinger, CFP®, is a wealth manager and owner of Nevada Investment Management on Wedge Parkway. He has worked with retirees for over 30 years and currently manages over \$130,000,000 in retirement plans for hundreds of Northern Nevadans. Securities offered through LPL Financial. Member FINRA/SIPC. If you would like to learn more about maximizing Social Security retirement benefits or developing a plan for your

financial future, please contact (775) 826-8122.

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