

# BASS LAKE BULLETIN



Map showing location of proposed new Shops of El Dorado retail center

## NEW RETAIL CENTER PLANNED FOR EL DORADO HILLS

Developer Vinal Perkins, who was a lead developer for the new Montano de El Dorado shopping center at Latrobe Road and White Rock Road, is proposing to build another shopping center, the Shops at El Dorado, in El Dorado Hills.

The center, which will feature a Walgreens drug store as the anchor tenant, will be located between Saratoga Road and El Dorado Hills Boulevard. The style of architecture originally proposed was that of Santa Barbara Spanish, but the style's rococo elements have not met with approval from the community groups that reviewed the project.

As proposed, the center will have three buildings, with the Walgreens store at the north end. The narrow configuration of the parcel presents design challenges, but Perkins, president of Folsom-based Sacramento Commercial Properties Inc., is sure that the community will be pleased with the final result. ~



## MEASURE Y RENEWAL TO BE ON NOVEMBER ELECTION BALLOT

A majority of the board of supervisors voted to place a modified version of Measure Y, the ten-year-old traffic initiative approved by nearly 61 percent of El Dorado County voters in 1998, on the ballot in November.

The original Measure Y required new development to pay the cost of road improvements to serve the additional traffic growth. The measure included a sunset clause that stipulated that it should go back to the voters this year for reapproval. Its provisions were incorporated in the county's current general plan, which is the county's blueprint for growth. But both critics and supporters say the measure's implementation has had unintended consequences.

Representatives of factions that backed or opposed the original measure recently urged the board to place a modified version on the November ballot. The modified version specifies that Measure Y applies to increases in traffic from single-family residential subdivision development projects of five parcels or more.

Bill Center, a member of the Measure Y Committee that favored passage of the measure, said the proposed modifications reflect the intent of original the measure. Center said Measure Y proponents recognize that the measure as implemented has stifled some types of growth that the county needs.

Kirk Bone, a representative of Parker Development, said the proposed changes would make it easier for commercial development to occur by clarifying the requirements for "concurrency," the timing of growth-related road improvements. "We are totally satisfied," Bone said.

Jim Brunello, a local land-use attorney, told the supervisors, "What's been put in front of you reflects ten years of experience, and experience that we learned from. The result we reached here, I think, is about as good as you're going to get."

Paul Raveling, speaking on behalf of the El Dorado Hills Citizens Alliance, said his group supported the modified version of the measure. He noted that it retains a requirement to fully fund road system improvements required for single-family residential development, but it permits use of additional funding sources, not just the traffic impact fees paid by new development.

Raveling noted that the modified measure is a significant advancement in cooperation between historically competing factions, which increases the chance for additional productive agreement in the future.

The supervisors voted 3-2 to place the modified version on the ballot, with the dissenting votes coming from supervisors Helen Baumann and Rusty Dupray, who objected to requiring a fourth-fifths vote of

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## MEASURE Y (continued)

the board to make additions to a list of roads allowed to operate with stop-and-go conditions. Though the original measure required voter approval for such additions, Baumann and Dupray said they favored allowing a three-fifths vote of the board.

Both Baumann and Dupray said they were particularly concerned that requiring approval by a super-majority of the board would allow one member to block a project that might be critical to the county's economic development.

Supervisor Norma Santiago, however, argued that it would force developers and the board to work toward the best solutions. ~



## SOUR GRAPES OVER CASINO WATER?

In what appears to be a last-ditch attempt to thwart the construction of the Red Hawk Casino by the Shingle Springs Band of Miwok Indians, Voices for Rural Living has announced that they intend to file a lawsuit over the El Dorado Irrigation District's recent decision to furnish water to the new casino.

Styling itself as an organization of concerned citizens, Voices for Rural Living has been the source of myriad lawsuits attacking the casino, but has yet to prevail in any of them. Popular opinion characterizes the group as a front for the Nevada gaming companies that are opposed to competition in California.

The citizen's group charges that the Memorandum of Understanding entered into between EID and the Shingle Springs Band to bring water to the casino is flawed because it fails to comply with the California Environmental Quality Act, is inconsistent with the county's General Plan, and disobeys the orders of the Local Area Formation Commission.

Both the EID and the tribe expressed surprise at the threatened legal action by Voices for Rural Living. It has been pointed out that the casino would probably use about as

much EID water as the Cameron Park Golf Course or two mobile home parks.

The EID is expected to vigorously defend the MOU. An EID representative said that they plan to go ahead with plans to furnish the water to the casino unless they hear otherwise from the court. ~



Your retirement nest egg

## THREE WARNINGS FOR HARD TIMES

Recession or not, these are fast becoming hard times, and hard times can lead to bad decisions, says a recent article by Robert Powell in *The Wall Street Journal*.

The Financial Industry Regulatory Authority (FINRA) is a nongovernmental organization that oversees securities firms. FINRA is warning investors to think twice before taking steps that might compromise their nest eggs, such as taking out reverse mortgages, getting 401(k) debit cards, or cashing in life insurance policies to weather tough financial times.

"Tough financial times don't necessarily justify resorting to risky ways to make ends meet," says Mary Schapiro, chief executive of FINRA.

Investors could be risking their most valuable assets when they use reverse mortgages, life settlements and 401(k) debit cards to tap much-needed cash, Schapiro says, and FINRA offers investors the following advice.

### **Retirement Accounts**

For retirement accounts, don't cut back on or stop contributing to your 401(k) and, even more important, don't cash in all or part of your 401(k).

Retirement plan providers do allow hardship withdrawals in certain situations; for instance, if you face eviction from or foreclosure on your primary residence. But if you are under 59½ and there is no hardship, you'll have to pay ordinary income tax on the withdrawal plus a 10% penalty tax.

FINRA also warns that such withdrawals come with another cost: The investor is giving up potential investment gains and

future retirement income on the money that is withdrawn.

That said, if you really need the money from your 401(k), FINRA suggests taking out a loan rather than a withdrawal. You might be able to borrow money at a lower interest rate than a bank would offer. Plus, you won't have to pay taxes on the loan. Also, if your employer offers one, avoid using a 401(k) debit card, FINRA said.

### **Life Settlements**

With a life settlement, a third party will buy your life insurance policy from you, typically for more than the cash value but less than the death benefit. Life settlements can be a valuable source of liquidity if you would otherwise surrender your life insurance policy or allow it to lapse. But life settlements can have high transaction costs and unintended consequences. Don't cash in your life insurance policy using something called a life settlement, FINRA warns.

### **Reverse Mortgages**

If you are over age 62 and have equity in your house, a reverse mortgage might sound intriguing. With a reverse mortgage, you get to convert the equity in your house to cash. You don't have to make interest or principal payments during the life of the loan.

The catch is that the loan costs can be steep. Also, the mortgage interest is added to the principal, making them "rising debt" loans. That is, because reverse mortgages do not require borrowers to make immediate repayments, the interest charges are added to the debt every day, and the total amount owed grows over time. That accumulated debt is paid off by selling the house when you move out or die. If the payoff then equals or exceeds the value of your house, no money is left if you need to move to an assisted living facility; and if you die, nothing is left for your heirs. The bottom line is that reverse mortgages are an expensive option that may prematurely deplete your home equity.

A reverse mortgage may be right for you, but you need to evaluate a number of factors, including your health, your spouse's health and other sources of income. What are some alternatives? According to FINRA, you could sell your house and then downsize or rent, or take out a home-equity loan. Any of those tactics could unlock the equity in your home without the cost of a reverse mortgage.

If at all possible, avoid any of these costly mistakes if you can. All of them may help today, but may bode ill for your future. ~

# THE PRESIDENT'S LETTER



Hello Everyone,

As I write this, the wildland fires that threatened several communities around the state seem to be coming under control, and perhaps we can soon get back to our normal outdoor activities. I'm sure we all look forward to seeing blue skies instead of a smoky haze. Let's all hope that we can get through the rest of the summer without a reoccurrence of such fires.

Closer to home, I was disappointed to hear that petty crime continues to be a problem in our neighborhood. We continue to hear of car break-ins and valuables being stolen out of cars parked in driveways. Why people continue to fill their garages with old junk and leave their valuable cars outside as targets for thieves, I'll never know. If you must leave your car or truck out at night, don't leave your valuables in them to tempt opportunistic thieves.

On a happier note, Fran and I bottled our 2007 vintage Zinfandel last month, and for our first real vintage it seems to have turned out well. We sure have learned a lot, and we hope to use our experience to improve our wine in coming years.

Our grapevines don't appear to have been affected by the bad air, and they are doing very well. We escaped the freeze that decimated some local vineyards a couple of months ago, and we expect to harvest a heavy crop in September.

The annual Pony Express re-enactment was last month, traversing the old Pony Express route along Green Valley Road going east. The local remount took place at the school across from the Pleasant Grove House on Green Valley Road, which was the first Pony Express remount station east of Folsom. Hal Erpenbeck and I recorded the event, and you can see it by going to [edhhistory.org](http://edhhistory.org) and clicking on the link to the 2008 Pony Express Re-Ride.

Have a nice summer!

*John E. Thomson*  
President



## SUPERVISORS SEEK TO MUZZLE GRAND JURY?

In a move seen by many as retaliation for past critical reviews of the manner in which the county is managed, the El Dorado County Board of Supervisors cut by \$30,000 the Grand Jury's 2008-09 budget for professional outside auditors.

Supervisor Jack Sweeney, who initiated the discussion that resulted in the cut, inferred that the Grand Jury should work with the supervisors before embarking on any audit, and supervisors Dupray and Briggs agreed. Supervisors Santiago and Baumann questioned if the county should have a role in such audits, and voted against the cut.

In general, grand juries perform two primary roles. One role is to evaluate the validity of charges being brought by a prosecutor, if the charges are not reviewed by a judge, to ensure that they are not frivolous or ungrounded. However, most county grand juries in California do not consider criminal matters, though by law they are able to, and the decision of whether or not to present criminal cases to the grand jury is made by the county District Attorney. Their other role is to inquire into, and investigate if necessary, the operations of local government agencies and officials to ensure that activities are valid and services are efficiently and legally provided. In both instances, the secrecy of the grand jury's deliberations is a common thread that ensures independent and objective consideration of facts brought before it.

In California, for example, the grand jury can investigate any activity by a public official (other than a court), which violates a state law, and many other activities, as long as they occur within the county of the grand jury. The grand jury is also authorized to inspect and audit county books, ensuring that public funds are properly and legally accounted for, investigate and report on the performances of special districts or commissions, investigate charges of willful

misconduct by public officials or employees, and investigate and report on "questionable business practices" of such agencies. Almost any entity which receives public money can be examined by the grand jury. The results of these investigations may be criminal charges, recommendations for new laws, or merely reports to the public identifying problems but proposing no specific solutions.

In other words, the grand jury is the eyes and ears of the tax-paying public, and its job is to insure that the hard-earned tax dollars we pay to the county are being well-spent. An examination of past grand jury reports naturally reveals that in the past the grand jury has found some shortcomings in county operations. Those reports, and the responses of the county to the findings and recommendations of the grand jury, may be found on the El Dorado County website. ~



Hazardous household waste

## HAZARDOUS WASTE DISPOSAL AVAILABLE

Leftover household products that contain corrosive, toxic, ignitable, or reactive ingredients are considered to be household hazardous waste (HHW). Household products such as paints, cleaners, oils, batteries, and pesticides that contain potentially hazardous ingredients require special care when you dispose of them.

Bass Lake residents may dispose of their HHW at a site set up at the El Dorado Hills Fire Station, 3670 Bass Lake Road in El Dorado Hills, on the first and third Saturday of each month from 9:00 AM until Noon. Proof of El Dorado county residency is required. Residents of other counties should call their local solid waste authority for information.

For everyone's safety, not more than 15 gallons or 125 pounds of HHW should be transported to the site. Containers must be 5 gallons or smaller. Do not mix wastes together, and use sound, sealed containers. Use the original containers that are properly labeled with the contents if possible; if not using the original container, write the contents on the

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**WASTE** (continued)

container you use. Place all containers in a cardboard box. Glass containers should be wrapped in cloth or newspaper. Place the cardboard box in the trunk of your car or in the bed of your pickup truck. Keep waste away from your passengers and provide ventilation by opening a window. Follow directions once you reach the collection site. You will be asked to stay inside your vehicle, as the staff will unload the waste from your vehicle for you.

The fire department business office may be contacted at (916) 933-6623. ~



Money down the drain?

## CALIFORNIA EMISSIONS PLAN STIRS A FIGHT

California regulators are proposing a slate of rules to limit the state's global-warming emissions, setting off a fight among companies and consumers about who will pay the brunt of the bill.

Critical thinkers ask if the sky is really falling or if the media is hyping the matter. Something is going on with Mother Earth's climate; there is no doubt about that. Precisely what is going on is anyone's guess and due to the planet's dynamics, the reason can't be pinned down to one primary cause. After all, it's been changing for 4.5 billion years, and blaming it on the modern human industrial population has become the movement of the twenty-first century.

Ignoring thousands of scientists that are skeptical of the whole idea that the current warming trend is anthropological (man-made) and unnatural, California's pollution-control agency is supposed to implement an ambitious 2006 law pledging to cut the state's greenhouse-gas emissions to 1990 levels by 2020. Critics of the plan charge that the costs of the measure will be imposed by faceless bureaucrats, allowing the legislators to say, "It's not our fault, we didn't do it." The plan includes a "cap-and-trade" system,

under which the state would give industry a set number of permits for emissions. If a company needed more permits than it received, it would have to buy extra permits from companies with an excess.

The California plan comes on the heels of Congressional action that killed a federal cap-and-trade emissions plan. That federal proposal failed amid concerns that it would add to rising energy prices.

The California plan faces the same concerns. Details of the plan have yet to be decided, but the proposal makes clear that the costs will affect everyone in the state. Among the measures being considered are fees on greenhouse-gas emissions that could raise the wholesale price of gasoline by between 10 cents and 50 cents a gallon.

The plan would cap emissions from the sources responsible for 85% of greenhouse-gas output in the state, a level similar to the one proposed by the federal bill that Congress rejected. It would fall hardest on the transportation and electricity sectors, since together they account for about two-thirds of all greenhouse-gas emissions in California. Municipal electric utilities in the state, which get much of their electricity from relatively high-polluting coal-fired plants outside the state, could be hit harder than investor-owned utilities, which get much of their power from less-polluting sources such as natural gas and hydroelectric dams.

California industry is split on the plan. Groups representing Silicon Valley technology companies expressed support, calling the plan a way to increase clean-technology investment. Groups representing energy companies raised concerns. The Western States Petroleum Association, a Sacramento group that represents the oil industry, says that if they don't do it right, the cost to California consumers from an energy standpoint is going to be substantial. ~

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## AUGUST, OTHER BLAC MEETINGS SCHEDULED

The next meeting of the Bass Lake Action Committee will be held on Monday, August 4, 2008, at 7:00 PM at the home of Tom and Andi Stuchell, 2206 Summer Drive, El Dorado Hills, (530-672-8366). All BLAC members are cordially invited to attend.

Due to the summer season, no guest speaker is scheduled for the August meeting.

Candidates for the Board of Supervisors and the El Dorado Hills Community Services District will be invited to the September and October meetings, respectively, to present their platforms.

The annual election of officers that comprise the board of directors will be held at the November meeting. BLAC members interested in serving as an officer should contact Kathy Prevost at 530-672-6836 for information.

Members are also reminded that this year's BLAC Christmas Party will be held on Saturday, December 6, 2008. ~

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