May 2017

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# **Publisher's** Note

Mountain Living is wishing a joyful and cheerful month to all the mothers and grandmothers! I was thinking recently how many different roles a mother plays on a daily basis. The times may change and the pace at which the world lives may differ from generation to the next, but your mom is always home. I am a 5th generation oldest daughter of four kids and I myself have four daughters of my own (is that a family curse? My grandmother always called it the eldest daughter blessing- she was Irish so everything was a blessing). I know that feeling I always had when I saw my grandmothers for the first time after being apart. It was like taking a long deep breath...being home. I retreat to my mom's house when I feel that motherhood is just too much and again, that breath of home makes everything ok. For all of the women that have helped me be a mom

to four, thank you for your unconditional love and support! To all the residents of Montreux: have an enjoyable time with all the special moms in your life. Grandmothers, mothers and daughters; where would we be now without their careful, loving influence.

June is graduation month! If you would like us to feature your graduate, please send in your photo and content prior to May 1st. Enjoy the sun!

## **Kerry Aceves**

N2 Publishing, Area Director Publisher of Mountain Living kerry.aceves@n2pub.com



# **GRADUATION SEASON**

We want to congratulate the graduates in Montreux! If you have a graduate in your family, send us a picture and little write up about them and we will recognize them in our upcoming June issue!

Please email Maria.Ladd@n2pub.com with your information by May 1 to be included in the June issue.



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# **young** achievers Submitted by Robin Monteith of Sage Ridge School

Sage Ridge School seventh grader Kieran McCormack loves geography. "I have a little bit of an aptitude for geography," he says. "I just want to learn everything about it." Kieran's love of geography and an excellent performance at the regional level Geo Bee have earned him a spot at the Nevada State Geo Bee, sponsored by the National Geographic Society.

Kieran, who is 13 years old and has been at Sage Ridge since fifth grade, will be one of 63 students throughout Nevada vying for the position of State Champion at the competition in Las Vegas. "I'm definitely nervous. It would be great to win but my main goal is to do my best," says Kieran.

An annual competition, the National Geographic Bee strives to "inspire and reward students' curiosity about the world." Students from 10,000 schools across the country will participate in this year's Bee. At stake are college scholarships and the chance to be a geography champion.

Kieran is studying in preparation for the state competition. "You can never know enough about geography," he says. "It's not just about knowing the physical location of lakes and mountains, it's about understanding cultures."

When asked if he has any geography favorites, Kieran responds without hesitation, "Canada. The different provinces and different cities within those provinces are super interesting. Plus, I'm kind of a hockey fan."

In addition to making it through all the preliminary rounds at Sage Ridge School, Kieran was required to take an online test to qualify for the state competition. "It was 70 questions, multiple choice. Not too bad."

Kieran has traveled some and really enjoys getting to visit other countries in person. "Italy and France were great and I loved Ireland because we used to have family there. But New Zealand is probably my favorite place so far. There's lots of really fun stuff to do and the accents are so cool!" states Kieran.

When Kieran heads to Las Vegas, his mom and brother will be accompanying him for the adventure. Regardless of the outcome, Kieran will continue his geography studies for the sheer joy of it. The wise young seventh grader states, "It's good to know about your planet."



If you or someone you know would like to be featured as a young achiever, email us at Maria.Ladd@n2pub.com

# Kieran **McCormack** Qualifies For Nevada State Geo Bee

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Clark & Associates, a woman-owned health and life insurance brokerage, celebrates its 25th anniversary with an entrepreneurial empowerment campaign. A runner-up for the 2017 Reno-Gazette Journal Business of the Year and finalist for Best Places to Work awards, the company remains an industry leader and advocate for ambitious local business owners.

"Twenty-five years with a woman-owned business means twenty-five years of extremely hard work challenges, the passing of two major healthcare reform laws and a serious recession," said Valerie Clark president and CEO of Clark & Associates. "We are a team that has stuck together through highs and lows to

With a mission to help Nevada entrepreneurs achieve their dreams, the campaign, titled "Empowering Entrepreneurs" heroes two long-time clients through anecdotal videos and print advertisements. Owners of Great Basin Brewing Company, Nevada's oldest brewery; and Adventure Pet, an outdoor dog excursion business; explain how Clark & Associates has helped grow



"Our job is to take care of the behind-the-scenes work so business owners can get back to what they enjoy," said Clark. "We liked the idea of 'empowerment,' because entrepreneurs are often forced to deal with internal insurance and HR issues unrelated to the true passion of their businesses. We want to provide relief so entrepreneurs can do what they do best."

By identifying issues and providing custom solutions for each of her clients, Clark has developed and grown a trio of companies: Clark & Associates, Altus Insurance Group and Solutions at Work.

Clark & Associates is a leader in insurance and workplace compliance and regulations, and an advocate for philanthropic causes. The company is involved with many local and national non-profit organizations, including The Children's Cabinet, Bristlecone Family Resources, Care Chest of Northern Nevada, CAAW (Committee to Aid Abused Women), Human Services Network, The Nevada Women's Fund, The American Heart Association and many more.

# A Checklist For Traveling With Your **Furry Friends**

## By N2 Staff Writer, Tracy LaFon

We Americans sure love our pets. They are our fur-babies, and they are traveling with us everywhere these days. If you are planning on vacationing with your domesticated buddy, it is important to know pet travel regulations and restrictions, as well as the best ways to keep your pet comfortable. Consider implementing some of these suggestions for a smooth and fun trip together:

Always check ahead to see if lodging, rental vehicles, resorts and restaurants are animal-friendly.

Pack a pet emergency bag (especially on camping or outdoor excursions), which can include extra food, spare leash, Benadryl, rubbing alcohol pads, daily medicine, a collapsible bowl and a stuffed animal or chew toy that comforts your pet.

Make sure your pet has a collar with an embedded strip or engraved tag that has his/her name and your contact information.





Bring vaccine and vet records. Some places require them and they are good to have if you have a medical pet emergency or a circumstance where you must board your pet.

Have your pet sleep on a small blanket for a few days before your trip. Take it with you and lay it in the car or corner of a room; they will know this is their spot and that it provides comfort.

Have your pet bathed, groomed and nails trimmed right before traveling.

Many animals can experience unexpected motion sickness; your vet can prescribe medicine to prevent this.

Whether riding on a plane, train or in an automobile, your pet is safest in a carrier or kennel. Be aware; if your kennel takes up a seat, you will probably be charged the full price for it.

Know the legal classification of your pet. Many people are traveling with Emotional Support Animals (ESA), and, while most of these animals have gone through training and are a comfort to their owner, businesses do not have to legally allow their admittance. The only animal that a business must allow is a professionally trained and accredited Service Dog.

.....

## **Message from Adventure Pet:**

It's official! We're moving dirt around the outside of the building, and getting ready for the next exciting steps in constructing the future home of BaseCamp! It has been several months of anticipation that has included finalizing plans, acquiring the necessary permit approvals and selecting fixtures and building treatments that will create a homey atmosphere. The preparation for construction has been an incredible learning process, and seeing the excavator moving dirt while watching the preparations for utilities to be brought over to the building has been almost surreal. Suddenly, it's easy to imagine happy pups splashing around in the future water feature, lounging on the sundeck and living the life that dogs are meant to live. Now that ground has been broken we know the process will move quickly. We invite you to follow us on Facebook for weekly updates and photos of our progress. As always, we thank our clients for encouraging us every step of the way in this endeavor.



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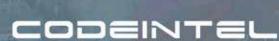
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# **athlete** of the month

Submitted by **Kathryn Weiss** of Bishop Manogue High School

Ollie is 17 and he is a current junior at our Bishop Manogue High School. He has committed to SMU verbally before the new year. He has maintained an impressive GPA while also really pushing toward his golf success.

Golfweek's Brentley Romine wrote an article about his commitment earlier this year where Ollie shared his thoughts about SMU.

"I chose SMU because I feel the coaching, teammates, facilities, and school provides me with the best opportunities as a student, athlete and life after college," he said. "Coach Jason Enloe has always been a positive and supportive influence throughout the recruiting process, and he has done an outstanding job recruiting which will allow me to play with some exceptional players."



If you or someone you know would like to be featured as an athlete, email us at Maria.Ladd@n2pub.com.







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Innovative, sleek design elements such as rustic grey pine windows and knotty alder doors and trim, hand hewn beam details, quartz stone counters, linear fireplaces, rustic stacked stone walls and columns, lightly distressed wood floors, and custom built-in cabinetry make this four bedroom home a true masterpiece.

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)0	4	4,047	.48 acre
)0	5	6,346	.70 acre
)0	4	5,840	1.09 acres
)0	4	6,618	.84 acre
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A healthy life is a journey, not a destination.

As a woman, wife, mother, and co-owner of Davidson's Organics, I understand that the road to health must fit seamlessly into our busy lives. Fortunately, a healthy body, mind and soul are possible for even the busiest of women by practicing preventative health by drinking tea throughout the day.

healthy living

The female body, specifically, benefits from the use of certain natural products when taken at the appropriate time of day. Through my own journey towards health and wellness, I have found that drinking at least two cups of tea a day is an easy, effective, and delicious way to achieve energy, clarity and calmness. Here are a few of my favorite Davidson's brews:

1. Imperial Green - A powerful antioxidant and weight loss aid, green tea is best when consumed in between meals on a consistent basis. A favorite for women in Asian countries where cancer is much less prevalent, green tea has been shown to reduce symptoms of depression, assist with liver detoxification, increase heart health, and boost brain health.\*

2.Ceremonial Matcha Powder - The power of this superfood is incredible for women looking for

# Healthy Teas for Nonnen

the concentrated health benefits of green tea. A great substitute to coffee, this tea has been shown to reduce the risk of bladder, breast and colon cancers in women who drink it regularly.\*

**3.Assam (Banaspaty)** - A great energizing substitute to coffee, two to six cups of black tea a day lowers the risk of ovarian and urinary tract cancers in women, and reduces the likelihood of heart attack and stroke from heart disease\*

4.Peppermint Leaves - Wonderful for your digestive system, I recommend drinking peppermint tea after lunch or dinner. The menthol present in the tea acts as a muscle relaxant, which helps with acid reflux, bloating, stress and anxiety, and is safe to drink during pregnancy.\*

5. Chamomile Flowers - An herbal tea with a myriad of calming benefits, chamomile is best for nighttime relaxation. Its antioxidants may help manage diabetes, relieve menstrual discomfort, strengthen the immune system, ease stress and help with restless sleep.\*

6.Baobab Powder - This incredible superfruit is a rich source of Vitamin C, an essential vitamin for skin health, energy release and strong immunity. A mineral and fiber powerhouse, baobab is one of the best powder supplements you can add to your healthy regimen on top of drinking tea.\*

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May 2017 • Mountain Living 21

# are your HANDS educated?

# **golf** tip of the month

Submitted by resident-referred Chris Trevino and Staff

In this month's instructional tip by Trevino Golf Institute, I want to discuss the power of understanding how the hands can contribute to playing better golf. With the hands being the only contact point to the club, we would think that some of our first lessons should have been about the influence the hands/wrists have on the club face and the movement of the club. But anyone who has had lessons can attest to the fact that other than gripping the club at address, the hands and wrists are an afterthought. The swing content is layered with words like hips, shoulders, weight shift, rotation, and being on plane!! How about a lesson on the ramifications of what your hands are doing to inhibit your ability to hit the shots you want to hit.

Understanding what wrist cock can do for you... Understanding how wrist arching can benefit your golf game .... Understanding why wrist cupping can be your biggest problem with your swing...

Understanding that rolling your wrists is a myth... Understanding how to increase your clubhead speed with your hands...

These topics are just a few of the many we can help you with at TGI when it comes to understanding the power of the wrists. As spring approaches and your thinking about the upcoming golf season, don't hesitate to call the office and book an appointment with a TGI team member. Our knowledgeable staff can assist you with any needs necessary. But I wouldn't overlook getting a few lessons regarding the hands and wrist, could be the best money you ever spent. Hope to see you soon and until then keep swinging!!!



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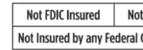


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Wevada, Fund

making a difference

Much has changed since the early 1980s - parachute pants, anyone? — but the Nevada Women's Fund has maintained its laser-sharp focus on empowering women in northern Nevada to improve their lives and those of their families.

Since its creation in 1982, the Nevada Women's Fund has helped 1,600 women complete their higher education.

Most of them women are returning to school after a break, perhaps because of family needs, perhaps because of financial pressures, and women assisted by Nevada Women's Fund typically are in their early 30s. But Isabelle Rodriguez Wilson, the president and chief executive of the Reno-based nonprofit, says the organization has assisted recent high school graduates as well as a 63-year-old who returned to school to become a social worker.

The 1,600 women assisted by the fund have received a total of \$3.6 million. Equally important, Wilson says, the women are strengthened by the knowledge that the community supports the oftendifficult decision to empower themselves.

"When the recipient comes to our office to receive her check, she cries," says Wilson. "She knows her community believes in her ability and her goals."

The power of recognition and acknowledgment also will be spotlighted during the Nevada's Women Fund's 2017 Salute to Women of Achievement Luncheon on May 25.

Now in its 26th year, the annual luncheon is the signature event of Nevada Women's Fund. Leading employers throughout the region showcase women whose achievements have made a significant contribution in their careers and in their community.

In recent years, about 70 women annually have been recognized as Women of Achievement. More than 1,700 have been honored since the event was launched in 1992.

Proceeds from the Salute to Women of Achievement Luncheon provide important financial support for the mission of Nevada Women's Fund. Other financial cornerstones of the organization include donations (including income from an endowment that totals nearly \$2 million) and the proceeds of events such as November's "Power of the Purse," now in its 10th year.

Along with its hundreds of scholarships, Nevada Women's Fund puts its financial resources to work through grants to nonprofits in the region. More than \$3.5 million in grants from Nevada Women's Fund have been awarded to 151 nonprofit organizations that work to improve the physical and mental heath of women and families in Northern Nevada, address the issues of aging women and prevent violence for women and families in the region.

Wilson notes that the organization is focused exclusively on empowering women in Northern Nevada, and its work is overseen by a 30-woman board composed of strong leaders from the region's business, professional and nonprofit sectors. As the board reviews the accomplishments of the Nevada Women's Fund since its creation by Lynn Atcheson, Maya Miller and Barbara C. Thornton in 1982, Wilson says one accomplishment is particularly noteworthy:

Among the recipients of its first scholarships are women who today provide community leadership in medical, business and other professions. They have been truly empowered by Nevada Women's Fund to strengthen their community.





# **Kelly Brothers** Painting

# Kelly Brothers Painting

# **sponsor** of the month



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Why Choose Kelly Brothers Painting Kelly Brothers Painting, Inc. has a language of its own. It speaks in color, structure and energy -- we align

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# The Beginning

With an office in a bedroom, we began putting ideas and philosophies together. We had a truck and a few acquaintances at the local paint store. Our tools were limited but our spirit was limitless. Flyers and word of mouth spread the news we were in business. It got out "the new kids in town" were serious and pretty darn good painters and businessmen. Our professionalism was proved with honesty and hard work and humor - we were businessmen in training. We did our darnest to ensure customer satisfaction.

## **Exploring the Soul of Color**

In 2002 our sister, Erin showed up with armloads of talent and

stamina. She helped people fine-tune their self-expression and color their worlds with comfort, class and customer satisfaction. Customer satisfaction -- those were big words for us. It's important to never leave a job with out it.

# **Residential - Commercial to Sun**

As our reputation grew we were in demand for commercial work. Our business expanded to many properties in the Tahoe area from The Ritz-Carlton, The Hyatt in Incline, the Northstar Village and residents, The Truckee Airport as well as many other community buildings, retail and office buildings. We designed and built our own office building complete with renewable solar panels installed by our solar division Simple Power Solar.

# Pipp-Pipp Hurray

Our first national award was won in 2012, The PIPP award presented by the Painting and Decorating Contractors of America, (PDCA) for our work on the Martis Camp Lodge. This 50,000 square foot building is a work of beauty. The lead architect of this building felt he was a conductor of a great team of craftsmen. He believes it was one of the most outstanding teams to build a building. We were honored to be awarded this job and to receive accolades for our work. Over the last ten years, Kelly Brothers Painting has worked on numerous prestigious homes featured in the Tahoe Quarterly Mountain Home Awards.

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Forward program, we provide dollars and support every month to Repeat customers have brought a family-like culture to our busilocal programs from youth education and athletics, our local food ness. People trust the Kelly family brand and share this loyalty support and healthy food education through our partnership with with friends and neighbors. And that's a beautiful thing. Let us the Tahoe Food Hub. For years we have provided the non-profits add you to our list of satisfied customers. support from the local kid's museum to local artists and the annual art hike Trails and Vistas and World Concert. Kelly Brothers Painting: Color trends 2017

# With Gratitude

We've been fortunate to build a business with great employees that provide outstanding work. We've been privileged to work in progressive and dynamic communities who have honored us with awards and accolades for our commitment to supporting the beautiful area where we work and live. We're glad to have the opportunity to give back to our communities and hope to create a strong alliance with non-profits, schools and organizations in the Reno area.

# **Painting Life Beautiful**

When you refinish a piece of furniture, cabinets or add color to After 16 years, the Kelly family continues to expand its vision of a door you change the soul of your home or work environment. what a quality business can be to customers, our industry and Using a distressed texture or artistic finish allows you a creative, community. Kelly Brothers has worked with "the best of the personalized result. Our employees are professionally trained to best" providing reliability, quality and detail wrapped in systems handle antiques and execute custom finishes, which will add to the beauty of your home or business. that deliver jobs on time and keeps customers coming back.



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This year's color forecasts are in. Experts draw from the runway, auto industries and the housewares industry -- they look at the trends from showrooms, trade shows and magazines, they consider what's happening locally, nationally and around the world and assess the impacts on our national mood. Part sociology and part design help fine-tune the predictions - All of this translates into what colors will sooth, inspire and create delight as we move into the next year.

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# senior living

# Simple Steps *you can take to* Lower Your Blood Pressure Naturally

Blood pressure - it is one of the most important vital signs to gauge one's overall health. A normal blood pressure reading is less than 120 systolic and less than 80 diastolic. According to the American Heart Association, "About one out of three U.S. adults has high blood pressure." Fortunately, you don't have to succumb to this staggering statistic. Here are some simple steps you can take today to lower your blood pressure naturally:

# Reduce Your Weight – Reduce Your Blood Pressure

One way you can reduce your blood pressure is to lose weight. The rationale is simple: excess weight necessitates more blood flow to provide your tissues with oxygen and other nutrients. The increased blood flow creates increased pressure on the walls



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of your arteries, increasing blood pressure. Maintain a healthy weight and maintain a healthy blood pressure. According to the Mayo Clinic, losing extra weight can lower your blood pressure. Why not try walking? A recent study has shown that a brisk walk 20 minutes several times a week can lower blood pressure.

# Watch Your Waistline

If you are carrying too much weight around your waist, you can increase your risk of high blood pressure. The Mayo Clinic reports that men are at risk for high blood pressure if their waist measurement is greater than 40 inches. For women, a waist measurement of 35 inches or more increases their risk of high blood pressure.

# Hold The Salt

Before you ask to pass the salt, think again. The American Heart Association recommends consuming less than 1500 mg of sodium daily. And before you think this is limited to the salt in the salt shaker, consider the sodium found in packaged foods. While it may be challenging to forgo the salt, get creative in the kitchen with different herbs to create flavorful foods.

# You Are What You Eat

Consider adopting the DASH (Dietary Approaches to Stop Hypertension) diet. This eating plan consists of fruits, vegetables, low-fat dairy, whole grains, lean meats, fish, poultry, nuts and beans. The US News & World Report recently ranked this diet as the "Best Diet, Healthiest Diet, and the Best Diet for Diabetes" for the fifth year straight. Consider incorporating potassium into your diet as well. This mineral can lessen the effects of sodium on blood pressure, which is good to know if you are trying to adopt a healthier lifestyle.

# Reduce Your Stress Level

In the hustle and bustle of life, it is easy to feel stressed, especially when juggling multiple responsibilities along with a demanding career. Stress can increase blood pressure. What's the remedy? Incorporate activities and stress relievers into your life to diffuse your tension. Yoga, meditation, prayer and journaling are a few steps you can take to reduce stress.

An ounce of prevention is worth a pound of cure. By lowering your blood pressure naturally, you can achieve better health now and for years to come!





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# Content Coordinator/Contributors -

What's your idea for the next great article? We are also looking for one or two individuals with administrative and organizational skills to have a bigger part in helping to develop the publication each month.



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# Нош **INTEREST RATES** Influence Asset Prices

# **financial** fitness

Submitted by resident-referred David Miller, CFA, CFP®

In my March column I focused on convexity and bonds and in April I focused on interest rates and currencies. For May I'd like to turn our attention to interest rates and their influence on investment assets. If you're pressed for time and can't read the entire article simply know this: holding all other variables and conditions constant, an increase in interest rates will reduce the price of every investment asset; a decrease in interest rates will increase the price of every investment asset. Now we'll get into the details of this relationship.

There are dozens of asset valuation models used by professionals. They range from the simple (price/earnings ratio and capitalization rates) to the complicated (residual income model, H model, Yardeni model). But all of them effectively seek to answer one question: what is the present value of a future income stream and/or payment? Warren Buffett put it well in one of his share-



David J. Miller, CFA<sup>®</sup>, CFP<sup>®</sup> Senior Vice President - Wealth Management Senior Portfolio Manager david.j.miller@ubs.com

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holder letters when he said that modern finance has created a lot of fancy ways to make the same determination that Aesop made about 2,500 years ago: a bird in the hand is worth two in the bush. Aesop's aphorism concisely points out that something today is more valuable than the same thing tomorrow – in Aesop's case one bird today is worth two at a later date. But how are we to formulate a present value when we only know a future value?

The answer, of course, is to discount this future value using an interest rate to create a present value. For example, what is the value of 200 dollars that is to be received 10 years from now? If we use a 5% interest rate to discount that future value to a present value we would find it would be worth \$122.78 (Aesop might have said that two birds in the bush to be harvested 10 years from now would be worth 1.22 birds in hand today). If we use a 2.41%interest rate (the rate on the Ten Year Treasury bond as of the writing of this piece), we see that our \$200 received 10 years from now is worth \$157.61. As you can see, changing the discount rate from 5% to 2.41%, a change of only 2.59%, increases the value of the asset by 28.36%. The math looks like this:

 $PV = \frac{FV}{(1+R)^n}$ 

Where PV is the present value, FV is the future value, R is the interest rate, and n is the time period between now and the future value. As we can see, there are really only three variables we need to value an asset: 1) the future cash flows; 2) the timing of the cash flows; and 3) the discount rate used to value those cash flows. So in Aesop's terms, we might say: 1) how many birds are in the bush; 2) when do we expect to harvest these birds; and 3) how fast could a bird in my hand lay eggs and make more birds? Every effort to evaluate an asset boils down to these three factors.

There can be complicated iterations of these variables. For example, what happens if the future cash flows are uneven? What happens if the size of the future cash flows are unknown? What happens if the timing of the future cash flows is unknown? Or better yet, what happens if we know the future cash flows will decrease (or increase) over time?

One item of interest to note is that of the three variables affecting the present value of every asset, only the discount rate applies universally to all assets evaluated at the same time. If a person were evaluating a growth stock, a value stock, a real estate investment, a private equity investment, and an agricultural investment, the timing and size of the cash flows would be very different for each asset, but the same discount rate should apply to all of them.

Historically people liked to use the risk free rate of return as a proxy for the discount rate but that has rightly fallen out of favor as the risk free rate was 0% for a number of years and it's negative in Europe - try making a present value calculation using negative interest rates...you'll get some funny numbers! If a

person were to evaluate Tesla Stock, Apple Stock, an apartment complex in Reno, an equity investment in a private business, and a corn farm in Nebraska, the same discount rate should be applied to all of these calculations. In the world of finance the discount rate is our gravitational constant. The laws of nature have fixed the gravitational constant at 9.8m/s2, but the laws of humanity have unfortunately not fixed the discount rate. It can change based on inflation rates and expectations, growth rates, prevailing economic conditions, central bank activity, and currency movements, among other factors. So while it's difficult enough to assign values to variables such as the timing and size of future cash flows, it's also difficult to determine a valid discount rate!

A clear example of the importance of discount rates is a discussion of P/E ratios in the stock market. Much is made of P/E ratios, and I often read stories where very intelligent people define the stock market as overpriced or underpriced based on a simple reading of the P/E ratio. However, after our discussion of the importance of discount rates, one can see that P/E ratios are a very incomplete valuation tool. One must also consider prevailing discount rates. For example, we can find the earnings yield of an investment by taking the inverse of the P/E. So a P/E of 18 gives us an earnings yield of 5.6%. But we must evaluate that earnings yield in the context of prevailing discount rates. In the 1980s, the Ten Year Treasury yield was 8%; the discount rate back then was obviously higher than today, when the Ten Year Treasury yield is 2.41%. I do not profess to know the correct discount rate to be used today, but I know it's lower than it was in 1985!





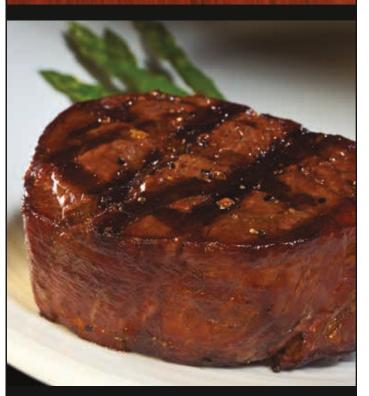
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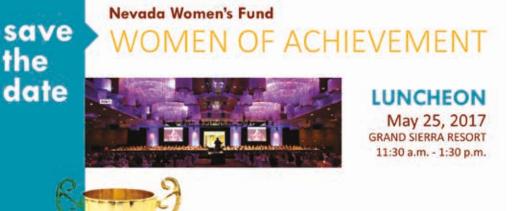
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~ C. Welch

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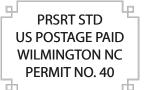


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