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# Community Interests

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SEPTEMBER 2014

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Subscriptions are available for \$36 per year. For more information, or to subscribe call CAI at 702-648-8408 or via e-mail at marketing@cai-nevada.org.

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*Community Interests'* deadline for advertising or editorial submissions is the 20th of each month, 40 days prior to publication. Example: submit article by April 20 to be included in the June issue.

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Send business card, ad copy or articles for reprinting to CAI of Nevada, 9171 W. Flamingo Road, Suite 100, Las Vegas, NV 89147, along with payment. The publisher retains the right to edit articles to conform to content and space requirements. Authors are to be clearly identified in each article and the author is responsible for developing the logic of their expressed opinions and for the authenticity of all presented facts in articles. Opinions expressed in *Community Interests* are not necessarily the opinions of CAI, CAI of Nevada, its board members or its staff. Authors are solely responsible for the authenticity, truth and veracity of all presented facts, conclusions and/or opinions expressed in articles. Article submissions should be in Word format or plain text.

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## Columns

- 4 President's Message
- 5 Chapter Commentary

## Departments

- 16 Upcoming Events
- 30 You Just Can't Make this Stuff Up

## Articles

- 6 Even I Volunteer!
- 8 The Easiest Decision I Have Ever Made!
- 10 Get Ready to Shakeout!
- 11 OPEM Awards
- 12 "Nextdoor" ... A Free Social Network Site, Links Neighbor to Neighbor
- 14 On the Road with CAI
- 17 Golf Sponsors and Team Thank You
- 18 Northern Nevada Golf Tournament Gallery
- 21 What is the Process with the New Laws?
- 22 CASA: Court Appointed Special Advocate
- 24 Advanced Reserves
- 26 The Vendor Impact
- 29 Light the Night

## The Marketplace

- 31 Classified Advertisements

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NORMAN ROSENSTEEL,  
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## President's Message

I hope everyone had a great summer as kids head back to school and temperatures begin to cool a bit.

We have another big month of events in front of us for September. In addition to our regular events this month, we have the annual Nevada Candlelighters "Race for our Kids" event to raise funds to help families and children battling childhood cancer. This event is being held on September 13, 2014, starting at 7:30am at Exploration Park at Mountain's Edge. This has become a very big event for CAI and we have fielded a pretty impressive team over the last several years. If you can't attend, donations are also welcome.

Then, on September 21st, Sierra Nevada Donor Awareness will be holding its annual walk to benefit organ, eye, and tissue donation, beginning with registration at 8:00am at the Sparks Marina in Northern Nevada. As most of you know, this is a cause near and dear to my

heart, as my oldest daughter required a liver transplant when she was 19 years old. Thanks to the generosity of her donor family, she is a happy, healthy transplant survivor seven years later. For all of the CAI participants and our family and friends, I host a pancake breakfast at my home after the event; so come on over!

We also have our ongoing Toy Drive in Southern Nevada and the Hope Drive in Northern Nevada.

There are many avenues available for all of us to give back to our communities and to those less fortunate. Please get involved and stay involved! Thanks!

*Norman Rosensteel*



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CHRIS SNOW  
COMMUNICATIONS  
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## Chapter Commentary

B-I-N-G-O!

That's right the chapter is playing Bingo. In this issue and in blasts, you will see our Bingo Card.

In an effort to build membership numbers for CAI Nevada and in order to get more people involved with CAI events, learning and leadership the CAI Membership Committee has put together a BINGO BONANZA! Participants will have from August 15, 2014 to December 31, 2014 to complete as many of the BINGO squares as possible. For each line of BINGO you complete your name will be placed into a drawing for Visa/MC gift cards that range from \$100 to a \$750 GRAND PRIZE!

The squares range in difficulty, but a majority of them are simple acts or participation. Some of them you probably already do without thinking anyway. With up to \$2000 in prize money up for grabs why would you not want to participate?

Some of the squares will require some kind of documentation showing you completed that square. Receipts, printed screen shots from phones or computers, purchased raffle tickets, etc. should be held on to and submitted with your final BINGO submission. This will help with the verification process which will be completed in early January.

The prizes will be announced and distributed at the January 2015 CAI Luncheon. Please help the CAI Nevada Chapter by participating in BINGO BONANZA. The benefits of participation and success are endless with CAI so spread the word and let the competition begin!

Regards,

*Chris Snow*



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## Even I Volunteer!

*If I Can Do It, So Can You.*

by Judith Hanson, DCAL

Hi, my name is Jordan. I am an English Springer Spaniel and I have my own pet rock, painted for me by a close friend of the family. Do you like it? My birthday is November 30th. I'm really very special! I am a volunteer at the Cleveland Clinic Lou Ruvo Center for Brain Health (CCLRCBH). Everybody I meet loves me. Usually, I'm the highlight of the day for our patients, caregivers and others who visit the center on Wednesday between the hours of 11:00 a.m. and 1:30 p.m.

Donna Achrem, my adopted mom, rescued me when I was ten months old. She tells me that my sweet temperament and quick learning ability are the big reasons she decided to involve me, with her, in volunteer work.

My favorite volunteer 'duty' of the day is sitting at the front door of the Lou Ruvo Center, waiting to escort someone upstairs (including staff) and then getting a treat for a job well-done. I have a special rapport with the patients at CCLRCBH. I love to ride the elevator with them to their appointments on the 2nd floor or to interact

with them as they come to Wednesday's 'Lunch and Learn.' I guess you could say I'm 'educated' because I have two PetsMart 'diplomas' and an AKC Canine 'Good Citizen Certificate' to prove it. In addition to being a volunteer for the Lou Ruvo Center for Brain Health and the 'Reading with Rover' dog for Henderson Libraries, I also volunteer at Child Haven, Life Care Center and elementary schools in the area.

During the summer, I love to travel with my parents! I went to a wedding in Wyoming, a hotel in Napa Valley and a condo on the sand in Seal Beach. Chasing seagulls is one of my hobbies! The ocean air makes my ears curl. One of my favorite places to go is our cabin in Utah. It is cooler there and I love to run after the deer in the winter when I wear my boots! You should see me run in them!

In February 2010, I met former President George W. Bush. He told me that he had a Springer Spaniel named Ranger, who was born in the White House! Later that year, I met California's First Lady, Maria Shriver, who was in Las Vegas filming a documentary. I received an award on stage in October 2011 at the Volunteer Appreciation Lunch at the Cleveland Clinic. The award was edible from a dog bakery - yum! This was a busy month for me as my first radio interview aired on KNPR FM for 'Reading with Rover' on October 17. If you Google, "Jordan Achrem," you will find me on several webs sites!

By the way, I really love kids! If you like reading to me, you are in luck, as I really love hearing stories. When we are done reading, I can do a few tricks for you ... and I can also show you my library 'bark.'



The puzzle that I'm playing with is a puzzle that was designed for me. I can move all the pieces out and really enjoy playing this game with my friends!





I am one of fifteen therapy dogs who joined the 'Reading with Rover' program at the Henderson Library. My buddies include: Amber, a Standard Poodle; Gatsby, a Welsh Corgi; Picabo, a Greyhound; Ginger, a yellow lab and Maya, an English Shepherd just to name a few. 🐾



Here I am at the Cleveland Clinic.

Sometimes I like to get together with my friends.



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JEAN GEORGES WAS PRESIDENT OF CAI NEVADA CHAPTER IN 1999. SHE NOW IS A CAREGIVER AND VOLUNTEER AT THE CLEVELAND CLINIC LOU RUVO CENTER FOR BRAIN HEALTH

## The Easiest Decision I Have Ever Made!

by Jean Georges

Have you ever been in an unfamiliar city and decided to go for a stroll and suddenly found yourself lost? You also realized you had forgotten the name of your hotel, so no one could help you find your way back. Then you awakened and realized that frightening experience was not reality – only a bad dream.

Perhaps you have seen acquaintances in an environment that you are not accustomed to ... maybe a guard you usually see in uniform. Now this person is in a grocery store and wearing street clothes. You know he looks familiar but you can't place him or remember his name.

These scenes often play in the minds of Alzheimer disease (AD) patients, but there is no awakening from a bad dream, or a sudden recognition of that person who is out of their normal environment. This can be frightening and confusing and often can make an AD

sufferer angry and difficult to deal with, or even cause a change of personality.

This journey into the world of Alzheimer is a very long and painful road we travel with our loved ones. It exhausts us ... physically, emotionally and financially. Fifty percent of those who reach the age of 85 will suffer from this disease. What will the other fifty percent of us be doing? We will be taking care of the fifty percent who have Alzheimer's.

It affects all of us – it cannot be avoided, denied or wished away. At this time there is no prevention and no cure.

So what do we do?

If we are currently caring for someone who has AD, we learn everything we can about our enemy; we face him head-on. We stop denying and making excuses for our loved ones. We place our loved ones under the care of a doctor, preferably a neurologist. We go online or to the library and learn all we can. We attend support groups. It is extremely important to learn how to care for our Alzheimer's patient: tips on how we deal with the behavior problems; safety in the home; nutrition. We ask for help navigating our new world of Alzheimer's disease.

**YOU CANNOT DO THIS ALONE!** It is not unusual for the caregiver to go before the patient if he doesn't care for himself. To be brutally frank, you are of no help to your loved one if you become seriously ill, or worse, die, because of the stress.

If you are not currently caring for someone with AD, you still should educate yourself. Plan legally and financially for both yourself and your spouse, or anyone else for whom you may be responsible.

Now that we are all feeling very depressed, here is the good news: just loving – and showing it every day – will go a long way to making your own lives tolerable. Finding humor – every day – will bring rewards. Preserving the dignity of your loved one will keep her or him from becoming so angry or difficult. Just because we have

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trouble remembering doesn't mean we don't have pride in ourselves, or want to maintain our dignity. Please do not ever violate that pride and dignity!

More good news! The Cleveland Clinic Lou Ruvo Center for Brain Health (CCLRCBH) is our very best resource. I cannot speak highly enough of this amazing organization that gives as much care and concern to caregivers as it does patients. The Ruvo Center wants to make sure that everyone who enters its doors is made happier and better for having been there.

The doctors at the Ruvo Center are some of the finest in the country. The Center has state of the art imaging equipment. It conducts ongoing clinical trials to find the best treatment, and hopefully a cure for the neurological diseases. The Center has incredible physical therapists, social workers, and support groups, exercise classes, the largest resource library of its kind west of the Mississippi, and outreach programs to speak with community organizations. There is also counseling for individuals, couples and families. Each week there is a "Lunch and Learn" program where specialists in their fields give presentations, followed by a brief question and answer period. Most of these programs are free to our community. The volunteer program is exceptional. A volunteer will greet a patient at the door and escort him everywhere he goes. Patients are also given a flower when they leave, which always brings a smile.

I could have been one of those horrible statistics of a caregiver going first had I not been at the Mayo Clinic when I had my heart attack and was given emergency quadruple by-pass the next morning. I was told it was stress-induced because of the stress in caring for Leonard, my husband. I was told if I didn't want to repeat this scary scene that I must place him in a home for Alzheimer's patients. It was the most painful and heartbreaking decision I have ever made in my life. If I had known then what I have since learned at the Ruvo Center, I would have sought guidance and asked for help, and our last years together would have been different.

How do I know all about this? I have a passionate investment in the Ruvo Center. After it opened, the staff took care of my husband who had Alzheimer's disease. They took care of me at the same time, so that I was better able to care for my husband. Now, I volunteer at the Ruvo Center, working in the library to help patients and caregivers learn more about the diseases they are experiencing; and greeting guests at the front door, assuring them and making them more comfortable as I help them to their appointments.

By the way, I miss CAI and the friends that I made in the organization, but life forced me to make choices and prioritize, and I chose my husband, which was the easiest decision I have ever made. ●



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## Get Ready to Shakeout!

Provided by the Southern Nevada Earthquake Center at UNLV

At 10:16 a.m. on October 16th, millions of people worldwide will practice how to “Drop, Cover and Hold On” during the “Great Shakeout Earthquake Drills!”

Federal, state, and local emergency management experts and other official preparedness organizations all agree that “Drop, Cover, and Hold On” is the appropriate action to reduce injury and death during earthquakes. The Shake Out is our opportunity to practice how to protect ourselves during earthquakes. This article explains what to do ... and what NOT to do.

### PROTECT YOURSELF. SPREAD THE WORD.

Official rescue teams who have been dispatched to the scene of earthquakes and other disasters around the world continue to advocate use of the internationally recognized “Drop, Cover and Hold On” protocol to protect lives during earthquakes:

- DROP to the ground (before the earthquake drops you!),
- Take COVER by getting under a sturdy desk or table, and
- HOLD ON to it until the shaking stops.
- If there isn't a table or desk near you, drop to the ground in an inside corner of the building and cover your head and neck with your hands and arms. Do not try to run to another room just to get under a table.
- These are general guidelines for most situations. Depending on where you are (in bed, driving, in a theater, etc.), you might take other actions, as described in Recommended Earthquake Safety Actions.

The main point is to not try to move, but to immediately protect yourself as best as possible where you are. Earthquakes occur without any warning and may be so violent that you cannot run or crawl; you, therefore, will most likely be knocked to the ground where you happen to be. You will never know if the initial jolt will turn out

to be the start of the big one. You should “Drop, Cover and Hold On” immediately!

In addition, studies of injuries and deaths caused by earthquakes in the U.S. over the last several decades indicate that you are much more likely to be injured by falling or flying objects (TVs, lamps, glass, bookcases, etc.) than to die in a collapsed building. “Drop, Cover, and Hold On” offers the best overall level of protection in most situations.

As with anything, practice makes perfect. To be ready to protect yourself immediately when the ground begins to shake, practice “Drop, Cover, and Hold On” as children do in school at least once each year.

### WHAT NOT TO DO:

DO NOT get in a doorway! An early earthquake photo shows a collapsed adobe home with the door frame as the only standing part. From this came our belief that a doorway is the safest place to be during an earthquake. In modern houses and buildings, doorways are no safer, and they do not protect you from flying or falling objects. Get under a table instead!

DO NOT run outside! Trying to run in an earthquake is dangerous as the ground is moving and you can easily fall or be injured by debris or glass. Running outside is especially dangerous as glass, bricks, or other building components may be falling. You are much safer to stay inside and get under a table. ●



## OPEM Awards

At our 3rd Annual 'Ordinary People, Extraordinary Measures' Awards Luncheon, held on September 9, 2014, CAI proudly recognized six non-profit organizations or persons in our Community where those involved have gone 'above and beyond' to improve the lives of others.

The well deserving organizations or persons recognized are:

ABBY'S MILLION DOLLAR DREAM – Abigail "Abby" Spencer

MELANIE UST – Teacher/Coach

SOLACE TREE – Emilio Parga

THOSE LEFT BEHIND FOUNDATION – RAE ERICKSON

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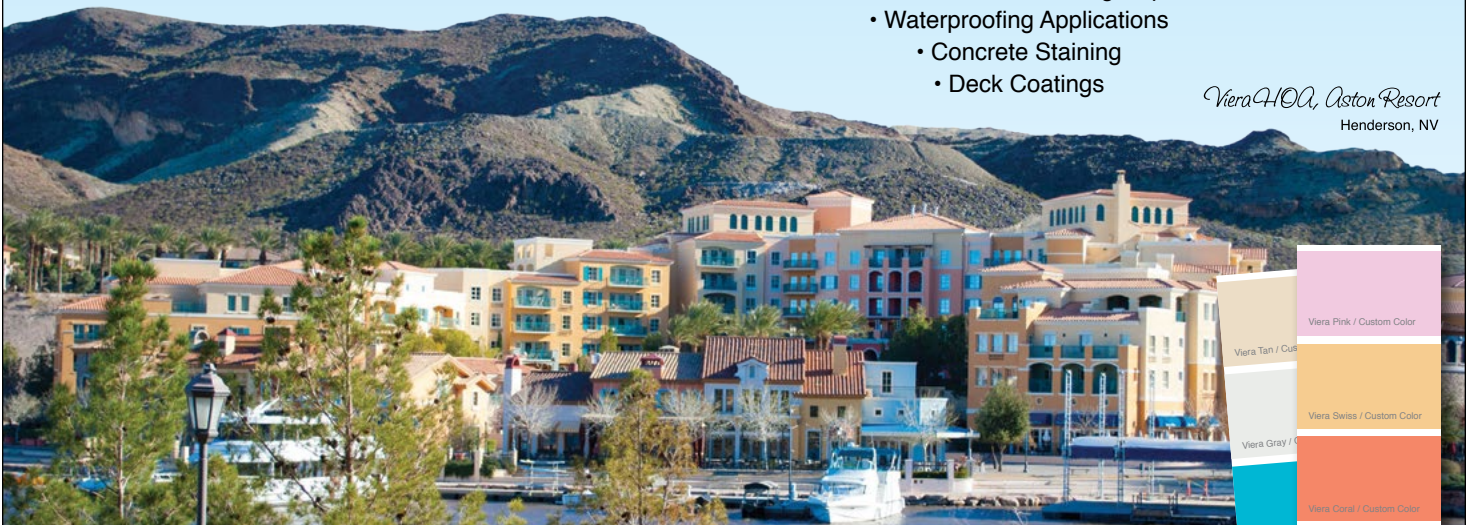
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R. DANIEL FOSTER

## “Nextdoor” ... A Free Social Network Site, Links Neighbor to Neighbor

by R. Daniel Foster

“I had no idea a flasher plagued my neighborhood — until I joined *Nextdoor*, a free social network website geared to individual neighborhoods. I was, in fact, ignorant of considerable activity, all within blocks of me: a rash of car break-ins, stolen flowerpots, cat-killing coyotes, a murder suspect, an illegal house demolition and a lost French bulldog named Batgirl.”

During our June 10, 2014, ‘Lunch and Learn,’ Jake Jones, co-founder of *Nextdoor*, explained it is the latest hyper-local trend: connecting with your neighbors via smartphones and laptops.

Since its launch in 2011, San Francisco-based *Nextdoor* has penetrated 1 in 5 U.S. neighborhoods, more than 36,000 neighborhoods in all 50 states.

*Nextdoor*, co-founded by Nirav Tolia and Jake Jones, aims to help people keep up with what’s going on around them and reverse a trend toward disengaged neighborhoods.

Members must give real first and last names as well as verified home addresses to join *Nextdoor* neighborhoods that on average comprise 750 households. Outsiders can’t join or view the neighborhood news feed.

*Nextdoor* is designed to be a problem-solving site, its neighborhood news free of the tid-bits often found on Facebook, such as vacation, cat or kid photos.

Neighborhoods monitor their own sites. Besides tracking crime and safety issues, neighbors can display classified ads and create groups geared

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to specific interests, exchange recommendations for baby sitters and dentists, display photos of lost pets, pose questions and post events.

One member joined *Nextdoor* after his neighborhood suffered nine burglaries in one day last June. The police caught the suspects based on a photo a neighbor posted to *Nextdoor*.

Authorized police and fire departments can post on *Nextdoor* and read replies but cannot view neighborhood news feeds. Some members post clips from home security cameras, which they said helps increase awareness and target thieves.

After recent earthquakes, one neighborhood used the site to coordinate check-ins on solitary elderly neighbors. During a six-hour power outage, a neighbor offered his freezer space, powered by a generator.

The potential to cultivate such 'Andy Griffith Mayberry-style neighborliness' is perhaps the genius of *Nextdoor's* confined communication model, which purports to "build stronger and safer neighborhoods." Jake Jones emphasized that trust and familiarization has been built among *Nextdoor* neighborhood members.

He also emphasized that *Nextdoor* goes to great lengths to ensure privacy, which includes password controls and search engine blocks. The service currently is ad-free.

Being a social network site, *Nextdoor* can at times grow chatty, Jones said. Members can veer off topic.

*Nextdoor's* biggest payoff perhaps lies, yes, next door. You actually have a chance to meet several of your neighbors. A Harris Interactive 2013 online survey of 2,021 U.S. adults conducted for *Nextdoor* found that: 72% knew more of their neighbors growing up than they do now ... 92% consider themselves to be good neighbors ... 56% agree that they interact very little with their neighbors ... 36% say they don't approach neighbors because they don't want to seem nosy ... 76% feel they could depend on a neighbor in the event of a natural disaster. ●

Source: *Nextdoor* Neighborhood Report

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VICKI NIGGEMEYER IS A MEMBER OF SAGE HILLS COMMUNITY ASSOCIATION AND A CAI MAGAZINE MEMBER

## On the Road with CAI

by Vicki Niggemeyer

Two of CAI Nevada Chapter DCALs (Dedicated Community Association Leader), Greg Toussaint, Chair, and Chuck Niggemeyer, Vice-Chair of the "On The Road With CAI" subcommittee, are working with other members of the Education Committee to design the first ever 'traveling' set of classes for board members and home owners in Common Interest Communities. This program is so unique and beneficial to board members and homeowners, we decided to get to the 'heart of the matter' and learn what 'The Road Show' is all about.

### Q: WHAT IS "ON THE ROAD WITH CAI"?

A: It is a brand new program designed to reach out to those board members and homeowners who want to learn more, but find it difficult to get to scheduled classes at the CAI offices. We are bringing the classes to them. We deliver!

# ON THE ROAD WITH CAI

NEVADA CHAPTER  
HOMEOWNER TO HOMEOWNER BOARD TRAINING

### Q: HOW DID IT GET STARTED?

A: The idea was conceived in 2012 at an Education Committee meeting. A subcommittee was formed to focus on the issue and draft a plan.

### Q: WHO TEACHES THE CLASSES?

A: Experienced DCAL board members will be teaching the classes. It is a peer concept: HOA board members teaching HOA board members and homeowners.

The screenshot shows the NRS 116 website homepage as of Monday, November 19, 2012. The page features a navigation menu on the left with links for HOME, COMMUNITY SPOTLIGHT, COMMUNITY NETWORK, NRS 116 STATUTES, NRS 116 GLOSSARY, NRS 116 UPDATES, ASSOCIATION LIFE BLOG, and CONTACT. The main content area includes a "A Reminder About Quality Association Life" article, "Enforce the Covenants or Crush a Child's Happiness?", "Gated Communities and Public Access - Fixing the Streets...", and "Recent News". A sidebar on the right contains "Strategic Partners & Preferred Vendors" (including AlertID), "Calendar of Events", "View All Events", "3 Months of Association Management - FREE", and a "Video" section featuring a video from Alessi & Koenig. Social media icons for Facebook, Twitter, and YouTube are also present.

The advertisement features the logo for Alessi & Koenig, a Multijurisdictional Law Firm. The text reads: "Everything you want to know about NRS 116 is here... and a lot more." Below this, it says "Join the Community Network on nrs116.com. Community Network is a free online forum for boards and managers." At the bottom, it states "Brought to you by Alessi & Koenig, your community partner." There is also a small icon of a house with a red roof.

visit [www.nrs116.com](http://www.nrs116.com) today

**Q: HOW MANY CLASSES ARE YOU PLANNING TO OFFER?**

A: We have two one-hour classes ready to present. We are targeting a total of ten one-hour classes ready to offer sometime in 2015.

**Q: WHERE DO YOU TEACH THESE CLASSES?**

A: Wherever it is convenient for the HOA requesting the classes. They can be given at the regularly scheduled site for board meetings, at management company offices, or, if necessary, at the CAI facility.

**Q: HOW FREQUENTLY WILL YOU HOLD THE CLASSES, AND WHEN WILL THEY BE HELD: WEEKDAYS, WEEKENDS, EVENINGS, DAYTIME?**

A: We want to be as flexible as possible. At this point we are planning two evenings a week, and either Saturday mornings or afternoons. Flexibility is the key; we will work within the HOA schedule.

**Q: IS THERE A FEE FOR THESE CLASSES?**

A: No ... these are free of charge!

**Q: ARE THESE CLASSES MANDATORY?**

A: No ... our goal is to make the classes desirable and easily accessible; we hope the appeal will be there.

**Q: HOW DO YOU SIGN UP?**

A: Contact the CAI office. Christina Snow, Communications Manager: 702-648-8408.

Email: [info@cai-nevada.org](mailto:info@cai-nevada.org)



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# Upcoming Events

## Southern Nevada Upcoming Events

SEPTEMBER	9/9	<b>Las Vegas Monthly Luncheon</b>	Gold Coast Hotel	11:15 a.m.
	9/9	<b>CAI Nevada Chapter Board Meeting</b>	Gold Coast Hotel	1:30 p.m.
	9/12	<b>Nevada Educated Business Partners</b>	CAI Training Center	9:00 a.m.
	9/13	<b>Candlelighters Walk</b>	Exploration Park	7:30 a.m.
	9/25	<b>Neon Museum Social Event</b>		5:30 p.m.
	9/27	<b>Las Vegas Homeowner Seminar</b>	CAI Training Center	9:00 a.m.
	9/30	<b>Las Vegas Manager Breakfast</b>	CAI Training Center	9:00 a.m.

## Northern Nevada Upcoming Events

SEPTEMBER	9/17	<b>Northern Nevada Quarterly Breakfast</b>	Peppermill Hotel	7:30 a.m.
	9/17	<b>Nevada Educated Business Partners</b>	Peppermill Hotel	9:00 a.m.
	9/18	<b>Northern Nevada Manager Breakfast</b>	Peppermill Hotel	9:00 a.m.
	9/18	<b>Northern Nevada Homeowner Seminar</b>	Peppermill Hotel	6:00 p.m.

*All Dates and Events are subject to change or cancellation.*

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# Northern Nevada Golf Tournament

THE NEVADA CHAPTER TEAMED UP WITH THE CAI NORTHERN CALIFORNIA CHAPTER FOR IT'S ANNUAL GOLF TOURNAMENT ON AUGUST 15TH. THIS YEAR PLAYERS ENJOYED THE AMAZING VIEWS AND COURSE AT NORTHSTAR.





For more photos, visit our Facebook page! Search CAI Nevada.



**Congratulations to the Belfor Team  
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# Snow Ball

2014 CAI Nevada Awards Gala

## It's Nomination Time!

The month of August is all about nominations for the upcoming Snow Ball Gala.

This year the Gala Committee is excited to announce a new nominating process, which includes self-nominations and notifications. However, please feel free to continue to nominate managers, board members and associations that you feel have gone above and beyond in their categories and contributions to the community and CAI!

For more information on the new nominations processes and categories, please visit [www.cainvgala.com](http://www.cainvgala.com), which goes live August 1st. Nominations will begin August 15th and run through September 15th.

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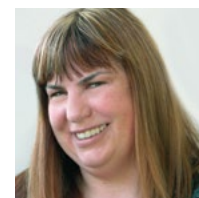
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MRS. MITCHELL IS THE OWNER/COLLECTION MANAGER FOR ABSOLUTE COLLECTION SERVICES, LLC AND ALSO HOLDS A SUPERVISORY CAM CERTIFICATE.

# What is the Process with the New Laws?

by Kelly Mitchell

Many concerned Board members have come to me: “what happens with our collections now that these ‘new’ laws went into effect?” There is no real simple answer here. A lot of this depends on what Management Company and Collection Agency you use and what their policies and procedures are. In order to provide a ‘guideline’ of sorts, I have created the summaries below:

.....  
***Many concerned Board members have come to me: “what happens with our collections now that these ‘new’ laws went into effect?” There is no real simple answer here.***  
.....

**1. The Pre-lien Letter** – Or whatever you want to call it is probably one of the biggest changes that has taken place. This law was put into effect because it was felt that homeowners were not getting enough notice from the HOA before they were turned over to collections. The law basically states that no account can be turned over to collections before a letter is sent to the owner (not before 60 days delinquent) that says the amount due, offers a payment plan and remedies, and notifies them of their rights to a hearing and how to request one. Although the law does not say ‘certified,’ our recommendation is that you send this letter certified. Half of Association Management is simply covering your assets and this is one sure way to do so and have a documented record of what was sent, to whom, and when. We also recommend sending to every address that you have on file including the property address – better to use and not need, than need and not use.

These new laws have extended the collection program a bit, so some agencies (like ours) have taken steps to even out the length of time that has been added. This benefits the process in two ways: 1) with steps being eliminated, it is less cost for the owner to redeem the account, and 2) it speeds up the process – smaller amounts are easier to collect. A simple step such as cutting out the ‘pre-lien’ from the collection agency helps because now the Management Company/HOA is required to send it. Have the collection company start lien – this shortens the process by at least a couple weeks. Then, cut out the Pre-NOD letter. This letter was never required and resulted in an additional two weeks of time. These little adjustments will keep your collections on time, smaller amounts and move at a quicker pace than the banks so you are not stuck in the halting of a foreclosure action.

**2. The Mandatory Mediation** – Another fun little tid-bit that came out in legislation last year was that the HOA must halt its foreclosure if the bank has filed a Notice of Default & Election to Sell; **unless**, the unit is not owner-occupied by the debtor or the Mediation Certificate has been received. The good news is that HOAs can move much faster than the banks and, most of the time, can move on a delinquent account before the bank files a Notice of Default which resolves this issue in its entirety. Another step that is worth looking into is simply sending someone by the property or looking at the returned mail to see if the unit is owner occupied – this also resolves the issue for many HOAs.

Most accounts are resolved before they ever get to the Notice of Sale and only few go to sale at that point. If you have any questions, feel free to contact me anytime at [customerservice@absolute-collection.com](mailto:customerservice@absolute-collection.com). We pride ourselves on thinking outside of the box to bring solutions to the table that work for you and your community. ●

*This article contains general information about HOA foreclosures. The information provided is not advice, and should not be treated as such. If you have specific questions about any legal matter, you should consult your attorney.*



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## CASA: Court Appointed Special Advocate

### A Conversation with Kathy Healy

by Judith Hanson, DCAL

I walked into McCarran Airport five days a week for 10 years. The dark brown eyes of the CASA child focused on me as I passed her, I vowed to myself that when I retire I would join CASA.

I kept my promise! I retired! I volunteered!

Foster Care was foreign to me, and to add to this complication, the location of the Clark County Family Court system was far from my normal travel route.

I called the number on the CASA sign and made an appointment. As a volunteer, I was accepted with open arms ... but I never thought there would be an interview process. After all, we are giving our valuable time freely. Did I have a 'surprise enlightenment!' I learned that every volunteer must undergo a thorough background

check and other extremely strict guidelines developed by the courts.

My training was intense, but my 35 classmates were all in a new learning curve. Most of the volunteers in my class were in the teaching or legal profession, but there were a few like me, who were just a 'mom.' We thought we knew the things children need and the things children want, but, when it came right down to it, none of us had a clue.

Child Behavioral professionals from around the State and Judges from the court system were our trainers. Many who become CASA volunteers are full time working professionals, some are domestic engineers, and other are retired.

After all training is completed, a Judge awards a case to a CASA volunteer who follows the guidelines set by the court. The average commitment of the CASA volunteer is about four hours a week. Once the CASA volunteer is assigned a case he/she is introduced to the family and the children.

A typical family includes three children in the foster care home. There could be other siblings in additional homes. If there is more than one CASA volunteer for two or more foster care homes, they work together in the best interest of the child. The main goal is to make sure the child has a bed, clean clothes, nutritious food, proper care, a loving home and a good and a clean environment. The commitment made by the CASA volunteer is to listen, learn and report their observations to proper authorities. The ultimate goal is to "volunteer your time to change a child's life."

The visits take place weekly or monthly and could even include visits to a classroom or day care center. This continues until the foster child is adopted, reaches the age of 18, or a family member has acceptable accommodations. The ultimate goal is adoption.

There are many levels to the Foster Care system and many people who are connected to the

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**Date:** September 25, 2014  
**Time:** 5:30 to 8:30pm  
**Place:** Neon Boneyard  
**Cost:** \$45 for members, \$55 for non-members.  
**Includes:** Light fare appetizers, cocktails, DJ, tours of the Neon Museum across the street  
**Location:** 770 Las Vegas Blvd.  
**Register by:** Friday, September 19, 2014

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***Become a CASA volunteer and be rewarded with some of the most powerful and fulfilling experiences you can find. CASA is the only organization that empowers everyday citizens as appointed officers of the court.***

case ... birth parents, foster parents, family members, legal attendants, family services of Clark County, as well as Medical, Social and Psychological professionals. In some instances, it is complicated to weave your way through the court system, Department of Family Services and other Social Services.

In summary: All children desire nothing more than a safe family environment, preferably with their own family. When that is not possible, the CASA volunteer becomes involved by gradually knowing the child and talking with everyone in that child's life.

Right now, there aren't enough volunteers to meet the need of the more than 3500+ children who are in foster care in Clark County. The goal is to have one CASA volunteer for every child who needs one. The CASA mission is championed by the Dependency Court Judges and Hearing Masters. The Courts recognize the volunteers for the dedication and commitment they provide in the lives of foster children, because CASA volunteers have a huge impact on the lives of the foster children.

Become a CASA volunteer and be rewarded with some of the most powerful and fulfilling experiences you can find. CASA is the only organization that empowers everyday citizens as appointed officers of the court. Your involvement will make a direct impact on a child's life today and perhaps for generations to come. Volunteering for the program involves a two-year commitment and a willingness to spend time with the children to advocate for their best interest. Monthly orientations are held the third Wednesday of every month (excluding December) to provide more information on the program. For more information, please call 702-455-4306, or visit [www.casalasvegas.org](http://www.casalasvegas.org) or visit Facebook at [casalasvegas](https://www.facebook.com/casalasvegas). If you have time to spare, consider volunteering. It is a worthwhile program that will leave you enriched.

CASA was founded in 1977, in Seattle, Washington. A juvenile court judge was concerned about making life-altering decisions without sufficient first-hand information. Last year, nearly 75,000 CASA and Guardian Volunteers helped 238,000 abused or neglected children find safe homes. In addition to private funding, CASA's basic funding is through the Federal Government's Office of Juvenile Justice and Delinquency Prevention. ●



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## Advanced Reserves

by David Mulligan, Ph.D., CAM, CMCA, DCAL

Homeowner Seminars, which are held on the last Saturday every month at the CAI Training Center, are always a great way for board members and homeowners to learn from Industry professionals, exchange ideas, and discuss experiences. When the classes are part of the Dedicated Community Association Leader (DCAL) Program, homeowners working towards their DCAL recognition can move one step closer to their goal. When Advanced DCAL classes are offered, homeowners have an excellent opportunity to maintain their DCAL designation and advance their knowledge.

Mike McDonald, from Browning Reserves, presented the Advanced DCAL class entitled Advanced Reserves.

Because this was an Advanced DCAL class, the first part of the material served as a review

.....  
***The basic idea is for the community to identify and adopt a funding plan that allows for sufficient funds to be available when needed, using stable and evenly distributed contributions over the years***  
.....

of material presented in the basic DCAL class. Topics discussed included the definition of a Reserve Study, its use as a budgeting tool and the importance of a complete component list.

Mike spent some time on the subject of Percent Funding and on why it can be a misleading number. He gave the example of what happens when a major component replacement is delayed by a few years. Suppose that the reserve balance is \$10,000 at the beginning of

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2014. Suppose, also, that \$7,000 is contributed in 2014. According to the Reserve Study, the reserve balance is "required" to be \$20,000 at the end of 2014. A project to replace gate operators at a cost of \$5,000 is scheduled for 2014 according to the Reserve Study, but the project is delayed in order to improve the financial condition of the association. Consequently, at the end of 2014, the Percent Funded is calculated as a healthy 85%.

In the above example, the Reserve Fund appears to be reasonably funded but, in fact, is not as good as it appears. Because the project is merely delayed, the required reserve balance needs to be updated to include the upcoming gate operator expense. The association probably has an actual percent funding closer to 68%.

Mike went on to explain that the Reserve Study is actually made up of two sections. The first section involves the physical analysis including the identification and condition of assets to be considered as part of the Reserve Study. The second section involves a financial analysis including current funding balances and calculation of reserve contributions using component or pooling methods.

The basic idea is for the community to identify and adopt a funding plan that allows for sufficient funds to be available when needed, using stable and evenly distributed contributions over the years. Such a plan is

fair to all owners, as it requires owners to pay only for the use of common area and community assets for the time during which they owned property in the community.

Although not a requirement of law, it was recommended that every association adopt a Reserve Policy. This policy would serve to define how often Reserve Studies are to be performed, minimum funding balances and timing of Reserve Contributions.

To reinforce and better understand the concepts being presented during the seminar, there were two exercises, which showed participants just how complex some of the calculations could be.

To all of us who attended this seminar, Mike made it clear that the Reserve Study is one of the most important tools available to Board Members and as they plan for their Associations' financial futures.

We thank Mike for providing his insight and for contributing his time. ●

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## Stress ... The Storm Before the Calm!

by Scott Van Winkle, CMCA, AMS

You skipped breakfast, your boss moved your deadline to the end of today and you forgot to wear deodorant (again!). What do you do when it all feels like too much?

RELAX!

Sometimes, we think that relaxing at work is a dangerous thing. If we spend too much time

*Stress makes us do things we, in our right minds, would never think of doing.*

relaxing instead of working, it might be a sign that we don't have enough to do, or perhaps, that we're just lazy. Relaxing at work, though, is actually essential to doing a good job.

Relaxing is essential because constant stress – the demands created by answering phones,

dealing with difficult customers, and even dealing with co-workers – can rewire our brains to create 'bad' habits.

Case in point: have you ever found yourself doing something repeatedly, such as constantly checking your email, even though you know it will not help you do your job better?

Or, on the flip side, do you find you have no time to think strategically about your work because you are constantly putting out fires or responding to crises?

Constant stress could be contributing to both of these issues, because it literally rewires our brains, causing us to perceive things differently.

According to an article in the *New York Times* (August 18, 2009, "Brain Is A Co-Conspirator In A Vicious Stress Loop"), scientific researchers have documented that, when experiencing extreme stress, the area in a rat's brain, which



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.....  
*As simple as it might sound, one easy way to maintain an even keel and reduce stress is to take a short break. By taking periodic, short breaks throughout the day and clearing your mind, you are taking an important step in reducing stress levels.*  
.....

is related to decision-making and goal-directed activities, decreased in activity ... while areas related to habitual behavior increased in activity.

As an example: rats exposed to high levels of stress, such as electric shocks and dunks in water over a period of four weeks, developed unnecessary, detrimental habits.

This can happen in humans also. Stress makes us do things we, in our right minds, would never think of doing. But, once the stress is removed, the brain reverts back to its original capabilities of making decisions, being innovative and avoiding 'bad' habits.

I believe it's possible to create a legitimate, psychological balance between the demands of work and the stress that is caused by those demands.

As simple as it might sound, one easy way to maintain an even keel and reduce stress is to take a short break. By taking periodic, short breaks throughout the day and clearing your mind, you are taking an important step in reducing stress levels. Even a slight pause before taking that next call or doing the next task can help reduce stress.


Creating something can also be a way to reduce stress ... minimum stress, maximum satisfaction!

Finally, while at your workplace, find a simple way to relax that benefits both you and your employer, and use it. Whether it's taking a break, planning that dream vacation, or some other stress relief, the method is less important than the decision to just relax. When you are 'up-tight,' your work suffers and your employer is affected because of it!

Remember, constant stress can affect our brains and our outlook on everything, but de-stressing can also undo that damage. Relaxation allows your creativity to thrive, and allows for work to be more enjoyable and even fun. Allow yourself to relax, kick those unnecessary habits, and you will end up being more productive and satisfied at your work. ●

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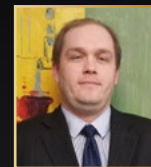
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## Candlelighters – Childhood Cancer 5k!

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[www.Candlelighters.kintera.org/superhero/CAI](http://www.Candlelighters.kintera.org/superhero/CAI)

The annual NV Childhood Candlelighters “Race For Our Kids” to help families and children battling childhood cancer is coming soon and Management companies, business partners, homeowners, friends, family...YOU! *All money raised stays in Nevada to help local kids and their families!*

### Want to join the team? It's easy! Here's how:

1. Simply go to the CAI-Nevada homepage and click on **Outreach Committee**.
2. Click anywhere on the page that opens to be brought to the sign-in page.

**OR**

If you can't join the team but still want to help out with a donation, simply go to the same page and click on “**General Team Donation**”

Join the  
CAI Team!

# SAVE THE DATE

**Saturday, September 13, 2014 @ 7:30am**

Exploration Park at Mountain's Edge  
9275 South Buffalo Drive, Las Vegas, NV 89178



[www.cai-nevada.org](http://www.cai-nevada.org)



WWW.CAI-NEVADA.ORG

## BINGO Card Tips

Below is a rundown of each square so you can be sure to get credit for all squares you complete. Some squares will require proof of completion to be included with the final submission and some are self-explanatory. If you have any questions or concerns please contact Chris Snow (marketing@cai-nevada.org) or Tonya Gale (tonya@ideal-mgmt.com).

- B1 Check in required at CA Day
- B2 Be sure you place your name as the recruiter on the CAI application. You should also contact Chris Snow once you are sure the application has been submitted so she can ensure you received credit for the recruiting.
- B4 Take a picture of you giving the CAI representative the gift card for the drive and attached the picture to the final Bingo Card submission
- B5 Same as B2
- I1 Snap shot of testimonial included with final Bingo Card submission
- I2 The actual 50/50 raffle ticket should be included with the final Bingo Card submission
- I3 Copy of Certificate of Completion to be included with final Bingo Card submission
- I5 There are certain committees looking for new members. Contact CAI office for additional information
- N1 Contact CAI if you need your log in information to vote
- N2 Take a picture of you at the event with another CAI member and submit a copy of the picture with final Bingo Card submission
- G1 Take a picture of you giving the CAI representative the bike for the drive and attached the picture to the final Bingo Card submission
- G2 Check in required at Luncheons
- G4 Same as B2
- G5 Email your good potential CAI members to Tonya Gale at email address above
- O2 Contact CAI Office on how to RSVP with the prospective member O4 – Contact CAI office to learn how to join the respective teams
- O5 Same as B2

Up to \$2000 in Prizes with a **GRAND PRIZE** of \$750!! Complete your BINGO Card today!

**All submissions MUST be returned to the CAI Office no later than December 31, 2014**

CAI BINGO					
	B	I	N	G	O
1	Attend CA Day	Facebook Testimonial of how CAI has personally benefited you or your company	Cast your Vote for CAI Board Elections	Donate a Bike for the Toy Drive or Hope Drive	Join Grassroots Committee
2	Recruit 3 New CAI Members	Buy 50/50 Raffle Tickets	Attend Social Committee Neon Museum Event	Attend 3 CAI Luncheons	Bring 1 Prospective Non-Member to a CAI Luncheon or Breakfast
3	Sponsor Bowling Team	Attend a Class/Seminar		Become a Chapter Sponsor for 2015	Renew Your CAI Membership
4	Purchase and Provide Gift Card for Toy Drive or Hope Drive	Write a Magazine Article	Like & Share the CAI Facebook Page	Recruit 1 New Manager Member	Join the CAI Candlelighters Walk or Sierra Nevada HOA Champions Team
5	Recruit 1 New Business Partner	Be an active CAI Committee Member*	Purchase a Gala Ticket	Send 10 Good Prospective Members to CAI Membership Committee	Recruit 1 New Community Volunteer Leader Member

THANK YOU TO OUR SPONSORS FOR THIS CAI MEMBERSHIP PUSH. WE COULDN'T DO IT WITHOUT YOU ALL!





DONNA TOUSSAINT,  
DCAL IS VICE-PRESIDENT  
OF CAI NEVADA  
CHAPTER

## You Just Can't Make this Stuff Up

by Donna Toussaint, DCAL

As HOA board members, we get those phone calls that makes us ask: "what were they thinking?"

I got a call from a homeowner telling me "there was a problem with her neighbor." I told her, "if you call our community manager, she would be happy to help you with any concerns you may have."

It was Sunday evening and I could tell that the homeowner was very upset, so I asked if I could help her. Her answer was: "I can't tell you who I am or who the neighbor is or what the problem is because I don't want him to know I am complaining."

But she wanted someone to fix it right away!

I told her that if she couldn't tell me who she was or what the problem was, I couldn't help her, but to please call our manager on Monday

and explain the situation and that she could remain anonymous.

Thinking that the problem would be solved, I didn't give it another thought.

The next Sunday evening I got a call from the same homeowner saying: "I knew you would not do anything to help me." I asked if she called our manager so our manager could help her situation. Her answer was, "I am 80 years old and I cannot tell you anything because, if I do, then you will know who I am and what the problem is."

We eventually found out what the problem was because another homeowner called and reported it to our manager.

The next phone call from the first homeowner was: "thank you for fixing the problem and I didn't even tell you what it was." ●

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**CA Day is Coming!**  
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**CAI Toy Drive**  
**JULY 1 – OCT 1**

CAI - Nevada Chapter is participating in local 98.5 KLUC DJ Chet Buchanan's toy collection campaign. We will collect new toys at all luncheons, manager and homeowner seminars and committee meetings July 1 to Oct 1.

Bring new, unwrapped toys to all luncheons, manager and homeowner seminars and committee meetings July 1 to

Questions? Call 702-648-8408 or email [admin@cai-nevada.org](mailto:admin@cai-nevada.org)

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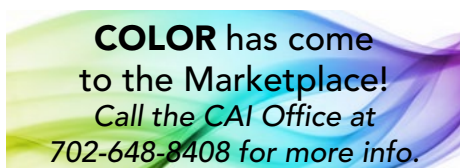
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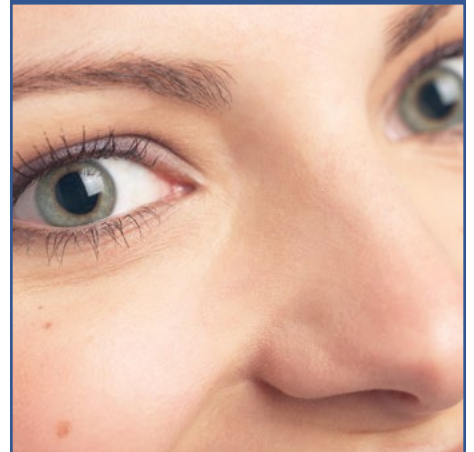
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# NEIGHBORHOOD WATCH



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To learn how to start a Neighborhood Watch group on your street you can access our website on [www.lvmpd.com](http://www.lvmpd.com) and click on your area of town.

Or, contact the Crime Prevention Specialist assigned to your Area Command:

- Northeast Area Command.....828-3340
- Northwest Area Command.....828-4305
- Downtown Area Command.....828-4306
- Convention Center Area Command.. 828-6477
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