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N TO THE FUTURE





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- Module 5: Association Rules and Conflict Resolution

COURSE MATERIALS

The workshop includes a toolbox of support materials:

- The Board Member Toolkit, a best-selling book from CAI Press
- The Board Member Toolkit Workbook
- Brochures and publications, such as The Homeowner & the Community Association
- A copy of CAI's award-winning Common Ground™ magazine

In addition to a toolbox of support materials, each student receives a certificate of completion and recognition on the CAI website.

Las Vegas
Sun City Anthem,
Solera at Anthem
January 26, 2019
8 a.m. to 4 p.m.

Reno The Peppermill, White Orchid February 23, 2019 8 a.m. to 4 p.m.









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DECEMBER 2018

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Magazine Committee

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Magazine Deadline

Community Interests deadline for advertising or editorial submissions is the 15th of each month, 45 days prior to publication. Example: submit article by April 15 to be included in the

Correspondence
Send business card, ad copy or articles for reprinting to CAI of Nevada, 3230 S. Buffalo Drive, Suite 105, Unit 6, Las Vegas, Nevada 89117, along with payment. Community Interests is published by CAI, Nevada chapter. All articles and paid advertising represent the opinions of authors and advertisers and are not necessarily the opinion of Community Interests, CAI Nevada chapter, its board members or staff. The information contained within should not be construed as a recommendation for any course The information contained within should not be construed as a recommendation for any course of action regarding financial, legal, accounting or other professional services by Community Associations institute or CAI Nevada chapter. The publishers and editors of this magazine reserve the right to deny or edit articles that defame, disparage, attack or otherwise are derogatory to other members of this organization, or otherwise do not conform to content or

Catherine Lindsay Lori Martin, CMCA, AMS, PCAM Shirl McMayon Robert Rothwell, PhD., Advanced DCAL Tonya Gale (CAI Board Member Liaison)

space requirements. Authors are to be clearly identified in each article. Authors are 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.

Acceptance of advertising in the magazine does not constitute an endorsement by CAI or its officers of the advertised product or service. Advertisers assume personal liability for any claims arising therefrom against the publisher relating to advertising content. The publisher and editors reserve the right to reject advertise. and editors reserve the right to reject advertising that either party deems inappropriate for the publication.

Classified advertising in *Community Interests* gives you a classified ad for \$50 per issue (includes 25 words/.50 each additional word) or \$330/year for members or \$395/year for non-members. Advertising contracts are available from CAI Nevada.

Payment, a signed contract, and your ad sent by e-mail or disk must be received by the 20th of the month, two months prior to publication. See Magazine Deadline above. Acceptable file formats are Microsoft Word, plain text or in the following high resolution (300 dpi) graphic formats: jpg, .tif or .eps format. Please send a hard copy of the ad along with contract.

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Q - Hi Harry, my HOA is giving me a hard time about leaving my trash cans on the side of my house. I don't have any room in my garage considering they are so huge. The ironic thing is, we do not even fill them up each week. What am I supposed to do?

- Signed, Rubbish

A - Hi Rubbish. Many homeowners are having the same problem, so it's not just you. The first thing you need to check is whether your association's CC&Rs or Rules and Regulations state where trash cans must be stored. Most governing documents state that trash cans must be stored either in the garage or in the backyard and out of street view.

Lastly, because you said that the trash cans are too big for your needs and do not fit in the garage, you have another option. If you are using Republic Services for your trash removal, they offer three different sizes of trash cans. Ask them to change your trash cans to a smaller size, which may fit your needs better.

> missing something?

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Q - Hi Harry, I am a board member of our association and we are having a problem with one of the homeowners repeatedly parking their camper trailer in the street for prolonged periods of time. We have been treating this as a compliance issue, sending letters to them. Once they receive the letter they remove the camper trailer from the property, then days or weeks later it's there again. We on the board do not want to be hard-nosed and have it towed, but they just seem to be pushing the limits. Any suggestions? - Signed, Hard Nose

A – Hello Hard Nose. There are a lot of people who always push the limits of any rule, I don't know why, they just do.

Treating street parking violations as compliance issues shows much patience on your part, most association boards are not as generous as you have been. If this were me, I would document each infraction with dated pictures and call the owners of the property to a hearing before the board. I would strongly recommend that some time before the hearing, you contact your HOA attorney for what the board can do to rectify this within the limits of the law and make a list of each recurring violation of all the governing documents so that the board can make an informed decision. At the hearing, you can explain the board's view and inform the owner of all the violations.

When the time comes to make your decision, you have a couple of options: you can impose fines on the owner for each violation of the governing documents, you can limit the amount of time the camper trailer can be on the property, such as 24 hours for loading and 24 hours unloading and state that if the time is exceeded, the camper trailer will be towed at the owners expense. The towing company will tag the vehicle with a notice that the vehicle will be towed in 48 hours.

I hope this helps, but anytime you are unsure of how to handle violations, it is best to have a conversation with your attorney.

Many thanks to James Gibson and Judith Hanson, Advanced DCAL, for six years of wonderful service on the CAI Nevada Chapter Board of Directors, 2016 to 2018.

Editorial Exclamations

Yikes, It's December Already?



ow did it get so late so soon? Its night before its afternoon. December is here before its June. My goodness how the time has flewn. How did it get so late so soon?



I often feel just like Dr. Seuss when it comes to how quickly December arrives each year! How did we get here so soon? Conversely, I am always eager for the holidays. I love the hustle and bustle, the

celebrations, the decorations, the community and family parties. I even love the Christmas commercials on TV! I eagerly anticipate the joys (and accept the sorrows) that are the signature mark of these delightful December days.

In between the family gatherings and parties, December nearly demands that we take a long look at the year behind us. What did we accomplish? What did we learn? What can we do better?

Each year Community Interests reflects on our theme, the year's activities, and CAI's accomplishments. Adam Clarkson, Esq., our outgoing BOD president, pays tribute to CAI members, committees, and the collective achievements attained over the year in his article: What Did We Do This Year for Our Future? What he did not include was any recognition of his own, or the BOD's tireless efforts over the year. Adam and the BOD were critical components in the direction of our Chapter. Thank you to the entire board, and especially Adam, for an extremely productive year.



As we look back on such a fruitful year, be sure to read, 2018 Committees Deserve a Pat on the Back for a Fantastic Year! which will give you a condensed look at what our committees have accomplished. We have an amazing group of people who are dedicated to making our organization vibrant and essential to the HOA industry.

This year you may have noticed that there have been more articles from members from Northern Nevada and also from members we have not heard from in some time, welcome back! Having articles contributed from different people helps to keep the magazine fresh, providing many different aspects of our topics. And for that we thank each and every one of those who submitted articles.

Yes, it's December already. So soon! The entire Magazine Committee, along with Chris Snow and Gaby Albertson, wish all of you the very happiest of holidays.

Vicki Niggemeyer, DCAL





What We Did This Year for Our Future

By Adam Clarkson, Esq., NVEBP

s you may recall, this year's theme for our Chapter was "Facing the Future." To promote this theme, we focused on three main focal points. First, developing new leaders within the Chapter on every level that will ensure our Chapter successfully continues long into the future. Second, bringing and nourishing fresh ideas in all aspects of our Chapter's operation to ensure our Chapter presents the very best opportunities for all our members that continue to keep them involved. Finally, improving participation through improving everyone's understanding of the well-established benefits of the Chapter and building on that established framework.

Over the course of the year, we saw a number of new leaders developing. The resurrection of the Northern Nevada Committee, the Social Committee, and the Outreach Committee all resulted in new opportunities for leaders within our organization. Moreover, our existing committees, Education, CA Day, Awards Gala, Golf, Magazine, Membership, LAC, Events, and PAC all really stepped up this year and embraced the opportunity to try new ideas. I am proud of

Feature Article

everyone who took the time to take a leadership role in our organization this year, our chairs, our committee members, and the rest of our volunteers! Great job everyone!

This year, our committees and their members presented the Chapter with many new ideas to reinvigorate interest in the benefits of the Chapter. The Golf Committee held the Southern Nevada golf tournament at a new venue, the Revere Golf Club, and has selected another new venue for next year, Bear's Best. The Gala Committee is developing a new format for next year's gala at The Smith Center, which should continue to keep things interesting. The Education Committee has been revising the DCAL program and is currently reviewing future education program opportunities. The Northern Nevada Committee has sought alliances with other trade groups in the north to enhance opportunities for events and held the Northern Nevada golf tournament in a new location this year, Lakeridge.

Renewed enthusiasm in CA Day, encouraged by the CA Day Committee, was evident this year by the excellent participation in this year's theme as well as the significantly higher than average non-legislative year attendance. The Events Committee livened things up this year through a variety of new interesting presentations and new menu offerings, which resulted in increased attendance at this year's luncheons. The Social and Membership Committees spiced things up this year with member/non-member mixers that were a hit. As an added bonus, Membership Committee can boast that our membership has increased to a new height of approximately 1,200 members. The Magazine Committee shined again this year by bringing us timely, relevant, and interesting articles. Outreach Committee came back swinging this year with a successful Candlelighters Walk, charity bowling, and the #vegasstrong coffee cups for the charity drive. Our committees had a standout year!

The collective efforts of our committees and members noted above resulted in a greater awareness of the benefits of CAI. Many individuals and companies had forgotten or lost interest in the benefits of the Chapter such as our membership support, our educational opportunities, our networking opportunities, our legislative efforts, and our overall support of the industry. As reflected above, this year our organization's leaders dug in and gave it their all to liven things up. This resulted, as noted, in a substantial increase in membership. Of course, this also resulted in the return of many sponsors as well as the addition of new ones, which will further help the Chapter thrive. Hopefully, you too gained a better understanding and appreciation of the benefits of the Chapter this year.

A discussion about our Chapter's successes this year would not be complete without pointing out the part our new Executive Director Chris Snow and Administrative Manager Gaby Albertson played in our Chapter's progress. In the second quarter of the year Chris and Gaby were thrown



into the difficult position of taking on new leadership roles as Chapter executives. Adding to the difficulty of this task was the mission of our Chapter to move forward and leave many of our old ways behind.

Chris and Gaby stepped up to this challenge by bringing an increased level of communication between the board and the committees. They took the extra time needed to advance new ideas for the Chapter brought forth by the committees and the board, and by going out of their way to find ways to help the Chapter become more viable. A little known aspect of the changes brought about by Chris is the new stronger relationship between our Chapter and CAI National. While historically we have reported to CAI National, National has not been closely involved in the planning or organization of our Chapter. This year Chris attended extensive CAI executive director education, and, for the first time in my five years on the board and who knows how long for our Chapter, Chris has arranged for representatives of CAI National to personally attend our annual training to assist our Chapter with its plans for next year and the years beyond! Thank you Chris and Gaby for digging in and getting things done for the Chapter this year!

Please make donations to LAC and PAC. Our Legislative Action and Political Action Committees are hard at work to protect all of our interests at the legislature. Funds donated to LAC support payment to our lobbyist and related legislative efforts. Funds donated to PAC directly support the legislators that support our communities. Every little bit

helps, whether your donation is \$5, \$50, \$500, or \$5,000, pooling our resources together is how we are able to succeed.

It was an honor to serve as your Chapter president for 2018. I look forward to continuing to serve the Chapter next year as the vice president, and supporting the goals of our incoming president, Chuck Niggemeyer.

Thank you for being part of the future of the Nevada Chapter of CAI.



Adam H. Clarkson Esq., NVEBP, Clarkson Law Group, President 2018 CAI Board of Directors

The Importance of Understanding **Your Community Watershed**

By Greg Blackham

id you know that everyone on this planet lives in a watershed? A watershed, defined, is any amount of land that collects water through precipitation and transports it to a common outlet. That common outlet could be a stream, river, reservoir, lake, or even a large bay like the San Francisco Bay. A watershed is simply a term used to describe a transitional downhill area where water collects and flows through to reach its destination, including groundwater. The topography of the land, through elevated ridges, outlines the edge of each watershed, and small sub-watersheds can combine to form larger watersheds. Everything we do affects our watershed and our watershed affects the quality of all life within it and beyond, which makes it critically important to understand our impact on surrounding waterbodies.

Water traveling through the watershed is altered in numerous ways throughout its journey. Surface runoff, creeks, and ditches pick up all types of organic and inorganic materials. Harmful pollutants, like chemicals, fertilizers, and waste are transported into streams and waterbodies throughout the entire watershed negatively impacting all life along the way. Nutrient pollution, primarily by phosphorous and nitrogen, can disrupt natural life cycles and bio-diversity in every habitat that they touch by fueling the growth of nuisance aquatic weeds and algae that the ecosystem cannot naturally manage.

Prior to heavy urban development and widespread industrialization, nature was able to clean and filter water through a long and stable process. Through soil infiltration,

plant transpiration, and evaporation, water was purified sufficiently to achieve a lasting balance. Development disrupts the process through soil removal, compaction, and the addition of acres of hard, impervious surfaces that increase water velocities and erosive forces. As the world continues to develop, so has our understanding of this delicate balance. We have learned that we can manage surface water at various stages in its cycle, including each pond and lake along its journey, to make it much less disruptive when it enters into our rivers, reservoirs, and bays. We have also learned that we have many opportunities to intercept and mitigate nutrient pollution long before it becomes catastrophic to our most precious resources, sanctuaries, and livelihood through stormwater management techniques and facilities.



NEVADA ASSOCIATION SERVICES NAMES CAMERON CLARK PRESIDENT

Nevada Association Services Inc., a provider of collection services for community associations. named Cameron Clark president.

Clark, who had been NAS' vice president of business development, has more than a dozen years of experience working with Nevada community associations.

Please join NAS in congratulating Cameron on his new position.

702-804-8885

www.nas-inc.com

The Delinquent Assessment Collection Specialist

Lakes and ponds are two of the most critical points of interception in our watershed because they exist at locations where a lot of water is contained in a relatively small area and the speed of discharge can be regulated. These points offer the best opportunity to remove excess nutrients and sediment from the water with a large array of methods, including aeration, nutrient mitigation products, organic waste removal, biological augmentation (beneficial bacteria infusion), invasive species management, and sediment settling.

Though extremely effective, sustainable lake and pond management is not the only way to proactively improve the output of our watershed. The following cultural practices can also prevent a lot of nutrient pollution and chemical translocation before impurities even have a chance to leave the community:

- · Use fertilizer without phosphorous and avoid overfertilizing. Different types of fertilizer serve different purposes, so be sure to follow the directions on the label for safe and proper application.
- · Regularly rake and bag leaves, lawn clippings and organic waste to prevent them from flowing into stormwater facilities and over-burdening pipes and conduits.
- Use environmentally-friendly detergents and cleaners when washing vehicles and pressurewashing houses. Look for soaps that are formulated to be biodegradable.

- Create landscaping swales (natural filtering systems) around storm drains and impervious surfaces to prevent erosion and help intercept water. Native flowering vegetation, pebbles and river rocks serve as excellent infiltration media when lined along walkways, driveways and stormwater facilities.
- Improve lawncare and community gardening practices by planting vegetative buffers to help decrease soil and nutrient run-off.

It cannot be overstated how much watershed management determines the quality of life and the balance of nature. From direct impacts on crabbing, fishing, and farming yields to property value, outdoor recreation, and flood damage, watershed effects and consequences really are A to Z. Everyone should consider themselves a steward of water (and the environment in general). Improving the water quality of nearby lakes, ponds, rivers, and streams will go a long way in protecting regional assets and local wildlife—not to mention all the unseen positive effects down the road and into the future.



Greg Blackham is an Aquatic Specialist with SOLitude Lake Management, an environmental firm specializing in sustainable lake, pond, wetland and fisheries management solutions. Learn more about this topic at www. solitudelakemanagement.com/knowledge.

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Committees Deserve a Pat on the Back for a Fantastic 2018!

o doubt about it - our CAI Chapter could not function and prosper without our dedicated committees! Committee chairs, vice/co-chairs, and members put in many hours between attending meetings and following up to accomplish their goals. Everyone who enjoys the smooth-running CAI organization should give your nearest committee member a pat on the back!

Here are a few comments from committee chairs to wrap up the 2018 year.

Social Committee Reaches Out to the Greater Community

Alise Elwood, Chair

This is my first year as part of CAI, as well as serving on a committee, so I am still learning as I go. And, I'm so happy with what the Social Committee has accomplished. Our biggest social event was the Las Vegas Lights Family and Friends Game Night. Between clothing, school supplies, and monetary donations we were able to raise more than \$1,500 for PROJECT 150; this was a huge success! Special thanks to my co-chair, Byron Geotting, Nichol Hodges, Brittany Brown, and Frederick Simons for all the time and effort each of you have put into helping organize our events this year. It has also been a pleasure planning with Membership Chair, Ashton Kendrick, on our joint committee events. We will be planning more joint Membership and Social Committee events next year. Chris Snow and Gaby Albertson, many thanks to you for this opportunity and all of your assistance with planning and executing our events. I am fortunate to be working with all of you and look forward to more excitement in 2019!

Magazine Committee - Looking Behind, Looking Ahead

Vicki Niggemeyer, Chair, DCAL, and Rich Salvatore, Vice-Chair, Advanced DCAL

The magazine committee is always looking to the future! We work two months in advance with hard deadlines, and six to eight months out with ideas! We try our best to pay

attention to new ideas, new pieces of information, and impart to our readers advice and tips for making our HOA industry the very best it can be - today, and in the future.

In the January 2018 issue, we introduced you to Harry the Happy Homeowner. He has had a very good year! We have been asked for permission to reprint a few of Harry's questions and answers in other publications. Good for Harry! Another item we have reinserted into this year's issues is the education calendar. We want to keep you, our readers, as well informed as possible. Watch the 2019 issues for a new monthly column called "Gaining Altitude" about CAI designations, their relevance to our industry, and the effort involved in achieving those designations.

The committee's commitment to excellence is second to none. This commitment allows us to publish a top-notch monthly magazine with articles and monthly columns that are not only interesting but informative to our readers. Many thanks to our dedicated magazine committee members: Vicki Niggemeyer, Chair; Rich Salvatore, Vice Chair; Ryan Bossman, Cary Brackett, Judith Hanson, Jonnette Hill, Deanna Lee, Lori Martin, Shirl McMayon, Robert Rothwell, Phil Torres, Lisa Tufano, Tonya Gale our Board Liaison, and Chris and Gaby who are always there to support and quide us.

Education and Knowledge = Value to our Communities

Cary Brackett, Chair, CMCA, AMS, PCAM

The Education Committee has been all about this year's motto - Today - Tomorrow - Beyond - with many changes

having already been completed or in the works for completion soon. I'm very proud of what has been accomplished this year. A big shout out and **Thank You** to each and every one of our committee members, as well as Chris and Gaby for making this such a fun and vital committee to serve on

To begin the year, the new Advanced Dedicated Community Association Leader (Advanced DCAL) was rolled out, which provided another level of education and recognition for many of our community leaders. If you or someone you know is elected to a board or becomes a committee volunteer, the DCAL is the program designed



"Any committee is only as good as the most knowledgeable, determined, and vigorous person on it. There must be somebody who provides the flame." -Lady Bird Johnson

specifically to educate homeowners and the Advanced DCAL steps it up to the next level.

To our valued Business Partners who choose to work and provide services to our industry, our CAI Nevada Chapter Educated Business Partner (NVEBP) program was upgraded and is now more convenient than ever to achieve. The class required for this recognition is now available online, so it can be taken at your convenience.

In Southern Nevada, education classes have hit the road. With the CAI-NV office move this last summer, the homeowner and manager classes are now taking place in our HOA communities around the valley. As a community host for these classes, residents are allowed to take the class for free as an extra added bonus for the community. If your community can hold classes for 30 or more persons, please let us know as our 2019 class calendar is filling up quickly.

I'm excited for what 2019 will bring as we take off and explore the idea of providing classes to some of the smaller communities throughout the state and create new and exciting classes to keep our industry well informed and educated. Please let us know if you would like to be part of this committee in 2019 or have an educational need or topic for us to consider. We need your input in order to improve. Thank you, Happy Holidays, and see you in 2019!

Events Committee ... What a Fabulous Year! By Sharon Bolinger, Chair, CMCA, AMS, PCAM

The Events Committee embraced CAI President Adam Clarkson's vision of "Facing the Future" this year by providing excellent programs that brought fresh ideas or brand-new continuing education each month.

We offered five brand-new, one-hour CE classes during our February, March, April, May, and September luncheons. During the rest of the year, we learned about Worker's Compensation Insurance, the FBI/Metro joint task force, updates from LAC regarding the 2019 Legislative Session, and joined in a heart-rending tribute to some of the heroes of the October 1 shooting on its first anniversary. The year's events were educational and inspirational.

A tremendous **THANKYOU** to the entire Events Committee: Sharon Bolinger, John Aylor, Shani Fazzi, Kathryn Pangus, Julie Nagy, Julie Lang, Donna Toussaint, Kelly Moulson, Charlene Lundquist, Mark Coolman, Keith Wisniewski, Owen Calvin, Chuck Niggemeyer (Education Liaison) and Chuck Balacy (Board Liaison).



Membership Committee Has Been Busy! Ashton Kendrick, Chair

The Membership Committee's main focus of 2018 was change and growth to accompany the President's theme of Today, Tomorrow, and Beyond. We started the year with 1,019 chapter members. In January, the committee began planning ways to change how non-members are able to meet CAI Nevada members. We set a pretty steep goal of reaching 1200 members by the end of 2018. Currently, we are at 1,121 chapter members as of September. Our hope is that by the time you're reading this we will have made it to our goal!

Our first effort of the year was the Mix and Mingle held in May. Both members and non-members attended and gave us great feedback. The event resulted in several former members rejoining and some first-time members giving CAI a chance!

We also assisted in relaunching the executive luncheon hosted by Chris and Gaby in collaboration with the Board of Directors. Another collaborative was with the Social Committee for the initial Mix and Mingle. The committee looks forward to continuing these collaborative efforts into 2019.

The driving focus for the Membership Committee is to look beyond today, to grow the chapter with new industry partners, peers, and support in this ever-changing industry. The survey completed during 2018 will help us move forward - gearing events and focusing on what each of the different branches of our membership need for continued growth and success within our chapter.

It has been a true pleasure to chair the 2018 Membership Committee. While it wasn't always a smooth ride, it was worth it! I look forward to the continued growth of the chapter and the membership committee as I continue into 2019 as the committee chair.

"Thank you" to the social committee chair, Alise Elwood, and the entire committee for the collaborations in 2018. Aspecial note to my Vice-Chair, Garrett Roberts, for volunteering to chair this year and his continued contributions and ideas. To the whole membership committee; thank you all for your continued energy and support. A special thank you to our Board of Director's liaison Cheri Hauer, and to Chris and Gaby for your tireless energy and drive.

2018 Membership Committee members: Ashlee Hott, Gail Mayhugh, Garrett Roberts (Vice-Chair), Jack Ross, Jonnette Hill, Judith Hanson, Dr. Robert Rothwell, Tom Slaughter, and Tony Troilo.

> "Unity is strength ... when there is teamwork and collaboration, wonderful things can be achieved".

> > -Mattie J.T. Stepanek

Gala Committee: Today is ours. We hope for Tomorrow. Our legacy is the Beyond.

By Cheri Mrowicki, Chair

Today, the Awards Gala Committee is knee deep planning for "tomorrow's" gala (OK, it's not really tomorrow ~ it's March 29, 2019, but ya know what I mean). Next month, the future gala chairs will meet to begin organizing the Beyond. (And we've not even completed this one ~ talk about planning ahead!)

I've been honored for the last few years to have served on the awards committee, to have gained new friends, and learned so much. I am thrilled that our committee is so large this year (over 20!). The ideas this year have been almost more than we can do in a single year. I love that!

Every year it seems we as a committee are fine tuning the award category criteria, the menu, the venue, the awards design, the program, the music, the decorations, the lighting, the sponsorships, the budget, and the list goes on. The hours we all put into the committee can be staggering, however, the reward is a beautifully wellexecuted gala, happy attendees, and smiling awardees. Seeing the photos at the end of the event is, I think, the payment that we as committee members like to earn.

As the committee's goal is always to make the next awards ceremony an evening to remember, our Gala Awards in March is gearing up to be a truly exciting event. We are again holding the awards at The Smith Center, so please purchase your tickets early, as it will sell out quickly! We've made some changes that we hope everyone will be as excited about as we are. (OK ~ one spoiler alert ~ new program...)

In closing, I would like to send my heartfelt "thank you" to the entire gala committee: Christine Greengrass (my lovely and talented Vice-Chair), Charlene Lundquist, Cheryle Turner, Judith Hanson, Kimberly Snyder, Mindy Martinez, Ashton Kendrick, Sheina Ruvalcaba, Keith Wisnewski, Melissa Wood, Robert Rothwell, Shani Fazzi, Tonya Bates, Melissa Ramsey, Kelly Moulson, Byron Goetting, Marlina Short, Trina Blackburn, Larry Hartman, and Kathi Reiha. And those not on the committee "officially," but you know you are anyway: Christina Snow, Gaby Albertson, and Chuck Niggemeyer. None of this would be possible without all of you.

I curtsy to you all (I can't bow in a gala dress!). So until next time...here is to our Today, our Tomorrow, and our Beyond. May all three be amazing!

Outreach Committee Serves Needy Individuals and Families Throughout Nevada Cameron Clark. Committee Member. NVEBP

The year 2018 has been a wonderful year in Nevada for community managers, service providers, and of course, board members. We're looking forward to sharing our plans with you in the coming year, and invite you to participate in many of the fun things we have planned in 2019 as a part of CAI's Outreach mission. However, it's always beneficial to look back and see where we've been thus far and the impact that people like you have had on making Nevada a better place to live.

An all-encompassing list of everything that CAI volunteers have done to help neighbors in need could be a challenge. Nevertheless, here are just some of the events that benefitted those in our community.

- Managers, board members, and vendors banded together and teamed up with the Las Vegas Lights soccer team to help raise over \$1500 for homeless high school students in Las Vegas.
- HOA board members, managers, vendors, and many of their family members turned out to support the CAI HOA Champions Team during the Candlelighters Childhood Cancer Foundation of Nevada with a total of \$2300 raised to assist this organization in helping Nevada children and their families affected by childhood cancer.
- · CAI members in Northern Nevada donated time and effort to help families in need at the Reno Food Bank in March of this year.
- The Southern Nevada CAI Chapter raised money for Veterans Village at Las Vegas Golf.

The CAI Outreach committee has so much planned for the upcoming year and we're excited to get moving on helping those in need here in Nevada. If you'd like to assist us in our mission, you are always welcome to join us by reaching out to any Outreach Committee member at CAI.

Northern Nevada Outreach Focused on Project 150

By Piper Cates, Chair, DCAL

CAI's Northern Nevada focused on Project 150 over the summer, a non-profit organization that supports homeless or disadvantaged students across the state, including twenty high schools here locally in the Reno area. This charity provides students with needed essentials to be successful in school and in life with 100 percent of the donations given to the student's needs.

Our committee banded together and collected donations from vendors, management companies, and managing members. With our strength in numbers and heart in Northern Nevada, we were able to raise over \$400 in cash and collected backpacks and non-perishable food items which were provided to the Project 150 team at this year's annual trade show. I am proud of our Northern Nevada team and hope to increase next year's collections efforts even more.



From the Ground Up

Gaining Confidence and Skills

By Tonya Gale, DCAL, CMCA, AMS, PCAM

was laid off my job in the construction industry on December 27, 2008, after being with the same company for over was laid Ifive years. In that time frame, I was the last one hired and the most inexperienced. I understood and realized it was time to move on, but where? I felt like I couldn't get any lower in life and starting over, from the lowest of ground level, was devastating to me when I thought my career path had been set.

With my construction background, I applied to the city and county in their planning departments, and everywhere else I thought my skills could be utilized to succeed. In the interim, and being a single mom at the time, I was offered a position with a community management company in early 2009 as an entry-level compliance assistant. Money was money, so I took the job; and, boy-oh-boy, it changed my life forever!

Within six weeks of starting with the company I was asked to take the community management classes, which I did, and by June 2009 I had my Provisional Manager license. For the first couple years of being a community manager, I didn't know what to think. The years flew by and I didn't leave myself much time for anything more than the basic of continuing education because I was simply getting a handle on what I should be doing. This was where I made my first mistake.

In June of 2011, I was forced into CAI, and when I say forced - I mean forced! I was not a people person. I was the one you would find sitting in a corner just watching the action from afar. However, I was not allowed to do this any longer as it was time to jump in feet first. I joined the membership committee and started meeting others in the industry, not just from the management side but other homeowners and business partners. I began to form business relationships and friendships within the CAI community. I felt as though I was moving up an imaginary ladder.

The more I got to know those in CAI the more I learned about the opportunities CAI offered. As soon as I learned



about the PCAM designation I was bound and determined to have it. The educational opportunities alone, even without the designation, were well worth the time and energy spent. I gained confidence in my abilities as a manager through the training and networking with the others I went to classes with. The roundtable sessions with other managers from around the country were amazing as it gave me new perspectives on how I could be a better manager. I had never felt more comfortable with my position and I went from the wallflower holding up the corner of the room to someone who walked into the room with confidence, head held high, because I knew most everyone in the room at that point in my career.

After six amazing years with my prior company I felt it was time to move forward again, but was I really ready? Unsure of myself and feeling like I was hitting rock bottom once again I took a huge leap of faith and decided to start my own community management company. The overwhelming support extended from my CAI family and the enormous amount of education I had accumulated over the years gave me the confidence I needed in order to start from scratch and see where it might lead.

Here we are almost four short years later and I have expanded the business from just me in a single executive office to a team of six full time and three parttime employees taking up most of the office space in the building.

Every time I think back on where it all began, in that lonely little office, I can only think about how CAI has had such a huge part of why I have had many of the successes in my community management career. If it wasn't for CAI, I would not have the confidence in my management abilities. I wouldn't have the clients that were referred to me by my business partners that enjoy doing business with me. I would not have the overall success of the business I run today.

CAI was a ground floor for me and gave me every rung on the ladder to lift me to the position I sit in today. You have to be willing to reach for the next rung in order to be successful. Are you ready to see what CAI can do for you? Step up to your future and see where it takes you!



Tonya Gale, DCAL, SCM, CMCA, PCAM, Nevada Chapter BOD Treasurer, owner of EPIC Association Management.



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President's Luncheon Gallery

We recently celebrated the end of our CAI year with the President's Luncheon and HOA trivia. Adam, thank you for your service, inspiration, and guidance to our chapter as the 2018 Board President. Our 2018 Chapter Sponsors and Committee Chairs were recognized and thanked; we know that our chapter's success depends on these fine volunteers and businesses. The President's Awards are chosen by the President. Awardees exemplify the chapter mission and have been instrumental in leadership and assistance to the president during the year. The 2018 President's Award recipients are: Ashton Kendrick, Membership Committee Chair, Valerie Hand, Northern Nevada Committee Chair; Vicki Niggemeyer, DCAL, Magazine Committee Chair; and Chris Snow, Executive Director.





















Magazine Themes, Titles, and **Deadlines for 2019 Issues**

From Community Interests Magazine Staff

very year the magazine staff, with input from the incoming BOD president, puts together an entire year of themes. This year has a decidedly aviation flavor, yet still reflects the time-honored topics that our readers expect. The magazine committee recently approved a new deadline date for 2019 and beyond. Each month's deadline is now the 15th of the month, rather than the 20th. We hope to hear from many of you with articles!

January: Theme, Commitment

Title, Commitment, Welcome Aboard

Subtitle, Full Throttle Ahead Deadline November 15, 2018

February: Theme, Legislative Issue

Title, 2019 Legislative Session Subtitle. Fasten Your Seat Belts Deadline December 15, 2019

March: Theme, Ethics

Title. Rising Above the Clouds Subtitle, Taking the High Road Deadline January 15, 2019



April: Theme, Save the Planet Title, Optimum Altitude Subtitle, Going Green Deadline February 15, 2019

May: Theme, Community

Title, Teamwork; Subtitle, Everyone

Needs a Wingman Deadline March 15, 2019

June Theme, Education Title. I Feel the Need... Subtitle. for Education Deadline April 15, 2019

July: Theme, Compliance

Title, Follow the 3 Cs (Commitment, Compliance OR Commission Subtitle, Avoiding the Danger Zone

Deadline May 15, 2019

August: Theme, Legislative Wrap-Up Title, 2019 Legislative Recap

Subtitle, Navigating the Turbulence

Deadline June 15, 2019

September: Theme, Budgeting

Title, Fiscal Fitness Subtitle, Pre-Flight Check Deadline July 15-2019

October: Theme, Leadership

Title, Captains and Crews Subtitle, Creating Lift Deadline August 15, 2019

November: Theme, Security and Safety

Title TSA

Subtitle, Tips on Safety in Associations

Deadline September 15, 2019

December: Theme. Year's End

Title, Final Approach

Subtitle, Gratitude and Appreciation

Deadline October 20, 2019 💩

NVPALM, a New Landscaping **Resource for Valley Businesses** and Homeowners

From the Nevada Professional Association of Landscape Management

he Las Vegas economy has rebounded from the Great Recession and we are once again in a construction boom. This is great for our local economy, but within the construction and service industries it has created a severe labor shortage. The landscape industry has been hit the hardest by this labor shortage, creating unprecedented labor cost increases and causing virtually every major company to operate shorthanded.

With over \$10 billion of construction work currently under contract in the Las Vegas Valley, there are simply not enough workers to handle the labor demands. To make matters worse, landscape laborers are migrating to other construction trades for higher wages. To attract and retain skilled laborers, the local landscape industry has been forced to pay significantly higher wages - over the past 12 months alone, wages have increased in excess of 20 percent. Unfortunately, the landscape industry is not positioned to absorb these uncontrolled operational costs.

When what we hoped would be a short-term labor issue evolved into a long-term challenge, many of the largest landscape companies in Las Vegas decided to meet and collectively outline sustainable solutions to these issues. As a result, we formed a new trade organization called the Nevada Professional Association of Landscape Management (NVPALM). It's our goal to act as a local source of information for property owners, community managers, HOA boards, and anyone else who might be affected by the inevitable price increases and other issues resulting from the recent changes in the Las Vegas landscape industry. As an association we will initially focus on items outlined below:

Local Labor Shortage and Hourly Wage Pressure

- Outline the possible economic impacts;
- Outline the possible contract implications;
- Provide accurate labor statistics relating to the local market:
- Communicate the struggles the local green industry faces attracting and retaining staff.

Local Horticultural Trends

- Provide timely information relating to local horticultural trends (insects, fungus, etc.);
- Provide a clear understanding of such issues and their financial impact.

Nevada Legislation

- Disseminate state legislation that directly impacts property owners, managers, and boards;
- Accurately communicate Nevada Department of Agriculture regulations and restrictions;

- Accurately communicate the new fertilizer and chemical application laws and their impact.

Provide RFP Resources

- Provide information and reference sources to develop viable landscape RFPs;
- Provide resources for RFP training to ensure accurate bids that meet customers' expectations.

We hope that this new association will be beneficial to our customers, partners, and our community as we continue our efforts to make Las Vegas a jewel in the desert. We look forward to working with you!



Be sure to update

your board's member names, titles (President, Vice President, Treasurer, Secretary, and Board Member), and contact information to ensure your board members receive all the latest CAI member benefits!

Update today:

ONLINE at www.caionline.org EMAIL addresschanges@caionline.org MAIL to CAI, P.O. Box 34793, Alexandria, VA 22334-0793



The Power of Words

By Melissa Ramsey, CMCA, AMS, PCAM

I started this article a year ago after the 2017 CAI National Conference and I never could find the right words to finish it, but here it is, finally, after attending the 2018 CAI National Conference this past May.

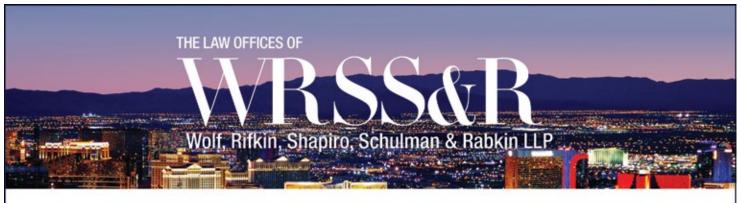
any of us have never thought about the power pronouns can play in our daily communications. However, in the last year, the words he, she, and it have a whole new meaning to me. To add a further twist, this new revelation has been a cross over of my personal and professional worlds.

My personal world consists of a complex family tree which includes three younger siblings that I have watched grow up right before my eyes. Being 10-15 years older than them, I took on more of a motherly role than just the older sibling and always wanted the best for them. In recent years, my younger brother graduated from college back east and decided to make the move west to Washington. I was so proud of him and glad to finally have family west of the Mississippi! Eric was my 'Lil E' growing up as I picked him up from daycare as part of getting my gas allowance in high school. Once I moved out of the house and began my career, Eric and I slowly grew apart, but he was always in my heart.

As I prepared for CAI National Conference last year, I was trying to decide which programs I wanted to attend. Sorting through a list of topics and ranking them for possible attendance seems silly but my priorities were about to change!

My mom sent me a text one night saying she needed to talk to me about something. Of course, I thought the worst and became worried that maybe she was sick. I quickly called her to find out what was going on. The next hour that unfolded with emails and phone conversations still seems like a fog to this day. My mom was fine, but her news was not anything that I could have expected. Lil E had come out to the family as transgender.

The flood of emotions and questions began as my family started the ever so important conversations with my brother. First and foremost, he was safe and happy which was our biggest concern. Then it was understanding the timing and process. The discussions continued over the next several weeks as I worked to process what I could while respecting my brother's privacy and emotions as well.



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One day at work I was looking at the Conference schedule again and one of the classes moved to the top of the list for attendance. "Gender and Sexual Diversity in a Community Association" was now something that I wanted to understand personally. This one-hour program was so impactful and emotional for me. I left the room in tears after learning about the ever-important pronouns and what transgender individuals faced in communities nationwide. The statistics provided were surprising and really got the wheels spinning. My brother was not alone; many others were facing the obstacles and discrimination around the notion that we could only be a male and female as assigned at birth. I left the conference appreciating the impact that this professional organization just had on my personal life and even shared the PowerPoint with my family.

The natural habit of saying 'he' and 'brother' needed to change as Eric legally became Ellie, so she was now my sister. This was hard. What I was anticipating to be the hardest part turned out to be the easiest, telling my sevenyear-old daughter. Thankfully her Pops offered to tell her and, to the surprise of all of us, she was super excited to have an aunt and was eager to meet her. Until then, I found myself still saying he or him. I tried catching myself but it came out so naturally. My daughter was often the one correcting me as she quickly adapted to the change of words easier than the adults.

It was not until we finally got to meet Ellie several months later that I fully realized, he was she. It just so happened she could still be my Lil E. Her comfort and confidence made the words sink in as Ellie was and will be her, my beautiful sister. Although it sometimes is hard to know the right word to use when telling stories of our childhood, I know that the future holds so much for my two sisters and one brother. My kids will be loved by an amazing aunt who will be able to give them such perspective on life and the hard times we all go through.

So where does this story end up and why do I feel the need to share?

Professionally it has shed light to the need for rules addressing the LGBTQ (Lesbian, Gay, Bisexual Transgender; Queer/Questioning) community and their right to co-exist in associations, just like we protect people's religious freedoms. Associations need to have a "no toleration" rule against discrimination and harassment as all individuals have the right to live in a hostile free environment. As I looked at endless sets of rules, this was missing in the majority. Additionally, at the 2018 Conference, there was such an emphasis on Quid Pro Quo. Neighbor-to-neighbor conflicts and harassment could in fact be an issue for the HOA as the FHA protected the right of all to enjoy their living environments.

I am definitely not here to start the legal, religious, or political debate around the topic of transgender. Instead, I want everyone to focus on the impact one little word can have on an individual or family. The 'he' that I have known

I am definitely not here to start the legal, religious, or political debate around the topic of transgender. Instead, I want everyone to focus on the impact one little word can have on an individual or family.

for so long is 'she' who will still have my unconditional love and support as she is family till the end.

So, I leave you with this: we all pass judgement at some point in time, but be mindful of the impact it can have on the person as well as their family. We all have people near and dear to our hearts that we want to protect so they can have the same joys of life that we do.



Melissa Ramsey, CMCA, AMS, PCAM; Vice-President of Community & Lifestyle Services with FirstService Residential



Dedication and Commitment to the CIC

By Richard Salvatore, Advanced DCAL

Al-Nevada offers many education and continuing education opportunities to homeowner leaders, community managers, and business partners for online and classroom learning. Candidates for CAI designations and certifications have an extreme desire and commitment to serving their communities, their profession, and the industry.

2018 CAI NEVADA MEMBERS AWARDED CERTIFICATIONS AND DESIGNATIONS

Congratulations to all of the 2018 CAI Nevada Designation Recipients

Harry Reinhart	DCAL	Donald Schaefer	Advanced DCAL	Elyssa Rammos	AMS
Merl Coon	DCAL	Allen Becker	Advanced DCAL	Stephanie Ann Viau	AMS
Kelly A. Moulson	DCAL	Dennis Kariger	Advanced DCAL	Patricia Delacruz	AMS
Richard Salvatore	Advanced DCAL	R. Wayne Headrick	Advanced DCAL	Alyssa Walters	AMS
Robert Rothwell, PhD.	Advanced DCAL	Lissanne Marie Ellis	Advanced DCAL	Garrett Roberts	AMS
Gerald Barnickle	Advanced DCAL	Ryan Bossman	CMCA	Andrew Ringer	AMS
Marilyn Brainard	Advanced DCAL	Alyssa Walters	CMCA	Julanne Kaufman	PCAM
Judith Hanson	Advanced DCAL	David Vineyard	CMCA	Lauren Starner	PCAM
Ruth Jagodzinski	Advanced DCAL	Shaari Stark	CMCA	Steve Vitali	RS
Donna Toussaint	Advanced DCAL	Chance V. Brown	CMCA		
Mark Towers	Advanced DCAL	Andrew Ringer	CMCA		

Thank You all for your commitment and dedication to the Common Interest Communities in the State of Nevada

To better understand just how much time and effort is needed to meet the education opportunities/requirements to earn each of the CAI certifications and designations, here is a brief summary of the requirements for each. Please watch for our new monthly column, "Gaining Altitude," starting in January, which will highlight each of these designations with additional information.

Dedicated Community Association Leader (DCAL): The DCAL certification was developed for homeowners and homeowner board members in order to receive the training to build on the commitment of serving as a board member of their community associations. Earning the DCAL certification requires: 26 hours of classroom training, attendance at one CICCH Commission meeting, or submit one article for the Chapter magazine. Maintaining the DCAL requires re-certification every two years and meet continuing education requirements.

Advanced Dedicated Community Association Leader (Advanced DCAL): The Advanced DCAL designation was developed to recognize the DCAL's commitment to continuing education as a homeowner board member. Earning the Advanced DCAL designation requires: at least two Advanced DCAL classes, at least three hours of legal updates, and either (a) at least three hours of additional education classes, seminars, manager breakfasts/luncheons), (b) submit an article for the Chapter magazine, or (c) serve on a Chapter committee for at least two years. Maintaining the Advanced DCAL requires re-certification every two years and meet all of the Advanced DCAL requirements.

Association Management Specialist (AMS): Is the second level in career development for community association managers. Requirements for earning the AMS designation are: Two years' experience in financial administrative and facilities management of at least one association, successfully complete at least two M-200 level courses, successfully pass the CMCA exam administered by CAMICB. Maintaining the AMS requires re-designation every three years on August 1 and meet continuing education requirements.

Certified Manager of Community Associations (CMCA):

A CMCA is a skilled professional trained in the evolving complexities of community association management, having the expertise to safeguard the assets of community associations. The CMCA program is administered by the Community Association Managers International Certification Board (CAMICB), the only international certification designed exclusively for managers of homeowner and condominium associations and cooperatives, and must comply with stringent National Commission for Certified Agencies (NCCA) standards. Earning the CMCA certification requires knowledge in a variety of areas gained through extensive training and experience.

Professional Community Association Manager (PCAM): The PCAM designation is the highest level of recognition awarded by CAI to members of the community management profession. PCAM candidates are experienced managers who want to demonstrate advanced skills and knowledge and who wish to be recognized as one of the best and most experienced managers in the nation. By earning your PCAM, you join

the elite-the select-the best. Prior to committing to becoming a PCAM, the manager must have five years of direct community association management experience, complete of all six M-200 level courses, and pass the CMCA examination administered by CAMICB.

Large-Scale Manager (LSM): The LSM is a special designation and is among the highest levels of recognition awarded by CAI. An LSM has extensive specialized experience in the unique aspects of large-scale community management, in addition, the LSM has met and maintained all requirements for the PCAM designation.

Accredited Association Management Company (AAMC):

The AAMC accreditation demonstrates a company's commitment to providing the unique and diverse services community associations need. An Accredited Association Management Company ensures that their staff has the skills, experience, and integrity to help communities succeed. Its managers have advanced training and demonstrated a commitment to the industry. Requirements for the AAMC accreditation: The management company must have a minimum of three years of experience providing community association management services, have a Professional Community Association Manager (PCAM) designee as the company's senior manager, the staff of which 50 percent of managers who have been at the company for at least two years hold a professional manager credential (CMCA, AMS, LSM, or PCAM).

Nevada Educated Business Partners (NVEBP): The CAI Business Partners are indispensable to the community associations they support with their guidance, products, and services. CAI education helps these businesses and professionals differentiate themselves in the competitive community association marketplace. Business Partner Essentials is a two-part, online course to help CAImember product and service providers better understand CAI, community associations, and the industry at large. Individuals who pass the course and maintain CAI membership earn the CAI Educated Business Partner distinction, gaining special recognition among thousands of companies and professionals who support commoninterest communities—accountants, attorneys, bankers, insurance professionals, landscapers, painters, reserve specialists, software providers, and many others.

Reserve Specialist (RS): Community associations rely on qualified reserve specialists to assist them in extensive reserve planning to keep their communities running smoothly. The RS designation is awarded to qualified reserve specialists who, through years of specialized experience, can help ensure that community associations prepare their reserve budget as accurately as possible. Earning the RS designation requires: preparation of at least 30 reserve studies within the past three full calendar years, hold a bachelor's degree in construction management, architecture, or engineering (or equivalent experience and education), comply with strict rules of conduct outlined by the Professional Reserve Specialist Code of Ethics.

Community Insurance and Risk Management **Specialist (CIRMS):** The CIRMS designation recognizes a demonstrated high level of competency within the risk management profession. Obtaining the Community Insurance and Risk Management Specialist (CIRMS) designation can help instill your client's confidence in you and assist you in growing your business. Community board members are looking for qualified professionals to help them protect their most valuable investments. Earning the CIRMS requires: five years' experience in the community association insurance field, be of satisfactory legal and ethical standing in the industry, comply with strict rules of conduct outlined by the CIRMS Code of Ethics.

For a more detailed description and requirements, you can visit www.cai-evada.org/education and CAI National at www.caionline.org/designations



Richard Salvatore, Advanced DCAL, is Co-Chair Community Interests magazine, President of Kensington at Providence HOA.



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Harassment Takes Its Toll On Everyone!

By Robert Rothwell, Ph.D., C.P. Advanced DCAL

13,000 = Number of sex-based harassment charges filed with the Equal Employment Opportunity Commission in 2015.

17% = Percentage of sexual harassment charges filed by men.

= Percentage of sexual harassment charges filed by women.

= 0.000 = Percentage of people who have been sexually harassed who never file a complaint.

Do you find this alarming? You should! Unwanted come-ons and gender-based put-downs continue in the workplace leading to many health problems ranging from anxiety disorder to chronic pain.

It has been thirty-two years since the U.S. Supreme Court has designated sexual harassment as a form of unlawful discrimination under the Civil Rights Act, and yet it still remains widespread in the American workplace, affecting one in two women and one in six men, according to the most recent report by the Equal Employment Opportunity Commission (EEOC). "We have come a long way," it concluded. "But sadly and too often we still have a very long way to go."

The June 2016 report, along with the newscaster Gretchen Carlson's recent sexual harassment lawsuit against former Fox News Chairman Roger Ailes and a host of other high-profile cases have rekindled discussion of an issue that researchers say is still vastly underreported. Ninety percent of people who are harassed never take formal action against their harasser. "Unfortunately, many assume that if it's not a 'sleep with me or lose your job' scenario, it's not truly harassment," says Adam Clarkson, Esq. who recently, along with Cheri Hauer, Esq. conducted a class on 'Sexual Harassment: What You Should Know.'

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"The truth," says Cheri Hauer, "is that sexual harassment comes in many forms, and even when at relatively low intensities it can have lasting emotional and physical side effects. It's like anything that causes stress ... your body reacts ... and that reaction over time can have a real impact on health."

After hearing these words, I did some research of my own and found that more than 200 studies have documented that there are health consequences caused by harassment. Those who are harassed are more likely to have anxiety disorders or post-traumatic stress disorder, alcohol abuse, eating disorders, chronic headaches, sleep and gastric problems, nausea, breathing problems, and high blood pressure. The more frequent the harassment, even if subtle, the more severe the emotional impact.

What to do if this happens to you?

"Consider a lawsuit as your last resort, not your first" stresses Donna Ballman, author of *Stand Up For Yourself Without Getting Fired*. She recommends taking notes documenting the dates and times the harassment took place. Familiarize yourself with your company's sexual harassment policy. Once you feel the time is right, speak up, either to your supervisor, human resource director, or in cases where you have been financially harmed by the harassment, the EEOC.

"The best outcome is that the system works. You report it, they stop it, you can work in peace."

Two very capable speakers, Cheri and Adam, presented a lot of excellent insight, knowledge, and recommendations. If you missed the class, bet you're kicking yourself right now.



Robert Rothwell, Ph.D., Advanced DCAL, CAI National Board of Trustees Nominating Committee; National Chapter Liaison Committee; President, The Village Green HOA

Information Security:

Vital Steps You Can Take to Protect Yourself from Cyber Criminals

By Chuck Balacy

id you know that cybercriminals could be monitoring your online banking activity at this very moment? Have you implemented the appropriate security measures to ensure you are protected?

Companies today use online technology for nearly every aspect of their business. The rapid growth of technology has also increased the threat of online criminal activity. Having proper security controls and practices within your organization are necessary to provide maximum protection. I encourage you to take additional measures to strengthen the protection of your financial activity using these steps.

Internal Controls

- Engage services of trusted third-party vendors to review internal controls.
- Dedicate a single computer to conduct online banking transactions.
- · Secure laptops inside a protected location such as a locked cabinet or drawer.
- Reconcile your bank accounts on a daily basis.
- · Regularly review online banking employee access, authority levels, and activity logs.

Safe Email Use and Web Browsing

- Educate staff on email safety, web browsing risks, and identifying password problems.
- Remember to close and log out of applications that are not in use.
- · Do not open attachments or click on links in emails if the sender is not known.
- · Implement a policy or control that allows only business-related practices and web browsing.

Technical Controls

- · Install an anti-virus program and schedule updates to occur at least daily.
- Schedule and perform a full system anti-virus scan on a weekly basis.
- Activate a pre-installed computer firewall.

Review anti-virus and firewall logs on a weekly basis.

Passwords

- Implement a "no password sharing" company policy.
- Use complex characters (numbers, symbols, upper and lower case) for password creation.
- · Use passwords that are a minimum of eight characters long.
- Establish formal password practices that include frequent password changes.

While no level of effort can ensure a completely protected system, implementation of these guidelines will help to protect you against known computer threats. It is your responsibility to monitor bank accounts and to contact the bank immediately if unusual activity occurs.



Chuck Balacy, CAI Nevada BOD, Vice President with Mutual of Omaha Bank



Why Recycle? They Just Throw It All in the Landfill Anyway!

By Shirl McMayon

hat seems to be the number one reason people do not want to recycle. They actually believe they are being tricked to feel warm and fuzzy about being "earth friendly" while the system is just going about the process the same old way – mixing and throwing all the recyclables in the landfill with the other trash. In my opinion, this logic always sounded like an excuse rather than a reason, but if those same naysayers would do a little research on their own, they would know that "recycling is real!"

I recently took the time to tour the new recycling facility located in North Las Vegas at 360 North Cheyenne. Yes, you can actually tour the new recycling center, and it is free! But, you do have to make an appointment, and there must be a minimum of five in your group in order to schedule the tour. There's also an educational program with field trip reservations for youth groups, school groups, scout groups (5th grade and higher), business groups, and customers. Take this tour – it is fascinating and informative.

At the beginning of the tour, you will be provided with many facts and numbers in the Learning Center. Then the tour progresses into the actual mechanized center and here is where the process gets technical. Huge conveyors belts carry products in many directions – sorting as they bring the material in from the collection trucks.

Recycling product value is determined by the market – not by the individual recyclers. For certain materials where there is no market (for example, there is no longer a market for plastics #3 and 4), they are sorted out and thrown back into the trash. Only plastics #1, 2, and 5 currently have a market. Aluminum holds the most value and is the only product that is 100 percent recyclable. All aluminum currently goes to St. Louis, purchased by Anheiser-Busch to make more beer cans.

The Southern Nevada Recycling Center is the largest and smartest residential recycling center in North America. The 110,000 square foot facility contains highly advanced,

state-of-the-art recycling technologies, featuring an interactive Learning Center offering visitors a rare, first-hand view of the recycling process.

The Learning Center has a Recycling Wall where visitors can learn about what can be recycled and how materials are repurposed and remanufactured to make new products. There's also an exhibit called the Truck Experience, where visitors can experience a hands-on demo inside the cab of an actual recycling truck – and get your photo taken! The Learning Center features a variety of customer recycling stories about local entities that are leading the way in recycling across Southern Nevada including Zappos, MGM International, McCarran International Airport, CDW, Clark County School District, University of Nevada Las Vegas, Las Vegas Convention & Visitors Authority, Las Vegas Convention Center, City of North Las Vegas, and the City of Henderson.

The facility itself was engineered using recycled and repurposed materials and features various elements of sustainability throughout the facility. More than 75 percent of the building is made from recycled and remanufactured steel. The natural landscape was preserved using flood channels surrounding the facility. The center serves approximately 550,000 households throughout the valley and can process 70 tons of mixed recyclables in an hour and 265,000 ton in one year! It takes only three minutes to process the entire content of a fully loaded recycling truck.

The new bins were delivered to each home; some of the deliveries are still in progress. Homeowners are asked to follow the directions on the bin as to what can be recycled. Trash pickup is now reduced from two days per week to just one and a separate recycling truck comes once per week to empty the nice recycling bins. No more sorting... no more red/blue/white bins stacked in the garage...no more excuses – do your part!





Shirl McMayon, GTI account manager, ISA certified arborist



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CertaPro Painters of Southern Nevada

CertaPro Painters of Southern Neva Chen Accounting Group City National Bank Complex Solutions Ltd. EmpireWorks Reconstruction and Painting

First Choice Tree Service Geo Reserves

Gothic Landscape, Inc. Groundskeeper

Integrated Landscape Management Level Community Management MBAF (Kane & Co.) Menath Insurance

MK House Consulting, Inc.

Mutual of Omaha Bank

Newtex Landscape, Inc.

Opus 1

Par 3 Landscape

Park Pro Playgrounds

Prime Community Management, LLC

ProTec Building Services

RPMG

Sherwin-Williams Paint Company Showcase Landcare Services Soleil Association Management Sunland Asphalt

Sunland Asphalt
Titan Roofing LLC
Tatal Datio (Fault Fit

Total Patio/Equip Fitness
Tree Solutions

free Solutions

TSI

US Bank

Van Duyne Law Group Vet-Sec Protection Agency



