THE OFFICIAL PUBLICATION OF THE NEVADA CHAPTER OF COMMUNITY ASSOCIATIONS INSTITUTE

THE MAGAZINE FOR COMMON INTEREST COMMUNITIES



TODAY · TOMORROW · BEYOND

# **LET'S GET PHYSICAL**

HEALTHY COMMUNITIES





# Education CalendarDCALMANAGERAdv DCAL

Preregistration for all dates is required. Visit CAI-Nevada.org

# *Northern Nevada* July

No Homeowner or Manager Classes Scheduled

# August

Dictionary

# Northern Nevada Trade Show

Manager and Homeowner Education, Brand New Sexual Harrassment Seminar August 23, 2018 at 8:00 a.m. - 2:00 p.m. The Peppermill Resort and Casino



**CAI-Nevada sends a monthly email blast of scheduled events to its members.** If you are not receiving the monthly blast, contact Chris

If you are not receiving the monthly blast, contact Chris at info@cai-nevada.org

# *Southern Nevada* July

No Homeowner or Manager Classes Scheduled

# August

**CAI Nevada Las Vegas LAC Luncheon** *Agenda TBA* August 14, 2018 at 11:25 a.m. – 1:00 p.m. Gold Coast Hotel & Casino

# CAI Nevada Las Vegas Homeowner Class, DCAL

*"Building a Sense of Community"* August 25, 2018 at 9:00 a.m. – 12:00 p.m. Desert Shores HOA - Clubhouse

# CAI Nevada Las Vegas Manager Class

"Who Does What? Board Members, Community Manager and the Unauthorized Practice of law" August 21, 2018 at 9:00 a.m. – 11:00 a.m. Desert Shores HOA – Clubhouse 2 hour CE.270000 gen. credit

# TODAY · TOMORROW · BEYOND

### THE MAGAZINE FOR COMMON INTEREST COMMUNITIES

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WHAT HOMEOWNERS NEED TO KNOW

JULY 2018

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### **Magazine Deadline**

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.

Correspondence 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. *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 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

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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 publishers 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 for-mats: .jpg, .tif or .eps format. Please send a hard copy of the ad along with contract.

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# **President's Message**



# **Building Community**



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

hether you are trying to cool down with a cocktail at Gar Woods on Lake Tahoe, floating through Reno on the Truckee River, or going down the slip-nslide at Wet'n'Wild in Las Vegas, it is hot out there this summer!!! Hopefully, you are taking advantage of the summer weather for activities to build your community. A lot of great events are happening that bring the people in our cities together over the summer like Helldorado Days, Street

Vibrations, Elvis Festival, Hot August Nights, and Life is Beautiful.

What kind of events is your community association holding to build community? Did you start a wine club that gets together for home tasting events as well as the Reno Wine Walk? Did you start a run club that is going to participate in the Candlelighters run? Does your association have a moviesin-the-park night once a month to bring neighborhood families together? Has your association started a social committee to create events that bring residents together and build community? Building community makes your association a friendlier, safer, and better place to live.

Are you looking for ideas about building community in your association? CAI's Best Practices Report for Community

Harmony & Spirit contains a plethora of ideas and case studies on building community within an association. The report is available for free at https://foundation.caionline. org/publications/best-practices-reports/.

Remember to mark your calendars and plan on attending our Northern Nevada Trade Show August 23, 2018, Peppermill Hotel from 9:00 a.m. to 2:00 p.m. Also, the Northern Nevada Committee is taking us to a new course for golf this year! This year's Northern Nevada Golf Tournament will be held at the Lakeridge Golf Course on September 14, 2018, so buy your teams early! I hope you will be joining us!

**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.

Thank you for being a member of CAI!

Adam M. Clarkson, Esq., N/EBP



**Editorial Exclamations** 

# **Healthy People - Healthy Communities**



Niggemeyer, DCAL, Community Interests Magazine Committee Chair

maintaining my health. Along with eating well. And socializing. And getting enough sleep. The last two are no problem at all for me! The first two I need to improve upon. Our theme this month, Let's Get Physical, encompasses many aspects of healthy

admit it, exercise is a four-letter word as far as I am concerned. BUT, I know it is an essential part of

living and healthy communities. It's relatively easy to paint an overall picture of what it means to be in good health as a person or community. But, the nuances of healthy living can be different for each of us. I don't go to the gym, but I do park on the outer fringes of any parking

lot which makes my walk to the store a bit farther. I don't eat wheat bread, so at home I mostly forgo bread altogether. I don't jog, but I do enjoy a walk in the park listening to the birds instead of music on my iPhone. Trying to compare anyone's (or any community's) health regime with another is an exercise in futility. Just get active!

Mary Brackett starts us off this month with "It's Summer! So, Let's Get Physical." Although exercise is not restricted to summer months, it seems like summer beckons us to the park, the playground, the swimming pool, along with many other outdoor activities. In addition to physical activity for individuals, she covers some ideas about community health as well. Robert Rothwell introduces us to "The Roller Coaster Ride of Our Emotions, Understanding Emotional Health," which is just one more aspect of individual health.

Community health is also important, and this month's issue has several fine articles about improving the health of your community. Be sure to read Phil Bateman's "Healthy Association Finances = Happy Community"; David Justin's "Don't Play Around - Get Serious About Playground Safety"; and several others with the "On Topic" identifier.

Community health, building community, and individual health should be high priority efforts for everyone all year long. So, take a walk, jog, hike, work in your garden, ride a bike, take the stairs instead of the escalator, take dance lessons .... whatever works best for you. Let's get physical!

Vicki Niggemeyer, DCAL





# It's Summer! So, Let's Get Physical

Olivia Newton-John's classic hit song "Physical" is a great work-out tune and a perfect reminder that summer is the time for physical activity. It's the perfect time to get out to the pool, explore our walking or biking trails, or hit the gym. It is also a great time for community gatherings, barbecues, and neighborhood block parties.

Summer events that bring everyone together for fun and entertainment are great ways to strike up a conversation and gauge the overall health of our community, especially with our volunteers. Including local agencies, such as the local fire department, police, or EMS with interactive displays or presentations for children and families allow these events to strengthen the bond of the HOA community with that of the greater community at large.

While summer is the perfect excuse to schedule in some fun, it is also a good time for a "physical" check-up, not just of our own health, but of the health of our communities and we can even combine the two. What better way to get a grasp of the physical well-being of the community than to simply go for a walk. Getting outside, leaving the car behind, and actually walking around the community isn't just good for our own personal health, but it also gives us a great perspective of our surroundings and can allow us to pick up on issues that can't necessarily be seen from the road – like that tree root just starting to lift up the edge of the sidewalk. It may not be a problem right now, but it will be. Check out the bike paths too, by getting out on your bike and seeing it from the perspective of those who enjoy it most. Getting up close and personal with the physical aspects of our surroundings can help find those easily overlooked problems before they actually become a problem.

A walk-through also gives us the opportunity to say hello to our neighbors, those out walking their dog or watering their lawn, enjoying a stroll down the walking path in the evening, or riding down the bike trails in the cool morning. Strike up a conversation and find out if there are any issues, minor or major, that have been sitting on your neighbors' minds, but haven't necessarily made it into a formal complaint yet. Are the walking paths welllit enough to enjoy in the evening? Are the bike trails being maintained well enough? Nothing beats a face-toface, personal conversation for learning about specific trouble-spots in a particular corner of the community or for growing trust and respect between our community members. Homeowners are a vital physical aspect of our communities too!

Summer is also a great time to assess the activities and amenities that are offered, from pools to gyms, walking clubs or community gardens, all of which promote healthy lifestyles for our community. Even the community newsletter or website can provide items that promote health such as a monthly recipe for healthy meals, lifestyle tips, or articles focused on healthy events or activities that are being offered either by the HOA itself or by its members.

Speaking of newsletters and websites, this leads me back to Olivia's song and "making good conversation," which is another important aspect of getting an annual "physical." If you don't communicate well with your doctor during your physical, important aspects of your health can be overlooked. Good, healthy communication is probably even more important than those jumping jacks they make you do in the middle of the exam room or those little numbers we all hate looking back at us from the scale. Analyze your methods of communication with your community: Are you doing enough? Is it appropriate for your community? Is it often enough and clear enough to get the intended information out to the right people?

Communication within the organization of the HOA, especially between management and the Board of Directors, is also important in building good health in the community. Healthy working relationships between management and the Board of Directors is as important as having a healthy cardiovascular system. The HOA's management team and Board of Directors are like the two halves of the heart: the homeowners overall being the life's-blood of the community and the volunteers being the oxygen carried through the system, thus feeding the community with energy and keeping the whole system functioning. Every person is important, just as every cell in the human body is important to the function of the organ it is a part of, and if any part of that system isn't healthy enough the whole body feels out of sync. So, ensuring that every part stays healthy is vital.

Back at the management office there are a number of more intangible aspects of our community's physical health that cannot be overlooked. Call it mental health, possibly even emotional health, since strong finances and healthy reserves tend to be a combination of both. The CC&Rs, by-laws, violation and architectural code management, conflict resolution and customer service are all integral components of a healthy backbone. All inner workings of the HOA management need to function properly to keep the heart of the community beating properly, keep the blood flowing, and in some cases can act like an immune system helping the community to avoid unhealthy conflicts, debt, or other issues potentially detrimental to the overall health of the HOA.

Take a mental "walk-through" and evaluate each part of the HOA management's structure. Test the reflexes of the reserve account. Is there enough to take care of the deteriorating walking path you discovered earlier this morning? Is there enough breathing room in the budget to cover the necessary lighting upgrades to keep the same walking path safe for homeowners using it in the wee hours of the day? Is staffing adequate to keep all of the various limbs and moving parts functional and well-lubricated?

Then take a step back and review the whole picture. Does anything need a realignment? Is one area a little overweight in proportion to another? What are the goals and plans for the future? Perhaps we need to plan a little more physical health into our next fiscal year – more activities for the community, pool upgrades or repairs, new amenities – or maybe a diet change is in order – increasing the assessments to improve an unhealthy reserve fund or the budget lacking in the necessary funds needed for a healthy upkeep of current facilities.

Whether you're a manager, a homeowner, or a board member, we all need to take a step outside, maybe even take a step outside of our comfort zones. Take a really good look around our community, not just at the big sweeping panoramic view of the community as a whole, but right down to the cellular level, down into the minutiae of the basic details as well. Take stock of the internal and external health of each part of the HOA, physically, mentally, and emotionally. We're all an integral part of this body we call a community, and we're all responsible for its health and well-being.

So, whichever way you look at it, Olivia Newton-John was right. It is time to get physical this summer, whether that means getting active or getting a "physical." Get out. Get healthy. Enjoy the summer, and most importantly - get out there and enjoy the physical health and beauty of your community!



# Pay Attention Now or Pay Later Myths and Realities of Worker's Comp

By Angelia Yllas

hether your homeowner association (HOA) is small or large, managing the expense and meeting the statutory requirements of workers' compensation can be challenging. However, running a business without workers' compensation insurance is bad for business. The consequences of not following the law is not worth the risk.

# **Pay Attention Now or Pay Later**

Workers' compensation insurance is a no-fault coverage for employees suffering a job-related injury or illness. Workers' compensation insurance is designed to help protect employers from personal liability and potential costs associated with job-related injuries. Because Nevada has "exclusive remedy," the injured workers' benefits are set forth in statute and generally an injured worker cannot sue an employer for work-related injuries if the employer has secured workers' compensation insurance as required by Nevada law. The law requires employers operating in Nevada to secure and maintain workers' compensation insurance for their employees. There are few exceptions to this requirement.

# **Myths and Realities**

HOAs need to be aware that there are many workers' compensation myths. It is imperative you operate your business based on the law; operating a business based on misconceptions can result in administrative sanctions, premium penalties, and criminal prosecution by the Nevada Attorney General's office.

*Myth:* The "casual" laborers that are hired by the HOA board to do a quick job in the common areas are not employees.

**Reality:** An HOA's definition of "casual" labor may not be in accordance with the law; therefore, NRS 616A.075 should be considered before making any assumptions on "casual" labor.

NRS616A.075 "Casual" defined. "Casual" refers only to employment where the work contemplated is to be completed in 20 working days or parts thereof in a calendar quarter, without regard to the number of persons employed, and where the total labor cost of the work is less than \$500.

*Myth:* The subcontractors that the HOA board hires should have their own coverage, so we won't worry about workers' compensation coverage.

**Reality:** If the HOA board is acting as the principal contractor, you should know that you may be determined to be the employer of independent contractors, subcontractors, and their employees for purposes of providing workers' compensation insurance coverage. This result stems from NRS 616A.210, which states: "...subcontractors, independent contractors and the employees of either shall be deemed to be employees of the principal contractor for purposes of [the Nevada Industrial Insurance Act]..."

In addition, if an employee of a subcontractor or an independent contractor has a work-related injury and the employer has not secured industrial insurance, the principal contractor will be responsible for the actual cost of the claim, plus administrative fees. Please refer to NRS 616C.220.

It is important the HOA board verifies that each contractor they hire is properly licensed, properly bonded, and that they have

a current workers' compensation policy. Additional follow-up during the contract period should be conducted by the board in order to ensure that each sub has maintained their workers' compensation policy during the entire project. Sometimes HOAs discover the subcontractor has let their workers' compensation policy lapse when it's too late.

> *Myth:* The maintenance man that was hired by the HOA board to work exclusively for our property

is an "independent contractor" because he is issued a "1099."

**Reality:** It is important that each working relationship be thoroughly examined before an HOA board classifies an individual as an independent contractor and not an employee for the purposes of workers' compensation insurance. A "1099" does not always eliminate the employee-employer relationship. NRS 616B.603 pertains to Independent Enterprises and should be considered to determine if you could be deemed an employer under this provision.

Generally, unless excluded by statute, "Every person, firm, voluntary association and private corporation...which has in service any person under a contract of hire," is an employer and needs coverage.

HOA boards should consult with their attorney, insurance agent/broker, or carrier regarding the specifics of their situation and their options regarding workers' compensation.

# **Education and Enforcement**

The Division of Industrial Relations, Workers' Compensation Section (WCS) is responsible for ensuring all employers are in compliance with the law. Employers who fail to secure and maintain a workers' compensation policy for their employees will be assessed with an administrative fine up to \$15,000; premium penalties for the uninsured period; may be ordered to cease operations until workers' compensation insurance has been obtained; and will be held financially responsible for all costs and expenses relating to an uninsured claim.

Please contact the Division of Industrial Relations, Workers' Compensation Section if you would like more information relating to this matter.

Contact: Workers' Compensation Section (775) 684-7270, (702) 486-9000 or WCSHelp@business.nv.gov http://dir. nv.gov/WCS/home/ •

Angelia Yllas, Chief Compliance Audit Investigator, Southern District Manager, State of Nevada Workers' Compensation Section



# How Long Should Fitness Equipment Last?

By Ken Coats, NVEBP

Year over year, a fitness facility ranks in the top five as one of the most desired amenities in a community; and, as such, fitness equipment is constantly being used, worn out, and updated. The question I always get asked is: "How often should I replace my fitness equipment?" There is no exact science to it ... it really depends on usage, maintenance, technology, and demographics of the community.

# USAGE

Some community gyms get a lot of use and some don't. Obviously, the more users the higher wear and tear of the equipment and thus reducing its useful life. Most commercial gyms replace equipment as soon as the warranty has expired which can be in the 3-5-year range. Some high use community gyms like the Sun City's, Anthem, and Sienna can fall in this category because of the high usage.

# MAINTENANCE

Maintenance is a super important part of exercise equipment longevity. Regular maintenance consisting of cleaning, lubricating, and checking your equipment for wear can increase the life of the fitness equipment as much as 40 percent. A good preventive maintenance plan or Preventive Maintenance Agreement (PMA) can make sure the equipment is cleaned, lubricated, tightened, and serviced to extend the useful life. Depending on size of gym and number of pieces a PMA can run you \$95 and up per quarter and is one of the best ways to increase the ROI (return on investment) of your capital investment in fitness equipment. The higher the usage and age of the gym, the higher the frequency of the PMA.

# **TECHNOLOGY**

Technology is always improving and there are constantly new updates and programs emerging to make your fitness equipment more useful to residents. To give specific examples, the technology of touchscreens and built-in TVs improved dramatically over the span of five years. At the time they may have been the top of the line and within a few years became outdated. Digital cable and satellite signals also made equipment outdated and this year alone the digital content available for the new 2018 cardio screens is amazing. A big change just from a year ago with built in Netflix and other streaming platforms.

# **DEMOGRAPHICS, NEIGHBORS, AND MARKETS**

Regardless of usage and great condition of equipment ultimately you have to keep your residents happy and that sometimes means getting newer equipment before there is anything really wrong with the equipment. It is about satisfying your residents' needs for the latest technology and making sure you stay ahead of your competition. Yes, you are competing for residents; and if your neighbor has better equipment, residents will choose to go to the community with the nicer amenities.

Below is a general rule of typical life of gym equipment in a homeowner association:

# 1. Cardio

With a good PMA, treadmills, ellipticals, and bikes can last a good 7 to 10 years in an HOA gym. Barring aesthetic and technology concerns, you should replace a piece of cardio when the machine keeps failing and the cost of fixing it is higher than the value of the machine. By year seven you would have depreciated the full value of the machines anyway.

# 2. Strength

With a good PMA, Strength Equipment can last 10 to 15 years and more. Typically, strength equipment is only replaced when there is a liability concern or equipment looks outdated and/or you are trying to keep up with the Joneses. A PMA would identify any liability concerns and extend the life of your strength equipment to the full 15 years.

# 3. Dumbbells & Kettlebells

These typically last 5-10 years. Unfortunately, longevity is not the concern here... I always recommend you budget to replace 2-3 pairs of dumbbells a year due to theft (annually \$250).

# 4. Stability Balls & Matts

These typically, last 1-3 years depending on usage.

All of us understand the importance of exercising for our health. Keeping exercise equipment in good shape is a sign that our communities are also supportive of healthy living choices.



Ken Coats, NVEBP, owner of Equip Fitness, a KRT company



Disclaimer: Answers provided to questions about governing documents, NRS statutes, or any other legal matter are not in any way represented as legal advice.

Have questions? Need answers? Send your questions to me at marketing@cai-nevada.org.

Q: Hi Harry, Our board has been discussing adding playground equipment to our common area as we currently have a high number of younger children. The board sent a survey to all the homeowners to see if they would like to have this in the community. The survey came back with an overwhelming approval. Are there any hidden issues that we need to be aware of? Signed, Jungle Jim

**A** – Hello Jungle Jim; Having playground equipment is a great way to provide children with some added physical activity and to get them away from their computer games. A reputable outdoor play equipment company can answer many of your questions and concerns.

As for hidden issues, there are a few.The board should understand that with playground equipment comes a risk of someone getting hurt, creating a greater risk of liability on the HOA. Consult with your insurance carrier if additional insurance is needed or required.

Next, all playground equipment needs to be maintained and kept clean, I would recommend having a preventative maintenance or PM program in place at least quarterly. As for cleaning the equipment, you should establish a monthly cleaning and sanitizing schedule; clean immediately if any bodily fluids are present.

Lastly, depending on the placement of the equipment, if in direct sunlight the surfaces can become very hot which can cause minor to severe burns to the skin. If this is the case, I would recommend some type of cover, vented canopy or something similar, to provide shade to those surfaces.

Q - Hi Harry, Our HOA has four Board of Director meetings each year. We have a board member, since being elected, who has only shown up for one meeting a year, including executive session meetings. Is there a rule about missing three meetings in a row resulting in dismissal? Signed; Always There

**A** - Hello Always, First of all, a board member cannot be "dismissed." Board members are elected by a vote of the membership and can only be removed by a vote of the membership or by notice of resignation. Your association by-laws and other governing documents should outline this procedure. NRS116.31036 also outlines the removal of a member of executive board process.

However, before you go through all of that, have you tried speaking with this board member to find out why he/she is not attending the meetings? If you find that he/she does not want to be on the board, then ask him/her if they would consider resigning. Keep this in mind, you cannot force a member of the board to resign.

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Don't Play Around

Get Serious About Playground Safety

By David Justin

s summer rolls on with children out of school for summer break, it's important to remember some basic safety tips for children under the age of 12 years old as it pertains to playground equipment in your communities.

From 2009 to 2014, there was an average of 243,200 playground injuries serious enough to warrant treatment in an emergency room. Below are a few tips to make sure you're not one of the folks in the emergency room this summer. Before we get to those tips, here are a few statistics for you.

# 79 percent of INJURIES are caused by FALLS

- 68 percent are falls to the surface
- 10 percent are falls to other parts of the equipment
- 1 percent are falls to "unknown"

# 11 percent of INJURIES are caused by IMPACT

- 8 percent of impact injuries are with stationary equipment
- 3 percent of impact injuries are with moving equipment

# 10 percent of INJURIES are caused by "MISCELLANEOUS"

• 10 percent of injuries are miscellaneous due to entrapment, entanglement, protrusions, crush and shear



- **#1** Cause of DEATH is entanglement of clothing, strings, or ropes
- #2 Cause of DEATH is a fall onto hard, underlying surface
- #3 Cause of DEATH is head and/or neck entrapment in equipment openings
- #4 Cause of DEATH is impact by tipped or loose equipment or moving swings

As you can see, falls are the #1 cause of injuries and the #2 cause of death.

# Supervision – Always Recommended

Nothing makes more of a difference than actually being at the playground and providing supervision for your child. There are federal guidelines – not laws – from the Consumer Product Safety Commission that all people involved with playgrounds abide by. That being said, children will find a way to do something on playground equipment that no landscape engineer, playground manufacturer, or installer could ever anticipate. Supervision by parents will make more of a positive impact on a child's safety than any manual, handbook, or recommendation ever will.

# Inspect the Playground Equipment For Maintenance Issues

Poor maintenance is responsible for **40 percent** of all public playground injuries. Here's a quick list of items you might see on playground equipment that needs to be addressed immediately.

- Missing bolts
- Nuts and bolts with more than two exposed threads
- Broken or cracked playground equipment
- Rusted playground equipment
- Worn equipment; e.g., chain links on swings

This is just a small list of items that should be addressed immediately if they exist on your playground equipment. Sometimes the fix is to replace one panel or one component. Sometimes the fix is to remove and replace the playground equipment altogether.

# **More Tips**

- Children should not wear bicycle helmets, drawstrings, or accessories around the neck when on playground equipment as these are all potential choking hazards.
- Two to five-year-old children should **NOT** use free standing climbers, net climbers, seesaws, parallel bars, log rolls, track rides, vertical sliding poles, or spiral slides due to lack of grip strength, lack of balance, and the inability to get down from heights on their own.
- Slide exits should have a minimum of 72" clearance directly in front of the slide up to a maximum of 96" depending on the height of the slide.
- Enclosed openings in playground equipment that are 6 inches by 3.5 inches by 4 inches deep should be reported IMMEDIATELY to the HOA as these could be a Head Entrapment Hazard.

Playground environments are meant for children to develop physically, cognitively, socially, and emotionally. The key word in that statement is "develop"; children will test limits to the extreme without supervision.

Make sure there is adequate supervision whenever possible, know the intended age users for the playground

equipment, and inspect the playground equipment for maintenance issues on a regular basis. Avoid becoming a statistic.

Playgrounds are an important part of our communities. They not only provide a healthy activity for children but also provide opportunities to learn cognitive skills, social skills, physical skills, and emotional skills. Fred Rogers once said, "Play gives children a chance to practice what they are learning." Let's keep them as safe as possible while doing so.

David Justin recently completed a two-day training course for certification as a Certified Playground Safety Inspector. All statistics provided were from the CPSI Course Manual. CPSI certification lasts for three years and must be renewed by examination.



David Justin, Robertson Installations



# Healthy Association Finances = Happy Community

By Phil Bateman

ike in life, financial health generally enables happiness. With an association, the better the finances the healthier and happier the board and homeowners tend to be. I have three points that can help your association be financially healthy and happy.

# Establish a quality Operating Budget AND Reserve Funding.

The budget is the association lifeline; nothing is more critical to the community's financial success than the budget. Many associations provide an excellent operating fund budget. I find most communities put much time and effort into the operating budget, especially the operating expense items. Everything from utility rate increases, to maintenance contracts, to professional fees get adequate attention. On the operating fund budget, remember to consider and utilize prior year surplus operating funds and build them into your 2019 budget. This may enable the association to budget more 2019 expenses than income, utilizing the surplus funds.

I find many associations lacking a reserve fund budget. Part of the overall budget package and homeowner ratification is the separate, stand-alone, reserve fund budget – revenue AND expenses. The reserve fund budget can be "easier" than the operating budget; however, equal attention should be devoted to both. The guideline for the reserve fund budget is the approved reserve study. If the study is outdated or "not correct," now is the time to update before the budget process starts. Reserve funding income should come from the approved study. Reserve expenses should also come from the study – but is only a starting point. The association may have expenses in the 2018 reserve budget that may not be completed in 2018. These expenses should be rolled forward into the 2019 budget. In addition, certain common area components may not be slated until 2020 or later, but due to wear and tear may need to be moved up. The reserve budget should represent the association's best estimate on anticipated expenses for the upcoming year.

I see many associations that only budget the income side (from the operating assessments), but fail to budget any expenses.

# Review the monthly financial and ASK questions.

Monthly board packages can be voluminous and overwhelming. Much of the package may contain endless accounting reports, which may or may not make sense to a board member. There are "key" reports to focus on, and remaining detail reports can be used as a reference, if needed.

Review the Balance Sheet. The Balance Sheet is a snapshot of the association as of the month end date. This should list all your cash and CDs/Investments as well as your total delinquency, accounts payable owed to vendors, and prepaid assessments. If the balances don't seem realistic or are missing, ask your management company.

Review the Budget Comparison Income Statement by Fund. You should have this report for both the operating AND reserve funds (and any other funds you have). I

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CALL or EMAIL TODAY 702.531.3394 • customerservice@absolute-collection.com www.absolute-collection.com LAS VEGAS • RENO • SPARKS • WASHOE recommend focusing more on the year to date (vs. the month to date) amounts when reviewing. If you have large, negative variances, and are unsure the cause, inquire of your management or look to the details for an answer.

Review the bank statements and reconciliations. On the reconciliations, focus on the uncleared or outstanding items. Are these items recent? Do they make sense? Reconciling items should resolve within a few months.

Review other supporting aging and support schedules. Again, if a balance does not make sense, ask the question.

# Have a good relationship with your bank or a financial advisor.

I find that many associations have all their funds in one operating and one reserve account earning virtually no interest. For a smaller community, this may be sufficient. If you have a mid to large association; or have large amounts of reserve funds, I find it important to have a banker or financial advisor as part of your association team. This team member becomes essential to your financial success.

An association should find a banker or financial advisor versed in HOAs. It is extremely important that the banker or advisor understand the timing of fund needs, as well as the primary premise of reserve funds – preservation of the principle (NOT rate of return). If you have a large reserve, I recommend providing the financial advisor your reserve study. The advisor will know the timing of when funds will be needed and can ladder and invest funds to maximize the rate of return and have the funds available when needed.

I recommend meeting with your banker or financial advisor at least annually to ensure funds are being managed effectively.

A financially healthy association is a happy association. Put the time and effort into managing the financial affairs of your community and your community will thrive for many years to come.



Phil Bateman, CPA, CFE, Hilburn & Lein, CPAs



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# IN COMMUNITY ASSOCIATIONS, EVERY DOLLAR IS AS IMPORTANT AS THE FIRST.

When planning any community association's budget, it pays to upgrade water-thirsty grass to water-smart landscaping. You'll not only lower maintenance costs, you can receive a generous rebate as well as a healthy ROI through water savings. To help you get started, the SNWA maintains a list of licensed Water Smart contractors who are trained in water-smart landscaping conversions. SNWA Conservation staff are available to guide you through the process. For more information, visit **snwa.com/BusinessRebates** or call **702-691-5201**.

CASH REBATE MOREASE



# UPGRADING TO WATER-SMART LANDSCAPING HELPS COMMUNITY ASSOCIATIONS CONTROL COSTS AND MAINTAIN PROPERTY VALUES.

The 2008 economic downturn taught us one thing: Be prepared! During that time, many community associations struggled to preserve their character and property values, all while reserves and revenue sources were dwindling.

Today, most community associations are functioning as they were prior to 2008, with services and amenities restored, and property values climbing. However, it's also a good time to think about and prepare for the future. Controlling costs, maximizing return on investment of capital projects, and reducing unneeded expenditures should be the focus; starting with reducing long-term costs through water-efficient landscaping.

Common area landscapes have a great deal of influence on an association's budget, and offer the greatest potential for cost savings. While landscape maintenance costs include water, irrigation system repairs, plant and tree replacement, along with fertilizer, associations should also consider the costs of paint, stucco, and sidewalk and asphalt repair from irrigation water damage. And there's the potential legal liabilities that can arise from water overspray. Reducing or

eliminating unneeded landscaping expenditures can save money in the short and long term.

Controlling landscape costs is a balancing act. Preserving a community's character and property values while exploring cost savings starts with a thorough inventory of all landscape areas. This includes identifying all trees, irrigation valves, landscape and turfgrass areas, as well as hardscape and paved surfaces. Involve your property maintenance professionals, association board members and interested association members in the process.

Your goal should be identifying landscape and turfgrass areas based on their function and importance to the community. For example, Southern Nevada Water Authority (SNWA) conservation programs coordinator Hillery Francis recommends ranking parks and gathering places higher than streetscape or median island turfgrass, which primarily has an aesthetic rather than functional purpose. By prioritizing your turfgrass areas, you can better identify and target



grass areas for conversion to water-smart landscaping. The SNWA can help by providing aerial view property maps.

Next, determine how the property is being maintained. Mowing, trimming, tree care and irrigation system repair are all maintenance considerations. One of the largest monthly expenses related to maintenance is the community's water bill. The SNWA can assist by performing a Water Use Analysis. Five years of the property's water use is collected and information about the landscape is gathered. The results will include SNWA's recommendations on ways to improve water-use efficiency along with general watering practices (over/underwatering), irrigation scheduling and leaks. This review can also identify how

> much water can be saved through irrigation adjustments, new irrigation controllers or turfgrass conversions. The Water Use Analysis is available by request at no cost to community associations. The SNWA staff can also attend board and association meetings to educate homeowners and answer questions.

> Replacing thirsty turfgrass with water-efficient landscaping can save as much as 55 gallons per square foot

per year. Through its Water Smart Landscapes (WSL) rebate program, the SNWA offers incentives and resources to help make turfgrass conversions easy by offering \$3 per square foot for the first 10,000 square feet converted, and \$1.50 per square foot thereafter, up to \$300,000. Since 2003, common interest communities have converted more than 35 million square feet of turf and have received more than \$39 million in WSL incentives.

Converting turfgrass to water-efficient landscaping through WSL can benefit community associations in ways beyond simple water savings. Be sure to factor in the savings from eliminated, reduced or deferred maintenance costs and possible water damage repairs when considering a turfgrass conversion for your association.

For more information on the rebate program and the resources SNWA offers, please contact Hillery Francis at hillery.francis@snwa.com or 702-691-5201.



PARKS AND GATHERING PLACES SERVE A FUNCTIONAL PURPOSE, BEYOND THE PURELY AESTHETIC.

# Nevada Legislative Action Committee Seeks Members for Two-Year Terms!

By Donna Zanetti, Esq.

he Nevada Legislative Action Committee (NVLAC) is a CAI National committee whose purpose is to advocate on behalf of common interest communities in Nevada for common sense legislation and regulation. LAC is comprised of up to 20 members who are homeowners, community managers, and business partner members of CAI. The Nevada Chapter Board appoints six members to LAC. These appointees are known as "Chapter Delegates." Existing LAC members select the remaining members of the committee who are known as "At Large Delegates." All LAC members, whether LAC appointed or chapter board appointed, are subject to approval by the president of the CAI National Board of Trustees.

To be considered for appointment to LAC, an applicant must be a member in good standing with CAI and remain so during the entirety of the member's term. Unless there is a shortage of applicants, no more than one person per company or association, per membership category, may serve on LAC at the same time.

Most importantly, LAC members must have sufficient time to dedicate to LAC obligations. During the legislative session, which begins in February 2019, LAC members can expect to spend a minimum of 20 hours per month attending meetings, testifying at legislative hearings, reviewing bills, and drafting talking points. If you are an officer in LAC, the time commitment is greater. During the legislative session, it is not unusual for lawmakers to



propose 20 to 30 bills dealing with community association issues. In addition to time spent directly on legislation, LAC members are also expected to raise funds to pay for the LAC lobbyist and to participate in educational events to raise awareness of LAC and common interest community issues. LAC currently meets on the second Monday of each month by conference call. Additional meetings may be required during legislative sessions. Persons appointed to LAC generally serve a two-year term and no LAC member may serve more than five consecutive terms. Terms are staggered so that half of the members are appointed each year to ensure continuity of experienced members.

If you are interested in applying for a position on LAC, please complete and submit the LAC nomination information form. You are applying for an "At Large Delegate" position. The Nevada Chapter Board has their own process for selecting chapter delegates. If you are recommended for appointment, you will also have to complete a Conflict of Interest form. The one-page application form can be found at the right, or you can download it from the Nevada Chapter website at cai-nevada.org. From the home page, select the Advocacy tab, then Legislative Action Committee, then LAC Nominee form.

Please scan and email your application to Sharon Bolinger, LAC Secretary, at sbolinger@ccmcnet.com. All applications must be received by 5 p.m. on August 6, 2018. LAC will select its "At Large Delegates" at its August 13, 2018, meeting, and will notify CAI National following the meeting. If you are appointed to LAC, you will be notified by September 2018.

Thank you for your interest. We look forward to receiving your application.



Donna Zanetti, Esq., PCAM, LAC Chair, is with Johnson Song & Gruchow

# COMMUNITY ASSOCIATIONS INSTITUTE

# **LAC Nominee Information Form**

1.	Name:				
2.	Title:				
	Association, Firm, Company, etc.:				
4.	Address:				
5.	Phone:Fax:				
6.	Membership Category:CAI Membership Number:				
7.	I have been a member of CAI since:				
8.	I wish to be a LAC (choose one) chapter delegate at-large delegate because:				
9.	My qualifications to be a LAC delegate include:				
10.	I am a member of the following professional orga	anizations:			
11.	By signing below I acknowledge that I have read, understand, and will abide by CAI's <i>Public Policies</i> and <i>LAC Operational Guidelines</i> , and pledge that I will serve the best interests of CAI members.				
12.	By signing below I acknowledge that I understan apply to lobbying in the state and pledge that I with				
	Signature	Date			

Please return the completed form to CAI Nevada, 3230 S Buffalo Drive, suite 105, unit 6, Las Vegas, NV 89117. You may also return this via fax to 702-240-9690.

# The Roller Coaster Ride of Our Emotions



Understanding Emotional Health

By Robert Rothwell, Ph.D., DCAL, AdvDCAL

andy not only tastes *sweet*, it also tastes *good*. An article in the newspaper not only gives us information, it also stirs up feelings. A compliment not only tells us how good we are, but it also creates a warm feeling inside us. The *sweetness* of the candy is the same all the time and for all people; its *goodness* depends on circumstances. The same candy may taste good to one person and nauseating to another. The same is true of the newspaper article and the compliment ... the same news item may stir up different feelings in different readers.

Everything our senses know, every thought we have, is immediately followed by its own particular feeling.

Our waking hours are made up of two things: the *knowing* side of us and the *feeling* side of us. The *knowing* side is being aware of a situation; the *feeling* side is how that situation affects us. It's only when we realize the link between the situation and how it affects us personally that the feeling is aroused. The thing that happens at the moment we realize how it affects us is called an *emotion*.

Let's take an example. I'm idly driving my car down the highway, dividing my attention between what is ahead of me and what is behind me (seen in my rearview mirror). Suddenly (perception # 1) I see a motorcycle cop in my mirror; a quick glance at my speedometer (perception # 2) tells me 90 mph; then I see a sign (perception # 3) Speed Limit 50 MPH; immediately, perception # 4 cuts like lightning through my consciousness ... that policeman is after me! At that moment emotion is born.

Eighty-thousand fans go home from a football game ... half the crowd is happy, half is sad. All of them have seen the same identical game, but the amount of happiness or sadness depends entirely on how important *winning* or *losing* is to each individual. Emotion is a <u>personal</u> reaction to a situation. The <u>personal</u> factor is the thing that counts! We can hear the news of a huge disaster and it hardly



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causes a stir in us; yet a piece of burnt toast at breakfast may spark a violent rage and cause a household crisis.

Ninety-eight percent of all humans live primarily by their emotions ... their *thinking* life is secondary, and only a tool of their *emotional* life. Their actions are based on how they feel, not on what they know. The other two percent are the 'tried and true' leaders, on whom we depend for strength, example, and guidance.

Such expressions as "I feel happy all over" or "I feel mad all over" are literally very true. Every emotion wants to express itself externally. When emotion "overcomes" us, our bodies go through very quick and very deep changes.

There are two types of changes that take place when our emotions take over: *facial* and *internal*. The *facial* changes are nature's way of warning others of our emotional reactions. The *internal* changes are for our own benefit. But, because we live together in close social contact, it is very important that those around us know how we feel about things, and that we also know how they feel. Usually, we do this with words, but nature does it far more truthfully by facial expressions.

The muscles of the face are 'voluntary,' meaning we have some, but not much, control over them. But here is the catch ... and seeming contradiction ... we can learn to conceal our feelings. Our lives as social beings require that we do not constantly parade our every feeling to the entire world.

The internal changes that follow the realization of a situation are many and complicated. At the exact moment we realize how the situation will affect us, messages go out to many different parts of our bodies.

In a *mild*, pleasant emotion these changes are gentle, and they stimulate feelings that improve our outlook. (In all the drug stores of the world, we will find no pill that will *help* heal a sick or tired body like the long spell of a mild *and* pleasant emotion.)

In a *strong* emotion, the changes are drastic. The heart beats faster; the lungs inhale deeper; the blood vessels dilate; the muscles become tense; the whole nervous system becomes more sensitive and exact. All these changes happen because we realize that "I personally am affected and I have to protect myself."

Our present-day civilized life brings many situations where solutions are either 'face it head on' or 'turn and walk away, called "fight" or "flight." A man is 'bawled out' by his boss; a mother is told of the death of her child; a confused person does not know which way to turn. In these situations, an additional *supply of energy* is no help, but this is exactly what happens. Because there is no outlet for this *supply of energy*, it overflows into whatever channels are available.

This explains the many forms of emotional expression: restless activity, violence, pacing back and forth, screaming, sweating, trembling, tears, and so on. These are the only ways the body has for *getting rid* of the energy that nature has created, and for which there is no practical use.

To help us understand human nature, we'll call them the *natural emotions* and the *conflict emotions*, which can be either 'pleasant' or 'unpleasant.' When things go well, we have 'pleasant' emotions; when they are not going well, we have 'unpleasant' emotions.

Enjoying a cool drink when we are thirsty, being able to solve a problem, winning a game, all these fill us with a pleasant feeling, which differs in intensity according to its importance and personal value. This pleasant feeling is the most perfect of all the emotions and the natural reward for healthy natural activity. If we could live our lives with no obstacles to our urges and no frustrations to our desires, we would constantly be filled with this sense of pleasantness, and it would be the full and only scope of our emotional experience.

Then along comes our contact with the *unpleasant*. This is as natural as the *pleasant*. We normally expect that failures and disappointments will also come into our lives. If someone wins the game, then someone loses it. We must be prepared for unpleasant as well as pleasant experiences.

That's the way life is: a never-ending succession of pleasant and unpleasant incidents, one as natural and normal as the other. Because emotions are tied to a given situation, emotions also end with that given situation. We make a mistake in trying to '*prolong*' and '*drag out*' these emotional experiences. Our emotions are linked to what happens in the moment.

It would be great if our lives would level out to an equal 50/50 division between *pleasant* and *unpleasant* experiences, then we would not have to endure the roller coaster of our emotions. But human life is not that simple. We are all complicated beings living in a complex civilized world.

When life is not working out right, when we feel we are not getting our share of ordinary satisfaction, when mental distress hounds our days and our nights, we should try to be honest with ourselves and try to 'figure out' the cause.

Maybe some major obstacle must be removed before any improvement is possible. Maybe the moral tone of our living needs 'perking up' ... only we ourselves can do that. Maybe a little better recognition of the type personality we have will relieve much of the mental stress. Maybe we are just plain 'starved' and need to try harder to find our psychological food and vitamins.



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

# **Urban Coyotes**

Submitted by Nevada Department of Wildlife, Conservation Education Division, Las Vegas

oyotes are adaptable animals that can be found throughout North America and in every major metropolitan city, including New York, Chicago, and Los Angeles. Las Vegas is no exception. Whether you live on the outskirts of town or closer to The Strip, there is always a chance you may spot one of these animals running across the street or through an open lot.

Coyotes (Canis latrans) are members of the dog family and resemble a medium-sized shepherd-collie type dog. Their coat is varied in color from tans to browns and grays. In some areas their coats may even have a hint of red. Though they may appear larger to some, especially during the cool winter months, our desert coyotes normally weigh between 20-25 pounds. Coyotes can live five to seven years and usually breed January through March. Though generally more active at dawn and dusk, coyotes can be seen throughout the day, year-round.

You might wonder why these desert animals are making their way into the city when they have so much wide open desert to roam around in. To put it simply, we have made it easier for them to live in the city than out in the desert. The things we enjoy about living in our communities -green grass, shade, water features, open space, and golf courses-- the coyotes also like. These community features offer a consistent water source, something increasingly

difficult to find in the desert as we continue with an ongoing drought. Quail and rabbits living off the green grasses of golf courses provide a reliable food source for coyotes. Our manmade structures also provide shelter for the animals. Coyotes can be found in culverts, under bushy vegetation, almost anywhere there is a little protection.

When it comes to eating, coyotes are opportunistic feeders. In times when their natural food sources like rodents, fruits, and nuts are low, the city offers additional food sources. Those include human garbage, pet food, and even pets. This is usually where the human-coyote conflict arises, especially when pets are involved. A coyote does not know the difference between a rabbit and a small dog, it only recognizes them as food. Even so, there are multiple ways to reduce your risk of having an unpleasant coyote encounter and keep your pets safe:







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- Do not feed coyotes or other animals. If you feed rabbits or birds, the coyote's natural prey, you are in turn feeding the coyotes.
- Keep pet food inside and out of reach. Clean up any pet food spilled during feeding.
- Keep secure lids on any garbage cans left outside, so not to entice a coyote to search your trash for food.
- Do not let your cats and dogs roam freely. When walking your pets keep them on a short leash.
- Eliminate hiding places for the coyotes and their prey. Change or trim landscaping as needed.
- Work with your neighbors to make your neighborhood undesirable. If one neighbor feeds animals and another leaves out their garbage, while you are doing all you can to eliminate attractants in your yard, you will still have problems in your neighborhood.

Coyote attacks on humans are extremely rare. Clark County has never had a confirmed coyote attack, though they have occurred elsewhere in the West. If you are concerned about safety when out and about in your neighborhood, you may carry sound producing devices like a whistle or horn-in-a-can, or pepper spray to use on a coyote. Let the coyote know that it is not welcome. Another option is to spray the coyote with water from a garden hose. What you don't want to do is corner or trap the coyote. Give them room to pass so they don't feel threatened.

The Nevada Department of Wildlife will respond to a coyote encounter only if there is a bona fide public safety threat; simply seeing a coyote is not cause for alarm. Coyotes are never relocated as they are a rabies vector species and relocation is rarely effective. Moreover, these are territorial animals and are not accepting of newcomers who are released in their neck of the woods. Coyotes can travel more than 300 miles in order to return to a specific location. Also, when one coyote is removed there is an open spot for other coyotes to move into. Some people advocate the removal of all coyotes in and around the Las Vegas Valley, but you will not "get rid" of them. Coyotes have a density-dependent breeding rate, which means that as the coyote population decreases in a given area, there is the chance that coyote pup litters may actually increase in both number and size.

While the mere presence of coyotes can make some people uncomfortable, this animal plays an important role when it comes to rodent control. Just think, if there were no coyotes to eat rabbits then rabbits just might be eating the special plants in your garden. We share the desert with coyotes, and we need to learn to live with them by adjusting the way we do things and taking the precautions listed above.



For more information visit ndow.org or call the Urban Wildlife line at 702-486-5127 ext. 3213.

# CAI Nevada Chapter Members' Brag Page





# Congratulations to James Gibson

Congratulations to **James Gibson** who recently joined **Balsiger Insurance** as an agent to assist with the agency's

continued growth in providing risk management services within the HOA/Condo industry throughout Nevada. James has been involved in the community association industry for 12 years.

If you have anything you want to share, please submit it at least six weeks prior to the magazine publish month. Anything received after the 20th of the month prior to publication may not make it into that issue, but will appear in the following issue. Please submit your items to info@cai-nevada.org or fax to 702-240-9690.

# Understanding Insurance Recommendations

By Charlotte Allen

omeowner associations and insurance brokers alike have to deal with recommendations that can, at times, be surprising and difficult to address. With maintenance and repair issues requiring a process, thought, and often times lengthy decision time and debate, complying with insurance carriers' requests can be challenging. It's important that insureds understand where these recommendations come from as well as their importance, and equally as significant, that brokers do their best to avoid them from arising when possible.

When a carrier starts insuring a property, an inspection is typically conducted within the first 90 days of the policy start date. Carriers also tend to re-inspect every three or so years. From inspections, recommendations can be made in an effort to prevent loss. Take these recommendations seriously. Paying for maintenance and upkeep up front can avoid losses, hefty payout, insurance claim denials, and premium increases to the insured.

Keep in mind, not all recommendations are mandatory. Be sure to consult your insurance professional to determine whether or not the recommendations made have to be done, as well as whether or not they have a strict timeline component. Often, your agent can "buy" the association time to address recommendations, especially when the fix will require a bidding process and lengthy implementation.

Some recommendations may seem less necessary than others. You have every right to ask and understand the value of the recommendation, and just how addressing it will positively impact your community. Something to keep in mind is that each carrier has their own underwriting guidelines and certainly individual loss experiences. Often times, underwriting guidelines have something to do with losses experienced by that carrier in the past. This also means that for nearly every carrier that has an issue with a specific component there is another carrier that may not. If a recommendation is made that the association can't afford, doesn't agree with, nor finds value in, or if an association cannot address a recommendation in the timeframe given, it may be appropriate to explore other insurance options. Working with a broker that specializes in common interest communities gives you many insurance options should you find yourself in this predicament.

Avoiding recommendations all together is certainly the most desirable option and this may require the help and expertise of your broker. Your broker should be very aware of the standard guidelines for each carrier they utilize. To avoid some surprise recommendations, brokers should inspect properties to a degree before placing coverage. Although they can't easily tear out walls, or examine certain components in depth, they can (and should) visit the property, take certain measurements such as railing width and pool fence height, make note of common area amenities, and do their best to paint a realistic picture of the entire property for insurance carriers. This often avoids common recommendations like railing width adjustments, pool depth marker placement, fire extinguisher requirements, etc. This doesn't always prevent the unexpected recommendations, those situations that may change from day to day or matters that exist beneath the surface (i.e. trash or graffiti issues, electrical panel inspection, or replacement and tree maintenance or dangers).

Inspections that uncover unknown hazards like wood rot, electrical panel dangers, tree disease, and lifted pavement are certainly helpful and avoid loss and liability, but often end up being costly and require time. Although coming up with a plan and way to pay for these unexpected needs isn't always simple, it's better in so many ways to be proactive than reactive. Insurance brokers dislike surprise recommendations about as much as our clients. And we don't want to be a part of any unpleasant surprise to you. A broker's mission is to serve clients, not the carrier. This means brokers can negotiate recommendations on your behalf, use leverage with carriers to buy more time, or loosen up seemingly unfair recommendations and work with you to implement fixes to avoid losses in a timeframe that is fair for all involved parties.

Seek clarification and guidance from your trusted broker when you or your association receives a recommendation. Try to understand these notices often come from a place of partnership in an effort to avoid losses and even heftier out of pocket expense to you, the insured.



Charlotte Allen, Director of Marketing, CIRMS Socher Insurance Agency

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# THE ORIGINAL HDA NORTHERN NEVADA TRADE SHOW

SCHEDULE OF EVENTS

**8:00 a.m.** "Ask the LAC" LAC Lobbyist, Garrett Gordon, Esq. **9:00 a.m.-12:00 p.m.** Sexual Harassment Seminar

**12:00 p.m.-2:00 p.m.** Trade Show Luncheon **2:00 p.m.** Raffle Prize Drawings

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"Ask the LAC" Sexual Harassment Seminar

12:00 p.m.-3:00 p.m. Trade Show 3:00 p.m. Grand Prize Drawing



Contact Chris at 702-648-8408 or info@cai-nevada.org for more information

# Example of a Healthy Community

# Sun City Aliante

By Mark Towers, DCAL, and Debra Kent

any HOA communities offer a myriad of activities and opportunities for residents to engage in physical and emotional health-boosting activities. Sun City Aliante is just one example. We live a "healthy and active" lifestyle. As an "active adult" community in Southern Nevada, we not only boost our health and fitness opportunities, but we also create treasured memories.

# **Healthy Fitness Programs**

The Community Center provides a state-of-the-art fitness center that includes high-performance fitness equipment, swimming pool, spa, sauna, and outdoor tennis, basketball, pickleball, bocce courts, and horseshoe pits.

The Movement Exploration Room hosts certified instructors that lead daily fitness classes such as aerobics, Zumba, Pilates, yoga, Strength, Stretch and Balance, Tai Chi/Qi Gong, Grow Young and Live Longer, Health and Longevity, and Aqua Aerobics in the pool.



# Lunch n' Learn Seminars

Lunch n' Learns are provided by local companies each weekday in the Community Center. They provide residents educational programs with valuable information on a wide variety of topics. Many sessions feature wellness topics and include a complimentary and healthy lunch provided by the program sponsor.

# **Chartered Clubs and Special Interest Groups**

With over 40 Chartered Clubs and Special Groups offered, residents are able to take advantage of many opportunities to participate in organized and social activities including basketball, Dancing in a Line (DIAL), Eight Ballers, hiking, pickleball, softball, tennis, Steppers (Dance Troup), and table tennis. Dance Socials are offered every other Friday in the Vista Ball Room that promotes both physical and interaction.

# Living Life to the Fullest

Excitement, energy, and enthusiasm describe the spirit of those entertainment-seeking residents who benefit from an impressive calendar of events! Sun City Aliante has partnered with major entertainment venues to provide excellent ticket prices to premiere shows, sporting events, museums, theaters, restaurants, and excursions. Travel to these destinations is provided by chartered buses. Enhancing the calendar of events are performances by top-notch entertainers, themed dinner celebrations, and current box office movies offered at our Community Center. The social networking provides an inclusive and active community that builds genuine friendships and camaraderie.

"We don't stop playing because we grow old: we grow old because we stop playing." — George Bernard Shaw.



Mark Towers, DCAL, BOD and Debra Kent, Activities and Fitness Director, Sun City Aliante

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- 2. One (1) Southern Nevada Manager
- 3. One (1) Northern Nevada At Large

The Board currently meets in Las Vegas on a monthly basis, the second Tuesday of each month following the luncheon. The day and time of the meetings are subject to change in 2019 depending on a vote from the Board of Directors.

*What are the requirements*? All applicants must be a CAI Nevada Chapter member in good standing. In addition to attending the board meetings, directors are requested to attend all chapter functions as representatives of CAI, serve as a Committee Liaison, and promote the organization to non-members.

If you are interested in serving on the board, please email an application request to Chris Snow at **info@cai-nevada.org** no later than July 17, 2018.

The Annual Election Meeting for the 2019 Nevada Chapter Board of Directors will be held on September 11, 2018. Again this year, the voting procedure will be conducted electronically through VoteNet Solutions.

# Commention interests THANK YOU

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