

Community Interests

WHAT YOUR INDUSTRY IS TELLING YOU | WHAT HOMEOWNERS NEED TO KNOW

**ORDINARY PEOPLE,
EXTRAORDINARY
MEASURES,
2013 Winners**



Michael Swecker,
Homeless Helpers
2012 Winner



ERIC THEROS, CAM
IS WITH COMMUNITY
MANAGEMENT GROUP

What Was Once a Spark is Now a Flame

Battling Childhood Cancer Through the Candlelighters

by Eric Theros, CAM

The CAI Candlelighters team has grown into a full flame as we are in the final race to the finish to reach our goal for the Candlelighters 5k for childhood cancer.

The event will be at Mountain's Edge Exploration Park on Saturday morning, September 14th. There has been overwhelming support from CAI members and there have even been entire companies that have signed up their whole office to help benefit the organization, making our 'CAI-HOA CHAMPIONS' team one of the leaders in donations and money raised!

If you haven't already signed up for the race, there is still a small window of opportunity before the event.

Please either visit the CAI-Nevada website at www.cai-nevada.org and click on the Community Outreach tab for details, OR visit the team link at www.2013Candlelighters5k.kintera.org/CAIHOAChampions.

Every penny that is raised at this worthy event will stay in Southern Nevada to help local families struggling with different aspects in their battle with childhood cancer.

Don't miss this worthwhile event as it always proves to be one of the largest programs to be attended by all branches of CAI including homeowners, business partners and management companies!

We can't wait to see you there! ☪



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SEPTEMBER 2013

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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. The publisher retains the right to edit articles to conform to content and space requirements. Authors are to be clearly identified in each article and the author is responsible for developing the logic of their expressed opinions and for the authenticity of all presented facts in articles. Opinions expressed in *Community Interests* are not necessarily the opinions of CAI, CAI of Nevada, its board members or its staff. Authors are solely responsible for the authenticity, truth and veracity of all presented facts, conclusions and/or opinions expressed in articles. Article submissions should be in Word format or plain text.

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Classified advertising in *Community Interests* gives you a classified ad for \$50 per issue (includes 25 words/.50 each additional word) or \$300/year for members or \$473/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 5th of each month prior to publication. 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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Tiffany Dessaints, CM, CMCA, AMS, PCAM.. 702-795-3344
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CAI Nevada Contact Information

Mary Rendina, *Executive Director*
Christina Snow, *Communications Manager*
Katie Rendina, *Administrative Assistant*

9171 W. Flamingo Road, Suite 100
Las Vegas, NV 89147
Phone: 702-648-8408
Fax: 702-240-9690
info@cai-nevada.org
www.cai-nevada.org

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DONNA TOUSSAINT,
DCAL IS A
HOMEOWNER, BOARD
MEMBER AND 2013
CAI-NEVADA CHAPTER
PRESIDENT

President's Message

For a lot of us, September means our vacations are over, the kids are back in school and we are back to our regular routines.

To me, September means getting involved and volunteering. Summer is over and it is time to look and see what committees and groups I plan to devote my time to in the coming year.

When you love what you do, it is easy to give whatever time is needed for what you love. For the last fifteen years, I have donated much of my time to a variety of non-profit organizations. It must be a labor of love because the salary is non-existent ... but the rewards I get from donating my time are priceless and fulfilling.

My grandmother used to say, "If you want to get something done, ask a busy person."

We are all busy, and yet we still find the time to give back to our chapter of CAI. I can't say this strongly enough: we at CAI are so blessed with our Chairs, Co-Chairs, committee members and

behind-the-scene volunteers. You are the cogs that make everything work and what makes our Nevada Chapter so successful.

You all amaze me!

This year our theme has been "The Year of the Homeowner."

Even if you are a business partner, a manager or a vendor, in most cases you, too, are homeowners. So, what is good for our communities is ultimately good for all of us.

By working together cooperatively and putting all of our pieces in place like a jigsaw puzzle, we have accomplished a lot this year.

But the year isn't over yet ... so keep up the good work!

Donna Toussaint

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MARY RENDINA
CHAPTER EXECUTIVE
DIRECTOR

Chapter Commentary

I was in a committee meeting the other day and I heard someone say, "I did not know that." I started thinking about what other information our members might not be aware of, such as:

- Did you know the CAI Nevada Chapter was founded in 1991?
- Did you know the CAI Nevada Chapter is one of the largest of all the CAI chapters?
- Did you know we have grown to over eleven hundred members?
- Did you know we have expanded our office space from 600 sq. ft to 2600 sq. ft and now have our own training center?
- Did you know we have fifteen committees that work with over one hundred volunteers to run our programs?
- Did you know in a state that was hardest hit by the recession, we have raised more sponsorship dollars this year than any year in the history of our chapter?
- Did you know we have close to one hundred managers in our chapter who have been awarded their PCAM designation?
- Did you know we have close to one hundred Volunteer Leaders in our chapter who have earned their DCAL recognition?
- Did you know we have scholarship funds for both PCAM and DCAL education?
- Did you know we have forty-four educational events a year?
- Did you know we have 2 golf tournaments, 2 bowling tournaments, 2 tradeshow, 14 'member breakfasts and luncheons', 2 'new member welcome breakfasts', 1 awards gala, 4 social committee events every year and host an average of 4 PMDP classes every year?
- Did you know we have a Toastmasters Club?
- Did you know our chapter won an award two years in a row for the Largest Corporate Team and highest amount of money raised at the Candlelighters for Childhood Cancer 5k Run?
- Did you know our chapter has given over \$50,000 in financial support and in kind donations to various charities and schools in our state over the past few years since chartering the Community Outreach Committee?
- Did you know we have an extensive resource library?
- Did you know we donate CAI information to local libraries?
- Did you know we do all this with two full time and one part time employee?
- Did you know we offer help to other CAI chapters to set up classes for Managers and Volunteer Leaders?
- Did you know members of our chapter have served and are still serving on National CAI committees for the last ten years?
- Did you know members of other chapters are still talking about our amazing chapter parties held during the CAI Annual Conference and Exposition?

I am sure there may be some facts I have missed, but I think you get the point!

Because of our incredible volunteers, sponsors and leaders, we have much to offer our members. Is there someone you can think of today who is missing out by not being a member of our chapter?

If so, I would encourage you to share the love and invite them to one of our numerous events!

Warm Regards,

Mary Rendina





ANDREA CHESTNUT,
DCAL IS CHAIR
OF 'COMMUNITY
INTERESTS' MAGAZINE
COMMITTEE, NOTED
AUTHOR AND A MEMBER
OF NATIONAL SPEAKERS
ASSOCIATION

In this Issue

by Andrea Chestnut, DCAL

When I was reviewing this month's magazine I was once again struck with a smile. It is a good feeling to be part of a group of people committed to helping others and making a difference.

'Sparks Have Become Flames' not just in our mountains but also in the hearts of those taking part in the Candlelighters Race For The Cure. Our hope is to have a time in the near future when we won't need this race or events like it, because we will have found a cure for this terrible childhood disease.

In some way or another, The Affordable Care Act affects every member of CAI. Susan Bauman's article explaining every aspect will be of great interest to each of you.

Check out this month's 'Chapter Commentary' and see how much you already know. After reading about the goings on in the chapter you'll wonder, just how do they do all of that? I know you'll learn something new!

Speaking of just how do they do all that ... there will be a special treat with us at our October Luncheon.

This is a special month in our chapter! It is the month we recognize a group of special people in our community.

When reading about the vision and action taken by each of the 'Ordinary People, Extraordinary Measures' recipients, you will see the extraordinary difference one person can make in the lives of many.

This group helps the rest of us see what can be possible when vision and desire come together.

Be sure to get your luncheon RSVP in early because our 'Ordinary People, Extraordinary Measures' luncheon fills up fast and there is limited room. ●

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Ordinary People, Extraordinary Measures, 2013 Winners

ALLISON STONE ... ELEMENTARY SCHOOL STUDENT

Nominated by Ruth Furman

A lot of kids get haircuts before going to summer camp. But Allison Stone has plans to get a very special haircut this summer. Allison, 10 ½ years old, regularly donates her hair to 'Locks of Love,' a public non-profit organization that provides hairpieces to financially disadvantaged children suffering from medical diseases that cause long term hair loss. Most of the children helped by 'Locks of Love' have lost their hair due to a medical condition. The mission statement of 'Locks of Love' is "to return a sense of self-esteem, confidence and normalcy to children suffering from hair loss by utilizing donated ponytails to provide the highest quality hair prosthetics to financially disadvantaged children. The children receive hair prosthetics free of charge or on a sliding scale, based on financial need."

Allison most recently donated her hair to 'Locks of Love' in July, but previously donated when she was just five years old and in 2011. "People grow out their hair and give it to 'Locks of Love' so others less fortunate can have wigs made with real hair. It makes everyone involved very happy" she told reporters in 2011.

What Allison does by donating ten inches of her hair is significant, because the donated hair has to be unprocessed, as hers is.

Most adults are skittish about donating ten inches or more of hair. Not Allison! This beautiful young girl with a selfless attitude thinks only about the joy and happiness she brings to someone less fortunate.

BLINDCONNECT

Nominated by Barbara Westhoff, CIRMS with CAU Insurance

The Mission of Blindconnect is to connect blind people to other blind persons, to available services and resources, and to their community-at-large.

Blindconnect strives to educate about blindness, to advocate for increased services and inclusion, and to encourage community support.

Blindness can be a frightening and isolating experience. It does not need to be. Those who have lost vision are committed to helping others deal with the issues of vision loss. Blindconnect is the outcome of this desire.

In January 1998, a group of blind and visually impaired persons, who felt that there was a need to share information and resources with others in the blindness and sighted community, began Blindconnect.

Within the first year, a detailed Plan of Action, which lists goals and objectives for a 5-year period, was developed. An annual review allows for necessary adjustments. There is also a long-range financial plan. These two documents provide a roadmap for the organization.

Blindconnect opened its fully equipped office in September 2000. The office was furnished and equipped through the generosity of Sierra Health, United Way, and grant monies from Clark County and is co-located with other nonprofits in the Loux Center on the West Charleston Campus of the Community College of Southern Nevada. The office is staffed by appointment only by volunteers from the Board of Directors.

Regular outreach through speaking at a variety of community meetings, PSAs and articles in newspapers and on television, and attending community fairs has helped spread the message that there is life after vision loss. As the population in Clark County, Nevada, continues to grow, Blindconnect will serve more persons seeking information, referral, and peer support.

The organization points proudly to the 2001 Nevada State Legislature passage of SB324 which requires public buildings to identify restroom facilities so that blind and visually impaired persons can find them independently. The bill, proposed by Blindconnect and presented by State Senator Dina Titus is now the law in Nevada.

Blindconnect also was active during the 2005 Legislative Session in working to define rights

and responsibilities of service animal teams and to strengthen the law regarding safety of working teams. In honor of the value of service animals, Senator Dina Titus sponsored 'Service Animal Recognition Day' which is the second Wednesday of each April. A proclamation acknowledging this day hangs in Blindconnect's office.

CHILD FOCUS

Nominated by Eric Theros, CAM with Community Management Group

The main objective for "Child Focus" is to bring together, for various events, siblings who have been separated by foster care. They are a non-profit, grassroots organization that brings hope and family spirit back to children who may have lost both. Through their efforts, siblings attend sporting events, go on shopping sprees and attend weeklong camps, created to offer siblings in foster care the opportunity to create lifetime memories while being reunited in a safe, neutral environment, where they can create childhood memories together that they would not have otherwise due to living in separate houses.

Unfortunately, siblings who are separated do not have the opportunity to read bedtime stories together at night, have breakfast together, cheer for each other at school functions or share precious holidays ... all things that typical siblings get to do each day. Siblings are often taken for granted. Yet, the sibling relationship can be our longest relationship in life.

The programs offered to these separated siblings is a great reminder to the children that we care and they are not forgotten!

MICHAEL'S ANGEL PAWS

Nominated by Robin Bigda with GetDocsNow.com

The purpose of Michael's Angel Paws is helping others, with visible and invisible disabilities, to enhance their dignity and quality of life and reach their fullest potential through the use of a 'service dog'.

Stephanie Gerken founded "Michael's Angel Paws" after the death of her newborn son. He would have lived a life with disabilities and would have needed the assistance of a therapy or service dog.

In honor of her son, Stephanie founded "Michael's Angel Paws" to help train, certify and find service dogs for those who need one. She works tirelessly with patience, encouragement and enthusiasm with each dog brought to her. She truly cares about her 'students' and wants them to succeed in everything they do. In addition to all this

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work, in 2011, she started training dogs to assist veterans in our Valley.

Stephanie works tirelessly and faithfully to provide canine companions to those who need them and helps train all dogs that pass through her classes to live a more enriched life.

This organization is 'pawsitively' amazing.

NICK AND FRIENDS: HELPING FIGHT SARCOMA CANCER WITH ANGEL TREES

Nominated by Lauren Scheer, M.B.A., AMS, PCAM, DCAL, with Associated Professional Services

A couple, Andrea and Rob, who live in Henderson, runs "Nick and Friends Sarcoma Foundation". Andrea's cousin, Nick, died of Ewing's Sarcoma, and she turned her grief into helping others suffering from this 'rare' but nasty cancer.

There are about 50 different kinds of sarcoma, but all sarcomas together account for only 1% of adult cancers, although they are up to 20% of childhood cancers ... so sarcoma gets very little

funding, and, therefore, very little research. Sadly, most therapies for sarcoma are the same as they were in the 1980's!

During the nine months their son, Nick, suffered from Ewing's sarcoma, Andrea met others with sarcoma, and decided to do something to help them.

Through the Foundation, Andrea and Rob have:

- Funded a study at UCLA to find a genetic component to Ewing's sarcoma;
- Annually host 'Angel Trees' in three cities for the public to buy holiday gifts for children battling sarcoma, their siblings, and children of parents who are battling or who have died from sarcoma;
- Provide support services to sarcoma patients and their families.

Locally, they put on events where sarcoma warriors, survivors and bereaved family members can get together and support each other.

This couple makes no money from this Foundation and their only benefit is in the

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thanks they receive from the people they serve, and knowing they helped someone who needed it.

Rob recently became an ordained Minister ... now they can truly be called 'angels' in disguise.

STEP 2 ABUSE TREATMENT FACILITY

Nominated by Tonya Bates, CMCA, AMS, PCAM with Equus Management Group of Northern Nevada

Step 2 drug treatment center is a facility located in Reno, Nevada that women and their children suffering from substance abuse, poverty and domestic violence can enter in order to obtain the tools and skills necessary to rebuild their lives.

Through therapy and education at Step 2, individuals are rehabilitated using various treatment methods that can enable them to lead productive lives. Step 2 boasts a 63% success rate for women battling substance abuse.

The agency was created in response to a grassroots concern over the lack of family-centered resources in Northern Nevada.

TUGBOAT SOCIETY NUTRITION PROGRAM

Nominated by Shannon O'Grady with JPE Enterprises

The Tugboat Society is a non-profit food charity that was begun in 2002. Tugboat participants are people and organizations who donate cash monthly or annually to help fight hunger in our community. To date, donors have made it possible for Tugboat Society to pay for thousands and thousands of pounds of food benefitting over 30 local charities.

At the end of each month, 100% of all money donated is used to take a local charity shopping at Three Square Food Bank. The charitable organizations that receive this shopping trip vary from one month to the next and are suggested and chosen by donors. To qualify as a Tugboat Society recipient, a charity must directly furnish food to hungry people and must be authorized shoppers at the food bank.

Why the name "Tugboat Society"?

Tugboats are unpretentious vessels that alone may seem quite ordinary. Put several of them together, however, and tugboats become a mighty force that can move hundreds of times their own weight.

That's how to look at "Tugboat Society" ... a group of like-minded Las Vegasans working together to help ease hunger in our community.

CREATE A CHANGE NOW

Nominated by Michelle Rothstein

Create A Change Now is a Las Vegas based non-profit organization that is fighting childhood obesity and changing the ways families eat by educating and empowering children to make healthier food choices that are both nutritious and delicious.

Too many families eat too few of their meals around the family dinner table at home. Too many children make unhealthy food choices that have harmful consequences. Statistics show that one in three children in the United States is considered overweight and Nevada has the 11th highest percentage of overweight and obese children in America.

Create A Change Now encourages children to plant edible gardens at their schools ... and has enlisted some of the finest chefs in the world to help. These world-class chefs are teaching culinary and nutrition skills to children. Learning creative cooking is one of the best ways to revive the tradition of wholesome and delicious home-cooked meals and inspiring children and their families to make common-sense changes in their diets, without sacrificing flavor.

It is no surprise that when families eat and cook together, they eat healthier and develop a greater appreciation for how their food is grown, raised and prepared. Overwhelming evidence also shows that children who eat healthier perform better in school. Children who learn to grow their own food and cook their own meals are building a culinary foundation that lasts a lifetime. ●

CONGRATULATIONS TO THE 2013 HONORABLE MENTIONS

*While the below were not chosen, their work is
valuable and appreciated by the community.*

Torino Foundation
Las Vegas Bootcamp, LLC
Johnson Jacobsen Wilcox
Silver State Orthopedics
Arnold Stalk of the Veterans Village



SUSAN BAUMAN, CISR,
CPIW, CAS, CIC IS
PRESIDENT OF WESTERN
RISK INSURANCE

How the Affordable Care Act Affects Your Business

Submitted by Susan Bauman, CISR, CPIW, CAS, CIC

On March 23, 2010, President Obama signed the Affordable Care Act (health care reform) into law. The law puts in place a significant number of health insurance reforms that have rolled out over the last three years. Some of the final and most significant changes of the law will take effect on January 1, 2014.

It is likely that some of these new laws and regulations will affect your business in some way. This guide will help you navigate these challenges and opportunities so that you can make the best decisions for your business as the health insurance landscape unfolds in 2014.

SHOULD I PROVIDE COVERAGE TO MY EMPLOYEES?

The law does not require you to provide health insurance. However, starting in 2014, if you employ 50 or more full-time employees or full-time equivalent employees, and you do not provide affordable minimum essential coverage for your full-time employees (and their dependents), you will be required to pay an assessment to the Internal Revenue Service.

The law specifically exempts all businesses that have fewer than 50 full-time employees or full-time equivalent employees from this assessment.

The assessment will be calculated in one of three ways:

- A. If you do not provide insurance at all, and if at least one full-time employee (and their dependents) receives advance premium tax credits to purchase coverage through Nevada Health Link (Nevada's state based exchange), the assessment will be \$2,000 for each full-time employee you employ after the first 30 employees.
- B. If you provide insurance but it does not qualify as "minimum essential coverage", the assessment will be \$3,000 for each full-time employee you employ after the first 30 employees.
- C. If you provide insurance that does qualify as "minimum essential coverage" but that

insurance does not meet the "minimum value" or is unaffordable, meaning that an employee's contribution exceeds 9.5 percent of their modified adjusted gross income, the assessment will be \$3,000 for each full-time employee you employ that is certified to receive a premium tax credit or cost-sharing reduction for purchasing health coverage through Nevada Health link.

WHAT IS A FULL-TIME EMPLOYEE?

For the sake of your employee count, your full-time employees and the number of full-time equivalent employees is used. This includes:

- Employees who work an average of 30 hours or more a week;
- Employees who worked 130 hours or more per month;
- The number of hours worked by all part-time employees divided by 120 (rounded down to the nearest whole number). This is your full-time equivalent employee count.
- Seasonal employees are included in your count, for more information please see the "Questions for Large Employers" section at <http://doi.nv.gov/Healthcare-Reform/Small-Business/Questions-Large-Employers/>.

CALCULATING YOUR ANNUAL AVERAGE EMPLOYEE COUNT

To calculate your annual average, add the monthly totals of full-time and full-time equivalent employees from the last calendar year, and divide the total by 12. Round down to the nearest whole number.

It is important to note this calculation takes into account all employees employed by the same person, entity, or group. For example, one individual owning two unrelated businesses, each with 40 full-time employees and equivalents, may be considered a large employer with 80 employees.

Should I provide coverage to my employees?

EMPLOYEE COUNT

For your employee count, your full-time employees and the number of full-time equivalent employees is used. This includes:

Employees who work
an average of
30+ HOURS A WEEK

Employees who worked
130+ HOURS A MONTH

**SEASONAL
EMPLOYEES**

For more information please contact the Nevada Division of Insurance

HOW TO CALCULATE YOUR FULL TIME EMPLOYEE EQUIVALENT



Number or hours worked
by all **part-time** employees



120



**Full-time equivalent
employee count**
(Round down to the
nearest whole number)

NOTE: This calculation takes into account all employees employed by the same person, entity, or group. For example, one individual owning two unrelated businesses, each with 40 full-time employees and equivalents, may be considered a large employer with 80 employees.

SHOULD I PROVIDE COVERAGE?

Do you have 50 or more
full-time employees or FTEs?

NO

You are exempt from assessments.

YES

Do you offer health insurance to
your full-time employees?

NO

YES

Does the health insurance
pay at least 60% of allowed
costs of benefits?

NO

If at least one employee receives a
premium tax credit or cost sharing
subsidy from the Exchange, you
must pay an assessment for not
providing coverage.

YES

Do any employees have to
pay more than 9.5% of annual
household modified adjusted
gross income?

YES

NO

Because you offer affordable
coverage you are not required to
pay an assessment.

WHAT IS MINIMUM ESSENTIAL COVERAGE?

In order to qualify as minimum essential coverage, a plan must be an employer-sponsored plan defined as, with respect to an employee, a group health plan (including both fully insured and self-insured plans) or group health plan insurance coverage offered by an employer to an employee that is (1) a governmental plan; (2) any other plan or coverage offered in the small or large group market within a state; or (3) a health plan treated as being grandfathered under the Affordable Care Act that is offered in the group market.

WHAT IS MINIMUM VALUE?

Minimum value is defined by the Department of Health and Human Services as coverage of at least 60 percent of the total allowed cost of benefits provided under the plan- it is a measure of benefits, not a measure of premium.

The IRS and Department of Health and Human Services will make a minimum value calculator available to employers. Employers can input certain information about the plan, such as deductibles and co-pay, into the calculator and get a determination as to whether the plan provides minimum value. If the plan covers at least 60 percent of the estimated total allowed cost, the plan will meet the "minimum value" test.

HOW DO I KNOW WHETHER THE COVERAGE THAT I PROVIDE IS "AFFORDABLE?"

If an employee's share of the premium for employer-provided coverage would cost the employee more than 9.5 percent of that employee's annual household modified adjusted gross income, then the coverage is considered "unaffordable" for that employee. If you offer multiple healthcare coverage

options, the affordability test applies to the lowest-cost option available to the employee that also meets the minimum value requirement.

Because employers generally will not know their employee's household incomes, employers can take advantage of one of the "affordability safe harbors" set forth in the federal regulations. Under the safe harbors, an employer can avoid a payment if the cost of the coverage to the employee would not exceed 9.5 percent of the wages the employer pays the employee that year, as reported in Box 1 of Form W-2, or if the coverage satisfies either of two other design-based affordability safe harbors.

WILL MY PART TIME AND SEASONAL EMPLOYEES BE COUNTED FOR THE PURPOSE OF THE ASSESSMENT?

To be subject to the assessment, you must employ at least 50 full-time employees or a combination of full-time and part-time employees that equals at least 50.

For example, 40 full-time employees employed at least 30 hours per week on average plus 20 half-time employees working 15 hours per week on average would be the equivalent of 50 full time employees. As an employer, you must determine each year, based on your current number of employees, if you are a large employer for the following year.

For example, if you have at least 50 full-time employees (including full-time equivalents) for calendar year 2013, then you will be considered a large employer for 2014.

If you have seasonal employees, then you must average the number of employees across the months in the year to see whether you have 50 or more employees. The averaging can take into account fluctuations throughout the year. If you are close to the 50 full-time employees (including equivalents) and want to know what to do for 2014, a special transition relief program is available to help you count your employees in 2013. The regulations issued by the IRS provide additional information about determining the average number of employees for a year and information about how to take account of salaried employees who may not clock their hours and additional information on seasonal workers.

Employers will not have to pay an assessment if two conditions are met: The employer averages 50 or more full-time employees (including equivalents) for 120 days or less, and the employees who bring the employer over the 50-employee threshold are seasonal workers. If these two conditions are met, the employer is not subject to the penalties that would apply for failing to provide coverage to full-time employees.

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I HAVE 50 OR MORE EMPLOYEES; CAN I SUPPLEMENT MY EMPLOYEES' INCOME INSTEAD OF OFFERING INSURANCE?

There is no provision for a monetary payment to the employee to avoid the assessment. According to Section 4980H of the Internal Revenue Code, an employer with 50 or more employees could be subject to assessment if any full-time employee is certified to receive an advance premium tax credit or cost-sharing reduction. Generally this may occur where either: (1) the employer does not offer to its full-time employees (and their dependents) the opportunity to enroll in minimum essential coverage under an eligible employer-sponsored plan; or (2) the employer offers its full-time employees (and their dependents) the opportunity to enroll in minimum essential coverage under an employer-sponsored plan that is either unaffordable relative to the employee's household income or does not provide minimum value.

OTHER CHANGES THAT AFFECT EMPLOYERS

Health Care Reform will affect Small Employers and Large Employers differently. Therefore it is important to know how your business will be classified when considering how you will be impacted.

An employer with anywhere from one to 50 full-time and full-time equivalent employees is considered a Small Employer. In Nevada this total must include you if you are self-employed and working partners, even with no employees.

An employer with 51 or more full-time and full-time equivalent employees is defined as a Large Employer.

A sole proprietor with no employees must purchase insurance as an individual.

Note: In 2016, employers with anywhere from one to 100 full-time and full-time equivalent employees will be considered a Small Employer.

HEALTH INSURANCE RATES

One result of the ACA is that Nevada expanded its review of health insurance rates. Nevada now reviews all health insurance rate changes in the individual and small group insurance markets.

The law also requires insurance companies to spend the majority of your premium dollars on health care. This means that insurers selling policies to individuals or small groups must spend at least 80% of premiums on direct medical care and efforts to improve the quality of care or provide a premium rebate to their customers.

A similar requirement applies to large group health insurance; insurers selling to large groups (usually 50 or more employees) must spend 85% of premiums on care and quality improvement.

The Nevada Division of Insurance is committed to consumer protection and transparency in regards to the cost of your health insurance, read more about health insurance rates in Nevada at <http://doi.nv.gov/Health-Rate-Review/>.

GUIDANCE WHEN YOU NEED IT MOST

Purchasing insurance for your business can be confusing. As you navigate the Affordable Care Act and the new challenges and opportunities it has created in the health insurance marketplace, remember that the Nevada Division of Insurance is here to help you.

If you still have questions after reading this guide and talking to your agent, broker or insurance company, please contact the Nevada Division of Insurance in Northern Nevada at (775) 687-0700 or from Southern Nevada call (702) 486-4009. The Division may also be contacted from rural areas in Nevada by calling (888) 872-3234.

Remember to always verify with the Nevada Division of Insurance that the person or insurance company you are working with is licensed, certified or authorized to conduct business in this state. ●

Just for Laughs

Really? This is the open forum? The President is going to see Barry Manilow this weekend! Isn't that just grand. The Treasurer is going rock hounding! And Al brought his doggie and Jasmine brought her little baby. Crying and barking, I cannot think of a better atmosphere for a meeting. It smells like time for a diaper change too, or is that the dog? It could be Al, he is in his cups again. It is going to be the usual fiasco: at least Gladice isn't here with her incessant whine, oh wait, I spoke too soon...perfect





SHELIA VAN DUYN, ESQ. IS AN ASSOCIATE WITH THE LAW FIRM OF WOLF RIFKIN SHAPIRO SCHULMAN & RABKIN LLP



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

Northern Nevada Community Associations Day

by Shelia Van Duyne, Esq.

From all reports and comments, Community Association Institute's Northern Nevada 'CA Day' held in July was a resounding success. Twenty-eight exhibitors presented information on their services to over two hundred participants.

The backdrop of 'CA Day' was this year's very informative Legislative Update with speakers Michael Schulman Esq., partner in the Law Firm of Wolf Rifkin Shapiro Schulman & Rabkin LLP; Gayle Kern of Kern and Associates Ltd. and John Leach of Leach Johnson Song & Gruchow. The audience remarked that the presentation and handout study material were excellent.

After the Legislative Update presentation, participants visited the booths of the many exhibitors, where the vendor's giveaways caught everyone's attention. These included 'flying rubber monkeys', delicious mini 'nothing bundt cakes', adorable 'stuffed animals', miniature 'landscaping tool bags' and any number of pens, coffee mugs and tons of other creative tchotchkes.

It was a great crowd with a lot of marketing and information exchange between old and new friends. ●





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Upcoming Events

Southern Nevada

SEPTEMBER	9/10	Las Vegas Monthly Luncheon	Gold Coast Hotel	11:15 a.m.
	9/10	CAI Nevada Chapter Board Meeting	Gold Coast Hotel	1:00 p.m.
	9/11	New Member Breakfast	CAI Training Center	9:00 a.m.
	9/11	Committee Chair Co-Chair Meeting	CAI Training Center	10:00 a.m.
	9/24	Las Vegas Manager Breakfast	CAI Training Center	9:00 a.m.
	9/28	Las Vegas Homeowner Seminar	CAI Training Center	9:00 a.m.
OCTOBER	10/8	Las Vegas Monthly Luncheon	Gold Coast Hotel	11:15 a.m.
	10/8	CAI Nevada Chapter Board Meeting	Gold Coast Hotel	1:00 p.m.
	10/18	Las Vegas Manager Seminar at CA Day	Gold Coast Hotel	1:00 p.m. - 4:00 p.m.
	10/18	CA Day Tradeshow	Gold Coast Hotel	4:00 p.m. - 7:00 p.m.
	10/18	CA Day Mixer	Gold Coast Hotel	7:00 p.m.

Northern Nevada

SEPTEMBER	9/18	Northern Nevada Quarterly Member Breakfast	Peppermill Hotel	7:30 a.m.
	9/19	Northern Nevada Manager's Breakfast	Peppermill Hotel	9:00 a.m.
	9/19	Northern Nevada Homeowner Seminar	Peppermill Hotel	6:00 p.m.
OCTOBER	10/24	Northern Nevada Manager Breakfast	Peppermill Hotel	9:00 a.m.
	10/24	Northern Nevada Homeowner Seminar	Peppermill Hotel	6:00 p.m.

All Dates and Events are subject to change or cancellation.

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- Provide free seminars for HOA board members.
- Licensed and audited by the state of Nevada every year
- Services cost nothing to the community association.
- Offers state-approved classes for community managers.
- Knowledgeable staff, the average NAS employee has been with NAS for over 7 years.



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WWW.CAI-ONLINE.ORG

Member Discount Programs

CAI is pleased to offer its members the benefit of cost-savings on the following discounted products and services:

- Flu Shot Clinics provided by Maxim Health Systems;
- Individual and Group Retirement Plans provided by AXA;
- Equitable Rental Car Service provided by Hertz;
- Energy Solutions provided by Affiliated Power Purchasers International (APPI).

FLU SHOT CLINICS PROVIDED BY MAXIM HEALTH SYSTEMS

Offer flu and pneumonia immunization clinics in your community with Maxim Health Systems, a community-driven organization committed to educating the public about the benefits of flu

and pneumonia immunization and ensuring that the vaccine is widely accessible. Whether you're at high risk of complications from the flu or just want to stay healthy this flu season, we encourage you to learn more about the flu vaccine and how Maxim can help.

The "Protect the Health of Your Community" flyer provides program information and interested communities should complete a Flu Clinic Request Form and submit to Chris Hays.

Communities also have access to resources at www.findaflushot.com ... click on the promo center log in and use "corp" as the username and "maxim" as the password.

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RENTAL CAR SERVICE PROVIDED BY HERTZ

Save up to 10% on your next car rental with Hertz, the largest car rental company in the world, with 3,100 locations in the United States alone. CAI members can use their Member Savings Discount Card (CDP #1717299) to receive discounts year-round on domestic and international travel.

Book online or call 1-800-654-2210.

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Save the Date!

CA Day is Coming!

Friday, October 18, 2013
at the Gold Coast Casino

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

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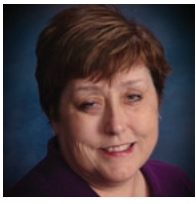
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ALICE M. MOORE,
DCAL IS A MEMBER
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What I Know About Common Interest Communities ... So Far!

by Alice M. Moore, DCAL

I've had the pleasure of living in planned communities that were governed by Covenants, Conditions and Restrictions (CC&R's) in several locations across the United States.

Some had amenities ... some did not!

About half were gated with restricted access; the other half, you would not know they were Common Interest Communities unless you lived there.

I share this to paint the picture of someone who has experience in this matter and so, should not be surprised by this form of living.

Why then, do I continue to be amazed that so many people move into a Common Interest Community without any idea of what they are getting into? I know in each instance when we

were buying our properties, we were given a copy of all applicable rules, by-laws, etc. and then had to sign off on having read and understood them. This certainly is a good indicator that you might have obligations and responsibilities that affect everyday circumstances.

Whether speaking at a meeting, making improvements to your exterior or limitations on how you can use your property, if you live in a Common Interest Community, there are most likely some guidelines that you are supposed to follow. Most often, these details are found in the documents you may have filed with the purchasing paperwork. Go back and look. I'm sure the excitement of the day when you signed and got your keys was so busy, you probably never had time to read and understand them.

In Nevada, where we currently live, buyers of new and previously owned properties must be provided a complete package that includes the CC&R's and other important documents. I'm sure that is true for virtually all other states as well.

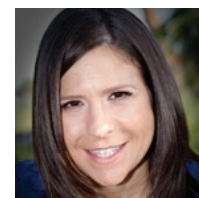
If you were to ask, "Why would anyone voluntarily give up their freedom as to how they can use their property" this is my answer ... "to preserve the value". I have never lived in a Common Interest Community that had such ridiculously stringent rules that I could not live with them. In fact, over the years, I've often thought they should be stricter in some instances.

But ... that discussion is for another time! ☺

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ANDREA BEHRENS, DCAL
IS VICE-PRESIDENT OF
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Build Relationships and Business Will Follow

by Andrea Behrens, DCAL

We all have great opportunities to build relationships with colleagues in our field. But how we build these relationships and how seriously we focus on nurturing our clients and contacts can make a big difference in our level of success.

Relationship building is extremely important, but what happens after you make the first contact? To keep your contacts well nurtured and avoid drop off, stay in regular contact, consistently and in a variety of ways, including phone calls, e-mails, letters and hand-written notes.

Showing your appreciation is important! Be sure to recognize anyone who does you any type of favor. Send a note of congratulations or a compliment and make an effort to send "Thank You" notes within 24 hours. Recognize members of a team or committee ... and don't neglect your own employees, co-workers or volunteers.

You can also keep in touch for congratulations, birthdays, good luck, anniversaries and holidays. And a "keep-in-touch letter" for no reason at all is always a great idea. When you can, send hand-written notes and be sure you write clearly.

Joanna L. Krotz, co-author of the "Microsoft Small Business Kit," wrote a terrific article called "The Power of Saying Thank You" for one of Microsoft's online newsletters. In the article, Krotz wrote, "Good manners never go out of style, and this is even more true in business."

Her point is that old-fashioned manners can truly help your business stand out. I agree completely. Krotz writes about capitalizing upon what she refers to as an underutilized edge in the marketplace, saying, "Extending old-time courtesies helps you stand out." Krotz said a Lenox etiquette poll found that nearly five out of every ten people don't always say 'thanks.' She says remembering to do so is a sales point of difference. It also goes a long way toward forging the relationships that can turn into opportunities.

As you increase your own personal and business connections, you should share your contacts with customers, colleagues and prospects. By

.....
As you increase your own personal and business connections, you should share your contacts with customers, colleagues and prospects. By doing this, you become a "go to person," and a valuable resource to those in your circle of influence.
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doing this, you become a "go to person," and a valuable resource to those in your circle of influence.

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Three Cheers for Grassroots Committee

...Strong Collective Voices Making a Difference

by Ashley Livingston, CAM

By now the dust has settled and we've had a chance to reflect on our successes, analyze the damages, and begin reviewing strategic plans for the 2015 meeting of the Nevada Legislature.

Granted, not all bills were successfully stopped in their tracks, despite our impassioned emails, calls and town hall meetings, but we were certainly noticed by those in Carson City.

With the advent of the CAI Grassroots Committee, the battleground that was the 2013 Legislative Session saw a strong new contender that undoubtedly shook up things and impacted how fights over HOA-related bills played out. Swelling from 500 members at the start of the Session to more than 1,000 members by its conclusion, the collective voice of the Grassroots Committee was hard for legislators to ignore and is attributed by some as

instrumental in the defeat of some truly detrimental bills.

Nevada Assemblywoman Ellen Spiegel, an unbiased lawmaker known to be HOA-friendly, said she thought the Grassroots Committee's efforts were fruitful. "I think there were a number of things that had been proposed that would have been extremely detrimental to homeowners and associations had they passed. Through the efforts of the Grassroots team, those things did not happen," she said.

Bills targeted by Grassroots campaigns that were successfully defeated include AB-34, AB-121, AB-137, AB-98, AB-397 and SB-222. Thankfully, we're not going to be required to send a meeting notice every time board members wish to do a landscape walk or have to seek three bids for every gate repair or



CAI Nevada Chapter Members' Brag Page



FRANCIE STOCKING NAMED CEO OF WESTERN RISK INSURANCE FOLLOWING RETIREMENT OF PERRY NOONAN

Francie Stocking has been named Chief Executive Officer for Western Risk Insurance. She previously served in leadership roles at Western Risk for 12 years, most recently as Chief Operations Officer.



Perry Noonan, long-time CEO of the Las Vegas-based Western Risk Insurance, is retiring as CEO and is stepping away from the company's day-to-day operations.

Perry Noonan endorsed Stocking's expertise and her ability to lead the company as CEO. "Francie

Stocking is an ideal choice as CEO of our company," said Noonan, who has mentored her during her entire insurance career. "She has a true knack for knowing coverage and how to advise our clients to protect their assets.

SHERI XANDER AWARDED CMCA

Sheri Xander has just been awarded her Certified Manager of Community Associations (CMCA) designation. Without skipping a beat, Sheri is now working diligently to fulfill all the necessary requirements to earn her Professional Community Association Manager® designation from Community Associations Institute. We're proud to have her serving the communities in our portfolio here at Terra West, and we congratulate her on reaching another milestone in her community management career. ●



plumbing leak. And boards can still enforce provisions of governing documents pertaining to backyard landscaping, and fill board vacancies without an expensive and cumbersome process.

"The positive outcome can be summarized in the fact that nearly 33,000 emails were sent to Nevada Lawmakers as a result of the targeted email campaigns sent by the Grassroots Initiative," said Andy Maiden, the leader of the Grassroots communication efforts.

Online communications, Maiden said, including social media and email marketing, were the ideal way of reaching homeowners and an easy way for them, in turn, to reach out to their legislators. "Depending on which legislative bill was blasted to recipients, between 30-50% of the Grassroots members eagerly read and acted upon each of the group's email campaigns, with an average response rate of 35 percent," he said. "This number denotes a very high response rate for online email marketing when compared to similar industry rate averages."

Some of the group's pleadings, however, fell on deaf ears and/or were drowned out by those biased groups who opposed CAI's objective legislative agenda.

In the passing of bills that will likely be damaging to the pocket books of the paying homeowners and limit Association's ability to effectively collect on past due obligations, the investors arguably triumphed. Despite being heavily targeted by Grassroots campaigns sent until the last hours of the Session, AB-370, SB-280, and AB-273 passed.

As such, Associations will have to determine how to prevent the paying homeowners from picking up the slack for costs related to dispute resolution, extra mailings and additional months of assessments to be written off as bad debt.

Despite these wounds, for the first go round, CAI Legislative Action Committee Lobbyist Gary Milliken, stated, "the Grassroots Committee did very well. The challenge seemed to be retaining the effort and the strong voice throughout the entire Session. This is a long process. Just because the group initially starts out and sends out emails on five to 10 bills, 120 days later, it needs to remember we're still in the battle. A strong, continued, consistent message to Legislators would be instrumental in future sessions."

Additionally, Milliken said, "the message to each particular legislator needs to come straight from residents of their districts. That's what we will work on more for the next legislature."

"Not all battles were won in 2013, but the Grassroots Committee has demonstrated that a collective effort and a loud voice (or email, for that matter) make a difference," said Grassroots Committee Co-Chair Pat Taylor. "With 2015's Legislative Session sure to hold even greater challenges, the Grassroots Committee will need the participation of more homeowners who can make sure their voices are heard and who can remain consistently loud for the entire session. I believe the legislators have taken notice of us, and I look forward to next session when we continue to fine tune our approach and message," said Taylor. "I envision Grassroots a force to be reckoned with in future sessions." ●

Countdown to Gala ...

Five ...

by Melissa Ramsey, AMS®, CMCA®, CPO®

Congratulations to all of managers, companies, and associations who were nominated in their respective categories!

For all of the nominees, don't forget to complete your online questionnaire by Sunday, September 15 to qualify for the applicable award. Remember that you must provide your current CAI membership number as part of the response. The Gala Committee hopes everyone has enjoyed the online nomination process that was implemented for ease of use.

Visit www.cainvgala.com for update to date information about the evening, including the nominee list. The Gala will be Saturday, February 8, 2014 at Treasure Island. ●





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

Northern Nevada Golf Tournament Gallery

CAI NEVADA TOGETHER WITH THE CAI NORTH CALIFORNIA CHAPTER HELD THEIR RECENT NN GOLF TOURNAMENT AT THE MOUNTAIN COURSE IN INLINE VILLAGE ON THE NORTH SHORE OF BEAUTIFUL LAKE TAHOE.





ROBERT ROTHWELL, PH.D., DCAL IS CHAIR-ELECT OF CAI NATIONAL CAVC, A MEMBER OF CAI NATIONAL BOARD OF TRUSTEES AND A MEMBER OF CAI NATIONAL GOVERNMENT AND PUBLIC AFFAIRS COMMITTEE

CAI is Working for You!

Researched by Robert Rothwell, PhD, DCAL

CAI is your link to legislatures, regulatory bodies and the courts, representing the interests of community association residents and professionals before the United States Congress, Federal Agencies and a multitude of other policy setting bodies. Additionally, as state governments grow more active, CAI National works closely with Chapter Legislative Action Committees (LAC) to protect member's interests.

This aspect of CAI overall Government and Public Affairs program is vital in preserving the legal rights of community associations and their homeowners.

This is the sixth in a series providing you with accepted CAI Public Policies.

GOVERNMENT REGULATION OF COMMUNITY ASSOCIATIONS

Because of the growth and popularity of the community association form of home ownership, there has been considerable activity, both at the state and local level, regarding legislation and regulations to control, oversee and provide consumer protection to community associations, to the point of even regulating their ongoing operations. There has even been talk by some Congressmen to establish national rules and requirements.

CAI believes that all legislation should:

- ... provide for full and fair protection of the consumer through transparency of homeowners and community associations.
- ... provide adequate standards to promote operational viability of every community association.

CAI believes that these objectives are best achieved by State governments and not by Federal regulations or local government. Development of regulations on the Federal level would be too broad in scope and would fail to reflect the unique local needs and character. For local jurisdictions to develop stringent laws particular to their area would unnecessarily inhibit the development of the particular character of each homeowner association.

CAI recommends that when state governments amend their basic community association laws, they consider the above recommendations. ●



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Around The Block

Around the Block is an idea for a new regular segment in the monthly magazine that presents articles relating human-interest stories from our family of communities. If you have a story to relate, be it a tale about competition, coffee clutches, sewing circles, hobbyists, book clubs, community activities, and/or people or groups who deserve recognition, this is the place to tell it. We are looking for humor, ideas and upbeat examples of what makes your community a great place to live in 600 words or less. The magazine committee looks forward to hearing from you and thanks you for your contributions.

Homeless Helpers Project

by Ken Coats

If you want your kids to get a real understanding and appreciation of everything, good and bad, that is happening around them ... and want them to have an 'eye-opening experience' about the things we take for granted ... take them with you and let them see the things you volunteer for.

I did just that ... and were their eyes opened wide!

On July 31, I sponsored the payment for the food that was given to hundreds of homeless men, women and children who are helped by a great group called 'Homeless Helpers'. By making and distributing 275 turkey and ham sandwiches, snacks and hundreds and hundreds of bottles of water, we were able to help many hundreds of needy people who do not have a place to call home.

It is so easy to become self-centered and focus only on our own little worlds and think everything is great in the world, when the reality is just the opposite.

Something as simple as a meal, for us, can be so important and life saving for others.

My son 'hit it on the head' when, as we were giving food to the men, women and children, looked up at me and with tears rolling down his cheeks said "I can't believe they are saying 'God bless you' to us when they are the ones who need all God's blessings."

What an "A HA" moment that was for me! All my years of teaching them and talking with them about caring for and loving others became real within minutes. I cannot tell you the feelings that gave me. I hugged my son and said "God bless you. I love you."

Others, who are also members of the Community Outreach Committee, were also there to experience the love and thankfulness of those we helped. Tiffany Dessaints also brought her family. Wendy Whaley, our tireless, selfless leader was there helping, along with Jason Kelly and Yolanda and some of her NAS 'family'.

Everyone pitched in to make this a heartwarming experience.

We were so happy, and, at the same time, humbled to have been able to help the great people of 'Homeless Helpers'. Every little thing we can do to help others in our community makes this Valley a better place to live. ☺



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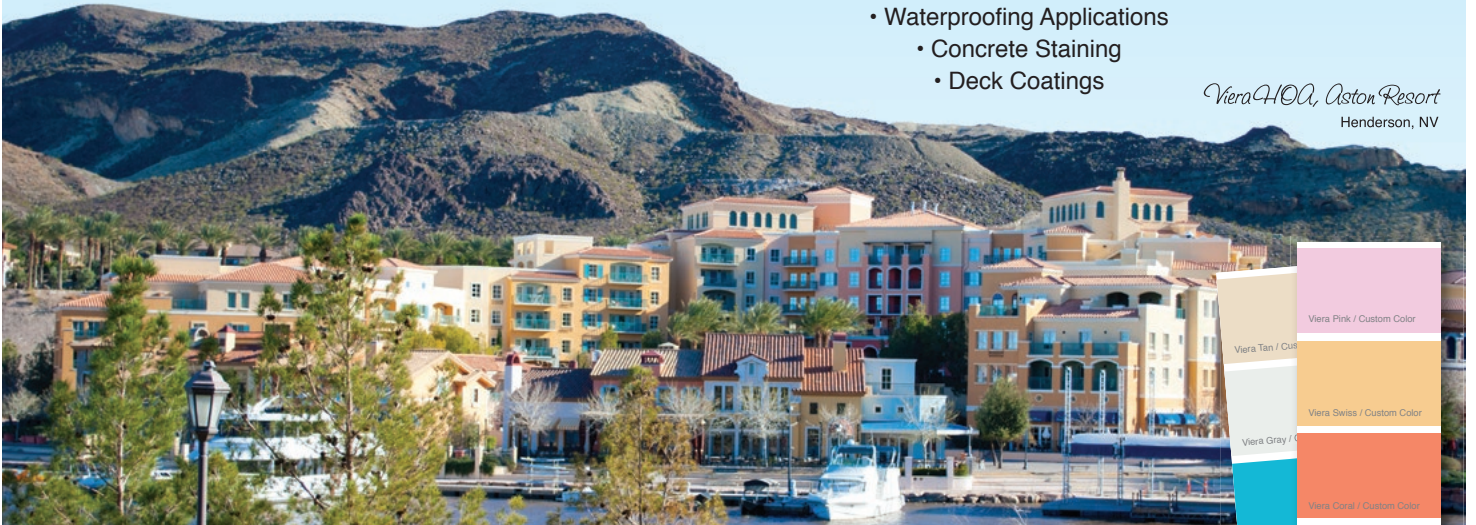
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