

# SOLERA STAR

### Yearly Summary

November 1, 2023

Dear Solera Homeowner:

Enclosed in this letter...



Dear Solera residents,

In the following information...

GA Account	Description	2023 Approved Budget Monthly	2023 Approved Budget Annually	2024 Monthly Budget	2024 Annual Budget	2024 Monthly Per Unit	2024 Annual Per Unit
<b>REVENUE</b>							
40005-010	Assessments- Operating	153,048.00	1,836,576.00	163,268.67	1,959,176.00	89.51	1,075.20
40011-010	Bad Debt - Contra- Operating	1125.00	(1,500.00)	-	-	-	-
45125-010	Art Review Fees- Operating	583.00	7,000.00	666.67	8,000.00	0.37	8.39
45126-010	Auto Fees- Operating	-	-	-	-	-	-
45245-010	Fines- Operating	417.00	5,000.00	416.67	5,000.00	0.19	8.82
45246-010	Gate Transmitters- Operating	-	-	-	-	-	-
45247-010	Gate Transmitters- Operating	167.00	2,000.00	125.00	1,500.00	0.05	17.56
45248-010	Int - Financial Institutions- Operating	167.00	2,000.00	167.00	2,000.00	1.66	2.74
45249-010	Int - Homeowners- Operating	1,667.00	20,000.00	1,667.00	20,000.00	0.23	2.74
45248-010	Guest Pass / Member Card Revenue	-	-	-	-	-	-
45485-010	Region Rental Revenue- Operating	-	-	-	-	-	-
45485-010	Region Rental Revenue- Operating	155,924.00	1,871,076.00	167,239.67	2,006,876.00	91.75	1,101.47
45485-010	Social Events & Activities- Operating	-	-	-	-	-	-
45485-010	Other Revenue- Operating	-	-	-	-	-	-
48700-010	**TOTAL REVENUE	2,500.00	30,000.00	63,000.00	756,000.00	94.58	414.93
<b>EXPENSES</b>							
10005-010	**NEWSLETTERS	2,500.00	30,000.00	30,000.00	360,000.00	3.1	39.63
10005-010	CCS - Newsletter- Operating	64,583.00	775,000.00	64,583.00	775,000.00	5.55	6.59
10005-010	**TOTAL NEWSLETTER	64,583.00	775,000.00	64,583.00	775,000.00	5.55	6.59
10005-010	**SALARY AND BENEFITS	5,314.00	75,770.00	5,314.00	75,770.00	4.5	54.82
10005-010	Payroll- Operating	1,250.00	15,000.00	1,250.00	15,000.00	1.04	12.50
10005-010	**TOTAL SALARY AND BENEFITS	208.00	2,500.00	208.00	2,500.00	0.14	1.65
10005-010	**LANDSCAPING	7,772.00	93,270.00	7,766.67	93,200.00	6.59	79.86
10005-010	LS - Maintenance- Operating	5,000.00	60,000.00	5,000.00	60,000.00	4.18	50.00
10005-010	LS - Repair & Maint- Operating	250.00	3,000.00	250.00	3,000.00	0.21	2.50
10005-010	LS - Projects- Operating	2,522.00	30,270.00	2,516.67	30,200.00	2.11	25.86
10005-010	**TOTAL LANDSCAPING	7,772.00	93,270.00	7,766.67	93,200.00	6.59	79.86
10005-010	**REPAIRS AND MAINTENANCE	750.00	9,000.00	750.00	9,000.00	0.63	7.50
10005-010	R/M - General- Operating	250.00	3,000.00	250.00	3,000.00	0.21	2.50
10005-010	R/M - Pest Control- Operating	417.00	5,000.00	416.67	5,000.00	0.35	4.17
10005-010	R/M - Life Safety/Fire Protection- Operating	292.00	3,500.00	291.67	3,500.00	0.24	2.92
10005-010	R/M - Doors- Operating	361.00	4,330.00	360.67	4,330.00	0.30	3.61
10005-010	R/M - Lighting Repair/Repl- Operating	833.00	10,000.00	832.67	10,000.00	0.69	8.33
10005-010	R/M - HVAC- Operating	833.00	10,000.00	832.67	10,000.00	0.69	8.33
10005-010	Chalkhouse Supplies- Operating	750.00	9,000.00	750.00	9,000.00	0.63	7.50
10005-010	Operational Supplies- Operating	750.00	9,000.00	750.00	9,000.00	0.63	7.50
10005-010	**TOTAL REPAIRS AND MAINTENANCE	9,958.00	119,500.00	9,958.00	119,500.00	8.34	100.82
10005-010	**UTILITIES	4,583.00	55,000.00	4,583.00	55,000.00	3.85	46.19
10005-010	Electricity- Operating	3,000.00	36,000.00	3,000.00	36,000.00	2.50	30.00
10005-010	Water- Operating	375.00	4,500.00	375.00	4,500.00	0.31	3.75
10005-010	Sewer- Operating	375.00	4,500.00	375.00	4,500.00	0.31	3.75
10005-010	Gas- Operating	833.00	10,000.00	832.67	10,000.00	0.69	8.33
10005-010	Telephone- Operating	375.00	4,500.00	375.00	4,500.00	0.31	3.75
10005-010	Cellular Telephone- Operating	375.00	4,500.00	375.00	4,500.00	0.31	3.75
10005-010	Cable/Internet Service- Operating	375.00	4,500.00	375.00	4,500.00	0.31	3.75
10005-010	Train Service- Operating	375.00	4,500.00	375.00	4,500.00	0.31	3.75
10005-010	**TOTAL UTILITIES	117.00	1,400.00	116.67	1,400.00	0.06	0.77
10005-010	**COMMUNITY SAFETY	117.00	1,400.00	116.67	1,400.00	0.06	0.77
10005-010	Security and surveillance system- Operating Fund	-	-	-	-	-	-
10005-010	**TOTAL COMMUNITY SAFETY	-	-	-	-	-	-

article serves as a preface to the Budget Town Hall on further discuss the budget.

se for Solera is \$7 per \$273. The Villas residents onth (\$60 per quarter) for

he association and, has landed on the e Villas. Although it tra operating ease last year is a

ional most recent 1 for 2024 of gnificant

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# 2024 Budget





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NOVEMBER 2023  
**SOLERA STAR**  
 A MONTHLY PUBLICATION OF SOLERA AT ANTHEM COMMUNITY ASSOCIATION, INC.



**15**  
**ON THE COVER**  
 This issue features the Solera at Anthem HOA budget for 2024.



**7** ARCHITECTURAL REVIEW COMMITTEE



**11** UPCOMING EVENTS



**36** NATIONAL ADOPTION MONTH

Email: [solera@ternionsage.com](mailto:solera@ternionsage.com)  
 Phone: 702.982.6681  
[www.ternionsage.com](http://www.ternionsage.com)



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## ASSOCIATION

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Please see the Solera News website at [www.soleranews.com](http://www.soleranews.com) for On the Web event photos for October & November. Recipe Exchange will continue in the December issue of the Solera Star.

COMMUNITY CONTACTS AND INFORMATION

**FirstService Residential** (702) 215-8165  
**Solera at Anthem Community Association**  
 2401 Somersworth Drive  
 Henderson, Nevada 89044

**Administration Office**  
 Monday – Friday 8:30 a.m. - 4:30 p.m.  
 After hours Emergency Number (702) 215-8165

**Community Center** (702) 207-1407  
 Fax (702) 405-6211  
 Monday – Saturday 6:00 a.m. - 8:00 p.m.  
 Sunday 6:00 a.m. - 7:00 p.m.

**Pool Hours**  
 Sunday 6:00 a.m. – 6:45 p.m.  
 Monday 6:00 a.m. – 6:00 p.m.  
 Tuesday – Saturday 6:00 a.m. – 7:45 p.m.

**For questions about your balance or for general information, call (702) 215-8165.**

**Reporting Leaks in Solera and Anthem Parkway**  
 Solera Community - Contact Paul Reeves at [preeves@soleraatanthem.us](mailto:preeves@soleraatanthem.us) or main line at (702) 207-1407

Anthem Parkway - Contact Anthem Council Community Manager, Ivy Cullen at (702) 737-8580 (Press “0” to speak to the operator to report the leak)

SOLERA STAFF

-  **Jacob Kay** (702) 207-1414  
Community Manager  
[jkay@soleraatanthem.us](mailto:jkay@soleraatanthem.us)
-  **Florine Radulovic-Kay** (702) 207-1402  
Assistant Manager  
[florine@soleraatanthem.us](mailto:florine@soleraatanthem.us)
-  **Sandi Anderson** (702) 207-1424  
Lifestyle Director, Solera Star Editor  
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-  **Dominique Jordan** (702) 201-1430  
Assistant Lifestyle Director  
[djordan@soleraatanthem.us](mailto:djordan@soleraatanthem.us)
-  **Paul Reeves** (702) 207-1406  
Facilities Manager  
[preeves@soleraatanthem.us](mailto:preeves@soleraatanthem.us)
-  **Paul Mayen** (702) 207-1411  
Facilities Supervisor  
[pmayen@soleraatanthem.us](mailto:pmayen@soleraatanthem.us)

Solera Residents:



Assessments are due quarterly on the 1st  
 January 1 - April 1 - July 1 - October 1  
[Nevada.fsrconnect.com/soleraatanthem.us](http://Nevada.fsrconnect.com/soleraatanthem.us)

Solera Website: [www.soleranews.com](http://www.soleranews.com)

You can access the FirstService website by logging onto [soleraatanthem.connectresident.com](http://soleraatanthem.connectresident.com)

**DEL WEBB Customer Relations**  
 1-800-664-3089 or 1-800-589-7900

**Following is the address for Assessment Payments:**  
 Solera at Anthem c/o FirstService Residential  
 P.O. Box 30422, Tampa, FL 33630-3422

**Anthem Council** | [www.anthemcommunitycouncil.com](http://www.anthemcommunitycouncil.com)  
[www.anthemcommunitycouncil.godaddysites.com](http://www.anthemcommunitycouncil.godaddysites.com)

BOARD MEMBERS

**Joe Lightowler, President** | [jlightowler921@gmail.com](mailto:jlightowler921@gmail.com)

**Ken Sawyer, Vice-President** | [solerakens@gmail.com](mailto:solerakens@gmail.com)

**David DeOto, Secretary** | [soleradavid@outlook.com](mailto:soleradavid@outlook.com)

**Mike Goff, Treasurer** | [mikesolera1@gmail.com](mailto:mikesolera1@gmail.com)

**Ray Carvajal, Director** | [carvajal5@centurylink.net](mailto:carvajal5@centurylink.net)

**Susan Zinna, Director** | [susanzinna@hotmail.com](mailto:susanzinna@hotmail.com)

**Frank Nobel, Director** | [fnobel@cox.net](mailto:fnobel@cox.net)

*When emailing the above Board Members, please put “Solera” in the subject line.*

**Please send all violation reports and/or complaints to the Management Office in writing.**

BOARD OF DIRECTORS SCHEDULE OF FUTURE MEETINGS AND INFORMATION

Meetings are held in the Stardust Ballroom of the Clubhouse, located at 2401 Somersworth Dr., Henderson, NV 89044

Agendas are available the week before the meeting, and are emailed out to all residents with an email address on file. To request a copy of the agenda, you may also reach out to Management directly.

**Board of Directors Executive Session**

November 1 | 9:30 a.m. | *Stardust*

**Budget Town Hall Meeting**

November 2 | 2:00 p.m. | *Stardust*

**Board of Directors Meeting**

November 8 | 6:30 p.m. | *Stardust*

**Anthem Community Council Board Meeting**

November 15 | 3:00 p.m. | *Sun City Anthem Bristol & Concord room at the Sun City Anthem Community Center*

**Budget Ratification Meeting**

November 20 | 9:30 a.m. | *Stardust*

**Board of Directors Executive Session**

December 6 | 9:30 a.m. | *Stardust*

**Board of Directors Meeting**

December 13 | 9:30 a.m. | *Stardust*

**DISCLAIMER:** Solera Star is a monthly publication of Solera at Anthem Community Association designed to provide information and news to the members of Solera at Anthem (SAA). Advertising does not influence editorial decisions or content. We reserve the right to refuse to advertise for any reason or cause. Information, services, products, and materials contained in Solera Star magazine are provided on an “as is” basis with no warranty. SAA disclaims all representations and warranties, express or implied, with respect to such information, services, products, and materials including, but not limited to, warranties of merchantability, fitness for a particular purpose, title, non-infringement, and implied warranties arising from course of dealing or course of performance. In no event shall SAA be liable for any damages whatsoever whether in an action, arising out of or in connection with the use, inability to use, or performance of the information, services, products and materials available from this publication.



Did you know that the ARC guidelines are always changing?

In the last year we have changed what a homeowner can do to their courtyards. Now, you can have a courtyard with lights that are permanent. Of course you still have to submit an application, and the application will need to be approved. But you have the new option for lighting.

The only items to be permanently mounted to the courtyard wall are working electric light fixtures (this includes solar). Figure 8 (in the ARC Design Guidelines document) has examples of fixtures that are acceptable and the approved locations.

The maximum height is not to exceed 15 inches, maximum width cannot exceed 12 inches and length/depth is not to exceed 12 inches.

The maximum brightness permitted for each light is 350 lumens, and the color temperature of 3000 Deg Kelvin shall be used. The use of anti-glare lighting is required. Colored lighting is not permitted. The total number of lights fixtures shall not exceed 4 lights and are only allowed on the designated pilasters.

Electric light fixtures are prohibited on top of a pilaster or if no pilaster is present on top of the wall in the middle of the courtyard wall. The ARC application must contain a sketch showing the exact electric light fixture locations. The application also must include a specification sheet for the requested lighting.

If wiring/conduit is exposed, it must meet current electric code requirements and must be painted to match the surface it is mounted onto. Wiring/conduit are not allowed on the exterior courtyard walls.

Lighting fixtures are not permitted on courtyards with decorative wrought iron fencing.

Any application for lighting on courtyard walls must be presented to the ARC by the contractor and/or the owner of the property. When applicable, neighbors releases must be presented at the time of review or no action will be taken.

Front courtyard walls and decorative wrought iron fencing cannot exceed 39 inches in height to the top of the wall. Pilasters cannot exceed 43 inches including the cap piece. Wrought iron gates and gate posts cannot exceed 48 inches, and must be set back a minimum of 16 feet from the front property line and cannot extend past the side of the house.

Courtyard walls shall be masonry or stucco to match the exterior color of the house. Wrought iron gates shall be the same color as the house, house trim, front door, or in accordance with Section III.E. Courtyard drainage must be maintained by the owner installing the courtyard walls. ✨

**Community Rules and Regulations – Update as approved by the Board of Directors:** Section V, paragraph #4 (e); “Guest Passes can also be purchased as Prepaid Bulk passes for 10 passes per card.”

**Club and Group Rules and Regulations- Update as approved by the Board of Directors:** Pg. 3 Club Requirements; “ To be eligible for Club Charter, the club must: - Have a minimum of 10 members.”

COMMITTEES & CONTRIBUTORS

ARCHITECTURAL REVIEW COMMITTEE (ARC)

- Robert Brightwell
- David Chavez
- Henry “Hank” DeVisser
- Terry Hazelbaker
- Terry Phelps
- Ingrid Serina
- Gregg Shiffbauer
- Vida Carr – *Alternate*
- Florence Hayashi – *Alternate*
- Shelley Payne-Pittman – *Alternate*
- Liaison: Joe Lightowler

BUILDINGS & GROUNDS

- Craig Hardy
- Carol Hendrickson
- Stephanie Mahlig
- Mary Schramski
- Tom Sweetko
- Frank Tuozzo
- Liaison: Susan Zinna

COMMUNICATIONS

- Marcia Adams
- Laura Addi
- Betty Boyd
- Larry Edsall
- Tom Gorman
- Nadyne Sweetko
- Liaison: Frank Nobel

COMMUNITY STANDARDS

- Joseph Doll
- Linda Freitas
- Lowell Gervais
- Linda Loane
- Diane Meireis
- Kathy Tatasciore
- Liaison: Ray Carvajal

FINANCE

- Mike Goff
- Steve Gordon
- Thomas Mach
- Bob Waskowitz
- Charlene Whitener
- Kathie Zeier
- Liaison: David DeOto

LIFESTYLE

- Pam D’Assis
- John Miller
- Lea Mills
- Susan Newman
- Debbie Waskowitz
- Gloria Zimny
- Lorraine Barcia - *Alternate*
- Rosann Costantino- *Alternate*
- Gloria Street - *Alternate*
- Liaison: Joe Lightowler

PLEASE NOTE

For more information or to apply please contact management at [soleraatanthem@fsrnevada.com](mailto:soleraatanthem@fsrnevada.com).

Residents are welcome to attend any committee meetings that are of interest, except Covenants and ARC. Meeting dates are listed on page 13.

# NVH

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## SOLERA DAY COMMUNITY EVENT

SATURDAY, NOV. 4 | 10AM-2PM

FREE to ALL Solera Residents & Guests

Hot dog lunch will be available for \$5



## Solera Ladies Club BAKE SALE



LIVE ENTERTAINMENT BY JTM



## Solera Days CAR SHOW

SATURDAY, NOV. 4 | 10AM-2PM

2401 SOMERSWORTH DR

SPACES ARE LIMITED

Please arrive no later than 9:30 for set-up



"PEOPLE'S CHOICE" TROPHY

To Reserve your space  
RSVP to Bob:  
thehumphreys@yahoo.com  
Subject: Solera Car Show

No Registration Fee!

Craft Show & Music,  
Food Truck:  
Somethin' to Taco 'Bout  
Hot Dogs, Chips, Soda also available

## Solera Ladies Club

# BAKE SALE

All Baked Goods will be Homemade! Cash or Credit Cards



SATURDAY, NOV. 4 | 10AM-2PM

Encore Lounge & Lady Luck Room

Hot Chocolate, Hot Tea or Cold Milk for purchase.

The Solera Ladies Club will be holding a Bake Sale in the Encore Lounge and the Lady Luck Room during the Solera Days Community Event.

Enjoy a yummy treat...or two!



## SOLERA COMMUNITY TOY DRIVE



**NOVEMBER 1 - DECEMBER 16**

Please donate all new unwrapped gifts to the designated Toys For Tots boxes at the clubhouse. Your donation helps local kids and helps put a smile on their faces.



## DANCE & KARAOKE Night

**FRIDAY NOV. 17 | 6-8PM**  
STARDUST ROOM

ENTERTAINMENT PROVIDED BY  
**DJ - TJ HAMPTON**

**\$10 residents | \$12 guests**

This is a BYOB event

Tickets will be available for purchase at the Clubhouse Lady Luck Room on Wednesday, November 1 at 9am

## BOOK PRESENTATION & SIGNING BY NANCY TRAIL

**WEDNESDAY NOV. 15 | 2-3PM**  
STARDUST ROOM

Nancy is a long-time resident of Las Vegas and lived in Solera at Anthem for ten years. She took watercolor and dance classes at Solera and her husband also started painting after he was diagnosed and could no longer work. She took care of her husband from 2012-2016 until he passed away in October of 2016. It was during this time that she started writing in a journal about his illness (FTD) which she had never heard of. Writing in her journal helped her to vent and eventually led to the writing of her book "The Dragon I Couldn't Slay"- Confessions of a Caregiver. FTD (Frontotemporal Dementia) is a very rare form of Dementia and usually strikes people under the age of 60. It is a devastating disease. There is no cure, and it is often misdiagnosed.

**LAS VEGAS SOUTH PREMIUM OUTLETS**  
A SIMON CENTER

## LUNCH & SHOP

AT LAS VEGAS SOUTH PREMIUM OUTLETS

**WEDNESDAY, NOV. 29**

**\$10 per person for transportation**

Bus will leave Solera at 10am & return around 3pm

Tickets will be available for purchase at the Clubhouse Lady Luck Room on Wednesday, November 15 at 9am

## Anthem Voices Choir & Harmony Handbells

PRESENT

**MONDAY, DEC. 4 | 6:30PM**  
STARDUST BALLROOM

Refreshments to follow

**TICKET:**  
Requested Donation: \$10 (at the door)

## Solera Holiday PARTY

**SATURDAY, DEC. 9**  
5:30-9PM | STARDUST BALLROOM

Tickets are \$35

Tickets will be available for purchase at the Clubhouse Lady Luck on Tuesday, November 21 at 9a.m.

Three course buffet style dinner will be served

Photo booth & more

Entertainment provided by Salt 'N' Pepper

## Glittering LIGHTS

### SANTA TRAM OUTING

**THURSDAY, DEC. 14 | 6:30PM**  
LAS VEGAS MOTOR SPEEDWAY

Instead of driving through the 2.5-mile course to see over five million lights, you'll get to ride on an outdoor open-air tram! You'll also have the opportunity to meet Santa, play games, have hot cocoa & kettle corn, and more.

Tickets are \$45 (includes admission, transportation, hot cocoa & kettle corn)

Bus will leave Solera at 5pm & return around 8:30pm.

Tickets will be available for purchase at the Clubhouse Lady Luck Room on Thursday, November 30 at 9am.

## Holiday Lights CONTEST

**\*Excludes Board Members, Employees, & Lifestyle Committee\***

Please have all your holiday light decorations up by December 15.

Voting will take place December 16-20.

Please pick up your voting slips at the Clubhouse Front Desk and return them no later than December 20 by noon.

All winners will be announced at Bingo on December 21.

Gift cards will be given to the winners for best overall, most creative, most animated and most illuminated.

Happy decorating and happy holidays everyone!

# FALL IN LOVE WITH BIG BEAR

3.5 HOURS FROM LAS VEGAS



### THE VILLAGE

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# NOVEMBER 2023

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1 Executive Board 9:30am Ticket Sales Begin for Dance & Karaoke Night 9am First Day of American Indian Heritage Month	2 Communications 9:30am Budget Town Hall 2pm Day of the Dead	3	4 Solera Day Community Event 10am-2pm
5 Daylight Saving Time Ends	6	7 ARC 9am Veterans & First Responders 6:30pm Election Day Bulk Trash Day	8 Board of Directors 6:30pm	9	10	11 Fitness Center Orientation 10am Veterans Day
12 Diwali	13 Covenants 10am	14 Lifestyle 11:15am	15 Ticket Sales Begin for Lunch & Shop 9am Buildings & Grounds 9:30am Book Presentation w/ Nancy Trail 2pm Anthem Council 3pm	16 Bingo 6:30pm	17 Dance & Karaoke Night w/ DJ-TJ Hampton 6pm	18
19	20 Budget Ratification 9:30am	21 Ticket Sales Begin for Solera Holiday Party 9am Bulk Trash Day	22 Finance 9:30am	23 Thanksgiving Day (Clubhouse Closed)	24 Native American Heritage Day	25
26	27	28	29 Lunch & Shop 10am (Bus leaves at 10am)	30 Ticket Sales Begin for Santa Tram at Glittering Lights 9am	DEC 1	2
3	4 Anthem Voices Choir & Harmony Handbells Concert 6:30pm	5 ARC 9am Veterans & First Responders 6:30pm Bulk Trash Day	6 Executive Board 9:30am	7 Communications 9:30am	8 First Day of Hanukkah	9 Fitness Center Orientation 10am Solera Holiday Party 5:30pm

**CHARTERED CLUBS**

**American Mah Jongg Club** | Tuesday | 1 p.m.  
Rosalie Feit | (702) 897-4965

**Asian Mah Jongg Club** | Wednesday & Friday | Noon  
Vickie | (702) 489-7922

**Bridge Club** | Tuesday & Friday | 12:30 p.m.  
Sharon Deter | (253) 303-1738 | sharon.dtd@gmail.com

**Bunco Club** | Second Tuesday | 5 p.m.  
Karen Schanhals | (775) 721-4701  
Sue Levine | (631) 871-8459

**Euchre Club** | Monday | 1 p.m.  
Gregg Schiffbauer | (702) 379-1399 | magregg@aol.com

**Fine Arts Club**

**Watercolor** | Thursday | 10 a.m.  
Judy Blankenship | (702) 457-0550

**Colored Pencil** | Tuesday | 1 p.m.  
Judy Blankenship | (702) 457-0550

**Handcrafted Creations Club**

**Bead Weaving** | Thursday | 1 p.m.  
Carol Runyan | (702) 558-7623

**Quilts & More** | Tuesday & Friday | 10 a.m.  
Maryann Bianco  
(702) 453-2884 | maryann.bianco@yahoo.com

**Stained Glass** | Wednesdays | 12:30-5 p.m.  
Bob Stahurski | (702) 994-3919

**Paper Works / Greeting Cards Club** | Monday | 1 p.m.  
Linda Freitas | dfreitas89044@cox.net

**Party Bridge Club** | Tuesday & Thursday | 12:30 p.m.  
David Hon | (801) 791-6229 | hondid@msn.com

**Pickleball Club** | Monday - Friday | 7-10 a.m.  
Steve Gordon | (442) 333-5877

**Poker Club**

Monday | Noon; Wednesday | 5 p.m.; Thursday | 5 p.m.  
Donna Tipps | (775) 846-3616 | dtipps4@cox.net

**Romeo's Solera Mens Club**

Third Friday | 8:30 a.m. | Southpoint  
Allen Blonder | (702) 395-6878

**Solera Ladies Club** | Monthly Activities

Sue Boylan | (702) 373-6055 | srb702@gmail.com

**Solera Singles Club** | Monthly Activities

Georgie D'Alessandro | (702) 914-0630 | georgied248@gmail.com

**Table Tennis Club**

Monday, Wednesday, Saturday | 8 a.m.-Noon; Sunday | 1:30-5 p.m.  
Steve Reed | (309) 696-5311

**Veterans & First Responders Club** | First Tuesday | 6:30 p.m.

Robert Propp | (509) 220-6304 | robert.propp1@gmail.com

**Water Volleyball Club**

Wednesday | 5:30-7 p.m.; Saturday | 1-2:30 p.m.  
Susan Newman | (951) 850-2595 | sjntchr@aol.com

**GROUPS**

**Billiards** | Tuesday | 1:30-3:30 p.m.  
Ken Moser | (702) 401-7823 | chefmoser1@icloud.com

**Bocce Ball Group** | Monday & Wednesday | 9 a.m.  
Danny Mosher | (702) 524-8058 | dsmosher66@gmail.com

**Book Group** | Second Saturday | Noon  
Monica McAdams | (702) 371-6575 | monica0921@hotmail.com

**Crafts and Stitches** | Tuesday | 9 a.m. | Please drop by

**Double Deck Pinocle Group**  
Wednesday | 5-8 p.m.; Sunday | 4-7 p.m.  
Mike Sinclair | (360) 567-7664 | grizle@comcast.net

**Genealogy Group** | Second & Fourth Wednesday | 9-10:30 a.m.  
Celeste Guillory | soleragsig@gmail.com

**Rummikub** | Sunday | 1-4 p.m.  
Richard Kroeger | rkroeger22@yahoo.com

**Tennis Group** | Saturday | 7 a.m.  
Sam Misraji | (818) 207-1947

**Trivia Group** | Last Tuesday | 6-8 p.m.  
Rosemary Massey  
(907) 230-7945 | rosemarymassey2@gmail.com

**HEALTH & FITNESS**

**Aquasize** | Monday, Tuesday, Thursday & Friday | 10 a.m.  
Diane Fimiano | Aquadiane1@aol.com

**Party Time Dance** | Tuesday | Noon-1 p.m.  
Carol Page | (702) 205-0164 | carolpage11@yahoo.com

**Power Walkers** | Daily | 7:30 a.m.  
Cheryl Beaudry | (702) 823-5441

**Solera Starz Cardio Class** | Tuesday | 8:30 a.m.  
Candee Wolfe | (419) 230-9407; Ardena Golder | (702) 802-1963;  
Lorie Frigillana | (702) 487-5725

**Solera Starz Dance Aerobics**  
Monday, Wednesday, Friday | 8:30 a.m.  
Arda Reitter | (702) 462-6167; Carol Page | (702) 205-0164

**Solera Starz Line Dancing** | Monday | 4:30-6 p.m.  
Arda Reitter | (702) 462-6167; Carol Page | (702) 205-0164

**Tai Chi Clinic** | Monday & Thursday | 11:15 a.m.  
Ardena Golder | (702) 802-1963; Helen Santucci | (702) 269-7936.

**Yoga Friends** | Tuesday & Thursday | 9 a.m.  
Merrilee Gaines | mgaines823@hotmail.com

**ZUMBA** | Thursday | 8:30-9:30 a.m.  
Mary Richard | (702) 521-2583

**PERSONAL TRAINING SERVICES**

Jan Griscom | (775) 291-9379

Wesley Allen | (702) 289-5417



Dear Solera residents,

In the following pages you will find the 2024 Budget Ratification Mailer. This article serves as a preface to the information contained therein. The Board and Management will also be hosting a Budget Town Hall on Thursday, November 2nd at 2:00 p.m. in the Stardust Ballroom of the Clubhouse to further discuss the budget.

In the mailer you will first notice the cover letter. The approved assessment increase for Solera is \$10 per month (\$30 per quarter) for 2024; this will bring the Solera quarterly assessment to \$282. The Villas residents will also see an increase in their assessment. Their assessment increase is \$20 per month (\$60 per quarter) for 2024; the Villas quarterly assessment will be \$690.

The Board and Finance Committee have extensively reviewed the financial condition of the Association and, after various stages of review, deliberation, and deciding what is best for the Association, has landed on the increases as noted above.

There remain concerns about the financial future of the Association that warrant the additional assessment changes for 2024. Primarily, the reserves for Solera are being underfunded per the most recent reserve study conducted this year. Solera's qualified and independent Reserve Study Specialist recommends an ideal monthly contribution for 2024 of \$31,750. Today, we are only contributing \$15,000 per month. Per the Reserve Study Specialist's recommendation, we will deposit the ideal recommended amount for 2024. The reserve contributions ensure that adequate funds are available for the repair and replacement of our common assets upon the end of their useful life. This includes funding over the next 30 years for large ticket items such as the gym equipment, the indoor pool, the sports courts, the roof, the HVAC systems and common area irrigation and landscaping.

Another significant expense driving the monthly increase is the contribution to the Anthem Council. The Council increased our per door annual fee by \$35 in 2024. This represents approximately \$3 in assessment value. Anthem Council is the entity that the Association is required to pay into to help maintain the landscaping on Anthem Parkway loop. Solera is one of six associations in Anthem required to provide funding to the Anthem Council budget.

The other major factor leading to assessment increases is the general cost of doing business for the Association. Utilities, insurance, repairs and maintenance, and supplies are all up significantly over the past few years. We are not alone as Associations across the valley are seeing significant increases in costs. Despite all these factors facing Solera, the assessments are still relatively low in comparison to other communities- Sun City Anthem assesses \$414 quarterly, Sun City Aliante (Master + Sub) charges \$390 quarterly, Siena charges \$864, and Club at Madeira charges \$885 quarterly.

The financial and budgetary decisions of the Association are not made lightly. Those involved have spent hours upon hours developing plans and crunching numbers, and they do so with the best interests of the Association in mind. Considerations are constantly on-going for ways to further reduce expenses and develop revenue. Hopefully this article, and the following documents, provide some further details on the budgeting process. The Board and Management are available for any questions, concerns, or comments you may have.

Sincerely,

*Jacob Kay* CMCA®

General Manager for Solera at Anthem

November 1, 2023

Dear Solera Homeowner:

Enclosed in this issue of the *Solera* Star, for your review, are the 2024 Solera at Anthem and Villas operating and reserve budgets as well as summaries of the reserve studies for the Solera at Anthem Community Association.



A Budget Ratification Meeting has been scheduled for Monday, November 20, 2023, at 9:30 a.m. The meeting will be held in the Stardust Room of the Clubhouse at 2401 Somersworth Drive, Henderson, NV 89044. In accordance with Nevada law, NRS 116.31151(3), “Unless at that meeting a majority of all units’ owners, or any larger vote specified in the declaration, reject the proposed budget, the proposed budget is ratified, whether or not a quorum is present.” There will be a \$10 increase in the Solera monthly assessment for the 2024 fiscal year; the quarterly assessment will be \$282. No special assessments are anticipated for 2024. There will be a \$20 increase in the Villas monthly assessment for the 2024 fiscal year; the quarterly assessment will be \$690. The operating budget contains estimates for the day-to-day operation of the Association and is a true budget.

The reserve portion of the budget contains the amounts to be contributed to the reserve funds. The annual contribution budgeted for 2024 is projected, by the end of the fiscal year, to adequately meet the amounts recommended in the Solera and Villas reserve studies. The reserve studies were prepared by Complex Solutions, LTD (an independent and certified reserve study company). The studies were produced by using the “Full” funding method in 2023.

Per NRS 116, included is a copy of the association’s Collection Policy and Schedule of Collection Fees.

Per NRS 116, the Community Manager shall provide notice to each unit’s owner that the board is aware of all legal requirements pursuant to the applicable laws and regulations. This form is on file with the Community Manager’s office and available for review.

The complete budget package, as well as the full reserve studies, which includes the replacement cost, remaining life and estimated useful life of the common elements of the Association, is available online on the resident portal at soleraatanthem.connectresident.com, via email by contacting management, or for in-person review by making an appointment with the management office.

**Annual Reserve Budget Required Under NRS 116.3115(2)(b)**

**SOLERA**

<b>Anticipated Reserve Fund as of January 1, 2024</b>	<b>\$2,337,757</b>
<b>Anticipated transfers from operating/capital</b>	<b>\$381,000</b>
<b><u>Anticipated Interest Income</u></b>	<b><u>\$93,510</u></b>
<b>Total Income</b>	<b>\$474,510</b>
<b>Total Expenses</b>	<b>\$395,375</b>
<b>Anticipated Reserve Fund as of December 31, 2024</b>	<b>\$2,416,892</b>
<b>Reserve Cash required by reserve study by December 31, 2024</b>	<b>\$2,828,846</b>
<b>Percent Funded as of December 31, 2024</b>	<b>85%</b>



**VILLAS**

<b>Anticipated Reserve Fund as of January 1, 2024</b>	<b>\$1,015,377</b>
<b>Anticipated transfers from operating/capital</b>	<b>\$68,400</b>
<b><u>Anticipated Interest Income</u></b>	<b><u>\$40,615</u></b>
<b>Total Income</b>	<b>\$109,015</b>
<b>Total Expenses</b>	<b>\$270,525</b>
<b>Anticipated Reserve Fund as of December 31, 2024</b>	<b>\$853,867</b>
<b>Reserve Cash required by reserve study by December 31, 2024</b>	<b>\$997,359</b>
<b>Percent Funded as of December 31, 2024</b>	<b>86%</b>

**2024 BUDGET RATIFICATION MEETING AGENDA  
2401 Somersworth Drive, Henderson, Nevada  
November 20, 2023 – 9:30 a.m.**

**I. CALL TO ORDER (No Quorum Required)**

**II. HOMEOWNERS’ OPEN FORUM**

*In accordance with NRS 116.3108.4(c), this portion of the meeting is devoted to unit owners’ comments and discussion.*

**III. 2024 Budget Ratification**

In accordance with Nevada law, NRS 116.31151(3), “Unless at that meeting a majority of all units’ owners, or any larger vote specified in the declaration, reject the proposed budget, the proposed budget is ratified, whether or not a quorum is present.”

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Solera at Anthem Community Association  
2024 Solera Budget

2024 Quarterly Assessment -- \$282 Monthly Assessment -- \$94

GL Account	Description	2023 Approved Budget Monthly	2023 Approved Budget Annually	2024 Monthly Budget	2024 Annual Budget	2024 Monthly Per Unit	2024 Annual Per Unit
<b>REVENUE</b>							
40005-010	Assessments- Operating	153,048.00	1,836,576.00	171,268.00	2,055,216.00	94.00	1,128.00
40021-010	Bad Debt - Contra- Operating	(125.00)	(1,500.00)	-	-	-	-
45125-010	Arc Review Fees- Operating	583.00	7,000.00	666.67	8,000.00	0.37	4.39
45156-010	Late Fees- Operating	-	-	-	-	-	-
45245-010	Fines- Operating	-	-	-	-	-	-
45405-010	Gate Transmitters- Operating	-	-	-	-	-	-
45645-010	Int - Financial Institutions- Operating	417.00	5,000.00	416.67	5,000.00	0.23	2.74
45646-010	Int - Homeowners- Operating	-	-	-	-	-	-
45685-010	Guest Pass / Member Card Revenue- Operating	167.00	2,000.00	150.00	1,800.00	0.08	0.99
45965-010	Room Rental Revenue- Operating	167.00	2,000.00	166.67	2,000.00	0.09	1.10
46045-010	Social Events & Activities- Operating	1,667.00	20,000.00	2,666.67	32,000.00	1.46	17.56
46700-010	Other Revenue- Operating	-	-	-	-	-	-
	<b>**TOTAL REVENUE</b>	<b>155,923.00</b>	<b>1,871,076.00</b>	<b>175,334.67</b>	<b>2,104,016.00</b>	<b>96.23</b>	<b>1,154.78</b>
<b>EXPENSES</b>							
<b>**NEWSLETTER</b>							
50005-010	COS - Newsletter- Operating	2,500.00	30,000.00	500.00	6,000.00	0.27	3.29
	<b>**TOTAL NEWSLETTER</b>	<b>2,500.00</b>	<b>30,000.00</b>	<b>500.00</b>	<b>6,000.00</b>	<b>0.27</b>	<b>3.29</b>
<b>**SALARY AND BENEFITS</b>							
60005-010	Payroll- Operating	64,583.00	775,000.00	58,333.33	700,000.00	32.02	384.19
	<b>**TOTAL SALARY AND BENEFITS</b>	<b>64,583.00</b>	<b>775,000.00</b>	<b>58,333.33</b>	<b>700,000.00</b>	<b>32.02</b>	<b>384.19</b>
<b>**LANDSCAPING</b>							
70005-010	LS - Maintenance- Operating	6,314.00	75,770.00	6,254.00	75,048.00	3.43	41.19
70025-010	LS - Repairs & Maint- Operating	1,250.00	15,000.00	833.33	10,000.00	0.46	5.49
71410-010	LS - Projects- Operating	208.00	2,500.00	250.00	3,000.00	0.14	1.65
	<b>**TOTAL LANDSCAPING</b>	<b>7,772.00</b>	<b>93,270.00</b>	<b>7,337.33</b>	<b>88,048.00</b>	<b>4.03</b>	<b>48.32</b>
<b>**REPAIRS AND MAINTENANCE</b>							
72000-010	R/M - General- Operating	5,000.00	60,000.00	1,250.00	15,000.00	0.69	8.23
72040-010	R/M - Pest Control- Operating	250.00	3,000.00	250.00	3,000.00	0.14	1.65
72070-010	R/M - Life Safety/Fire Protection- Operating	750.00	9,000.00	1,083.33	13,000.00	0.59	7.14
72080-010	R/M - Doors- Operating	250.00	3,000.00	200.00	2,400.00	0.11	1.32
72110-010	R/M - Lighting Repair/Supp- Operating	417.00	5,000.00	100.00	1,200.00	0.05	0.66
72130-010	Clubhouse Supplies- Operating	292.00	3,500.00	750.00	9,000.00	0.41	4.94
72200-010	Janitorial Supplies- Operating	583.00	7,000.00	750.00	9,000.00	0.41	4.94
72310-010	Pool/Spa Repairs & Supplies- Operating	833.00	10,000.00	1,250.00	15,000.00	0.69	8.23
72360-010	R/M - Plumbing- Operating	833.00	10,000.00	166.67	2,000.00	0.09	1.10
72490-010	R/M - HVAC- Operating	750.00	9,000.00	1,000.00	12,000.00	0.55	6.59
	<b>**TOTAL REPAIRS AND MAINTENANCE</b>	<b>9,958.00</b>	<b>119,500.00</b>	<b>6,800.00</b>	<b>81,600.00</b>	<b>3.73</b>	<b>44.79</b>
<b>**UTILITIES</b>							
74005-010	Electricity- Operating	4,583.00	55,000.00	6,833.33	82,000.00	3.75	45.01
74065-010	Water- Operating	3,000.00	36,000.00	4,000.00	48,000.00	2.20	26.34
74070-010	Sewer- Operating	375.00	4,500.00	500.00	6,000.00	0.27	3.29
74095-010	Gas- Operating	2,250.00	27,000.00	4,333.33	52,000.00	2.38	28.54
74125-010	Telephone- Operating	688.00	8,250.00	725.00	8,700.00	0.40	4.77
74155-010	Cellular Telephone- Operating	375.00	4,500.00	358.33	4,300.00	0.20	2.36
74185-010	Cable/Internet Service- Operating	667.00	8,000.00	550.00	6,600.00	0.30	3.62
74205-010	Trash Service- Operating	321.00	3,850.00	350.00	4,200.00	0.19	2.31
	<b>**TOTAL UTILITIES</b>	<b>12,259.00</b>	<b>147,100.00</b>	<b>17,650.00</b>	<b>211,800.00</b>	<b>9.69</b>	<b>116.25</b>

Solera at Anthem Community Association  
2024 Solera Budget

2024 Quarterly Assessment -- \$282 Monthly Assessment -- \$94

GL Account	Description	2023 Approved Budget Monthly	2023 Approved Budget Annually	2024 Monthly Budget	2024 Annual Budget	2024 Monthly Per Unit	2024 Annual Per Unit
<b>**COMMUNITY SAFETY</b>							
75115-010	Security and surveillance system- Operating Fund	117.00	1,400.00	116.67	1,400.00	0.06	0.77
	<b>**TOTAL COMMUNITY SAFETY</b>	<b>117.00</b>	<b>1,400.00</b>	<b>116.67</b>	<b>1,400.00</b>	<b>0.06</b>	<b>0.77</b>
<b>**ADMINISTRATIVE</b>							
77005-010	Bad Debt - Assessments- Operating	125.00	1,500.00	-	-	-	-
77015-010	Fees & Permits- Operating	500.00	6,000.00	300.00	3,600.00	0.16	1.98
77016-010	Administrative Compliance Fee- Operating	-	-	1,806.00	21,672.00	0.99	11.89
77020-010	Payment Processing Fee- Operating	-	-	19.17	230.00	0.01	0.13
77035-010	Ombudsman Expense- Operating	667.00	8,000.00	650.00	7,800.00	0.36	4.28
77055-010	Anthem Council MA- Operating	22,250.00	267,000.00	27,481.83	329,782.00	15.08	181.00
77070-010	Reserve Study Preparation- Operating	292.00	3,500.00	291.67	3,500.00	0.16	1.92
77135-010	Training & Seminars- Operating	83.00	1,000.00	83.33	1,000.00	0.05	0.55
77200-010	Management Fees- Operating	6,083.00	73,000.00	6,341.67	76,100.00	3.48	41.77
77230-010	Office Supplies- Operating	1,000.00	12,000.00	783.33	9,400.00	0.43	5.16
77245-010	Copies- Operating	833.00	10,000.00	11.67	140.00	0.01	0.08
77260-010	Postage- Operating	367.00	4,400.00	25.00	300.00	0.01	0.16
77350-010	Social Events & Activities- Operating	3,333.00	40,000.00	3,333.33	40,000.00	1.83	21.95
77490-010	Lease - Copier/Fax- Operating	375.00	4,500.00	316.67	3,800.00	0.17	2.09
77515-010	Bank Service Charges- Operating	125.00	1,500.00	35.00	420.00	0.02	0.23
77645-010	R/M - Fitness Equipment & Supplies- Operating	250.00	3,000.00	833.33	10,000.00	0.46	5.49
77720-010	IT Consulting & Services- Operating	833.00	10,000.00	1,000.00	12,000.00	0.55	6.59
77750-010	Audit & Tax Service- Operating	550.00	6,600.00	491.67	5,900.00	0.27	3.24
77760-010	Legal Fees- Operating	417.00	5,000.00	1,666.67	20,000.00	0.91	10.98
77860-010	Miscellaneous Expense- Operating	417.00	5,000.00	-	-	-	-
77950-010	Depreciation Expense- Operating	-	-	-	-	-	-
	<b>**TOTAL ADMINISTRATIVE</b>	<b>38,500.00</b>	<b>462,000.00</b>	<b>45,470.33</b>	<b>545,644.00</b>	<b>24.96</b>	<b>299.48</b>
<b>**TAXES AND INSURANCE</b>							
78045-010	Tax - Federal Income - Operating	1,000.00	12,000.00	500.00	6,000.00	0.27	3.29
78105-010	Ins - General Liability/Property- Operating	5,000.00	60,000.00	5,645.83	67,750.00	3.10	37.18
78190-010	Ins - Directors & Officers- Operating	250.00	3,000.00	191.67	2,300.00	0.11	1.26
78240-010	Ins - Workmens Comp- Operating	83.00	1,000.00	83.33	1,000.00	0.05	0.55
	<b>**TOTAL TAXES AND INSURANCE</b>	<b>6,333.00</b>	<b>76,000.00</b>	<b>6,420.83</b>	<b>77,050.00</b>	<b>3.52</b>	<b>42.29</b>
<b>**RESERVE</b>							
90000-010	Reserve Transfer- Operating	15,000.00	180,000.00	31,750.00	381,000.00	17.43	209.11
	<b>**TOTAL RESERVE</b>	<b>15,000.00</b>	<b>180,000.00</b>	<b>31,750.00</b>	<b>381,000.00</b>	<b>17.43</b>	<b>209.11</b>
	<b>**TOTAL EXPENSES</b>	<b>157,022.50</b>	<b>1,884,270.00</b>	<b>174,378.50</b>	<b>2,092,542.00</b>	<b>95.71</b>	<b>1,148.49</b>
	<b>**EXCESS OF REVENUE/EXPENSES - OPERATING</b>	<b>(1,099.50)</b>	<b>(13,194.00)</b>	<b>956.17</b>	<b>11,474.00</b>	<b>0.52</b>	<b>6.30</b>

Solera at Anthem-2024

Solera and Villas Introduction

Solera Significant Components

Solera at Anthem Community Association  
2024 Villas Budget  
2024 Quarterly Assessment -- \$690 Monthly Assessment -- \$230

GL Account	Description	2023 Approved Budget Monthly	2023 Approved Budget Annually	2024 Monthly Budget	2024 Annual Budget	2024 Monthly Per Unit	2024 Annual Per Unit
<b>REVENUE</b>							
40005-410	Assessments- Townhome Operating - SOLE	18,900.00	226,800.00	20,700.00	248,400.00	230.00	2,760.00
40021-410	Bad Debt - Contra- Villas - Sole	(83.00)	(1,000.00)	-	-	-	-
45645-410	Int - Financial Institutions- SOLE Townhome Operating	83.00	1,000.00	291.67	3,500.00	3.24	38.89
46700-410	Other Revenue- Villas Operating - SOLE	25.00	300.00	-	-	-	-
<b>**TOTAL REVENUE</b>		<b>18,925.00</b>	<b>227,100.00</b>	<b>20,991.67</b>	<b>251,900.00</b>	<b>233.24</b>	<b>2,798.89</b>
<b>EXPENSES</b>							
<b>**LANDSCAPING</b>							
70005-410	LS - Maintenance- SOLE Townhome Operating	4,917.00	59,000.00	5,070.00	60,840.00	56.33	676.00
70025-410	LS - Repairs & Maint- SOLE Townhome Operating	125.00	1,500.00	50.00	600.00	0.56	6.67
71410-410	LS - Projects- SOLE Townhome Operating	125.00	1,500.00	-	-	-	-
<b>**TOTAL LANDSCAPING</b>		<b>5,167.00</b>	<b>62,000.00</b>	<b>5,120.00</b>	<b>61,440.00</b>	<b>56.89</b>	<b>682.67</b>
<b>**REPAIRS AND MAINTENANCE</b>							
72000-410	R/M - General- SOLE Townhome Operating	375.00	4,500.00	700.00	8,400.00	7.78	93.33
72040-410	R/M - Pest Control- SOLE Townhome Operating	333.00	4,000.00	350.00	4,200.00	3.89	46.67
72060-410	R/M - Fire Protection- SOLE Townhome Operating	12.50	150.00	12.50	150.00	0.14	1.67
72110-410	R/M - Lighting Repair/Supp- SOLE Townhome Operating	167.00	2,000.00	25.00	300.00	0.28	3.33
72220-410	Gate Maintenance- SOLE Townhome Operating	229.00	2,750.00	125.00	1,500.00	1.39	16.67
<b>**TOTAL REPAIRS AND MAINTENANCE</b>		<b>1,116.50</b>	<b>13,400.00</b>	<b>1,212.50</b>	<b>14,550.00</b>	<b>13.47</b>	<b>161.67</b>
<b>**UTILITIES</b>							
74005-410	Electricity- SOLE Townhome Operating	125.00	1,500.00	145.83	1,750.00	1.62	19.44
74065-410	Water- SOLE Townhome Operating	1,583.00	19,000.00	2,000.00	24,000.00	22.22	266.67
74070-410	Sewer- SOLE Townhome Operating	2,167.00	26,000.00	2,333.33	28,000.00	25.93	311.11
74125-410	Telephone- SOLE Townhome Operating	46.00	550.00	45.83	550.00	0.51	6.11
<b>**TOTAL UTILITIES</b>		<b>3,921.00</b>	<b>47,050.00</b>	<b>4,525.00</b>	<b>54,300.00</b>	<b>50.28</b>	<b>603.33</b>
<b>**ADMINISTRATIVE</b>							
77005-410	Bad Debt - Assessments- SOLE Townhome Operating	83.00	1,000.00	-	-	-	-
77070-410	Reserve Study Preparation- Townhomes	167.00	2,000.00	125.00	1,500.00	1.39	16.67
77760-410	Legal Fees- SOLE Townhome Operating	83.00	1,000.00	-	-	-	-
<b>**TOTAL ADMINISTRATIVE</b>		<b>333.00</b>	<b>4,000.00</b>	<b>125.00</b>	<b>1,500.00</b>	<b>1.39</b>	<b>16.67</b>
<b>**TAXES AND INSURANCE</b>							
78105-410	Ins - General Liability/Property- SOLE Townhome Operating	3,750.00	45,000.00	4,333.33	52,000.00	48.15	577.78
<b>**TOTAL TAXES AND INSURANCE</b>		<b>3,750.00</b>	<b>45,000.00</b>	<b>4,333.33</b>	<b>52,000.00</b>	<b>48.15</b>	<b>577.78</b>
<b>**RESERVE</b>							
90000-410	Reserve Transfer- SOLE Townhome Operating	8,640.00	103,680.00	5,700.00	68,400.00	63.33	760.00
<b>**TOTAL RESERVE</b>		<b>8,640.00</b>	<b>103,680.00</b>	<b>5,700.00</b>	<b>68,400.00</b>	<b>63.33</b>	<b>760.00</b>
<b>**TOTAL EXPENSES</b>		<b>22,927.50</b>	<b>275,130.00</b>	<b>21,015.83</b>	<b>252,190.00</b>	<b>233.51</b>	<b>2,802.11</b>
<b>**EXCESS OF REVENUE/EXPENSES - OPERATING</b>		<b>(4,002.50)</b>	<b>(48,030.00)</b>	<b>(24.17)</b>	<b>(290.00)</b>	<b>(0.27)</b>	<b>(3.22)</b>

Solera at Anthem Villas-2024

Introduction

**Reserve Study Purpose**  
The purpose of this Reserve Study is to provide the board with a budgeting tool to help ensure that there are adequate reserve funds available to perform future reserve projects. In this respect our estimates of the current and future Fully Funded balances are less significant than the recommended reserve contribution. The board should weigh carefully our recommendations when setting the Reserve Contribution. The detailed schedules will serve as an advanced warning that major projects will need to be addressed in the future. This will allow the Board of Directors to have ample time to obtain competitive estimates and bids that will result in cost savings to the individual homeowners. It will also ensure the physical well-being of the property and ultimately enhance each owner's investment, while limiting the possibility of unexpected major projects that may lead to special assessments.

**Preparer's Credentials**  
This reserve study was prepared under the responsible charge of Robert Forney. Any persons assisting in the preparation of this study worked under his responsible charge and have appropriate experience and training. Mr. Forney has been preparing Reserve Studies since 2001. He serves on the board of the Association of Professional Reserve Analysts and is a frequent speaker on reserve study topics for trade organizations as well as management companies and individual client.  

- Nevada permit number RSS.000004
- Vice President of The Association of Professional Reserve Analysts (APRA)
- Holds the APRA "Professional Reserve Analyst" designation
- Personally has prepared over 3,000 reserve studies
- Created the proprietary software and databases used to prepare Complex Solutions' reserve studies. This proprietary software gives Complex Solutions the freedom and ability to create reports tailored to the individual client's needs.
- Projects have ranged in size from small apartment-style condominium communities to 1000+ Planned Unit Communities.
- Clients have ranged from developers interested in setting initial reserve accounts for communities under construction to high-rise communities, worship facilities, day schools and more.
- Active member of three local chapters of CAI (Nevada, Utah, and Channel Islands, CA).
- Frequent guest speaker for trade organizations, management companies, and other entities
- Member of CAMEO (Community Association Management Executive Officers)

**Budget Breakdown**  
Every association conducts their business within a budget. There are typically two main parts to this budget, the Operating budget and the Reserve budget. The operating budget typically includes all expenses that occur on an annual basis as well as general maintenance and repairs. Typical operating budget line items include management fees, maintenance expenses, utilities, etc. The reserves are primarily made up of capital replacement items such as roofing, fencing, mechanical equipment, etc. that do not normally occur on an annual basis. Typically, the reserve contribution makes up 15%-40% of the association's total budget. Therefore, reserves are considered to be a major part of the overall monthly association assessment.

**Report Sections**  
The **Reserve Analysis** Section contains the evaluation of the association's reserve balance, income, and expenses. It includes a finding of the client's current reserve fund status (measured as percent funded) and a recommendation for an appropriate reserve allocation rate (also known as the funding plan).

The **Component Evaluation** Section contains information regarding the physical status and replacement cost of major common area components the association is responsible to maintain. It is important to understand that while the component inventory will remain relatively "stable" from year to year, the condition assessment and life estimates will most likely vary from year to year.

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Component Funding Information

ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
1202	Tennis Court Windscreens - Replace	6	2	Approx 820 Linear ft.	\$11,950	\$7,967	\$7,967	\$192.57
1203	Tennis / Pickle Ball Courts - Lower Courts - Replace (One-Time Expense)	ITE	0	(2) Courts	\$350,000	\$350,000	\$350,000	\$0.00
1203	Tennis Courts - Upper Courts - Replace (Extended Life)	N/A	0	(2) Courts	\$0	\$0	\$0	\$0.00
1204	Bocce Ball Court - Resurface	10	5	(3) 75 X 12 ft. courts	\$19,500	\$9,750	\$9,750	\$188.55
1209	Shuffleboard Kits - Replace	10	2	(3) Shuffleboard courts (Converted Bocce Ball)	\$24,750	\$19,800	\$19,800	\$239.31
1304	Drinking Fountains - Replace	7	4	(2) Fountains	\$6,200	\$2,657	\$2,657	\$65.64
1305	Barbecues - Replace (Rio) (Operating Expense)	N/A	0	(1) 3-Piece steel modular barbecue set	\$0	\$0	\$0	\$0.00
1305	Barbecues - Replace (Spa Area)	8	3	(3) Gas barbecues	\$3,000	\$1,875	\$1,875	\$36.26
1307	Benches - Replace (2021)	15	12	(7) Benches	\$10,150	\$2,030	\$0	\$65.43
1308	Park Furniture - Replace	15	2	(24) Pieces	\$28,000	\$24,267	\$24,267	\$180.49
1309	Shade Structures - Refurbish / Replace	30	12	(4) Structures	\$10,000	\$6,000	\$0	\$32.23
1310	Shade Awning Structure - Replace	30	28	(1) 22 X 18 ft. Structure	\$25,000	\$1,967	\$0	\$80.57
1311	Shade Awning - Replace	6	4	Approx 400 Sq.ft.	\$6,000	\$2,000	\$2,000	\$96.89
1413	Restrooms - Remodel (Tennis Courts)	20	4	(2) Restrooms	\$14,000	\$11,200	\$11,200	\$67.88
1606	Tennis Court Light Fixtures - Replace	25	6	(36) Fixtures	\$43,200	\$32,832	\$32,832	\$167.08
<b>Subtotals:</b>					<b>\$679,125</b>	<b>\$527,936</b>	<b>\$482,014</b>	<b>\$2,465</b>

Clubhouse Buildings

102	Flat Roof - Replace (Rio)	20	11	Approx 4,725 Sq.ft.	\$27,175	\$12,229	\$0	\$131.38
103	Flat Roof - Replace (Bally's)	20	11	Approx 12,925 Sq.ft.	\$74,325	\$33,446	\$0	\$359.32
106	Pitched Roof - Tile - Replace	30	11	Approx 27,600 Sq.ft.	\$75,900	\$48,070	\$0	\$244.63
190	Natorium Skylights - Replace	20	11	(6) Skylights	\$18,500	\$8,325	\$0	\$69.44
201	Stucco Surfaces - Repair	12	10	Approx 21,275 Sq.ft.	\$28,713	\$4,785	\$4,785	\$231.35
216	Interior Surfaces - Repair	10	6	Approx 29,125 Sq.ft.	\$89,000	\$35,600	\$35,600	\$660.54
501	Sliding Entry Doors - Replace	20	2	(2) Doors	\$25,000	\$22,500	\$22,500	\$120.86
1304	Drinking Fountain - Replace	20	17	(2) Double fountains	\$6,000	\$900	\$0	\$29.01
1390	Pool Tables - Replace	20	4	(2) Pool Tables	\$18,000	\$14,400	\$14,400	\$67.02
1401	Stage - Replace	20	18	(1) Stage	\$17,500	\$975	\$0	\$64.60
1402	Soundproofing - Rio - Replace	25	6	Approx 2,400 Sq.ft.	\$16,800	\$12,768	\$12,768	\$64.98
1403	Sound Equipment - Replace	15	14	Microphones & receivers, etc.	\$12,500	\$933	\$0	\$60.57
1404	Courtertops/Cabinets - Partial Replacement	15	6	See general notes	\$70,000	\$42,000	\$42,000	\$451.22

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Component Funding Information

ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
<b>Common Area</b>								
207	Wrought Iron Fencing - Repair	5	1	Approx 24,700 Linear ft.	\$111,150	\$88,920	\$88,920	\$2,149.42
211	Pole Light Fixtures - Repair	6	2	(48) Poles	\$9,000	\$6,000	\$6,000	\$145.03
219	Misc. Surfaces - Repair	5	3	Railings, bollard light, etc.	\$7,000	\$2,800	\$2,800	\$135.37
4C1	Asphalt - Major Rehab	30	26	Approx 106,130 Sq.ft.	\$196,350	\$26,190	\$0	\$632.64
4C2	Asphalt - Preventive Maintenance	5	4	Approx 106,130 Sq.ft.	\$38,250	\$7,640	\$7,640	\$738.71
4C3	Concrete - Repair / Replace	15	3	Extensive Sq.ft.	\$20,000	\$16,000	\$16,000	\$128.92
5B0	Trash Enclosure Gates - Replace	25	6	(1) Set	\$6,000	\$3,800	\$3,800	\$19.34
606	Asphalt Path - Major Rehab	30	13	Approx 47,200 Sq.ft.	\$42,600	\$46,607	\$0	\$269.22
607	Asphalt Path - Seal/Repair	6	5	Approx 47,200 Sq.ft.	\$15,338	\$2,556	\$2,556	\$247.16
801	Monument Signs - Replace (Anthem & Solera Moon - 2021)	20	17	(2) Monument signs	\$7,000	\$1,050	\$0	\$33.84
801	Monument Signs - Replace (Original)	20	1	(4) Monument signs	\$20,000	\$19,000	\$19,000	\$96.69
801	Monument Signs - Replace (Solera Sky & Somersworth - 2023)	20	19	(2) Monument signs	\$14,875	\$744	\$0	\$71.91
850	Flag Poles - Replace	30	11	(3) Flag poles	\$21,000	\$13,300	\$0	\$67.68
1002	Wrought Iron Fencing - Repair/Replace	30	11	Approx 24,700 Linear ft.	\$154,375	\$97,771	\$0	\$497.55
1009	Block Wall - Major Repair (Shared)	30	9	Approx 57,619 Linear ft.	\$72,919	\$50,411	\$50,411	\$232.10
1009	Block Wall - Repair (100% HOA)	30	9	Approx 450 Linear ft.	\$3,388	\$2,371	\$2,371	\$10.92
1006	Block Walls - Minor Repair (All)	5	3	Approx 58,060 Linear ft.	\$16,000	\$6,000	\$6,000	\$269.67
1011	Retaining Wall (Extended Life)	N/A	0	Approx 2,815 Linear ft.	\$0	\$0	\$0	\$0.00
1306	Pet Waste Stations - Replace (Operating Expense)	N/A	0	Allowance	\$0	\$0	\$0	\$0.00
1604	Pole Light Fixtures - Replace	30	11	(82) Light Fixtures	\$69,700	\$44,143	\$0	\$224.64
1605	Bollard Lights - Replace	25	0	(33) Bollard lights	\$45,375	\$45,375	\$45,375	\$175.49
1813	Landscaping / Irrigation - Major Renovate	20	10	Moderate Sq.ft.	\$400,000	\$200,000	\$189,575	\$1,933.80
1814	Landscaping / Irrigation - Minor Renovate	5	3	Allowance	\$100,000	\$40,000	\$40,000	\$1,933.80
<b>Subtotals:</b>					<b>\$1,407,386</b>	<b>\$720,869</b>	<b>\$689,448</b>	<b>\$10,822</b>
<b>Exterior Amenities</b>								
212	Tennis Court Light Fixtures - Repair	6	2	(28) Poles	\$7,000	\$4,667	\$4,667	\$112.80
1003	Chain Link Fencing - Tennis Courts - Replace	30	12	Approx 1,150 Linear ft.	\$60,375	\$36,225	\$0	\$184.59
1201	Tennis / Pickle Ball Courts - Resurface (2023)	8	7	(4) Courts	\$40,000	\$5,000	\$5,000	\$463.45
1201	Tennis Courts - Resurface (2020)	8	4	(2) Tennis Courts	\$20,000	\$10,000	\$10,000	\$241.72

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Component Funding Information

ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
1405	FFAE - Allowance	10	8	Furniture, fixtures and equipment	\$150,000	\$30,000	\$30,000	\$1,450.35
1406	Fitness Equipment - Replace	15	3	(23) Pieces	\$230,000	\$184,000	\$184,000	\$1,482.68
1407	Cardio Equipment - Replace (2016/17)	10	2	(13) Pieces	\$108,350	\$86,680	\$86,680	\$1,047.64
1407	Cardio Equipment - Replace (2022)	10	8	(4) Pieces	\$27,000	\$5,400	\$5,400	\$261.06
1407	Cardio Equipment - Replace (Old)	10	2	(12) Pieces	\$90,000	\$72,000	\$72,000	\$870.21
1407	Fitness Equipment - Replace	15	11	(7) Pieces	\$68,350			

Solera Significant Components, Continued  
Below: Villas Components and Yearly Summary

Component Funding Information								
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
707	Packaged HVAC - Replace (7.5-10 Tons)	15	7	AC-1, AC-4, RTU-2, RTU-3, "10-Ton"	\$100,000	\$53,333	\$53,333	\$644.60
707	Packaged HVAC - Replace (Kitchen)	15	3	RTU	\$10,000	\$8,000	\$8,000	\$64.46
708	Dehumidifier - Replace	15	6	(1) Dehumidifier	\$200,000	\$120,000	\$120,000	\$1,288.20
709	Fabric Air Dispersion Duct - Replace	15	6	Approx 275 Linear ft.	\$20,625	\$12,375	\$12,375	\$132.95
710	Diesel Pump/Tank/Controllers - Replace	30	10	(1) Diesel pump, fuel tank, control panel	\$25,000	\$16,667	\$16,667	\$80.57
711	Fire Pump - Rebuild/Repair	15	13	(1) Pump	\$9,000	\$1,200	\$0	\$58.01
714	Exhaust Fans - Replace	25	6	(5) Fans	\$14,000	\$10,500	\$10,500	\$54.15
901	Fire Protection Panels - Replace	15	2	(1) Main Panel, (1) secondary panel	\$8,000	\$6,933	\$6,933	\$51.57
902	Fire Protection System - Renovate	30	10	(1) System	\$60,000	\$40,000	\$40,000	\$193.38
903	Camera System - Replace	10	5	(1) 22-Camera system	\$35,000	\$17,500	\$17,500	\$338.41
1190	Custodial / Cleaning Equipment - Replace	5	4	(4) Pieces	\$12,500	\$2,500	\$2,500	\$241.72
1911	Meat Lift - Replace	12	4	(1) JLO 20MVL LIR	\$20,000	\$13,333	\$13,333	\$161.15
<b>Subtotals:</b>					<b>\$733,225</b>	<b>\$497,337</b>	<b>\$497,337</b>	<b>\$4,938</b>
Pool / Spa Areas								
603	Pool Deck - Reseal	4	3	Approx 5,575 Sq.ft.	\$11,150	\$2,788	\$2,788	\$269.52
604	Pool Deck - Resurface	20	5	Approx 5,575 Sq.ft.	\$29,263	\$21,947	\$21,947	\$141.47
1101	Pool - Resurface	10	1	(1) 75 X 30 ft. Pool	\$17,500	\$17,500	\$17,500	\$169.21
1102	Pool Tile - Replace	20	1	(1) Pool	\$12,500	\$11,875	\$11,875	\$60.43
1102	Spas - Resurface	5	1	(2) Spas	\$10,000	\$8,000	\$8,000	\$193.38
1104	Pool/Spa Heaters - Replace	10	3	(3) 400,000 BTU Heater	\$13,500	\$9,450	\$9,450	\$130.53
1107	Pool/Spa Filters - Replace	15	2	(5) Filters	\$8,125	\$7,042	\$7,042	\$52.37
1110	Pool/Spa Pumps - Operating Expense	N/A	0	(7) Pumps	\$0	\$0	\$0	\$0.00
1111	Pool/Spa Chlorinators - Replace	8	6	(6) Chlorinators	\$21,000	\$5,250	\$5,250	\$253.81
1117	Aquatic Lift - Replace	15	7	(1) Portable aquatic lift	\$7,500	\$4,000	\$4,000	\$48.34
1121	Pool Furniture - Replace	9	6	Approx (60) pieces	\$60,000	\$20,000	\$20,000	\$644.60
1122	Pool Furniture - Re-Glazing	3	2	Allowance	\$6,320	\$2,773	\$2,773	\$269.15
1390	Shower - Re-Tile	20	16	Approx 135 Sq.ft.	\$6,000	\$1,200	\$0	\$29.01
2304	Pergola - Replace	20	8	(1) 550 Sq.ft. Pergola	\$14,000	\$8,400	\$8,400	\$67.68
<b>Subtotals:</b>					<b>\$218,858</b>	<b>\$118,474</b>	<b>\$117,274</b>	<b>\$2,329</b>
<b>Grand Total:</b>					<b>\$4,846,460</b>	<b>\$2,787,850</b>	<b>\$2,337,757</b>	<b>\$31,750</b>
Current Fund Balance as a percentage of Ideal Balance: <b>84%</b>								

Component Funding Information								
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
Common Area								
207	Wrought Iron Fencing / Crash Gate - Repaint	5	1	Approx 2,580 Linear ft.	\$25,800	\$20,640	\$20,640	\$506.33
214	Red Curbs / Hydrants - Repaint (Operating Expense)	N/A	0	(8) Hydrants / 180 Ft. of red curbs	\$0	\$0	\$0	\$0.00
401	Asphalt - Major Rehab.	30	15	Approx 63,425 Sq.ft.	\$111,000	\$55,500	\$0	\$363.07
402	Asphalt - Preventative Maintenance (H&S)	8	0	Approx 63,425 Sq.ft.	\$19,025	\$19,025	\$19,025	\$233.36
403	Concrete - Repair / Replace	15	3	Extensive Sq.ft.	\$7,000	\$5,600	\$5,600	\$45.79
803	Mailboxes - Replace (Not HOA)	N/A	0	(8) Mailbox clusters	\$0	\$0	\$0	\$0.00
808	Street Signs - Replace	18	2	(19) Street signs	\$3,800	\$3,378	\$3,378	\$20.72
904	Fire Hydrants - Replace (Extended Life)	N/A	0	(6) Hydrants	\$0	\$0	\$0	\$0.00
1002	Wrought Iron Fencing/Crash Gate - Repair/Replace	30	15	Approx 2,580 Linear ft.	\$58,050	\$29,025	\$0	\$199.87
1005	Block Wall - Repair	20	8	Approx 1,250 Linear ft.	\$9,388	\$5,633	\$5,633	\$46.06
1011	Retaining Walls - Extended Life	N/A	0	Extensive Linear ft.	\$0	\$0	\$0	\$0.00
1303	Pet Waste Stations - Replace	10	7	(2) Pet waste stations	\$1,500	\$450	\$450	\$14.72
1306	Park Furniture - Replace	15	3	(5) Pieces	\$8,000	\$6,400	\$6,400	\$52.33
1307	Park Furniture / Pet Waste Stations - Repaint	3	0	(5) Pieces, (2) pet waste stations	\$1,500	\$1,500	\$1,500	\$49.08
1309	Gazebo - Refurbish	30	13	(1) Gazebo	\$15,000	\$8,500	\$8,500	\$49.06
1609	Street Light Fixtures - Replace	25	17	(19) Street Lights	\$17,100	\$5,472	\$0	\$67.12
1703	Irrigation Clocks - Replace	8	4	(4) Total clocks	\$10,800	\$5,400	\$5,400	\$132.47
1803	Artificial Turf - Replace	10	2	Approx 1,700 Sq.ft.	\$25,500	\$20,400	\$20,400	\$250.22
1813	Landscaping / Irrigation - Major Renovate	25	0	Allowance	\$250,000	\$250,000	\$250,000	\$981.28
1814	Landscaping / Irrigation - Minor Renovate	5	6	Allowance	\$35,000	\$0	\$0	\$686.88
2001	Sewer/Water Lines - Replace (Extended Life)	N/A	0	Extensive Linear ft.	\$0	\$0	\$0	\$0.00
2002	Utility Lines - Replace (Extended Life)	N/A	0	Extensive Linear ft.	\$0	\$0	\$0	\$0.00
<b>Subtotals:</b>					<b>\$598,463</b>	<b>\$436,922</b>	<b>\$346,925</b>	<b>\$3,688</b>
Entry Area								
206	Vehicle Gates - Repaint	5	1	(4) Gate leafs	\$2,400	\$1,920	\$1,920	\$47.10
404	Pavers - Repair/Replace	30	13	Approx 2,350 Sq.ft.	\$31,725	\$17,978	\$17,978	\$103.77
405	Pavers - Sand/Seal/Repair	5	2	Approx 2,350 Sq.ft.	\$3,825	\$2,295	\$2,295	\$75.07
502	Gate Loops - Replace	15	3	(2) Sets	\$4,000	\$3,200	\$3,200	\$26.17
504	Vehicle Gates - Replace	30	13	(3) Gate leafs	\$20,250	\$11,475	\$11,475	\$66.24
504	Vehicle Gates - Replace (2023)	30	29	(1) Gate leaf	\$6,750	\$225	\$0	\$22.68

Solera Yearly Summary

Yearly Summary									
Year	Beginning Fully Funded Balance	Beginning Reserve Balance	Beginning % Funded	Reserve Contributions	Interest Income	Reserve Expenses	Ending Reserve Balance	Ending Fully Funded Balance	
2024	\$2,287,050	\$2,337,757	84%	\$381,000	\$23,413	\$395,375	\$2,346,795	\$2,828,848	
2025	\$2,828,848	\$2,346,795	83%	\$400,050	\$24,383	\$239,356	\$2,531,822	\$3,048,234	
2026	\$3,048,234	\$2,531,822	83%	\$430,053	\$25,312	\$444,532	\$2,532,704	\$3,077,220	
2027	\$3,077,220	\$2,532,704	82%	\$441,055	\$25,344	\$460,801	\$2,538,303	\$3,105,222	
2028	\$3,105,222	\$2,538,303	82%	\$463,108	\$26,428	\$278,260	\$2,740,559	\$3,339,531	
2029	\$3,339,531	\$2,749,559	82%	\$486,263	\$29,408	\$130,693	\$3,134,537	\$3,752,684	
2030	\$3,752,684	\$3,134,537	84%	\$510,576	\$28,733	\$1,059,388	\$2,614,458	\$3,233,139	
2031	\$3,233,139	\$2,614,458	81%	\$536,105	\$27,060	\$377,870	\$2,789,753	\$3,418,876	
2032	\$3,418,876	\$2,799,753	82%	\$562,911	\$27,968	\$594,328	\$2,796,304	\$3,404,901	
2033	\$3,404,901	\$2,796,304	82%	\$591,056	\$30,012	\$298,768	\$3,208,604	\$3,810,045	
2034	\$3,810,045	\$3,208,604	84%	\$620,609	\$31,264	\$813,709	\$3,046,767	\$3,621,999	
2035	\$3,621,999	\$3,046,767	84%	\$651,639	\$28,538	\$1,063,736	\$2,660,209	\$3,186,012	
2036	\$3,186,012	\$2,660,209	84%	\$684,221	\$27,254	\$984,817	\$2,789,867	\$3,252,002	
2037	\$3,252,002	\$2,789,867	86%	\$718,432	\$29,104	\$904,018	\$3,033,385	\$3,426,533	
2038	\$3,426,533	\$3,033,385	89%	\$754,354	\$33,066	\$250,175	\$3,616,569	\$3,894,786	
2039	\$3,894,786	\$3,616,569	92%	\$778,870	\$38,000	\$338,912	\$4,050,618	\$4,315,219	
2040	\$4,315,219	\$4,050,618	94%	\$804,184	\$42,454	\$483,542	\$4,443,713	\$4,855,774	
2041	\$4,855,774	\$4,443,713	96%	\$830,320	\$46,799	\$400,844	\$4,919,987	\$5,090,344	
2042	\$5,090,344	\$4,919,987	97%	\$857,305	\$47,894	\$1,162,363	\$4,662,823	\$4,778,925	
2043	\$4,778,925	\$4,662,823	98%	\$885,168	\$50,260	\$204,838	\$5,393,412	\$5,474,467	
2044	\$5,474,467	\$5,393,412	99%	\$913,935	\$57,805	\$192,644	\$5,172,509	\$6,241,374	
2045	\$6,241,374	\$5,172,509	99%	\$943,638	\$59,667	\$1,409,780	\$5,766,055	\$6,803,087	
2046	\$6,803,087	\$5,766,055	99%	\$974,307	\$55,519	\$1,453,501	\$5,342,380	\$7,332,907	
2047	\$7,332,907	\$5,342,380	100%	\$1,005,972	\$56,119	\$818,348	\$5,886,122	\$8,148,851	
2048	\$8,148,851	\$5,886,122	101%	\$1,038,666	\$62,943	\$499,152	\$6,527,678	\$8,690,956	
2049	\$8,690,956	\$6,527,678	101%	\$1,072,422	\$68,482	\$484,079	\$7,174,509	\$9,136,444	
2050	\$9,136,444	\$7,174,509	101%	\$1,107,276	\$69,373	\$1,845,100	\$6,706,052	\$9,657,807	
2051	\$9,657,807	\$7,006,052	101%	\$1,143,262	\$72,490	\$1,623,64	\$7,788,180	\$10,201,332	
2052	\$10,201,332	\$7,788,180	100%	\$1,180,418	\$76,207	\$1,905,099	\$7,449,750	\$10,744,252	
2053	\$10,744,252	\$7,449,750	100%	\$1,218,782	\$79,110	\$369,570	\$8,379,072	END	

Component Funding Information								
ID	Component Name	UL	RUL	Quantity	Average Current Cost	Ideal Balance	Current Fund Balance	Monthly
505	Vehicle Gate Hinges - Replace	8	4	(8) Hinges	\$2,800	\$1,400	\$1,400	\$34.34
506	Phone Entry System - Replace	12	10	(1) System	\$5,500	\$917	\$917	\$44.97
507	Vehicle Gate Operators - Replace	12	8	(4) Gate Operators	\$22,000	\$7,333	\$7,333	\$179.90
508	Pedestrian Gate Lock - Replace	10	9	(1) Gate Lock	\$1,550	\$155	\$155	\$15.21
601	Monument Signs - Refurbish/Replace	20	18	(2) Monument Signs	\$15,500	\$1,550	\$0	\$76.05
<b>Subtotals:</b>					<b>\$116,300</b>	<b>\$48,448</b>	<b>\$46,673</b>	<b>\$691</b>
Community Buildings								
106	Pitched Roof - Tile - Replace	30	13	Approx 243,000 Sq.ft.	\$668,250	\$378,675	\$344,076	\$2,185.77
201	Buildings - Repaint	12	2	(90) Units	\$202,500	\$168,750	\$168,750	\$1,655.88
202	Building Trim - Repaint	6	2	(90) Units	\$36,000	\$24,000	\$24,000	\$688.76
301	Faux Shutters - Replace	25	8	(124) Shutters	\$27,900	\$18,972	\$18,972	\$109.51
1602	Exterior Wall Mount Lights - Replace	20	3	(270) Wall Mount Lights	\$67,500	\$57,375	\$57,375	\$331.18
1603	Lighted Unit Number Signs - Replace	20	3	(90) Lighted signs	\$10,125	\$8,606	\$8,606	\$49.58
<b>Subtotals:</b>					<b>\$1,012,275</b>	<b>\$656,378</b>	<b>\$621,779</b>	<b>\$4,921</b>
<b>Grand Total:</b>					<b>\$1,727,028</b>	<b>\$1,141,748</b>	<b>\$1,015,377</b>	<b>\$9,300</b>
Current Fund Balance as a percentage of Ideal Balance: <b>89%</b>								

Yearly Summary								
Year	Beginning Fully Funded Balance	Beginning Reserve Balance	Beginning % Funded	Reserve Contributions	Interest Income	Reserve Expenses	Ending Reserve Balance	Ending Fully Funded Balance
2024	\$1,141,748	\$1,015,377	89%	\$111,600	\$9,402	\$270,525	\$865,854	\$997,359
2025	\$997,359	\$865,854	87%	\$117,180	\$9,140	\$29,328	\$962,846	\$1,109,261
2026								

ASSESSMENT COLLECTION POLICY

WHEREAS, the Board of Directors of the Solera at Anthem Community Association, a Nevada non-profit corporation ("Association"), on behalf of the Association and under the authority of NRS 116.3102 and NRS 116.3116, is charged with the responsibility of collecting assessments for common expenses from all Owners; and

WHEREAS, from time to time Owners become delinquent in their payments of these assessments and fail to respond to the demands from the Association to bring their accounts current; and

WHEREAS, the Board deems it to be in the best interest of the Association to adopt a uniform and systematic procedure for dealing with delinquent accounts in a timely manner, and further believes it to be in the best interest of the Association to promptly refer delinquent accounts for collection so as to minimize the Association's loss of assessment revenue; and

WHEREAS, the Association may retain an agent or several agents for their experience in representing homeowners associations in collections; and

WHEREAS, the Association may direct such agent or agents to represent the Association on the terms outlined in this Assessment Collection Policy;

NOW THEREFORE, BE IT RESOLVED that the Board adopts the following policy and practice effective thirty (30) days after distribution of the Assessment Collection Policy to Owners. Upon the effectiveness of this policy, any and all previous collection policies are hereby deemed null and void.

The Board establishes the Association's fiscal year, January 1 to December 31, as the Regular Assessment Period. Regular Assessment payments are due on the first (1) day of each quarter (January 1, April 1, July 1, October 1) ("Due Date"). Assessments are delinquent if not paid on the Due Date, unless a Special Assessment, Capital Improvement Assessment or other assessment is levied and the Board establishes a different due date for such Assessment.

1. Assessments in General. The Association shall have the power to levy all types of assessments as defined in its CC&Rs sufficient to perform its obligations under the governing documents and Nevada law. Regular Assessments are levied annually and are payable during the year in four (4) quarterly installments. In addition to Regular Assessments, the Association may levy Special Assessments to cover unbudgeted expenses or expenses in excess of those budgeted.
2. Obligation to Pay Assessments and Charges. Each Owner covenants and agrees to pay all assessments and charges levied by the Association in a timely manner. The Association shall have the right to record a notice of the Association's statutory lien against the Owner's property, notifying the owner of the Association's security for payment of delinquent assessments, as well as interest, late charges and costs of collection.
3. Designation of Agent(s). The Association may designate an Agent or several Agents to collect assessments, interest, late charges and other collection charges and administer the Assessment Collection Policy. Such designated Agent(s) may be an Association Officer, Association Manager, Association Attorney, Trustee Service or other appropriate agent.
4. Notice of Assessments. The Association will give the Owner notice before any increase in the regular assessment or before the levy of any special assessment. Notice will be sent by first-class mail to the Owner's address listed on the Association's membership register as of the date of the notice. It is the responsibility of each Owner to advise the Association of any mailing address change in writing. The Board of Directors may elect from time to time to provide additional periodic statements of assessments and charges, but the absence of such statements does not relieve the Owner of his/her obligation to pay assessments and charges.
5. Interest Charges. The unpaid balance of the Owner's assessment account may bear interest at the maximum rate of the prime rate plus two percent (2%) for any assessment that is sixty (60) days or more past due. The prime rate must be adjusted accordingly on January 1st and July 1st of each year.
6. Late Fees and Collection Charges. Any costs and fees incurred in processing and collecting delinquent assessment amounts, including, without limitation, interest charges, charges for preparation of delinquency notices, recorder costs, postage, copies, and attorney's fees and costs shall become an additional charge against the Owner and the Owner's property and shall be subject to collection action pursuant to this Policy. At 30 days past due, a late charge of \$10 per month may be imposed for each month that the assessment, or any portion thereof, remains unpaid. Attached hereto is a Schedule of Collection Fees and Costs that may be charged with the collection of past due assessments or fines.
7. Application of Payments. Payments shall be applied to the most delinquent of late fees, interest, collection costs, transfer fees, assessments and any other charge to an owner's account. Partial payments will be applied to the amounts due but will not cease collection activity.
8. 60-Day or Past Due Notification. In accordance with NRS 116.3116(4), if any installment of an Assessment is not received by the Association within sixty (60) days after the Assessment obligation becomes past due or, the Association must transmit by mail, a letter which shall include, at a minimum, the following:
  - a. A schedule of the fees that may be charged if the Owner fails to pay any past due obligation, and any charges associated with the delinquency, including but not limited to: interest, late fees, attorneys' fees or other costs of collection;
  - b. A proposed repayment plan, which the Owner may accept in writing;
  - c. The action that is required to be taken by the Owner to cure any delinquency, which includes the right to contest any past due obligation at a hearing before the executive board and the procedures for requesting such a hearing;

In addition, the Association may take action allowed by the Governing Documents to suspend the membership privileges of the Owner until the overdue Assessment(s) and all cost of collections are paid in full. This action requires the Board of Directors to send a hearing notice to the Owner's mailing address, setting a date for the Owner to appear before the Board at least ten (10) days after the mailing of the notice to discuss this matter.

9. 30-Day Action Period and Intent to Lien. Notwithstanding anything herein to the contrary, the owner shall have 30 days after the date of the mailing of the 60-Day Past Due Notification referenced above to take any of the following actions: (1) pay the account delinquency in full; (2) enter into the proposed payment plan; or (2) request a hearing in front of the Board to dispute any of the amounts alleged to be owed. During this 30 day period, no action to collect or foreclose can be taken by the Association.

If 30 days after the mailing of the 60-Day Past Due Notification referenced above, none of the actions described in this paragraph above have been taken by the owner, the Association may send a letter or notice of its intent to record a Notice of Delinquent Assessment Lien to the owner informing them that payment must be made in full within 30 days from the date of that letter or notice of intent to lien. The letter or notice of intent to lien letter may be sent by the Association or its collection agent.

10. Notice of Delinquent Assessment Lien. If an assessment or any portion thereof remains unpaid for thirty (30) days after the date upon which the letter or notice of intent to lien is sent to the Owner, the Association or its designated Agent(s) will mail a Notice of Delinquent Assessment Lien by certified mail to the address of the Unit and to the Unit Owner's address listed on the Association's membership register as of the date of the Notice of Delinquent Assessment Lien, if different from the Unit address in accordance with NRS 116.3116. The Notice of Delinquent Assessment Lien gives notice to the delinquent Owner of the Association's statutory lien under NRS 116.3116 and shall provide an itemized statement of the charges owed as of the date of the Notice of Delinquent Assessment Lien, including all collection costs and other charges, a description of the property against which the Notice of Delinquent Assessment Lien is recorded, the name of the owner of record, and a demand for payment in full within thirty (30) days. The Association's Agent for the collection may require that payment be made with certified funds.

11. Notice of Default and Election to Sell. Not less than thirty (30) days after the recording of the Notice of Delinquent Assessment Lien, the Association or its Agent(s) will mail, by certified or registered mail, return receipt requested, a Notice of Default and Election to Sell to the Owner, if the assessment account remains unpaid. The Notice of Default and Election to Sell will also be recorded against the Owner's property at the County Recorder's Office. Service of the Notice of Default and Election to Sell must be made on the Owner, by certified or registered mail, return receipt requested, to the Unit address and the Unit Owner's mailing address of record, if different from the Unit address. The Notice of Default and Election to Sell will describe the deficiency in payment and state the name and address of the person authorized to enforce the sale.

12. Notice of Trustee's Sale. If, after the expiration of ninety (90) days from the date of the recording of the Notice of Default and Election to Sell or the date on which a copy of the Notice of Default and Election to Sell is mailed certified or registered mail, return receipt requested, whichever is later, the Association or its Agent(s) shall give notice of the time and place of the Trustee's sale for a time not less than the time required by law. Service of the Notice of Trustee's Sale must be made on the Owner, by certified or registered mail, return receipt requested, on or before the first publication or posting of the sale to the Unit address and the Unit Owner's mailing address of record, if different from the Unit address. Also, service of the Notice of Trustee's Sale shall be served in accordance NRS 116.3116(5)(2). The sale shall be subject to the provisions set forth in NRS 116.3116(4).

13. Unpaid Fines. When fines for non-health, safety or welfare violations have been imposed and remain delinquent for 60 days, procedures for collections of the same shall be done in accordance with the collection procedures set forth herein with respect to imposing a lien. Where fines involve health, safety or welfare violations, then they shall be collected and subject to foreclosure as set forth herein and in accordance with NRS 116.31031.

14. Payment Agreement. The Board of Directors will provide an Owner with a proposed payment agreement, which allows the Owner to make periodic partial payments on the entire balance of the Assessment and/or Fine account. The Owner has no duty to enter into a payment plan; however, if the Owner agrees to enter into a reasonable payment plan with the Association, then the Designated Agent may charge fees and costs for setting up and monitoring this agreement (See "Schedule of Collection Fees and Costs"), subject to the established payment terms which shall include, at a minimum:
  - a. The Owner staying current on all future accruing Assessments as they come due;
  - b. Paying off the past due balance in installments over a term generally not to exceed six (6) months; and,
  - c. The Owner is responsible for any and all fees charged by the Designated Agent for administration of such Payment Plan.

Any agreement entered into with the Owner shall be reasonable, as determined in the sole discretion of the Board, and for the sole purpose of assuring that the best interest of the Association is served. The payment agreement shall be in writing and a provision shall be included that failure to meet any terms of the agreement shall give the Board the right to immediately continue the collection/lien/foreclosure process without further notice to the Owner. However, other than the payment plan offered to the owner as discussed in Paragraph 8 above, the Association is not obligated to agree to any other payment agreements with any owner.

15. Recording of Release of Lien. A release of any notice of delinquency or other encumbrance recorded in connection with the collection of delinquent assessments will not be recorded until the entire outstanding balance of the Owner's assessment account is paid.
16. Dishonored Check. At any time that the Association or its designated Agent(s) receives a check dishonored by a bank for any reason, a Dishonored Check charge will be imposed in the amount of \$20.00. The Board may immediately proceed with the collection process if the Owner's assessments are not paid within ten (10) days after Notice of the Dishonored Check is mailed to the Owner by first class mail. The Association may also seek damages in accordance with Nevada Revised Statutes Chapter 116.
17. Dispute of a Charge to an Assessment Account. If the Owner questions the accuracy of the calculation of an account or the amount charged to the Assessment account, an objection to the specific charges must be received by the Board of Directors within 30 days of the date notice was received by the Owner of the charge or balance. The disputed amount may remain unpaid during the investigation, but undisputed portions of the account must be paid before the delinquency date in order to avoid collection charges. No action will be taken to collect the disputed amounts until completion of the investigation and the Board of Directors makes a decision. The Owner must provide the following information in writing regarding any dispute:
  - a. The Owner's name, mailing address, and account number;
  - b. The exact dollar amount in dispute or in error;
  - c. For each charge in dispute, an explanation of the reasons the Owner believes there is an error, with sufficient detail such as dates, names, and check numbers, so that the dispute may be investigated efficiently and effectively, must be provided; and, Copies of checks (both front and back), letters or other documents applicable to the account and claimed error must accompany the written objection.

18. Other Remedies. The Association reserves the right to avail itself of any other remedy permitted by Nevada law and the Association's governing documents to collect assessments and related costs and charges, including, but not limited to, bringing an action against the Owner in Small Claims, Municipal or District Court. Such remedies may be taken in addition to or in lieu of any collection action already taken, and commencement of one remedy shall not prevent the Association from electing at a later date to pursue another remedy.

19. Address of the Association and the Board. The Owner shall respond in writing or make payments to the address as directed by the designated Agent(s). If no address is given by the Agent(s), the Owner should mail all responses and petitions to the Association at the following address:

Solera at Anthem Community Association  
c/o First Service Residential  
2401 Somersworth Drive  
Henderson, Nevada 89044

20. Sufficiency of Notice. Except for notice that, under Nevada law, must be sent by certified mail, notice is sufficient if either hand-delivered or mailed first-class postage prepaid to the Owner at the mailing address on the Association's membership register at the time of notice.



21. Servicemembers' Protections. Nevada SB 33 (called the Nevada Servicemembers' Civil Relief Act ("NSCRA")) became law on May 20, 2017, it provides certain protections from third-parties initiating foreclosure sales against any member of the United States Armed Services who is on active duty or deployment and for one year immediately following the end of such active duty or deployment. It also provide protections for some of the dependents of servicemen. This will serve to notify you that if you are a member of the United States Armed Services, on deployment or on active duty or you are a dependent of a service member in such situation, then the Association is precluded from initiating or directing anyone or authorizing another person to initiate a foreclosure sale on a residential property during any period that such serviceman is on active duty or deployment and for one year thereafter. This will serve to request that if you fall into any of the categories set forth above, please advise the Association immediately so that the Association may comply with the terms of SB 33.

Before the Association takes action pursuant to paragraph (a) of subsection 4 of NRS 116.31162, if information required to verify whether a unit's owner or his successor is entitled to the protections afforded by NSCRA, which became law on May 29, 2017, has been provided to the Association pursuant to the terms of SB 33, then the Association shall make a good faith effort to verify whether the person is entitled to the protections of SB 33. If a member of the Association is not covered by SB 33 or such member of the Association fails to notify the Association that such member is covered by the protections of SB 33, then the Association will continue to proceed with its normal foreclosure process until it is advised otherwise. Any notification to the Association from an owner with the purpose of notifying the Association that the owner is afforded the protections set forth in SB 33 should be sent to the Association's manager.

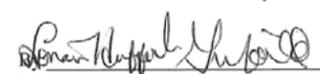
22. Federal Employee and Tribal Worker Protections. The Federal Employees Civil Relief Act ("FECRA") was adopted by the Nevada Legislature and signed into law by the Nevada Governor on June 8, 2019. FECRA prohibits the foreclosure of the Association's lien against any unit in the Association if that unit is owned by a federal worker, tribal worker, state worker, or, upon application to court, a household member of such a worker during a government shutdown in certain circumstances where there is a lapse in appropriations at the state or federal level or for the tribal government. During the period of such shutdown from the time the shutdown begins until 90 days after the end of the shutdown, the Association shall not be permitted to conduct foreclosure activities against any person protected under FECRA. If you believe that you are entitled to the protections of FECRA and have any past due obligation to the Association, please provide information to the Association establishing the basis for your protection under FECRA.

Before the Association takes any action pursuant to Paragraph A of Subsection 4 of NRS 116. 31162, if information required to verify whether a unit's owner falls into one of the worker categories described above is entitled to protections afforded by FECRA have been provided to the Association pursuant to the terms of FECRA, then the Association shall make a good faith effort to verify whether the person is entitled to the protections of FECRA. If a member of the Association is not covered by FECRA or such member fails to notify the Association that such member is covered by the protection of FECRA, then the Association will continue to proceed with its normal foreclosure process until it is advised otherwise. Any notifications of the Association from an owner with the purpose of notifying the Association that the owner is afforded the protection set forth in FECRA should be sent to the Association's manager. The Association will attempt to verify such information as soon as it is provided to the Association.

23. Void Provisions. If any provision of this Assessment Collection Policy is determined to be null and void, all other provisions of the Assessment Collection Policy shall remain in full force and effect.

IN WITNESS WHEREOF, this Collection Policy have been executed by the Association as of this 11 day of September, 2019. The undersigned hereby certify that this policy has been adopted and approved in accordance with the NRS 116 and the Association's Governing Documents.

Solera at Anthem Community Association, a Nevada non-profit corporation.


  
 Its: Secretary                      its: President  
 (Print Name): Lorraine Hufford Greenfield      (Print Name): Joe Lightowler

**Exhibit A**  
**Red Rock Schedule of Fees - Nevada**  
**Effective January 1, 2023**  
Amounts set forth by Nevada Statutes and apply to all Collection Agencies for Common-Interest Communities

Intent to Lien Letter	\$240.00
Assessment Lien	\$520.00
Intent to Notice of Default	\$145.00
Notice of Default Preparation	\$600.00
Trustee Sale Guarantee	\$400.00 estimated
Intent to Notice of Sale	\$145.00
Notice of Sale Preparation	\$440.00
Final Notice of Sale	\$40.00
Posting & Publishing - Clark County	\$450.00 estimated
Posting & Publishing - all other counties	\$950.00 estimated
Conduct Foreclosure Sale	\$200.00
Prepare & Record Trustees Deed	\$200.00
Payment Agreement	\$50.00
Payment Plan Breach Letter	\$40.00
Escrow/Payoff Demand	\$240.00
Escrow/Payoff Demand *RUSH FEE*	\$100.00
Foreclosure Fee	\$240.00
Bankruptcy Package	\$160.00
Sale Postponement	\$120.00
Mailing Fee per item	\$3.20
Returned Check Fee	\$30.00
Lien Release	\$50.00
Rescission	\$50.00

Other Charges:  
 Recording Cost  
 Mailing Costs/Postage

Fees and cost may change without notice. Schedule of Fees may not be all-inclusive.

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 <b>CRAFT FESTIVAL</b> <b>SUN, NOV. 12</b> <b>SUN, DEC. 10</b> 10AM-4PM <b>NIGHT MARKET</b> <b>SAT, NOV. 18</b> 4PM-9PM <b>TREE LIGHTING CEREMONY</b> <b>WED, NOV. 22</b> 5PM-8PM <b>NUTCRACKER NIGHT MARKET</b> <b>FRI &amp; SAT,</b> <b>DEC. 1, 2, 8, 9, 15, 16</b> 4PM-8PM	 <b>SHOP SMALL HOLIDAY CRAFTVILLE GIFT BAZAAR</b> <b>SAT, NOV. 25</b> 10AM-5PM <b>SUN, NOV. 26</b> 10AM-4PM <b>CRAFTMANIA</b> <b>SUN, DEC. 17</b> 10AM-4PM <b>SILVERTON CASINO</b> <b>3333 BLUE DIAMOND RD</b>	 <b>CASINO + HOTEL + SPA</b> <b>GINGERBREAD CRAFT BOUTIQUE</b> <b>SUN, NOV. 19</b> 10AM-5PM	 <b>AT WORLD MARKET CENTER LAS VEGAS</b> <b>HOLIDAY CRAFT &amp; GIFT FESTIVAL</b> <b>FRI, NOV. 3</b> <b>SAT, NOV. 4</b> 10AM-5PM <b>SUN, NOV. 5</b> 10AM-4PM Kids Sunday w/Santa & Vegas Dinos	 <b>HOLIDAY BAZAAR</b> <b>SAT, DEC. 9</b> 10AM-5PM
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**Solera at Anthem Community Association**  
**ACTIVE MILITARY & NV EMPLOYEES CIVIL RELIEF ACT NOTICE**

**ACTIVE MILITARY**

Service Member Name: \_\_\_\_\_

Current or Anticipated ACTIVE DUTY dates: \_\_\_\_\_

Current or Anticipated DEPLOYMENT dates: \_\_\_\_\_

*If you are a service member, or a dependent of a service member, or a successor in interest of a service member, you may be entitled to certain protections in collection activity pursuant to Nevada Senate Bill 33, which became effective on May 29, 2017.*

**Service member** – member of the U.S. Armed Forces, a reserve component thereof, or the National Guard.  
**Active Duty** – full-time duty status in the active uniformed service of the United States, including members of the National Guard and Reserve on active duty orders pursuant to 10 USC §§ 1209 and 1211.  
**Deployment** – movement or mobilization of a service member from his or her home station to another location for more than 90 days pursuant to military orders.  
**Dependent** – (a) the service member’s spouse; (b) the service member’s child (as defined in 38 USC §101(4)); or (c) an individual for whom the service member provided more than one-half of the individual’s support for 180 days immediately preceding an application for relief under 50 USC Chapter 50.

**NEVADA EMPLOYEES CIVIL RELIEF ACT**

If you are a federal worker, tribal worker, state worker, or a household member or landlord of such a worker, you may be entitled to certain protections under Assembly Bill 393 (referred to hereafter as the Nevada Employees Civil Relief Act, or “NECRA”). Subject to specific exceptions, NECRA provides that an association may not initiate the foreclosure of a lien by sale if the unit’s owner, or his or her successor in interest, is a federal worker, tribal worker, or state worker, or a household member or landlord of such a worker during the period commencing on the date on which an applicable shutdown begins and ending on the date that is 90 days after the date on which the shutdown ends.

If you are a federal worker, tribal worker, or state worker, or the household member or landlord of such a worker, please check the appropriate box below, fill out the contact information, and return this form to Solera at Anthem Community Association, 2401 Somersworth Dr. Henderson, NV 89044.

If you have any questions, please contact the Association c/o FirstService Residential, Nevada, LLC, 8290 Arville St., Las Vegas, NV 89139.

I may be eligible for protection under the NECRA because I am a:

- federal worker
- tribal worker
- state worker
- household member
- landlord of such a worker

Federal, Tribal, or State Worker’s Name: \_\_\_\_\_

Relationship to the Federal, Tribal, or State Worker: \_\_\_\_\_

**The following definitions apply under the NECRA:**

“Federal worker” means an employee of a federal agency or an employee of a contractor who has entered into a contract with a federal agency.”  
 “Household member” means any person who is related by blood, marriage, adoption or other legal process and is currently residing with a federal worker, tribal worker or state worker affected by a shutdown.  
 “Qualified Indian tribe” means a federally recognized Nevada Indian tribe that receives at least a majority of its funding from the Federal Government.  
 “Shutdown” means any period in which there is a lapse in appropriations for a federal or state agency or tribal government that continues through any unpaid payday for a federal worker, state worker or tribal worker employed by that agency or tribal government.  
 “State worker” means an employee of a state agency or an employee of a contractor who has entered into a contract with a state agency.  
 “Tribal worker” means an employee of a qualified Indian tribe or an employee of a contractor who has entered into a contract with a qualified Indian tribe.



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 702.638.7770  
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## (Resolution 062107-005)

## SOLERA AT ANTHEM COMMUNITY ASSOCIATION

## RULES ENFORCEMENT &amp; FINE RESOLUTION

## A RESOLUTION PERTAINING TO: BY-LAW ARTICLE III, SECTION 3.17 AND CC&amp;R ARTICLE 3, SECTION 3.3 (a)

## AUTHORITY AND PURPOSE OF RESOLUTION:

WHEREAS, the Solera at Anthem Community Association (the Association) is a Nevada Non-Profit Corporation duly organized and existing under the laws of the State of Nevada; and CC&R Section 2, Section 2.7, gives the Board Enforcement and Remedies authority and details the action which may be taken to enforce the obligations of each Owner to obey the Association Rules and Restrictions through the use of such remedies as are deemed appropriate by the Board and available by law or in equity, including, but not limited to the hiring of counsel, the imposition of fines and monetary penalties, the pursuit of legal action, corrective action in an emergency or/and the suspension of the Owner's right to use the Common Areas; and

WHEREAS, there is a need to establish an orderly procedure for violations of the Declaration, Bylaws and Rules & Regulations for the Association, and NRS 116.3102 gives the Board rule-making authority to impose reasonable fines for violations of the governing documents of the association only if the Association complies with the requirements set forth in NRS116.31031.

PLEASE BE ADVISED THAT IF A HEALTH, SAFETY OR WELFARE VIOLATION IS NOTED, THIS POLICY WILL BE EXPEDITED AND/OR ABANDONED WITH OTHER STEPS TAKEN TO ELIMINATE THE LIABILITY AS SOON AS POSSIBLE.

## RESOLUTION

NOW, THEREFORE, BE IT RESOLVED that the enforcement procedure be as follows:

- 1.0 Inspection. A monthly inspection will be conducted by an unbiased individual. The report will be continuous and list all outstanding violations by date.
- 2.0 Procedure.
  - 2.1 Courtesy Notice. The homeowner(s) will be sent a Courtesy Notice via regular U.S. mail advising them that they are in violation of the Covenants, Conditions & Restrictions (CC&Rs) or Rules and Regulations of the Association. This notice is intended to remind the owner of the rule and provide them with 14 days to correct the violation. A copy of the letter will be sent to the community address in addition to the Member's mailing address if the two addresses are different.
  - 2.2 Formal Notice. The homeowner(s) will be sent a Formal Notice via regular U.S. mail and given 14 days to correct the violation. The letter advises the homeowner of appeal rights and their right to a hearing. A copy of the letter will be sent to the community address in addition to the Member's mailing address if the two addresses are different.
  - 2.3 Hearing Notice / Fine Pending Notice. If the violation still exists at the time of the next monthly inspection, the homeowner will be sent a notice of violation and hearing via certified mail.

This notice informs the homeowners of their scheduled date and time for their hearing with the Association's Covenants Committee (see section 4.0 Hearings). This notice also informs the owner that a fine may be assessed if the violation is not cured. A copy of the letter will be sent to the community address in addition to the Member's mailing address if the two addresses are different.

- 2.4 Letter of Determination. After the hearing is held by the Covenants Committee, a letter will be sent to the owner via regular and certified mail within five (5) business days after the hearing concludes advising the owner of the following:
  - a. the decision made by the Covenants Committee;
  - b. the fine imposed (if any);
  - c. any other sanctions imposed (if any);
  - d. the 14-day time limit to cure the violation or additional fines will be imposed;
  - e. a non-compliance lien may be filed against the Member's property and the lien will not be removed until and unless the Member pays the costs associated with the filing of the lien and all fines, even though the violation may be cured.
  - f. all costs and fees incurred by the Association to compel compliance may be charged back to the Member, and
  - g. If the owner does not agree with the Covenants Committee's decision, the owner has 14 days to request in writing an *Appeal Hearing* before the Board of Directors to be held within 30 days of their request. All fines will be temporarily suspended until the appeal is heard. If an *Appeal Hearing* is not requested in writing within 14 days, the right to an *Appeal Hearing* is forfeited. If the Appeal is denied, the fines will be reinstated and are retroactive to the date of the original decision by the Covenants Committee.
- 2.5 Continuing Violation Letter - If the violation still exists at the time of the next monthly inspection, a Continuing Violation Letter will be mailed to the owner via regular and certified mail advising them of the continuing violation and of that a \$100/week fine will be assessed to their account until the violation is cured along with any other sanctions that are imposed.
- 2.6 Refer to Legal Letter - If the violation still exists by the time of the following monthly inspection (approximately 120 days from the start of the enforcement process), the homeowner will receive a letter advising them that their file will be referred to the Association's legal counsel for further action to be taken in order to correct the violation and collect the fines.
- 2.7 Repeat Violations. If a repeat violation occurs (same as previously documented and same owner), the homeowner will be fined immediately and sent a notice of violation and a fine of \$100/week via certified mail.
- 2.8 If the violation still exists by the time of the next subsequent monthly inspection, legal action may be taken to correct the violation and collect the fines.
- 3.0 Costs of Violations. All legal costs necessary to correct the violations and collect fines may be charged to the violator (mailings, attorney fees, etc). Fines that have been assessed shall not be removed unless approved by the Board. Costs shall not be removed.
- 4.0 Hearings. Every homeowner who is alleged to be in violation of the CC&Rs will be advised of his or her right to have a hearing at the first occurrence of a violation before a fine is assessed. Hearings will be scheduled within 30 days of the request. No fines will be assessed if a hearing is scheduled. Since the homeowner is given an opportunity for a hearing on every first-time violation, fines will be assessed without hearings on repeat violations (see 2.7 above).
- 5.0 Liens. Property may have a lien applied for violation cost and fines.

This resolution is adopted and made a part of the minutes of the June 21, 2007 Board of Director's Meeting and distributed annually.

BY:

  
 President

ATTESTED BY:

  
 Secretary

## PET PARADE

DEB YANOWSKI AND  
DANNY HER CAT

BY BETTY BOYD



Deb Yanowski got her cat, Danny, from an animal shelter in Quincy, Massachusetts, in 2006. Danny is a gray and white tabby, a domestic short-haired cat. He is 2-feet long and weighs 14 pounds.

A tabby cat refers to the patterns of strips, swirls, spots, or blotches of coloration on the cat's fur coat. Tabbies, the breed originated in Egypt, tend to be friendly and independent, have a life span of up to 18 years.

Danny has a great disposition and is both lovable and affectionate, says Deb, a Solera resident. In fact, he is considered a celebrity where Deb works. She works at Opportunity Village, which helps people with disabilities, and her clients always ask about Danny. Deb will show pictures and tell stories about Danny.

"They ask about Danny everyday," says Deb.

Her cat gets wild-caught swordfish as a treat and is spoiled with many toys. When people visit, Danny eventually comes out and is social — when he wants to be.

About three years ago, Deb had a bad fall, getting a plate and screws in her arm. She had a couple of bad nights, and Danny was right there with her showing how protective he was and the true bond between them.

So, the stories are true that featured a dog or cat showing their love and the genuine bond they have for their owners. ✨

REMEMBER FAS ON  
GIVING TUESDAY

BY THE FOUNDATION ASSISTING SENIORS

Giving Tuesday, the global day of charitable giving, falls annually on the Tuesday before Thanksgiving. As we approach this day of generosity, let us shine a light on an organization that has been a saving grace for senior and veteran communities.

Established in 2002 by Favil West and the late Chuck Davis, the Foundation Assisting Seniors has maintained a heartfelt mission: to provide invaluable assistance to seniors facing various challenges in their lives. Whether it's helping seniors during illness, recovery, confinement at home, or coping with the loss of a loved one, FAS has been a lifeline for countless individuals.

FAS has responded to over 500,000 requests for assistance services. Their HOWRU program alone has saved 12 lives, a testament to their commitment to the well-being of seniors and veterans. In addition, FAS maintains and delivers an inventory of durable medical equipment, available for a short-term loan.

This Giving Tuesday, we invite you to consider supporting FAS. As a 501(c)(3) nonprofit public benefit corporation, FAS relies on the support of donors and volunteers to continue its essential work. Your donation, no matter how big or small, can make a significant difference in the lives of seniors and veterans.

YOUR DONATION CAN BE YOUR TIME, AND SEVERAL  
VOLUNTEER OPPORTUNITIES ARE AVAILABLE:

## DRIVER:

- Able to lift up to 50 pounds
- Valid Nevada drivers license
- Availability Monday - Friday, 8:30 a.m. to 12:30 p.m.

## OFFICE:

- Good phone and basic computer skills
- Friendly, patient "people" person
- Monday - Friday, 9:30 a.m. to noon

To learn more about the Foundation Assisting Seniors, how to donate, and additional information on volunteering, visit [www.foundationassistingseniors.org](http://www.foundationassistingseniors.org) or call (725) 244-4200. ✨



## A BUSY AND FULL NOVEMBER

BY SOLERA VETERANS AND FIRST RESPONDERS CLUB

November is full of events. The most important is the Solera Veterans and First Responders Veterans Day Ceremony, scheduled for 9 a.m. November 11 in the Stardust Room.

Veterans Day honors all who served, living and dead. Please remember to thank a veteran for his or her service. We took an oath to protect our country from all enemies, foreign and domestic, and as veterans we continue to follow that oath.

Our 2023 Toys For Tots season kicks off November 7 at 6:30 p.m. in the Stardust Room. Staff Sergeant Bill Quenga, the Marine Corps Las Vegas Toys For Tots coordinator, will be speaking. Toys For Tots boxes will be located across from the front desk in the Community Center until mid-December. Last year we collected over 650 toys for children in the Las Vegas and Henderson area. This year we would like to clear 1,000.

On November 4, we remember the anniversary of the 1979 storming of the U.S. Embassy in Teheran, Iran by Iranian militants. Afterward, 52 Americans were held captive for 444 days.

## MORE DATES TO REMEMBER:

- The U.S. Marine Corp was born November 10, 1775 in the Tun Tavern in Philadelphia.
- At 5 a.m. November 11, 1918, in Marshal Foch's railway car in the Forest of Compiègne, the Armistice between the Allied and Central Powers was signed, silencing the guns of World War I effective at 11 a.m. — the 11th hour of the 11th day of the 11th month. In many places in Europe, a moment of silence in memory of the millions of fallen soldiers is still observed.
- On November 13, 1942, the five Sullivan Brothers from Waterloo, Iowa, were lost in the sinking of the cruiser USS Juneau off Guadalcanal during World War II. Following their deaths, the U.S. Navy changed regulations to prohibit close relatives from serving on the same ship.
- On November 19, 1863, President Abraham Lincoln delivered the Gettysburg Address, dedicating 17 acres of the Gettysburg Battlefield as a National Cemetery. Famed orator Edward Everett of Massachusetts preceded Lincoln and spoke for two hours. Lincoln delivered his address in less than two minutes. His words have come to symbolize the definition of democracy itself.
- On November 20, 1962, the Cuban Missile Crisis concluded as President John F. Kennedy lifted the U.S. Naval blockade of Cuba stating, "the evidence to date indicates that all known offensive missile sites in Cuba have been dismantled."
- On November 22, 1963, on Elm Street in downtown Dallas, President John F. Kennedy's motorcade slowly approached a triple underpass. Shots rang out. The President was shot and died.
- On November 26, 1789, the first American holiday was proclaimed, President George Washington setting Thanksgiving Day for prayer and public gratitude for the successful establishment of the American republic. ✨

Celebrating  
50<sup>th</sup>  
Wedding  
anniversaries

Once upon a time, the *Solera Star* celebrated residents' 50th wedding anniversaries with a memory-stoked display featuring our original marriage photos.

Well, Solera's communications committee wants to re-live those days in the upcoming February 2024 issue. Here's what we need as we walk down memory lane:

If, by December 31, 2023, you and your spouse will have been married to each other for 50 years or longer, please email Marcia Adams at [adamscats1009@gmail.com](mailto:adamscats1009@gmail.com) or call her at (518) 346-2551 by November 17 with spouses' names and date of marriage.

Include your email address and telephone number, and we welcome any additional information you might want to share, such as how you met, anything unusual about the wedding or how you hope to celebrate your 50th anniversary.

What's next? Appointments will be scheduled in late November and early December to photograph you in the Solera clubhouse, unless you prefer to be photographed in your home. Photos will appear in the February issue of the *Solera Star*. We ask that each couple have their original wedding photo (ideally an 8x10) to include in the photo session. If you don't have one, perhaps a picture of the two of you back in the day.

PS: This celebration of 50 or more years of marriage is open to all Solera residents, homeowners or renters alike. ✨

**Editor's note:**

November is National Adoption Month. We asked several Solerans to share their adoption stories.

## CHRIS'S STORY

### MY BIRTH PARENTS LOVED ME ENOUGH TO GIVE ME THIS GIFT

BY TERESA BETTENCOURT

I was very curious when I found out my husband, Chris, was adopted. Did he want to seek out his birth parents? Were there things he wanted to know? Of course, this wasn't about me, yet I wondered what the story was behind his biological parents placing him for adoption. There are many situations that are as unique as the individuals involved. Chris never wondered, it wasn't on his radar.

At the age of 5, Chris was told that he was adopted. His parents explained it in the way a kindergartener could comprehend. Chris recalls feeling special, he had been chosen. As time passed he never once felt different than any of his classmates, he was not the boy who had been adopted.

When he entered high school, his parents shared the circumstances around his adoption, just not the identity of his birth parents. He hadn't asked, they thought he might like to know. I will say when he relayed the specifics behind his adoption it was a colorful story, but one that pulled at my heartstrings. Chris's retelling was without judgment, and gave me more reason to admire him.

About 15 years ago, long after Chris's parents had passed, he came across a box of paperwork that had belonged to them. He found a document showing his adoption fee was \$900. Holy cow, that was a lot of money over 70 years ago. I teased him about costing the big bucks, and then in the next breath I finally asked him why he never tried to find his biological parents. It seemed to me that adoptees want to find their natal mothers. His answer surprised and delighted me at the same time.

This is what he told me. "I had the parents I needed or could have ever wanted. I had a great childhood. They loved me and I felt loved. I never wanted for anything, and I never wanted to find my other parents."

Chris said he will be forever grateful to his biological parents. In his heart he felt they loved him so much they gave him the gift of his parents. His opinion of adoptions: the children are not given up, they are offered opportunities for life success. Why should they be sought, he believes they made a healthy choice for all involved.

I no longer had to wonder why Chris never felt the need to find his birth parents. The things I was curious about, the questions I thought should be asked weren't the right questions. Chris was loved by his biological parents, he was loved by his adoptive. There is no better answer.



Sandee Boyd

## SANDEE'S STORY

### HAPPILY CONNECTING WITH TWO FAMILIES

BY LAURA ADDI

Sandee Boyd says she never regretted not searching for her birth parents, Raymond and Geraldine. Why? She has since connected with siblings, cousins, aunts and uncles from both her biological and birth parents' sides and feels that even though she never met her birth parents, the stories shared with her over the past 20 years provided insights into their personalities.

When her aunt hosted the first reunion with folks from her birth mother's family, Sandee expected a few. There were 36 present! She also was given a 2.5-hour video interview a cousin had with her birth father just a few months before his death.

Geraldine became pregnant at the age 17. Raymond was 22 and was not in a position to marry her, so she opted for adoption. She wanted the best for her daughter. (She later adopted a child herself.) According to one of Geraldine's friends, Geraldine also searched for Sandee for four years. (Raymond and Geraldine each would die of cancer before Sandee knew about them.)

Sandee's life was idyllic. She was adopted from the Children's Home Society of Minnesota at five weeks of age by Cecil and Marguerite and was told at a very early age that she was adopted. Growing up in a town of 700, it was never a secret.

Her "real parents," as she refers to her adopted parents, never considered her not their own. Marguerite, then 34, taught third grade and Cecil, 39, drove a school bus and later became the head custodian. They were considered to be "too old" to adopt other children, so Sandee was raised an only child. She remembers a wonderful life.

When Sandee's own children reached adulthood, they requested information on their birth grandparents for medical reasons. That opened a trove of information, and Sandee's relatives were coming out of the woodwork from California, Minnesota, Wisconsin, Arizona, and New Mexico.

## CANDACE'S STORY

### I LOST MY SON, TWICE.

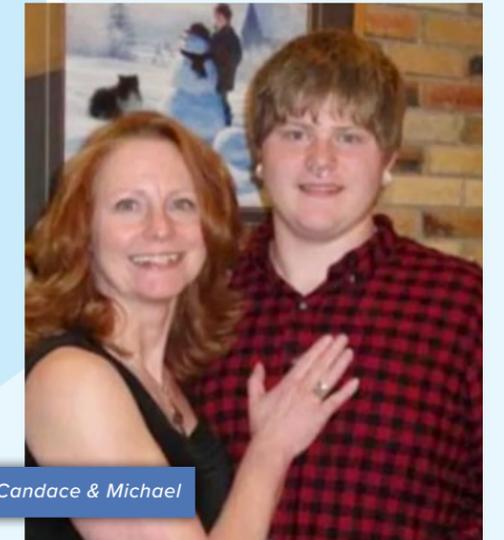
BY CANDACE CAHILL

At age 20, I found myself pregnant, and my path seemed clear: parenthood. But at the urging of my boyfriend, I agreed to attend crisis pregnancy counseling in the hopes that he would stick around. The program led me to examine my family history of abuse and to question my ability to raise a child, so I faced a difficult choice when the baby's father left. Subjected to subtle coercion from the adoption agency and outright threats from the baby's paternal grandparents, I decided to give him up.

Ours was one of the first open adoptions in Minnesota, meaning I could choose the parents from pre-screened couples and could receive yearly updates. However, navigating the aftermath of relinquishment proved infinitely more traumatic than I'd imagined. The promised yearly updates softened my grief, and with hopes of one day reuniting with my son, I vowed to take advantage of my second chance. It wasn't until after getting a college degree and marrying that I began to deal with the complex emotions around my absent child. Unfortunately, when Michael, turned 8, the promised updates ceased, and I had no recourse.

Ten years later, on the day before Michael's 18th birthday, a letter arrived from the adoptive dad, David. I learned that Jane, the adoptive mother, had passed away and that Michael wanted to connect. Despite the desire to smother him with love, I listened to the advice of professionals and let him set the pace of our meeting. Two years passed.

Then, after a whirlwind, hours-long meeting, I hoped our relationship would grow, but was disappointed



Candace & Michael

when Michael's communiques dwindled. Assured by my husband, Tom, that there was plenty of time, I sat back, albeit impatiently, to wait.

In the early hours of the Fourth of July 2013, I received the news that Michael had died in his sleep at the tender age of 23. The shock of his sudden death was tempered by the unexpected compassion I received from his adoptive family at the funeral. They welcomed me and introduced me to everyone as Michael's mother.

As I floundered in the aftermath of losing my son a second time, I discovered that the adoption loss mirrored the emotional aftershock of his death, and I needed to accept and mourn both. It's been 10 years since Michael passed away, and I have come a long way in healing. I have written the full story in my memoir, *Goodbye Again*, and I am fortunate to continue a kind and loving relationship with his adoptive family.

*Goodbye Again* is available on Amazon.com.

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## Hello Solera Homeowners!

It's the time of year when we pause to reflect on what we are thankful for in our lives. I have so many reasons to be thankful this Thanksgiving Season, and you are one of them! My heartfelt thanks to all of you who have allowed me to assist you with your real estate needs over the years past and the years to come. I will be here for you when you need me, and I'm looking forward to hearing from you soon.

May your blessings be many, your troubles be few, and your Thanksgiving be wonderful!



### Broker/Owner

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 Five Star BPO Designation  
 NAWRB Certified Delegate Spokeswoman

**REALTY  
EXECUTIVES**

SOUTHERN NEVADA PROPERTIES

## HOMES LISTED FOR SALE\*

Address	List Price	Approx Liv Area	Model	Address	List Price	Approx Liv Area	Model
2506 Darda St	\$390,000	1142	Lewis	2312 Cordelia St	\$432,000	1596	Whitney
2412 Gamma Ray Place	\$395,000	1248	Clark	2366 Ecliptic St	\$435,000	1596	Whitney
2563 Evening Twilight Ave	\$395,000	1142	Lewis	2525 Hamonah Dr	\$440,000	1768	Franklin
2604 Centaurus St	\$399,987	1248	Clark	2456 Comet Cloud Ct	\$445,000	1768	Franklin
2581 Eclipsing Stars Dr	\$420,000	1425	Fremont	2341 Cordelia St	\$449,000	1596	Whitney
2653 Solar Corona Ln	\$420,000	1584	Monroe	2503 Stardust Valley Dr	\$469,900	1768	Franklin
2612 Solar Corona Ln	\$424,990	1584	Monroe	2520 Solera Sky Dr	\$525,000	1768	Franklin
2440 Cosmic Ray Pl	\$429,000	1596	Whitney				

LVR MLS. Information Deemed Reliable but Not Guaranteed. Properties may have pending offers or applications.

## HOMES LISTED FOR RENT\*

Address	List Price	Approx Liv Area	Model	Address	List Price	Approx Liv Area	Model
2523 Evening Twilight Ave	\$1,750	1142	Lewis	2345 Amana Dr	\$2,000	1425	Fremont
2417 Sun Grazer St	\$1,800	1584	Monroe	2564 Anani Rd	\$2,000	1425	Fremont
2469 Jade Sky St	\$1,850	1142	Lewis	2652 Solar Corona Ln	\$2,195	1584	Monroe
2562 Starlight Valley St	\$1,975	1596	Whitney	2328 Meteor Shower St	\$2,250	1596	Whitney

LVR MLS. Information Deemed Reliable but Not Guaranteed. Properties may have pending offers or applications.



**CALL LAURA TODAY!**

**702-777-1234**

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