

OCTOBER 2024

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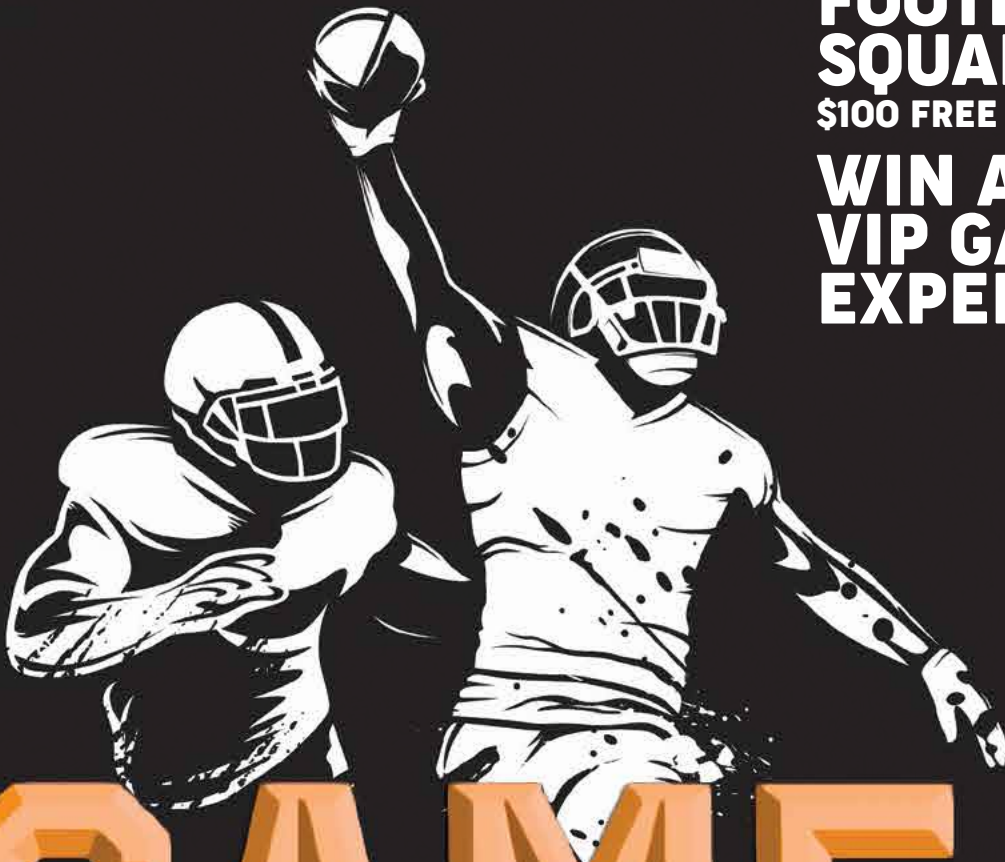


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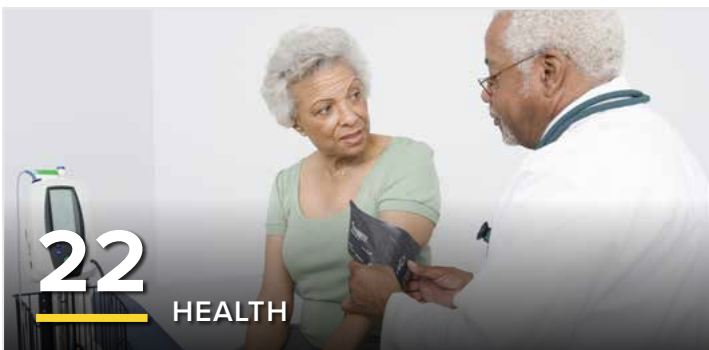
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ON THE COVER

Solera's annual free health fair is scheduled for 9 a.m. until noon on October 5 in the Stardust Ballroom.



FOUNDATION ASSISTING SENIORS



HEALTH



RECIPE EXCHANGE

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Email: solera@ternionsage.com
Phone: 702.982.6681
www.ternionsage.com



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ASSOCIATION

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 or main line at (702) 207-1407
Anthem Parkway - Contact Anthem Council at (702) 737-8580 (Press "0" to speak to the operator to report the leak)

SOLERA STAFF



Florine Radulovic-Kay (702) 207-1414
Community Manager
florine@soleraatanthem.us



Dan Penescu (702) 207-1402
Assistant Manager
dpenescu@soleraatanthem.us



Genevieve Reyes (702) 207-1424
Lifestyle Director
greyes@soleraatanthem.us



TBD (702) 207-1406
Facilities Manager



Paul Mayen (702) 207-1411
Facilities Supervisor
pmayen@soleraatanthem.us

BOARD MEMBERS

Ken Sawyer, President | solerakens@gmail.com
David DeOto, Vice-President | soleradavid@outlook.com
Susan Zinna, Secretary | susanzinna@hotmail.com
Mike Goff, Treasurer | mikesolera1@gmail.com
Frank Nobel, Director | fnobel@cox.net
Kathy Tatasciore, Director | kmtsolera@gmail.com
Bob Waskowitz, Director | bdwaskowitz@yahoo.com

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 five calendar days before the meeting, and are emailed to all residents with an email address on file. Agendas are also available at the front desk. To request a copy of the agenda, you may also reach out to Management directly. If you missed the live stream, the video is available at: www.youtube.com/watch?v=Ja9gLO1-Fh4 ----->



Board of Directors Executive Session
October 2 | 9:30 a.m. | *Stardust*

Board of Directors Meeting
October 9 | 6:30 p.m. | *Stardust*

Board of Directors Executive Session
November 6 | 9:30 a.m. | *Stardust*

Budget Town Hall Meeting
November 6 | 3 p.m. | *Stardust*

Board of Directors Meeting
November 13 | 9:30 a.m. | *Stardust*

Budget Ratification Meeting
November 20 | 12:30 p.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.

Solera Residents:



Assessments are due quarterly on the 1st
January 1 - April 1 - July 1 - October 1
Nevada.fsrconnect.com/soleraatanthem.us

Solera Website: www.soleranews.com

You can access the FirstService website by logging onto 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
www.anthemcommunitycouncil.godaddysites.com

ELECTION SCHEDULE OF EVENTS 2024-2025

Approximately Oct 18, 2024	Nominee Disclosure and Information Statement mailed to homeowners. Nominees should request other election documents from the Election Process Supervisor.
Nov 20, 2024 (90 days)	Persons who have declared candidacy may begin campaigning.
Dec 6, 2024 4:00 p.m.	Nominations Closed. Deadline to file Nominee Disclosure and Information Form, and (if desired by nominee) Candidate Information Statement, i.e. "bio."
Dec 11, 2024 9:30 a.m.	Drawing of names to be conducted to determine the order of placement on the ballot and all other election documents. After drawing, Candidate Information Statements will be posted in the Recreation Center.
Approximately Jan 1, 2025	Candidate Information Statements/ Bio's will be mailed to homeowners.
Approximately Jan 16, 2025 6:00 PM (Thursday)	Meet the Candidates Event - Candidates seated on stage in the order in which their names appear on the ballot. After introductions and opening remarks, the audience will be invited to ask questions. Event moderated by the Election Process Supervisor.
Jan 19, 2025 2:00 PM (Sunday)	Informal Meet the Candidates Event – Meet and Greet style, homeowners and candidates will get the chance to mingle in a less formal setting.
Jan 20, 2025	Ballots will be mailed to homeowners.
Feb 19, 2025	<ul style="list-style-type: none"> • 4:00 PM – Ballots must be in possession of the Election Process supervisor in order to be counted. • 4:00 PM – Annual Unit Owners Meeting Called to Order, then Recessed during Counting. • 5:30 PM – Annual Unit Owners Meeting Re-convened. • Immediately Following the Annual Meeting - Organizational Meeting of the new Board of Directors will begin.
Feb 20, 2025	Deadline for candidates to remove all posters and signs.

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If you are a resident of Solera and would like to place a classified ad, please call Ternion Sage at the number listed above or email your classified ad to solera@ternionsage.com. Ads must be received by the 15th of the month in order to appear in the upcoming publication.

Disclaimer: The Solera Community Association and FirstService Residential staff do not endorse those who have advertised above. It is the homeowner, tenant or agent's responsibility to locate reputable contractors.

UPDATED CLUB RENEWAL

ANNUAL REVIEW

Every Club is required to fill out the completed Club Renewal form by the end of January for the previous year using the Club Renewal Checklist.

FINANCIAL PROCEDURES

If the Club has a checking account, a financial statement must be submitted quarterly and annually to the Lifestyle Director as a part of the Annual Review in accordance with NRS 116. Clubs are responsible to ensure that all required taxes are paid and properly reported. All financial information is to be submitted to Management. Submission of financial information from group in no way obligates management, the Board, nor the Association as to the accuracy of said documents. If the group does not collect dues and does not have funds, this is to be noted on the annual financial statement. All clubs are required to follow the appropriate financial controls and such other procedures and deemed necessary by Association Management and/or the Board. ✨

THE ADDITION OF SECTION 6.9 BALLOT COUNTER REQUIREMENTS:

Ballot Counters are volunteers from the Solera At Anthem Association membership. All interested members must submit a request by email to the Election Supervisor for consideration for 1 of 8 positions. Final selection of the Ballot counters are made at the discretion of the Election Supervisor with Board approval. Selection of volunteers are based on a rotation list if there is an excess of volunteer submissions. Volunteers must resubmit their request to volunteer every year. Requirements: All volunteers must meet the following requirements:

- Must be a homeowner and member in good standing, without current or open violations of the Community Rules and Regulations Member Code of Conduct
- Must not be a candidate or a current member of the Board of Directors
- Must not be related to a candidate of the Board of Directors
- Must not be employed by or under contract with the Management or Association
- Cannot have a business affiliation with any candidate or Board of Directors member
- Cannot reside in the same household as a Board Candidate or Board of Directors member. ✨

THE ADDITION OF #7 OF SECTION(A) OF THE COMMUNITY RULES & REGS:

Solera At Anthem Events; Age Restrictions

The following events are hosted by the Lifestyle Committee are open to all ages:

Shredding Event | July 4th BBQ | Health Fair
Solera Days | Parking Lot Sale

All other Lifestyle hosted events, including excursions are age restricted unless otherwise stated by the Lifestyle Committee as approved by the Board. Age restricted events apply to any party under the age of 19 years old. ✨

FOOD & BEVERAGE RULES & REGS:

Food and beverages are no longer allowed in the lounge portion of the Billard area. ✨

ASSOCIATION

COMMITTEES & CONTRIBUTORS

ARCHITECTURAL REVIEW COMMITTEE (ARC)

Robert Brightwell
David Chavez
Terry Phelps
Ingrid Serina
Gregg Shiffbauer
Florence Hayashi
David Stefanik – *Alternate*
Liaison: Bob Waskowitz

BUILDINGS & GROUNDS

Craig Hardy
Carol Hendrickson
Mary Schramski
Tom Sweetko
Frank Tuozzo
Ray Zacharias
Liaison: Susan Zinna

COMMUNICATIONS

Marcia Adams
Betty Boyd
Larry Edsall
Charlie Jones
Shelley Payne-Pittman
Liaison: Frank Nobel

COMMUNITY STANDARDS

Vida Carr
Joseph Doll
Linda Freitas
Lowell Gervais
Linda Loane
Diane Meireis
Liaison: Ken Sawyer

FINANCE

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

LIFESTYLE

Lorraine Barcia
Annette Vozzo
Debbie Waskowitz
Loretta Ariola – *Alternate*
Gloria Street – *Alternate*
Liaison: Kathy Tatasciore

PLEASE NOTE

The following committee needs volunteers:
Finance, Communications, & Lifestyle

For more information or to apply please contact management at 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 19.



THE PURPOSE AND BENEFITS OF A RESERVE FUND

BY THE SOLERA AT ANTHEM BOARD OF DIRECTORS

The Solera at Anthem Home Owners Association is responsible for managing the common areas and amenities of a residential community. One critical aspect of this management involves financial planning and maintaining a reserve fund. A reserve fund is a savings account designated for significant repairs, replacements, and unexpected expenses that arise over time.

PURPOSE OF A RESERVE FUND

1. Long-term maintenance and repairs

The primary purpose of a reserve fund is to ensure the long-term maintenance and repair of shared community assets. These assets may include roofs, parking lots, swimming pools, clubhouses, and landscaping.

Over time, these elements inevitably wear out and require substantial investment to maintain or replace. By systematically saving in a reserve fund, an HOA can plan for these expenses, ensuring the community remains in good condition.

2. Financial stability and predictability

A reserve fund provides financial stability for the HOA by allowing it to manage large, infrequent expenses without imposing sudden financial burdens on homeowners.

When an HOA lacks a reserve fund, it may have to levy special assessments or significantly increase monthly dues to cover unexpected costs. This can create financial stress for residents and lead to dissatisfaction within the community. A well-funded reserve helps avoid these issues by offering a predictable financial outlook.

3. Compliance with legal and regulatory requirements

In Nevada, HOAs are legally required to maintain a reserve fund. This is to ensure that communities are financially prepared for future maintenance and repairs. The legislature recognizes the importance of financial preparedness in maintaining property values and community standards. Compliance with these requirements not only protects the community but also enhances its reputation and marketability.

BENEFITS OF A RESERVE FUND

1. Enhanced property values

A well-maintained community with properly funded reserves typically enjoys higher property values. Prospective buyers are more likely to invest in homes within communities that demonstrate financial stability and foresight. Knowing that the HOA has a reserve fund assures potential buyers that

the community can handle future repairs and maintenance without resorting to sudden, large assessments.

2. Improved community aesthetics and functionality

Regular maintenance and timely repairs funded by the reserve help keep the community attractive and functional. This not only enhances the living experience for current residents but also makes the community more appealing to potential new residents. Attractive common areas, well-maintained facilities, and functional amenities contribute to a high quality of life.

3. Reduction of financial burdens on home owners

A reserve fund reduces the likelihood of unexpected financial burdens on homeowners. Without a reserve, HOAs might need to impose special assessments or raise dues dramatically to cover unforeseen expenses. This can cause financial strain and even lead to disputes within the community. A reserve fund provides a cushion, spreading the cost of major repairs and replacements over time and across all homeowners.

4. Prevention of deferred maintenance

Deferred maintenance occurs, when necessary, repairs and upkeep are postponed due to lack of funds. This can lead to a downward spiral of deteriorating conditions and escalating repair costs. A reserve fund helps prevent deferred maintenance by ensuring that funds are available when needed. This proactive approach keeps the community in good repair and prevents minor issues from becoming major problems.

In conclusion, a reserve fund is an essential financial tool for any HOA, providing numerous benefits that enhance the stability, aesthetics, and overall quality of life within a community.

By planning for future expenses, maintaining property values, reducing financial burdens on homeowners, and ensuring compliance with legal requirements, a reserve fund plays a critical role in the successful management of residential communities.

Through diligent financial planning and prudent management, HOAs can create a sustainable and thriving environments for all residents.

Solera's reserve account balances

(as of the July 2024 report to the Board of Directors):

Cash in the Solera reserve account: \$2,558,017

Cash in the Villas reserve account: \$1,220,729 ✨



LAP SWIMMING ETIQUETTE

BY THE COMMUNITY STANDARDS COMMITTEE

Hot summer and fall days often mean more time spent indoors or at our community center enjoying our indoor lap pool. Perhaps you have hesitated to enjoy our pool because you are not sure what lap swim etiquette might be. This article should help minimize any misunderstanding or confusion.

In order to avoid conflict and make everyone's swimming experience more enjoyable, we ask that everyone respect another person's desire to utilize the swim lanes. There are two lanes within each of the floating lane dividers. The dark blue line on the bottom of the pool between the side wall and a floating lane divider or simply between floating lane dividers establishes the lane sharing designation.

The following points help to ensure an enjoyable time is had by all:

- When the pool is busy, it is necessary to share swim lanes. This may be two or even more people sharing the same lanes.
- To avoid surprising someone when you would like to enter the water, please wait until you can safely get their attention.
- It is the responsibility of the swimmer entering the lane to be sure that other(s) in that lane are aware of his/her presence and the necessary traffic pattern.
- Avoid stopping in the middle of the lane; this can interfere with the progress of another swimmer and cause collisions.
- If those in a lane are all swimming the same direction, slower swimmers must yield to faster swimmers.
- Be aware of your space in the lane and orientation of others.
- If you are approaching the wall and another swimmer is gaining on you and swimming at a faster rate than you are, then pause at the wall to allow the faster swimmer to pass you and then immediately push off the wall.
- If you stop at the wall for any reason, be sure to squeeze into the corner of the lane so the other swimmer(s) have ample room for turns.
- Be courteous and provide adequate distance between you and the swimmer ahead of you.
- The general rule with two swimmers in a lane is each of you chooses a side of the lane and stays on that side.
- If sharing a lane with one other person you might prefer for each of you to be swimming in opposite directions. Be sure to establish the traffic pattern prior to entering the pool.
- Refrain from hanging, sitting, or pushing on the floating lane dividers. This wears them down and can lead to entanglement and/or injury.
- New third lane swim time to be Monday, Wednesday, and Saturday 6-9a.m.

Please respect the desire of others to utilize the swim lanes. In a perfect world we could always have our own swim lane. But there are going to be times when that is not feasible, and sharing is necessary.

Let's support each other by simply following lap pool swimming etiquette/ principles so the pool experience is enjoyable for all. ✨



HowRU PROVIDES PEACE OF MIND

BY THE FOUNDATION ASSISTING SENIORS

Do you live alone? Or have friends or loved ones you worry about when you can't check on them on a regular basis? The HowRU™ program will provide peace of mind in both those situations.

By subscribing to a simple daily automated call, it is like having a friendly neighbor stop by each day to ensure you are safe and comfortable in your home. Eligible subscribers are seniors 50 years+ or a veteran of any age.

You choose the time of day for your call. If you do not answer, we call back two more times. If none of your calls are picked up, we notify your designated emergency contact. If none of these calls are picked up, a volunteer calls the same numbers and, at a last resort, calls for a Wellness Check.

We were able to obtain help for people who were incapacitated in their homes and needed help. This program has saved 13 lives to date.

To subscribe to HowRU, call (725) 244-4200. A volunteer will take your information and discuss the program. Calls can be suspended should you be planning to go out of town.

If you live alone, be safe and enroll in this free program. Safety for seniors and veterans is our mission. ✨

CELEBRATE
COMMUNITY



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FLAGS FLY, CHARITIES SUPPORTED

BY THE SOLERA VETERANS AND FIRST RESPONDERS CLUB

Our Veterans and First Responders Club does a lot for our Solera and Henderson communities with the donations received from our Solera family. We could not do this without you.

With the donations we received this year, we have donated to Honor Flight of Southern Nevada, USVETS, RWB DOGTAGS, Injured Police Officer Fund (where the donation went to the Southern Area Command of the Nevada Highway Patrol and Henderson Police Department), Quilts of Valor, the Henderson Fire Department Station 99, and the purchase of flags for our Community Center parking lot.

We replace the parking lot flags twice a year and any damaged by windstorms or run over by cars in the parking lot. During the windstorm in July, we lost three flagpoles, one of which was run over by a car along with our precious flag. If you see a flag that has fallen, please drop it off in the Community Center or contact us at SoleraVeterans@outlook.com.

Unfortunately, this year we had to cancel our annual Chili Feed due to unforeseen circumstances. This is an awesome social event for our community to get together, get to know each other, and partake in some delicious chili.

In November we will be kicking off our annual Toys For Tots drive with the U.S. Marine Corps. Last year we collected over 1,600 toys for underprivileged children in the Las Vegas area. There will be boxes located in the community center.

All are invited to our Veterans Day Ceremony on November 11, and are welcome at our regular meetings held the first Tuesday of the month at 6:00 p.m. (social time, with the meeting beginning at 6:30 p.m.) in the Stardust ballroom. We have guest speakers, a 50/50 and basket raffle, plus treats and refreshments.

If you are in need of a flag or flag and pole combo, please contact Ken Pavese at 702-756-8535 or email us at SoleraVeterans@outlook.com. We will come to your house and replace your flag for you if needed. ✨

LIFESTYLE EVENT



HEALTH FAIR

SOLERA COMMUNITY HEALTH FAIR
Sponsored by Southwest Home & Wellness Events


SATURDAY, OCT. 5 | 9AM-12PM
STARDUST BALLROOM

Admission is FREE to all residents and guests of Solera

We'll have a variety of vendors:
Albertsons will be doing flu shots, Do Terra Oils, Abbott Spine, Dignity Health, Nevada Eye, Vineyard Senior Living, Neptune Society, Carnegie Heights Memory Care, Humana, Henderson Hospital, Lapis and Osk Salt Spa, Jeffrey Burr Estate Planning, CBD Natural, and more.



CLUB EVENT



SOLERA ART SHOW

The Solera Fine Arts Club will display a collection of original watercolor and colored pencil art for your viewing pleasure.

SUNDAY, OCT. 13 | 1-4PM
STARDUST BALLROOM

You are cordially invited to browse the art display and visit with the artists.

All works of art are created by our club members.
Refreshments will be served.

This annual art show is always well attended and free! Mark your calendar now to save the date.
Vote for your favorite work of art!

LIFESTYLE EVENT



LIFE IS Scary . WITHOUT Coffee

PUMPKIN SPICE & Everything Fright Social

FRIDAY, OCT. 18 | 9-10AM
STARDUST BALLROOM

This is a FREE event for Solera residents only
Coffee & donuts will be served
Please sign-up at the Clubhouse Front Desk if you're interested in attending

LIFESTYLE EVENT



HALLOWEEN EVENT

PUMPKIN CARVING, PAINTING, & DECORATING CONTEST

DROP OFF YOUR PUMPKIN IN THE CLUBHOUSE BY WEDNESDAY, OCTOBER 23TH BEFORE NOON

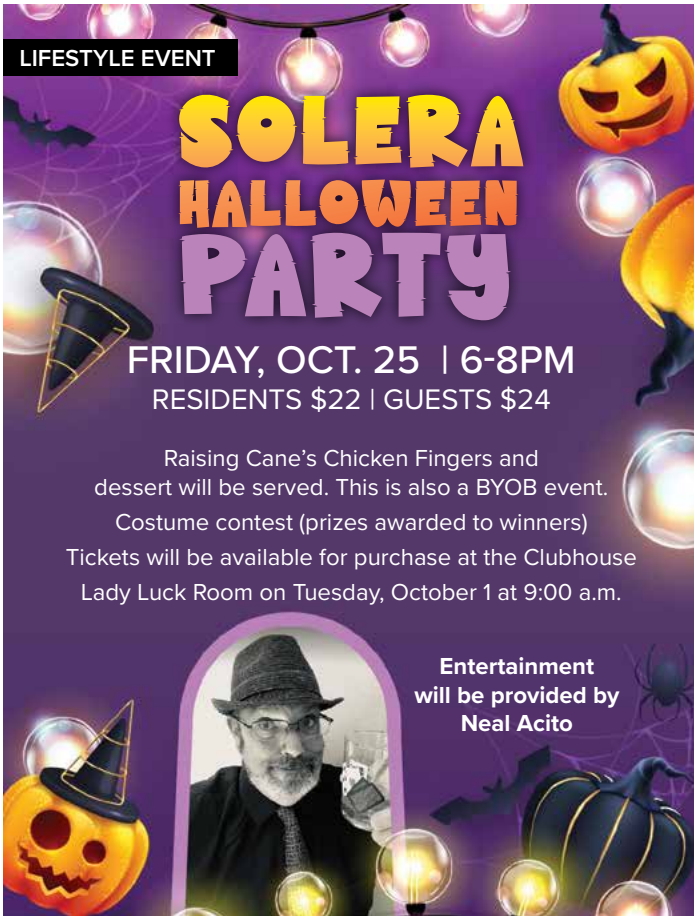
LIFESTYLE EVENT

SOLERA HALLOWEEN PARTY

FRIDAY, OCT. 25 | 6-8PM
RESIDENTS \$22 | GUESTS \$24

Raising Cane's Chicken Fingers and dessert will be served. This is also a BYOB event.
Costume contest (prizes awarded to winners)
Tickets will be available for purchase at the Clubhouse Lady Luck Room on Tuesday, October 1 at 9:00 a.m.

Entertainment will be provided by Neal Acito



LIFESTYLE EVENT



A Global Medical Response Solution

AirMed Care is a membership program that provides access to local air ambulance services. AMCN is the largest air ambulance membership in the United States and provide assistance with variety of situations. Come to the snack & learn to hear more about the organization and services provided.

TUESDAY, OCT. 29 | 12-1PM
STARDUST BALLROOM

If interested, please sign-up at the Clubhouse front desk.



LIFESTYLE EVENT

SOLERA DAY COMMUNITY EVENT

SATURDAY, NOV. 2 | 10AM-2PM

FREE to ALL Solera Residents & Guests

Fall craft show, Car show in lower parking lot, Bake Sale by the Solera Ladies Club, Food Trucks, Skechers, & more

Food trucks include *Sin City Wise Guys* a twist on Chicago Style Italian food including bowls, sandwiches, and more. *Neon Ice* offering shaved ice, ice cream cones, sundaes, & much more. Please refer to menu day of for prices.



CAR SHOW

Solera Ladies Club

BAKE SALE



FALL CRAFT & VENDOR SHOW




SKECHERS

UNLV FOOTBALL GAME

SATURDAY, NOV. 16 | 7:30PM
ALLEGiant STADIUM



\$55 per person (includes admission & transportation)
Bus will leave Solera at 5:30pm
Tickets will be available for purchase at the Clubhouse
Lady Luck Room on Tuesday, October 22 at 9am



LIFESTYLE EVENT



MOVEMENTMORTGAGE

Join Movement Mortgage in discussing all your mortgage needs from home loans, refinancing, and valuable financial information.

WEDNESDAY, NOV. 20 | 2PM
STARDUST BALLROOM

If interested, please sign-up at the Clubhouse front desk.



WRITE ON

SOLERANS ASKED TO SHARE
THEIR POEMS, SHORT STORIES

Remember the children's rhyme: *You're a poet but don't know it?*

Is it true in your case? Or maybe you know you're a poet, or at least would like to try your hand (pun intended) at writing a poem, or perhaps a short story. If so, the *Solera Star* wants to devote some space in an early 2025 issue to poems and short stories written by our residents.

So we can publish as many as possible, poems and short stories should be limited to 400 words or less. They can be something you write tomorrow, in the next month, or something you wrote back in your school days, or anytime since, whatever creative pieces you feel comfortable sharing.

In addition to the 400-word limit, there is a deadline for submissions, which must be delivered by Friday, November 1.

We (the Communications Committee) prefer that you make your submission electronically as a Word document. However, if you're not computerized, you can use a typewriter, or even submit a *legible* handwritten manuscript.

Subject matter is open, with two exceptions: In keeping with the *Star's* editorial guidelines from the Solera at Anthem Board of Directors, no submissions will be accepted on political or religious subjects.

Electronic submissions can be emailed to larry.edsall@icloud.com. Typed or handwritten poems or short stories can be submitted at the monitors' desk in the clubhouse. The deadline for submissions is 5 p.m., Friday, November 1, 2024. ✨

2024



Scan the QR code to visit our website



CRAFT FESTIVAL
NOV 10
DEC 8

NIGHT MARKET
NOV 16

TREE LIGHTING
NOV 27

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OCTOBER 2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 ARC 9am Veterans & First Responders 6:30pm	2 Executive Board 9:30am	3 Communications 9:30am Rosh Hashanah	4	5 Solera Community Health Fair 9am-12pm
6	7	8 Bulk Trash Day	9 Board of Directors 6:30pm	10	11	12 Fitness Center Orientation 10am Yom Kippur
13 Solera Art Show 1-4pm	14 Covenants 9am Columbus Day Indigenous Peoples' Day	15 Lifestyle 11:15am	16 Buildings & Grounds 9:30am	17 Community Standards 9:30am Bingo 6:30pm (Doors open: 5:30pm)	18 Pumpkin Spice & Everything Fright Social 9-10am	19
20	21	22 Bulk Trash Day	23 Finance Meeting 9:30am Drop off your pumpkin to participate in the contest by Noon in the Clubhouse	24	25 Halloween Party 6pm (Doors open: 5pm)	26
27	28	29 Airmed Care Snack & Learn 12pm	30	31 Halloween	NOV 1 Diwali	2 Solera Day Community Event 10am-2pm Day of the Dead
3 Daylight Saving Time End	4	5 ARC 9am Veterans & First Responders 6:30pm Bulk Trash Day Election Day	6 Executive Board 9:30am	7	8	9

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

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

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.
Elva Radick | (708) 466-1433

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

Paper Works / Greeting Cards Club | Monday | 1 p.m.
Linda Freitas | lindafreitas89044@gmail.com

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

Pickleball Club | Monday - Friday | 7-10 a.m.
Kathryn Romano | (818) 497-2124

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 Starz Cardio Class | Tuesday | 8:30 a.m.
Arda Reiter | (702) 462-6167; 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

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 | 8:30 a.m.-4 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

Big Six Dominoes | Thursdays 1-4 p.m.
James Edwards | (303) 907-3908

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

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

Canasta Group | Tuesdays & Wednesdays 10 a.m.-1 p.m.
Karen James | (248) 719-9912

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

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

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

Tai Chi Clinic | Monday & Thursday | 11:15 a.m.
Ken Pavese | (702) 407-8111

Yoga Friends | Tuesday & Thursday | 9 a.m.
Mary Schramski | drmary10@proton.me

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

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WHAT'S UP, DOC?

AN ARGUMENT FOR ANNUAL PHYSICALS

BY MARCIA ADAMS



As we age, one of the things that we may overlook is having an annual physical, particularly if you make numerous trips to the doctor's office during the year. However, doctor visits are not to be in lieu of an annual physical.

When you go during the year, it is usually with a specific complaint and that complaint is what the doctor focuses on primarily. Annual physicals are for you and your physician to review your health – mental and physical – and to provide him or her with a baseline to foresee potential health problems and to provide guidance to continue or improve your health.

Most annual physicals are not painful, nor are they time-consuming. Generally, you will be asked to fast so blood work can be drawn. Some doctors require that the bloodwork be done one week before the actual physical so, they have the opportunity to review the results and provide them to you when you come for the actual exam.

As stated by the Cleveland Clinic in an article on annual exams: "Primary care providers are trained to spot and manage health issues,

including chronic diseases like heart disease, diabetes, and lung disease. These are some of the biggest health threats in the U.S. and worldwide – and they often hide in plain sight. Catching and treating diseases early leads to better health outcomes..."

When I chat with my friends, very often the reasons they choose not to have an annual physical are either, "Hey, I'm feeling good. Why should I go to a doctor?" or "I'm okay as I am – why should I have some doctor poke and prod me, and then tell me I have problems and need to take medicine or have some tests? Who needs that?"

Let me give you a personal example of why you should rethink the decision not to have an annual exam:

My husband and I began having annual physicals after reaching the age of 50. Eight years ago, my husband went for his. He had no complaints, at the time, he was running marathons and other competitive road races. However, he had seen his finishing time slip some and the events were harder, but he contributed that to his age.

The doctor listened to his heart and lungs as he always did, went about the rest of the exam, and then came back to the lung exam again. Sensing a change in my husband's breathing, the doctor sent him for an x-ray as a precaution.

The results? My husband had a very fast-growing cancerous tumor in his lung. As the thoracic surgeon later advised us, had we not caught it when we did, the cancer would have spread throughout his body and, most likely, he would have been dead within two years.

The good news is it was caught in time. The operation removing a third of his lung was successful and he has been cancer-free since.

Take a moment to think about the last time you had an annual exam – or, as we used to call it, general check-up – and give your care provider a call if it has been more than a year.

Think about it this way – you wouldn't expect your car to run effectively and efficiently without routine maintenance. Why would you not give yourself and your body the same courtesies? ✨



MY FOUR DAYS ON A GURNEY IN A HOSPITAL HALLWAY

BY CHARLIE JONES

Recently, I was taken to a local hospital's ER with breathing problems. After four hours of x-rays, blood work, an EKG, and other tests, it was determined I needed to stay in the hospital; diagnosed with Congestive COPD, I was placed on a gurney and wheeled to my room.

As it turned out, my room was in the ER hallway, 8 feet wide by about 100 feet long, with gurneys placed head to toe along one wall—yes, the ER hallway.

My space on the gurney was to be my home for the next four days, and we were then told we should never leave the gurney at any time.

Since there was no privacy, we all stayed in our clothes with shoes on. There was no place to store any belongings except on our 3-foot-wide by 6-foot-long gurney. We lay there with our feet touching the patient's head in front of us. There was no TV, no washcloth, towel, or toothbrush, and really no place to use them anyway.

The hallway turned out to be a nonstop flow of traffic day and night, with gurneys constantly in motion, going back and forth to wherever, nurses with their carts distributing meds, hanging IV bottles, etc., while other nurses with their carts were taking patient's vitals.

However, after the 9:00 p.m. rounds, the hallway traffic slows, and it becomes a little quieter, but the very bright ceiling lights never go off, and the sounds of people in pain everywhere make it hard to sleep.

A hospital advocate came by to ask us how we were doing. I complained about the bright lights, and her eyes lit up. She said, "I can help with that." Off she went, only to return with a black face mask to cover my eyes. I said thanks, just what I'd hoped for.

Now as we start to relax and think about sleeping, here come the nurses in their red uniforms (the vampires seeking our blood) with their carts full of needles and glass vials to take our blood. It's beyond me as to why they will take a blood sample for a specific test, and an hour later, they are back for more for another unrelated test. Why two pokes when one poke to fill two vials would suffice?

One night we had a runner, a young barefoot man running down the hallway with two aides and a nurse in hot pursuit, followed by an elderly security guard struggling to keep up. (I was tempted to offer him my walker but did not). It was like a silent movie, nobody yelling stop, no sound at all, just the heavy breathing of the runners, as they all turned the corner and disappeared. (We never did find out the result of the chase, or what happened to the young man.)

Excitement never ends in the hallways.

Well, my four-day stay was over, and I was finally released to go home.

I'm so glad to be home. ✨



BRAIN TUMORS AND THEIR SYMPTOMS

THERE ARE MANY SYMPTOMS BUT NO KNOWN CAUSES

BY SHELLEY PAYNE-PITTMAN

The older we get, the more challenges we face. For my family, it was a brain tumor. I started researching this illness and spoke to several people who suffered with the same condition. Surprisingly, each person had different symptoms, types of tumors, and outcomes.

Meningiomas are the most common tumors that begin around the brain or spinal cord. Brain tumors are the growth of abnormal cells that can be or become cancerous, block the flow of fluid around the brain, or spread through spinal fluid.

RUDY'S STORY

Last year, my former husband, Rudy, at age 65, started having slurred speech and then seizures.

Rudy recounted: "I thought I was having a stroke, my jaw locked up, then my right arm and leg went limp. I tried to call Chloe (our daughter who lives nearby) but I couldn't talk".

The MRI showed a 4-centimeter (1.5-inch) brain tumor above his left ear. The tumor was pressing on the speech and motor-skills areas of his brain. Rudy's driver's license was suspended. He continued to have seizures every couple weeks.

Two months later, the meningioma tumor was successfully removed. It was on the outside of his brain and was not cancerous. Four months later, Rudy returned to work and got his driver's license back. However, six months ago, Rudy had a massive seizure that put him in the hospital for 10 days. A medically induced coma was needed to relax his non-stop brain seizures.

"I couldn't remember my name, where I was, that I'd had brain surgery, it was scary," he later recalled.

During his recovery, he had occupational and physical therapy for two weeks. Rudy will have to stay on anti-seizure medication for the rest of his life but was excited to share his story and how important health care is.

Epilepsy is classified as having more than two seizures within a 24-hour period. Hospitals are required to notify the Department of Motor Vehicles whenever a patient has seizures. DMV will immediately suspend the patient's driver's license, but it can be reinstated when the patient has been seizure-free for at least three months.

TORI'S STORY

Eleven years ago, my high school friend, Tori, at age 57, started having severe headaches. An MRI revealed a tumor inside Tori's cerebellum. Neurologists wanted to do a biopsy, but Tori wanted to wait, so doctors monitored things; the headaches dissipated and there were no motor skills or balance issues.

A few months later, "I started having severe vomiting, so I went to the ER, but was misdiagnosed with a gastrointestinal virus," Tori reported.

After seeing several neurosurgeons, Tori learned the tumor had hemorrhaged, which caused severe vomiting, imbalance, and dizziness. The fourth neurosurgeon removed 75 percent of the astrocytoma tumor, which was not cancerous; the remaining piece was too close to Tori's brain stem and removal could have paralyzed her.

She recounted: "They gave me chemo pills for three months to reduce the remaining tumor, and MRIs every month (now I get them every six months). The tumor has not grown, and the balance and dizziness issues have subsided."

She had occupational and physical therapy for 6 months, but was never well enough to return to work, then eventually retired. Tori added: "My brain tumor is probably genetic because three of my brothers also had brain tumors, but they are all different" (one of her brothers died from a massive seizure while home alone).

Tori feels she is now at 95 percent and able to pick up the pieces of her life and move forward.

Since brain tumors are caused by genetic changes inside the cells, they can be passed through a family. Only about 5 to 10 percent of brain tumors occur in people with a family history.



REVA'S STORY

In 1997, my friend, Reva, (at age 42) started falling, was dizzy, saw wavy lines, lost her hearing, blacked out, had taste buds that felt burnt, and her right cheek was numb and tingly.

Reva explained: "My brother is a neurosurgeon; when I told him all of my symptoms, he told me over the phone that I had a brain tumor."

The X-ray showed a tumor at her brain stem; it was the size of a grapefruit. The acoustic neuroma tumor affected Reva's balance, hearing, and all of the nerves on the right side of her face but was not cancerous.

It took 16 hours to remove the huge tumor because of its size and location; doctors at the Chicago hospital where Reva was treated used the tumor as a case study.

Reva shared: "I am always positive, and I believe that, with God and the power of prayer, I was able to make it through this life-threatening ordeal."

There are over 120 different types of brain tumors, based on the brain tissues they affect. About 25,000 Americans are diagnosed with brain tumors every year.

MICKEY'S STORY

In 2013, a former co-worker, Mickey, (at age 45) started having headaches, nausea, double-vision, dizziness, and weakness.

"I couldn't even drive," Mickey explained. "I saw a nurse practitioner for a year but was never referred to a doctor or specialist."

Mickey's wife finally took him to the ER; the MRI scan revealed a 10-centimeter tumor (almost 4 inches) inside his brain (front top left side).

Neurosurgeons immediately performed surgery on the glioblastoma tumor but were only able to remove half of it and the tumor was cancerous.

"The doctor gave me 15 months to live, based on the size of the tumor," Mickey said.

He started radiation treatments five times a week for two months, and then chemotherapy for a year. Mickey was given steroids for his headaches and weakened muscle strength (a side effect of radiation and chemo), which caused swelling on the back of his neck.

"This time, the oncologist gave me four to six years to live."

He stopped taking steroids for a month and was able to start driving again. He had to get MRI scans every month, then every two months, then every three months. After four years, the tumor started growing again.

A different neurosurgeon performed surgery within a week, removing more of the tumor. Unfortunately, the tumor will never be completely removed (because of risk to the brain) and it will continue to grow. Mickey could not get radiation again but did get chemo again for a year. "I had a little physical therapy. I still get an occasional headache, and I'll get a migraine every three to four years, but I'm still here."

Doctors do not know what causes brain tumors, basically why some brain cells begin to form into tumor cells. Potential causes include genetics, exposure to radiation, and cancers that spread from other parts of the body.

Doctors use various tools to scan brain activity and diagnose brain disorders including:

- Electroencephalogram (EEG): measures brain activity using small metal disks (electrodes) that are placed on the scalp
- Computed tomography (CT scan): uses X-rays and computers to produce images of a cross-section of the body
- Magnetic Resonance Imaging (MRI): uses magnetic fields to generate clear images of the brain
- Positron emission tomography (PET scan): produces images of active organs and tissues

Brain tumor symptoms include:

- Headaches
- Seizures or convulsions
- Difficulty thinking, speaking or finding words
- Personality or behavior changes
- Weakness, numbness, or paralysis in one part or one side of the body
- Loss of balance, dizziness, or unsteadiness
- Loss of hearing
- Vision changes
- Confusion and disorientation
- Memory loss

If you have any of these symptoms, don't ignore them; get medical attention as soon as possible to prevent what could become a long, painful, and potentially deadly outcome. ✨

BACK TO THE GYM

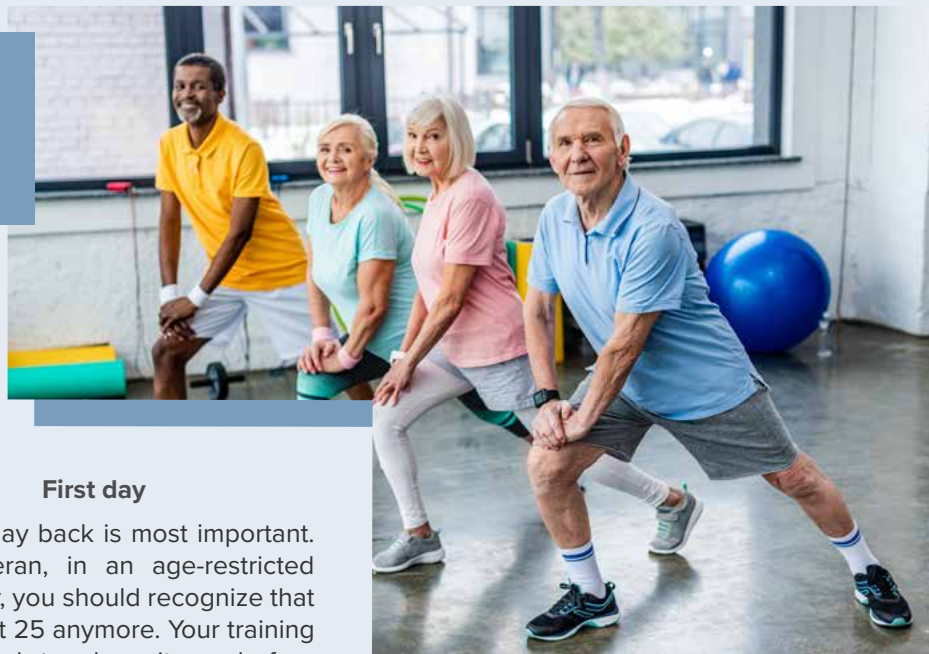
SOME TIPS FOR GETTING BACK IN SHAPE

BY FRANK NOBEL

Have you taken a couple of days off from your working out, but unintentionally your break became much longer than intended? After your extended layoff, did you attack the weights/program with renewed vigor, only to suffer aches and pains that sent you back to the couch?

If that is your situation, this article may help because I, too often, have been in a similar situation.

This article is not for the novice but for the intermittent fitness person who has had success in a training routine and wants that success to resume. The goal of “picking up” where you left off will not be easy, but if the proper guidelines are adhered to then your goal can be reached.



First day

Your first day back is most important. As a Soleran, in an age-restricted community, you should recognize that you are not 25 anymore. Your training can get back to where it was before your break, but you need to go slowly. You do not want to send yourself back to the couch.

By all means, set some positive goals, but be reasonable, starting back by being kind to your body.

Dress warmly, yes, I know we live in a desert, but a warm muscle is a flexible muscle. If you consider a muscle like a rubber band, warm will stretch, cold will snap!

Getting back into your training routine should be comfortable and developed that way. If you have a particular favorite exercise, why not start with it, but do not go crazy that first day. Caution! Then build the rest of your program around that start.

Remember, many exercises actually tear down the muscle, it's your rest and recovery that provide the positive outcome.

What about “muscle memory”? At this point in time there is little doubt that it is a reality. A prime example often given is riding a bicycle. That concept is easily used as familiar exercises in your training routine.

What about after that first work out? I suggest a warm/hot shower and drying with a course towel (no softener) it will act as a slight rub down to ease into/out of that first day back.

First month and beyond

Success! Your initial routine that you structured around your favorite exercises has proven itself. Now, even though you have been kind to yourself, it's time to step it up. Time to increase your efforts or you will get stale.

Nonetheless, Solerans are not 25 or even 45 any longer, but now is the time to increase time, be it on a treadmill or weight exercises, depending on your training, recognize age is a factor. This is not in any way a suggestion that an individual is unable to improve, at any age, but age is a factor that cannot be ignored.

You have done all the right steps; you have bested your former training. It took time but you're at that pinnacle again. Your rest and recovery have been good, but you know that you need a break.

Have you come full circle? Understand both where you started and where you are, and that a short break at this point may be necessary.

However, should that break extend longer than expected, but sure to save this article for when you resume your workouts. ✨



FALL PREVENTION

DOCTOR SHARES TIPS ON STAYING UPRIGHT



Falling in love can be a wonderful thing, even for those of a certain age. However, falling to the floor or sidewalk, quite frankly, can be deadly.

Did you know:

- That falls are the leading cause of fatal and nonfatal injuries among senior citizens,
- That 1 in 4 Americans aged 65 or older fall each year, and 1 in 10 report a fall-related injury,
- That most falls happen at home,
- That people with mild hearing loss are nearly 3 times as likely to fall.
- That the death rate from falling among older Americans increased by 30 percent between 2007 and 2016, and that 7 deadly falls every hour are predicted by 2030.

Those were some of the facts shared earlier this year when Intermountain Health presented its “Fall Prevention Doc Talk” in a Lunch and Learn event in the Solera clubhouse.

The good news about falls is that you can find help to lower your risk by reducing or minimizing your risk factors, said Dr. Jarom Spencer, who works out of Intermountain’s Whitney Ranch myGeneration Clinic. Intermountain Health has 34 senior-oriented myGeneration clinics in southern Nevada. Among them are locations on Jeffreys Street, on Siena Heights Drive and on Green Valley Parkway.

Dr. Spencer reviewed risk factors for falls, both intrinsic (personal factors) and extrinsic (external factors).

Personal factors include such things as age, muscle weakness, vision, chronic conditions and “postural hypotension,” the tendency for blood to be pulled from the head by gravity should you stand up too quickly. The doctor offered to risk reductions in that case: stand up more slowly and drink more water.

External factors include the lack of grab bars in bathrooms, dim lighting, tripping hazards, slippery soles on shoes and over medication.

Should you fall, stay calm, the doctor said, remain still and assess your condition. If you can, get up slowly and get to a safe place, such as a chair. Call for help and check in with your doctor even if you aren’t injured enough to seek immediate care.

The risk of falling can be reduced by reducing specific risk factors. Other fall-reducing strategies include staying physically active, limiting alcohol consumption, standing up more slowly, using a cane or walker, wearing shoes with non-skid rubber soles, and reviewing the potential side effects of various medications.

For additional information, visit the www.nia.nih.gov website and search for falls. ✨



I'VE BEEN STRUCK BY 'AL'S HAMMER'

A SOLERAN SHARES HIS DIAGNOSIS

BY TOM GORMAN

Like the rest of us, I'm on a course toward dying. Hey, it's inevitable. At least I got this far – I'm 73 -- and I am happy with my 50+ years of marriage to Jeanne (who also is my Genie). We are proud of our two adult children as well as their children, who call us "Oma" and "Opa."

But I'm losing my mind. Literally. I've been struck by what I call "Al's hammer." I'm saddled with Alzheimer's, a disease that triggers dementia, which messes up the brain by destroying memory. I could meet you at our clubhouse, where I go to play billiards or to work out in the exercise room, and I will be sure to introduce myself – after all, we're all neighbors — and as a retired journalist I enjoy chatting with people.

But by the time I have to leave, it's likely the most you will hear me say is, "Nice meeting you!" because I will have forgotten your name. (Sigh).

Will Alzheimer's (pronounced "alz-HAI-mirs") kill me? Not sure, but it seems it will make me worthless by many measures, including frightful dementia. That is a general term for loss of memory and other thinking abilities severe enough to interfere with daily life.

Not only will I most likely forget your name the next time I see you, but the names of just about everyone. Having

dementia signals the time that Jeanne needs to put an ID card in my wallet – my name, home phone number, home address, and name and number of a relative or neighbor, so I can get home if I find myself wandering and confused.

If we need something for dinner, Jeanne knows not to tell me what to get at the store but will write it down so I won't get the wrong thing. (So far, I'm still a good driver.)

Alzheimer's is a degenerative brain disease and the most common cause of dementia, which really sucks because dementia is a stripping of your intelligence. Memory loss and confusion grow worse, and people begin to have problems recognizing family and friends. They may be unable to learn new things, carry out multistep tasks such as getting dressed, or to cope with new situations.

To suffer from dementia is to forget why you went to Albertsons, or the name of your neighbors when you want to thank them for watching your house, or where you put your sunglasses or car keys or (worse yet) forgot to buy flowers for your wife on her birthday. (Jeanne, I am so sorry!)

Dementia is not a single disease, but a collection of symptoms including a decline in thinking skills, warped behavior and confused relationships, as in "Um, are you, my neighbor?" In my case, I'm forgetting to exercise at the clubhouse despite the promise I made to myself to improve fitness.

I knew something was up with my brain when a top-notch neurologist ordered MRIs so he could examine what was going on in my head – such as my brain getting overrun with information.

Alzheimer's disease is progressive, claiming control of more and then of even more of your brain, targeting your memory and stripping you of access

to parts of the brain that control thought, memory, and language. Fortunately, I am being seen in Las Vegas by a terrific doctor at the Cleveland Clinic, which is highly respected for the diversity of its health care (and a must-see attraction for its amazing architecture).

my.clevelandclinic.org/health/diagnostics/22966-brain-mri

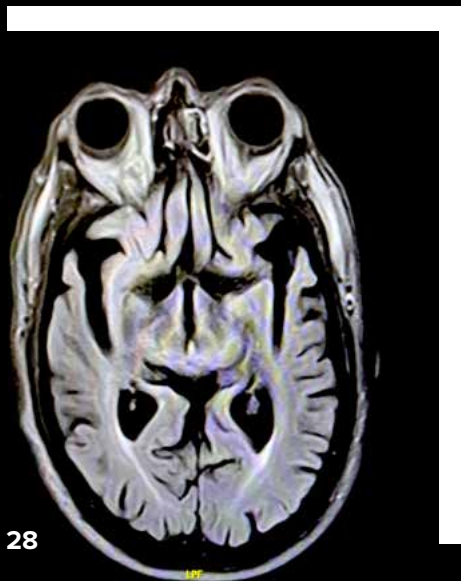
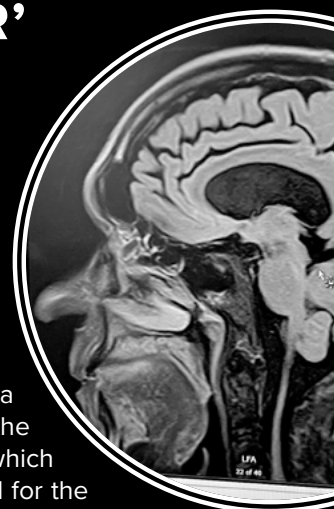
I realized something was amiss when my Alzheimer's was still at a mild stage. Someone would tell me something, or I'd read something of interest, but rather swiftly forget it. Bam! The mild stage of Alzheimer's dementia.

My symptoms had become noticeable. The most common early symptom is forgetting newly learned information, especially recent events, places, and names. Say you're at a neighbor's party and you meet a guest introduced as Fred, and later you bump into him next to the bar and say "hi, Frank," and you're met with a stare that triggers embarrassment.

Other signs and symptoms of mild Alzheimer's include:

- Having difficulty finding the right words to express thoughts.
- Losing or misplacing objects more than usual.
- Having difficulty making plans or organizing.
- Having difficulty problem-solving.
- Taking longer to complete routine daily tasks.

Most people in the mild stage of Alzheimer's dementia have no problem recognizing familiar faces and can usually travel to familiar places.



The next stage, moderate Alzheimer's, is typically the longest and can last many years. People in the moderate stage often require care and assistance.

People in this stage may:

- Have increased memory loss and confusion, often forgetting events or details about their life, such as their telephone number or where they went to school.
- Have growing confusion about which day of the week it is, which season they're in and where they are.
- Have poor short-term memory.
- Have some difficulty recognizing friends and family.
- Repeat stories, thoughts or events that are on their minds.
- Have difficulty with simple math.
- Need help with self-care, such as bathing, grooming, showering, and using the bathroom.
- Experience more personality changes, including being agitated or acting out. They may show depression, apathy, or anxiety as the disease progresses.
- Develop groundless suspicions about family, friends, and caregivers (delusions).
- Develop urinary or bowel incontinence.
- Have sleep disturbances.
- Begin to wander from their living area.

So far, I haven't encountered any major issues. I might forget the day of the week, precisely where I parked the car, and the names of people I encounter, although I'm still remembering the names of the neighbors on each side of our house. Whew!

I've done a lot of reading about this disease, about "Amyloid plaques" and "cerebral amyloid angiopathy" and about anti-Alzheimer's medical treatments, and about their side effects.

I'll close by suggesting that if you or a loved one is having memory issues, you get a copy (they're free) of the Dementia Self-Management Guidebook

deerprogram.org/dementia-self-management

Published by the Dementia Engagement, Education, & Research (DEER) program of the School of Public Health at UNLV:

www.unr.edu/public-health/centers-and-programs/dementia-engagement-education-and-research-program ✨

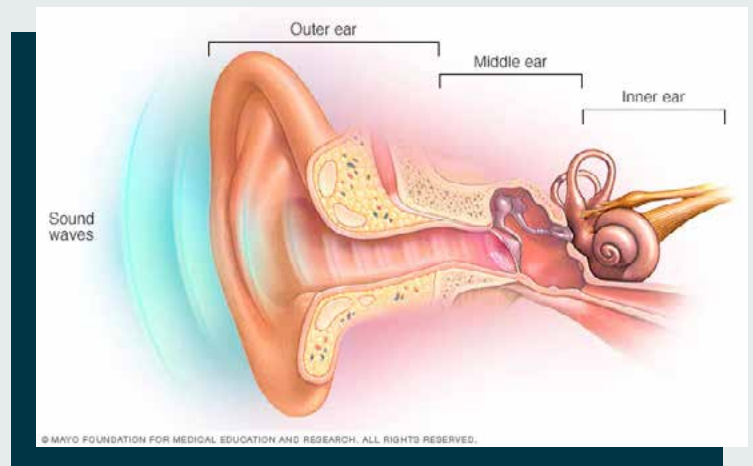
HEARING LOSS: A NORMAL PART OF AGING

BY SHELLEY PAYNE-PITTMAN

Do you find yourself routinely turning up the volume on the TV or radio? Or maybe you have to ask people to repeat what they said? If so, these are key signs that you could be suffering from hearing loss. Gradual hearing loss, known as presbycusis, is a normal part of aging that starts around age 50.

However, hearing loss can affect people of all ages and can be caused by many factors, including loud noises, earwax build-up, head injury, disease, certain drugs, genetics, and circulatory problems (such as high blood pressure).

The ear is made up of three primary sections: the outer ear, middle ear, and inner ear. Each section has structures that play specific roles in the process of converting sound waves into signals that go to the brain.

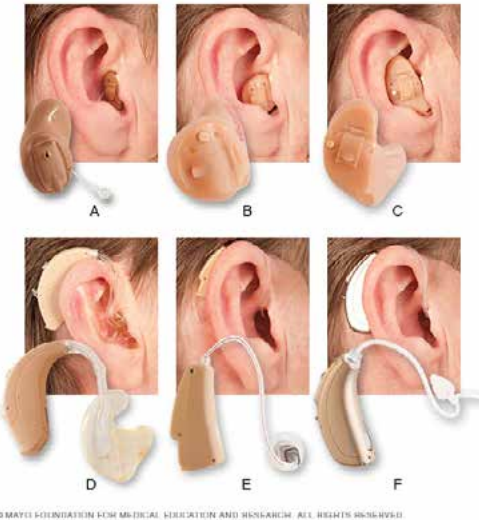


There are 3 types of hearing loss:

1. *Conductive, which involves the outer or middle ear*
2. *Sensorineural, which involves the inner ear (the most common type of hearing loss)*
3. *Mixed, which usually starts with sensorineural symptoms, then conductive symptoms*

Conductive Hearing Loss occurs in the outer or middle ear where sound waves cannot get through because of earwax, a foreign object, fluid, infection, a bone abnormality, or eardrum injury. It could be reversed through medical or surgical intervention (i.e., people who get repeated infections that cause fluid in the ear could have small tubes inserted that help ears drain).

Sensorineural Hearing Loss occurs when the inner ear or the actual hearing nerve becomes damaged. Sudden Sensorineural Hearing Loss is more urgent as it can occur very suddenly or over just a few days; immediately see an otologist (a doctor specializing in diseases of the ear) because delaying treatment for two or more weeks could decrease the effectiveness of medications.



Symptoms of hearing loss may include:

- Muffled speech and other sounds
- Trouble understanding words, especially in crowded or noisy places
- Difficulty hearing letters of the alphabet that are not vowels
- Asking others to speak more slowly, clearly and loudly
- Turning up the volume on the TV or radio
- Avoiding some social settings and conversations
- Speaking loudly
- Ringing in the ears (known as tinnitus).

I spoke with two friends who wanted to share their hearing loss stories:

VERDELL'S STORY

In the mid-1970s, Verdell started losing his hearing. He was in the Air Force and worked for the Navy; he wore ear plugs around loud jet aircraft and in the blower room on ships and submarines. He had annual hearing tests, which showed signs of hearing loss, but his doctors determined that he did not need hearing aids.

Verdell adjusted, like turning up the volume on the TV and his car radio. He also reads lips, especially with background noise in restaurants.

In 2021, Verdell's audiologist gave him custom prescription hearing aids for both ears. He has to replace the filter and cap every three to four months because of earwax build-up.

"I have more hearing loss in the left ear," Verdell said. "When my kids visit, I ask them to repeat things or I do not participate in discussions."

His advice: "Don't wait, get your hearing tested; be selective, do your research, check evaluations and reviews; and talk to friends to get personal recommendations."

PAM'S STORY

In 2001, at age 55, Pam noticed her hearing was changing.

As a school teacher, she did not hear words clearly during her reading classes (i.e., "fish" became "wish") and little girls' high pitched voices were not clear.

Volume was never the issue, only clarity. She made adjustments for her hearing loss, such as lip reading and using closed captioning on the TV. Before teaching school, Pam worked at the post office around noisy machines, which she believes caused her hearing loss.

In 2011, Pam retired and finally went to an audiologist because she kept asking people to repeat themselves.

"The audiologist did extensive testing and I got custom prescription hearing aids for both ears," she said.

Pam continued to work part-time as a fitness instructor. It was difficult for her to wear the hearing aids, especially in the summer due to perspiration and swimming. She has a small ear canal, so the hearing aids do not fit snugly into the ear (her audiologist is working on a solution).

Pam's hearing has not deteriorated, even with inconsistently wearing the hearing aids. She admitted that vanity also prevented her from wearing the hearing aids.

"If anyone suggests that you get a hearing test, go and do it," she suggests.

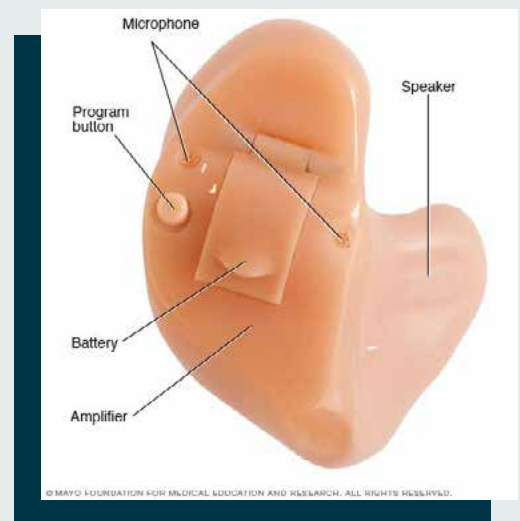
Tests for hearing loss can include:

- Physical exam – the doctor looks inside your ear for possible causes like earwax, infection and the way your ear is formed
- Screening tests – a whisper test (covering one ear at a time while listening to words spoken at many volumes)
- App-based hearing tests – a self-test using a mobile app on your Smartphone or tablet
- Tuning fork tests – a doctor taps tuning forks (two-pronged, metal instruments that make sounds when hit) to help find hearing loss or ear damage
- Audiometer tests - an audiologist (hearing loss specialty) directs sounds and words at various volume levels through earphones to each ear.

IN CONCLUSION

Unfortunately, you cannot get hearing back once it is lost. But there are ways to improve your hearing: See your doctor, get a hearing test, keep your ears free of ear wax build up (with over-the-counter products or by a health care provider), and wear your hearing aids.

Studies have linked untreated hearing loss with other serious health problems, including depression, isolation, a decline in memory and concentration, and even dementia and Alzheimer's. ✨



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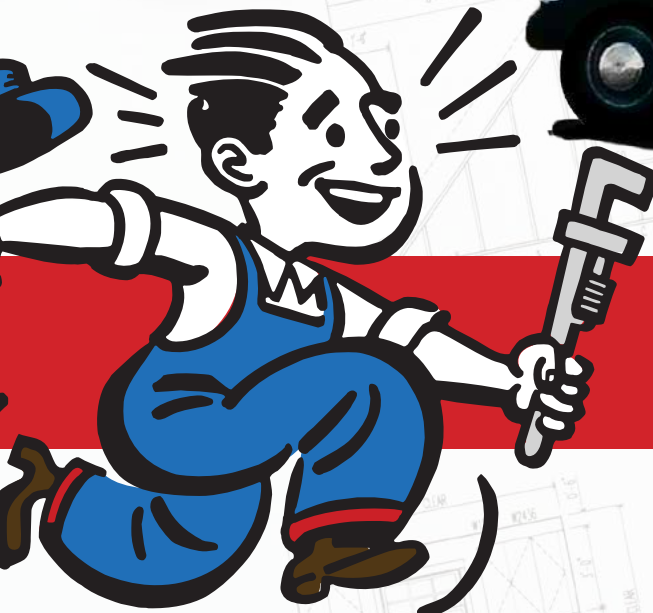
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HOW TO SEARCH FOR THE RIGHT NURSING HOME

THE NEW YORK TIMES REPORTS ON THE BEST RESOURCES

Editor's note: As we were compiling articles for this issue of the Solera Star with its emphasis on the annual Solera Health Fair, the New York Times published an article "How to Find a Good Well-Staffed Nursing Home."

www.nytimes.com/2024/07/12/health/nursing-homes-guide-staff.html

"Few people want to go into a nursing home, but doing so can be the right choice if you or a loved one is physically or cognitively disabled or recovering from surgery," the article began.

"Unfortunately, homes vary greatly in quality, and many don't have enough nurses and aides to give residents the care they need."

So, reporter Jordan Rau did the research, and we share some of the links (some of which we've localized) for you to consider. Rau suggests starting with Medicare's online comparison tool:

www.medicare.gov/care-compare/?providerType=NursingHome

"Ask for advice from people designated by your state to help older and disabled people searching for a nursing home," the article continues.

To streamline that more localized search, the article notes that every state is part of the No Wrong Door System. We clicked on the website:

www.medicare.gov/care-compare/?providerType=NursingHomenwd.acl.gov

which explains that the NWD System "provides a coordinated way for people to access services in the community so that you only have to tell your story once." The site includes a link to each state's own NWD System telephone

number. For Southern Nevada, it's the Nevada Care Connection at (702) 486-3600

Rau also suggests reaching out to your local agency on aging and your local long-term care ombudsman, and again offers links to the federal governments Eldercare Locator website:

<https://eldercare.acl.gov/Public/About/Database.aspx>

and to the National Consumer Voice for Quality Long-Term Care:

We plugged the 89044 zip code into the Eldercare site and it provided links to the Nevada Aging and Disability Services Division, Nevada Senior Services, and other related agencies in our state and area.

Likewise, the National Consumer Voice site shared contacts to three ombudsman programs in Nevada, including one based in Las Vegas.

All the above is covered in a section of the article sub-headed: How do I find nursing homes worth considering? Other subjects covered in the article include "What should I find out before visiting a home? How can I tell if a home has adequate staffing? and several of such topics to consider. ✨



NEVADA'S 'BIRTHDAY RULE'

KNOW YOUR MEDICARE MEDIGAP RIGHTS UNDER STATE LAW

BY MARCIA ADAMS

Nevada Medigap Plan Birthday Rule



The Nevada Medigap Birthday Rule gives Medicare beneficiaries at least 60 additional days annually to enroll in a new Medigap plan, without going through underwriting.



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Sometimes, dealing with the ins and outs of Medicare can be difficult – the articles you read as you are researching are often as clear as mud, confusing the reader, are then helping. A recent question to the *Solera Star* regarded the birthday rule in Medicare – what is it, who does it apply to and how.

To begin, let's clarify that there are two different plans of add-on insurances to Medicare – advantage plans and Medigap or supplement plans. I will not even presume to be an expert on either. I will say if you are confused, take the time to seek assistance from an insurance professional.

The Medicare Birthday Rule only applies to Medicare Supplement or Medigap insurance policies – it does not apply to Medicare advantage plans. I suspect this is because supplement policies often require medical underwriting, while advantage plans traditionally don't.

As of 2022, there are only five states that have Medigap birthday rules: California, Idaho, Illinois, Nevada,

and Oregon. Each state's regulations differ slightly different so if you have friends in any of those other states with which you share this information, they need to research their specific state's requirements.

In Nevada, residents currently on a "Medicare Supplement plan [Medigap] can change to another Medigap plan from any carrier within 60 days of the first day of their birth month. The new plan must have equal or lesser benefits than the current plan" (quoted from "What is the Medicare Birthday Rule?" written by Lindsay Malzone, editor for **Medigap.com**).

So why would you want to do this?

As stated in AB 250, "innovative benefits must not be considered when determining whether a Medicare Supplement policy has the same or lesser benefits than another policy."

In 2021, for example, one insurance company added to its policies in Nevada discounts on healthy living products, hearing aids and tests, vision

exams and eyewear, fitness programs. Another added generic pharmacy coverage, lower office visit copays, covered Part B deductible, vision coverage, with \$20 copay, chiropractic visits with \$10 copay to certain levels of their policies.

Also, as part of this regulation, insurance companies cannot rate up persons participating in the Birthday Rule and must charge existing rates until the renewal period.

As a birthday "gift" to yourself each year, take a moment to review your current medical expenses: were there any big out-of-pocket expenses that your insurance policy didn't cover? Are there benefits you hear others have and you don't?

If you list items in either of these categories, call an experienced licensed insurance agent who specializes in Medicare to find the best insurance for your needs. Be sure to have the information on your current Medigap insurance handy when you make the call. ✨

GUARDIANSHIP – PLAN NOW FOR THE FUTURE

WHO WILL REPRESENT YOU WHEN YOU CAN'T HANDLE YOUR OWN FINANCES?

BY MARCIA ADAMS

It could happen to any of us: You become temporarily unable to handle your finances – perhaps due to an illness or an accident. Unbeknownst to you, someone files for guardianship over you and your estate – a friend or relative or even a neighbor, or perhaps a total stranger. Could they be granted control? Possibly.


Not to worry, you have a trust document naming your guardian, so that's who will be named by the court.

Not true!

Once someone files for guardianship, all powers of attorneys are revoked. In addition, the court has a legal right to terminate, change, revise, etc. your trust documents on the basis that it is in your best interests, so the court-appointed guardian has the financial resources for your welfare.


One of the ways to ensure that only the person or persons that you want to handle your affairs would be named guardian is to file a "Request to Nominate Guardian Form" with the Nevada Secretary of State office. The two-page form is rather straightforward and does not need the services of a lawyer to complete, although you should consult one if you have any questions concerning it.

NevadaLockbox.nv.gov



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ABOVE SPACE IS FOR OFFICE USE ONLY

Request to Nominate Guardian Form

Pursuant to NRS 159.0753, Nevada residents must use this form to register their guardianship nomination with Nevada Lockbox. No fee is assessed. Type or print clearly. Allow up to 14 business days for registration processing.

SECTION 1: Registrant Information


Legal First Name	Legal Middle Name	Legal Last Name	Suffix
Date of Birth	Last 4 of SSN	Gender (optional)	
Residence Address	City	State	Zip
Mailing Address (all correspondence will be sent to this address)	City	State	Zip
Telephone	Email Address	Registrant ID# (active registrants only)	

SECTION 2: Nominee Information

Primary Nominee for Guardian of Person	Relationship
Address (No P.O. Boxes)	City State Zip
Telephone	Email (optional)
<input type="checkbox"/> Primary Nominee for Guardian of Person and Primary Nominee for Guardian of Estate are the same.	
Primary Nominee for Guardian of Estate	Relationship
Address (No P.O. Boxes)	City State Zip
Telephone	Email (optional)
Alternate Nominee for Guardian of Person (optional)	Relationship
Address (No P.O. Boxes)	City State Zip
Telephone	Email (optional)
<input type="checkbox"/> Alternate Nominee for Guardian of Person and Alternate Nominee for Guardian of Estate are the same.	
Alternate Nominee for Guardian of Estate (optional)	Relationship
Address (No P.O. Boxes)	City State Zip
Telephone	Email (optional)

Nevada Secretary of State Form SPLB-0004 Version 3.0 (October 10, 2022)

Page 1 of 2

 **Request to Nominate Guardian Form – page 2** Registrant ID#: _____

SECTION 3: Limitations on Liability

Pursuant to NRS 225.400, the contents of the registry established by NRS 225.300-440 are not verified for accuracy or legal validity. Pursuant to NRS 225.430, the Secretary of State and employees shall not be liable for any action or omission made in good faith in the administration of the Lockbox.

SECTION 4: Declaration

The following declaration must be signed by the principal in the presence of two witnesses and a Notary Public:

I, _____ (“principal”), residing at the address indicated on this nomination, am executing this notarized document as my written declaration and request for the person(s) designated to be appointed as my guardian should it become necessary. I am advising the court and all persons and entities as follows:

1. As of the date I am executing this request to nominate a guardian, I have the mental capacity to understand and execute this request.
2. I do not, under any circumstances, desire to have any private, for-profit guardian serve as my appointed guardian.

I sign my name to this document on _____ (date) _____ (Signature)

(TWO QUALIFIED AND IMPARTIAL ADULT WITNESSES MUST DATE AND SIGN THIS DOCUMENT)

I declare under penalty of perjury that the principal is personally known to me, that the principal signed this request to nominate a guardian in my presence, that the principal appears to be of sound mind, has the mental capacity to understand and execute this document and is under no duress, fraud or undue influence, and that I have no interest, financial or otherwise, in the estate of the principal.

<input checked="" type="checkbox"/> _____ Signature of first witness	<input checked="" type="checkbox"/> _____ Signature of Second witness
_____ Print Name	_____ Print Name
_____ Date	_____ Date

| CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC |

State of Nevada

County of _____ }

On this _____ day of _____, in the year _____, before me, _____ (notary public), personally appeared _____ (principal), _____ (first witness) and _____ (second witness), personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to this instrument, and acknowledged that they have signed this instrument.

_____ { Notary Seal }

Signature of notarial officer

Print Form

Clear Form

File this form

Submit the **original wet signature** Request to Nominate Guardian Form via:

1. Mail to North Las Vegas office; or
2. Deliver to North Las Vegas or Carson City offices
 - 101 N. Carson Street, Suite 3 Carson City, NV 89701

Nevada Lockbox
c/o Nevada Secretary of State
2250 Las Vegas Boulevard North, Suite 400
North Las Vegas, NV 89030
Phone: (702) 486-2887 Fax: (775) 684-7177
Email: Lockbox@sos.nv.gov

● IMPORTANT: Copies by mail, fax, or email are not accepted. ●

If you do not receive a confirmation letter with a wallet card by mail, call or email the program office for assistance. Due to size, the wallet card printed for the Guardianship Nomination Registry will only display the primary nominee contact information.

Nevada Secretary of State Form SPLB-0004 Version 3.0 (October 10, 2022)
Page 2 of 2

It does require that you sign it in the presence of a notary and two witnesses. If you do not know a notary personally, a quick trip with two acquaintances to the UPS store next to Von’s or to your bank (call to see if there is a notary at the branch) handles this portion of the form.

The *original signed* form should be sent to the North Las Vegas office – the address is on the bottom of the second page of the form.

Once this form has been filed, you are assured that the

person you nominated will be the one to handle your affairs in the event you cannot. If someone else should file for guardianship, the clerk of the court must contact the Secretary of State to see if you have filed this nomination form. If you have, the request for guardianship by anyone else would be denied by the court.

If you have any questions or concerns regarding this or any other aspects of your estate, please be sure to contact a lawyer. ✨

A VISIT WITH THE LADIES CLUB OF SOLERA

BY MARCIA ADAMS

As a fairly new resident to Solera, I had heard of the Ladies Club, had even been encouraged to join but just didn't take the leap. After talking with Susann Boylan, the club president, I realized that I have missed out on some fun activities.

What prompted my visit with Sue was the "Chefs Night" event. The idea is to have fun cooking with friends. All recipes were prepared at the meeting without the use of a full Solera clubhouse kitchen.

Each "chef" brings a recipe and necessary ingredients, is assigned a table and, as members arrived, they draw the number of the table where they will be for the event. With the chef as lead, the members assist in the food preparation. As a reward, each table gets the first taste of their creations before passing it to the other tables.

The goal is a chance to meet and interact with club members they might not otherwise visit. For this year's event, there were five tables and their recipes with pictures follow at the end of this article.

According to Sue, the club's "purpose" is to have fun and offer a social setting for women living in Solera to meet, socialize and generally get to know their neighbors. The club is open to all female Solera residents. Currently, there are 91 members, 40-60 of whom are the most active.

There are only two formal meetings a year, for general business and for the election of officers. The remainder are get-together events. Non-members may attend up to two meetings before joining; and once they join, may bring a guest. There is a charge for some of the events to cover expenses but not more than \$15.

One of the major fundraising events is the club's annual bake sale. Members donate baked goods for sale at Solera Days (this year scheduled for November 2 from 10 a.m. until 2 p.m.). Proceeds from this sale are used toward the club's holiday party. All goods donated are homemade; none store-bought.

Upcoming events for club members include:

- September 18 | 4:30-8 p.m. | Purse and jewelry auction of donated but gently used purses and jewelry.
- October 10 | 4:30-8 p.m. | Carnival Night with games and food. Cost is \$10 for 20 coupons. Games and food each cost one coupon. If you win a game, you will get a ticket to put in for a drawing for prizes.
- November 7 | noon-1 p.m. | Business meeting and election of officers.
- December 6 | 4:30-8 p.m. | Members-only holiday party.
- Holiday Party – for members only

(For more information on events and meetings, see the Solera eBlasts.)

How does all this magic and fun happen? The Ladies Club is managed by a four-member board, which usually meets before each event to plan and organize the details. In addition, the board surveys members for suggestions for events, as well as providing feedback on events held – what they liked, didn't enjoy as much, etc.

Now for the recipes!



CHEF VICKI ENNEN
PRESENTED

SPICY, CREAMY CORN SALSA

Prep Time: 15
minutes

Servings: 12

INGREDIENTS:

- 1/2 cup sour cream
- 1/2 cup mayonnaise
- 2 15.25 oz. cans whole kernel corn, drained
- 1 10 oz. can diced tomatoes with habanero peppers (such as RO.*TEL*Hot)
- 1/2 cup diced red onion
- 2 tablespoons chopped fresh cilantro
- 1/2 teaspoon salt
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon ground cumin
- 2 cups shredded sharp Cheddar Cheese
- 1 diced avocado

DIRECTIONS:

1. Stir sour cream and mayonnaise until well combined. Set aside.
2. Combine corn, diced tomatoes, red onions, cilantro, salt, pepper, and cumin in a large bowl. Stir in sour cream mixture. Fold in cheddar cheese and diced avocado.

Serve with chips of choice.

CHEF MONICA MCADAMS
PRESENTED

CRABMEAT DIP

INGREDIENTS:

- 12 oz. cream cheese
- 1/2 medium onion grated
- 2 teaspoons Worcestershire sauce
- 2 teaspoons mayonnaise
- 1/4 teaspoon garlic powder
- 6-12 oz. white crabmeat
- Cocktail sauce
- Parsley



DIRECTIONS:

Soften cream cheese then add the first five ingredients. mix well. Spread on bottom of 12x12 dish. Cover with cocktail sauce. Drain crabmeat and sprinkle over top. Garnish with parsley. Refrigerate.



CHEF ARDA REITTER PRESENTED

CEVICHE

INGREDIENTS:

2 pounds cooked shrimp, peeled, deveined, tails removed

1 package imitation crab meat, cut in small chunks

1/2 cup red onion, chopped fine
Jalapeño, seeded and minced

1 seedless cucumber, hot house, chopped

2 tomatoes seeded and diced

1/2 cup cilantro, chopped fine

3/4 cup lime juice

1/2 cup lemon juice

1/3 cup orange juice

Salt and pepper to taste

1 large avocado, peeled, seeded and chopped

DIRECTIONS:

Chop the shrimp into 1/2 inch pieces.

Place in large bowl with the next 5 ingredients.

In a smaller bowl, mix the lime, lemon and orange juice. Pour over shrimp and vegetable mixture. Season with salt and pepper to taste and mix gently.

Cover and refrigerate for 15-20 minutes. Add chopped avocado and gently mix to combine.

Serve with tortilla chips or crackers.

When making ceviche with cooked shrimp, the shrimp can sit in the lime juice and seasoning for up to 2 days.



CHEF EVIE HART PRESENTED

TUSCANY RAVIOLI

INGREDIENTS:

Ravioli

Olive oil

2 large onions

Vidalia Onion dressing

1 teaspoon dried parsley

1 teaspoon Italian seasonings

1 teaspoon garlic

Grated Parmesan cheese

INSTRUCTIONS:

Using the rule of thumb, cook three raviolis per person. When cooked, drain and sprinkle a little olive oil on them so they don't stick.

Slice two large onions into medium strips. Cook in a medium size saucepan with a little oil until done but not browned.

Place cooked ravioli and onions in the pan; put Vidalia Onion dressing on top stirring carefully. Heat until nice and hot.

Sprinkle a teaspoon of dried parsley, 1 teaspoon Italian seasonings and 1 teaspoon garlic over the ravioli while heating them up.

Sprinkle a little parmesan cheese on top when you serve or put some on the table for self-serve.

Serve with a green salad and garlic bread.

CHEF ILENE GOFF PRESENTED

JELLO PUDDING AND COOL WHIP CHOCOLATE BROWNIE TRIFLE

INGREDIENTS:

2 packages – 4 servings each of instant chocolate pudding

2 1/2 cups milk*

2 – 8 ounce tubs Cool Whip, thawed

Brownies, cut into cubes

Package Strawberries, sliced or halved or Raspberries

DIRECTIONS:

Use large glass bowl or 2 medium bowls.

Make pudding according to directions but only use 2 1/2 cups of milk. Fold in 1 tub of Cool Whip.

In large glass bowl, layer ingredients in this order:

1/2 of the brownie cubes

1/2 of the pudding mix

3/4 of the strawberries or raspberries

3/4 of second tub of Cool Whip

Other half of brownie cubes

Other half of the pudding mix

Arrange the rest of the berries around the top and put rest of the Cool Whip in the center of the top.

Refrigerate for 1hour until ready to serve.

Note: Can use sugar free pudding and skim milk if desired

- Can use regular or reduced fat Cool Whip
- Can make your own brownies or purchase them.
- Shelf life once prepared is 2 or 3 days in refrigerator.

I had an opportunity to visit with Ilene as she prepared this wonderful dish in her home. Ilene is a familiar face around Solera as she is active in Zumba, pickleball, yoga and mahjong. She and her husband moved to Solera in 2008 from Chicago. ✨



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CAN A REVERSE MORTGAGE BENEFIT YOU?



COMMUNITY ACCESS LENDING AND I WILL ENSURE YOU HAVE ALL THE GUIDANCE YOU NEED.

We want to help you take advantage of the benefits many other homeowners have received if you decide that a reverse mortgage is right for you.

MISCONCEPTIONS OF REVERSE MORTGAGES

- The borrower must give up the home to the lender.
- The heirs of a reverse mortgage borrower may be burdened with debt.
- A home must be totally paid for in order to secure a reverse mortgage.

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COMMUNITY ACCESS LENDING
PEOPLE HELPING PEOPLE



Shavonne Schofield
Loan Officer

shavonne@communityaccesslending.com

NMLS #2042229



Hello Solera Homeowners!



As we head into fall, there are a few items that should be on your home maintenance list. Items to be looked at include your weatherstripping (which may have been damaged by the summer heat), your roof (which may need some maintenance after the "monsoon season" has ended), your furnace (it's time for that fall service), and safety features of your home (smoke & carbon monoxide detectors and fire extinguishers). Having a manageable checklist for each season helps to keep your home in tip-top shape all year round!

Thinking of selling your home? October is a boo-tiful time to do so! The cooler fall temperatures make house hunting much more pleasant, so give me a call. I'll never ghost you!

Modern updated Clark floorplan in premier 55+ community! 1,248 SF, 3 BR, 2 BA, 2 Car GR. Remodeled kitchen with quartz countertops, custom cabinets, black stainless-steel LG fridge, stove, dishwasher & microwave. All bedrooms have ceiling fans and walk in closets. Laminate wood & tile flooring throughout, newer HVAC system. Rear yard w/ covered patio w/ceiling fan & roller shade, paver patio extension & more!



2586 DARDA ST

FOR SALE
\$425,000



2514 NASHIRA ST

FOR RENT
\$1,850/MO



Popular Clark floorplan in premier 55+ community! 1,248 SF, 3 BR, 2 BA, 2 Car GR. Great curb appeal - Exterior B elevation with stone accents. Kitchen includes new stainless steel appliances. All bedrooms have ceiling fans with lights and laminate wood floors. Garage with finished interior. Spacious backyard with a covered patio. Fabulous community amenities!



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SOUTHERN NEVADA PROPERTIES

HOMES LISTED FOR SALE*



Address	List Price	Approx Liv Area	Model	Address	List Price	Approx Liv Area	Model
2601 Darda St	\$375,000	1,142	Lewis	2651 Solera Moon Dr	\$459,900	1,596	Whitney
2338 Amana Dr	\$399,975	1,142	Lewis	2529 Corvus St	\$487,000	1,596	Whitney
2586 Darda St	\$425,000	1,248	Clark	2448 Jada Dr	\$495,900	1,596	Whitney
2344 Neutron Star St	\$430,000	1,425	Fremont	2609 Flare Star Dr	\$449,900	1,596	Whitney
2341 Neutron Star St	\$449,900	1,425	Fremont	2539 Serene Moon Dr	\$525,000	1,596	Whitney
2401 Sky Watcher St	\$454,900	1,584	Monroe	2588 Solera Sky Dr	\$488,888	1,768	Franklin
2538 Venus Star St	\$455,000	1,596	Whitney	2310 Jada Dr	\$478,900	1,768	Franklin

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
2514 Nashira St	\$1,850	1,248	Clark	2546 Stardust Valley Dr	\$1,799	1,425	Fremont
2376 Rift Valley St	\$1,900	1,248	Clark	2504 Eclipsing Stars Dr	\$1,795	1,596	Whitney
2603 Solera Moon Dr	\$1,999	1,248	Clark	2313 Hydrus Ave	\$1,995	1,596	Whitney
2407 Jada Dr	\$1,995	1,248	Clark	2473 Serene Moon Dr	\$2,100	1,768	Franklin

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

Happy Halloween



CALL LAURA TODAY!

702-777-1234

Laura@HarbisonRealEstate.com | LauraHarbisonRealEstate.com

