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SEPTEMBER 2023

SOLERA STAR

A MONTHLY PUBLICATION OF SOLERA AT ANTHEM COMMUNITY ASSOCIATION, INC.



20

ON THE COVER CELEBRATING 20 YEARS

Preparing for the end of life is something everyone, especially those 55 years of age and older, needs to do.



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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 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

 **Florine Radulovic-Kay** (702) 207-1402
Assistant Manager
florine@soleraatanthem.us

 **Sandi Anderson** (702) 207-1424
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 **Dominique Jordan** (702) 201-1430
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djordan@soleraatanthem.us

 **Paul Reeves** (702) 207-1406
Facilities Manager
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 **Paul Mayen** (702) 207-1411
Facilities Supervisor
pmayen@soleraatanthem.us

BOARD MEMBERS

Joe Lightowler, *President* | jlighowler921@gmail.com

Ken Sawyer, *Vice-President* | solerakens@gmail.com

David DeOto, *Secretary* | soleradavid@outlook.com

Mike Goff, *Treasurer* | mikesolera1@gmail.com

Ray Carvajal, *Director* | carvajal5@centurylink.net

Susan Zinna, *Director* | susanzinna@hotmail.com

Frank Nobel, *Director* | 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

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

Board of Directors Meeting

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

Board of Directors Executive Session

October 4 | 9:30 a.m. | *Stardust*

Board of Directors Meeting

October 11 | 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.

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



SOLERA COMMITTEES

The Board of Directors of the Solera at Anthem Association works through seven committees, each comprising of homeowners and one board liaison as well as the appropriate person(s) from the FirstService management team. Committees meet on a monthly basis. They are:

ARCHITECTURAL REVIEW COMMITTEE (ARC):

The committee is in place to process applications for exterior changes to one's property and to ensure all exterior changes adhere to the ARC Guidelines. All submittals are required to receive a response from the ARC within 45 days after receipt of a completed application. All architectural applications are processed pursuant to Article IV of the CC&R's, reassigning and reserving duties and authorities previously held by the declarant to now be exclusive to the Solera at Anthem Board of Directors.

BUILDINGS & COMMON GROUNDS COMMITTEE (B&G):

This is a standing committee to inspect the landscaping and to make recommendations to the Board regarding major changes in the buildings and common grounds of the community. The committee meets monthly to discuss ongoing and future projects such as the patio renovation, landscape master plan, etc.

COMMUNICATIONS COMMITTEE:

This committee assists management in the development of articles appropriate for publication in the Solera Star magazine. It also assists management in the maintenance of the community website www.soleranews.com and assist management and the Board of Directors in developing meaningful methods of communicating with homeowners.

COMMUNITY STANDARDS COMMITTEE:

The committee performs periodic reviews of the rules and regulations of the association and governing documents

for any needed change. For Board review and adoption, the committee sets procedures, rules, and forms to be used relative to the annual election process. The committee recommendations shall be submitted to the Board for approval at least 60 days prior to the beginning of the election process.

COVENANTS COMMITTEE:

This is a standing committee to enforce the standards and restrictions set forth in the governing documents. All hearings will be held pursuant to the CC&R's; this committee serves as the hearing tribunal to determine if violations of the standards set forth in the governing documents and/or adopted rules of the association have occurred and to impose sanctions if appropriate, to the limits indicated in NRS 116.31031 and any amendments thereto.

FINANCE COMMITTEE:

This is a standing committee to perform reviews of the association's financial statements and to assist in preparing the annual association budget. The committee investigates financial options for the association and make recommendations to the Board on HOA matters. They also review the association's investment programs, audits, reserve studies and existing contracts to advise the Board on general financial matters.

LIFESTYLE COMMITTEE:

This committee makes recommendations to and assists the Lifestyle Director. It suggests and plans recreational programs, activities, and special events for the benefit and enjoyment of the association's members. The preparation and performance of such programs, activities and special events are approved by the Board of Directors or the Board's delegated authority to the Association Manager and/or Lifestyle Director. ✨

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BY HANK DEVISSER
ON BEHALF OF THE ARCHITECTURAL REVIEW COMMITTEE



There is a mental thing that is called writer's block. I never thought about it much, until I experienced it. I just didn't know what to write about this month. I asked people who have experienced writing for a living. They all said, "Good luck!"

But one of my former work friends told me that one of his neighbors had a big fire, and that half of their house was destroyed. He told me that it was because the dryer vent had lint in it and that the lint had caught fire. The homeowners were not home and it took the fire department awhile to get to the fire because the house was locked. So, clean your dryer vent, and don't have your dryer on when you're not home.

If you think about where we live, the only thing that we can worry about is fire. We don't have major flooding issues up here, we can have earthquakes, but not major earthquakes, and we don't have tornados, hurricanes, big heavy snowstorms. It sure would be nice to have some rain, however.

We all know how hot and dusty it has been this summer and we all don't want our houses to burn down. Not only the vents, but the refrigerator likes to collect dust in the back of it. Probably a good time to clean the back of the fridge and while we are at it, let's make sure that our filters are replaced on our air conditioning intake.

Getting back to what I should be writing about, the ARC is working very hard to add more color scheme options for our houses. We are looking at expanding selections from three per house design up to five. We should have it ready to include in the ARC guidelines by the end of the year.

I hope that you can forgive me for not writing an article that relates to the ARC. And I hope that you all enjoy our fall weather. ✨

NEW RESOLUTIONS – Effective September 1, 2023

Resolution Adopting Guidelines Related to the Use of Common Facilities

Additional language to include: 1. Management may accommodate the facilities as a Government Election Voting Site with Board approval.

Enforcement of Rules Pertaining to Occupant/ Owner Responsibility Regarding Pets

Additional language to include: 3. Leash controlled area is to include all the common areas of Solera.

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: Joe Lightowler

COMMUNICATIONS

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
Rosann Costantino – *Alternate*
Liaison: Susan Zinna

PLEASE NOTE

For more information or to apply please contact management at soleraatnthem@fsrnevada.com.

Residents are welcome to attend any committee meetings that are of interest, except Covenants and ARC. Meeting dates are listed on page 17.



GLITZ AND GOODWILL AT THE GALA

BY THE FOUNDATION ASSISTING SENIORS

Get ready to dazzle at the 4th annual Gala for the Foundation Assisting Seniors, where elegance meets philanthropy. Join us October 7 at 5:00 p.m. at the Silverton Hotel & Casino for an evening of dinner, entertainment, and a live auction, all in support of seniors and veterans in our community.

The Foundation Assisting Seniors has been dedicated to improving the lives of seniors and veterans since 2002, responding to over 500,000 requests for assistance through our vital services. By attending the gala, you'll be contributing to this worthy cause and help to save lives.

Featuring showmanship at its finest, the Gala will showcase Dondino, the renowned entertainer known for his Vintage Vegas charm. Auctioneer Mark Allen will keep the excitement high during the live auction. Honorary chair Cindy Doumani, a true advocate for the Las Vegas community, will add her own heartfelt touch to the event. The evening's master of ceremonies is Mark O'Toole, an award-winning entertainer.

Let's come together for a night of compassion and celebration, honoring our Las Vegas heritage while making a significant impact on the lives of seniors and veterans.

For inquiries and reservations, contact Gala chair Patty Duffey at 612-875-6691 or me@pattyduffey.com or visit www.foundationassistingseniors.org/events ✨

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9/11

BY BOB PROPP
ON BEHALF OF THE VETERANS AND FIRST RESPONDERS CLUB



The month of September brings tragic memories regarding the history of our nation:

At 8:46 a.m. EST the first plane struck the north tower of the World Trade Center. At 9:03 a.m. a second plane struck the south tower.

At 9:37 a.m. a third plane destroyed the western face of the Pentagon in Washington D.C.

At 10:03 a.m. a fourth plane crashed into a field in Pennsylvania.

In total, 2,977 people (not counting the 19 hijackers) lost their lives, most of them in New York. All 246 passengers and crew aboard the four planes were killed. At the Twin Towers, 2,606 people died that day or later of injuries sustained that dreadful day. At the Pentagon, 125 people were killed.

When the first plane struck, an estimated 17,400 people were in the towers. Nobody survived above the impact zone in the North Tower, but 18 managed to escape from above the impact zone in the South Tower. Citizens of 77 different countries were among the casualties.

New York City lost 441 first responders that day. Many more have lost their lives since due to the hazardous smoke and dust they inhaled.

Al-Qaeda planned the attacks from Afghanistan led by Osama Bin Laden; they blamed the U.S. and its allies for conflicts in the Muslim world. Nineteen terrorists carried out the hijackings, working in three teams of five and one of four (the plane that crashed in Pennsylvania). Each group included someone who had received pilot training in the U.S. Fifteen were Saudis like Bin Laden himself, two were from the United Arab Emirates, one was from Egypt, and one was from Lebanon. Flight safety was tightened around the world in the years following.

The aftermath of 9/11 included:

The creation of the Transportation Security Administration.

Eight months to clean up Ground Zero; a memorial and museum now stand at the site.

The completed centerpiece, One World Trade Center (Freedom Tower) was built and stands even higher (1776 feet), than the original North tower (1368 feet). Reconstruction of the western face of the Pentagon took nearly a year.

At 9:00 a.m. on September 11, please join us at the Solera Community Center (Stardust Room) where the Solera Veterans and First Responders Club will have a remembrance of what happened that fateful day. Henderson Mayor Michelle Romero, Police Chief Hollie Chadwick, Fire Department Chief Shawn White, and Frank Pizarro, a former NYFD firefighter who was present at Ground Zero, will be speaking. We encourage you to invite your friends and family. There will be a meet and greet with our community leaders following the ceremony.

Please fly our glorious flag on this Patriot's Day in remembrance of that fateful September morning, lest we never forget! ✨

Concert Under the Stars

WITH MARK O'TOOLE



FRIDAY, SEPT. 8 | 6-8PM
COURTYARD

This is a FREE event. Seating is limited.

Mark is giving a complimentary performance to show his gratitude to all at Solera. Snacks, water, and soda will be provided. This is a BYOB event. Please sign-up at the Clubhouse front desk if you're interested in attending.



Senior Information Lunch & Learn



TUESDAY, SEPT. 26 | 11:30AM
STARDUST ROOM

Come join us for an informational presentation with resources to help you with the following:

- A Tried & True Method for Sustainable Income in Retirement
- Learn about Probate & Avoidance tip for Homeowners
- Is the economy cutting into your budget, do you have enough money to live the retirement that you imagined?
- Has your credit card debt gotten out of hand due to the economy, do you have home repairs you can't afford?

Please sign-up at the Clubhouse Front Desk if you're interested in attending.



FRIDAY, SEPT. 15 | 7PM
SPRING MOUNTAIN RANCH

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Tickets are available for purchase at the Clubhouse Front Desk

Tickets are \$40 (includes admission, park entrance, chair rental, & transportation)

Bus will leave from the Clubhouse at 5:15pm, Meadow opens at 6pm, Show starts at 7pm



Happy FALL y'all!

FALL FRIDAY SOCIAL

FRIDAY, SEPT. 22
9-10:30AM
 STARDUST BALLROOM

This is a FREE event for Solera residents only.

Coffee, donuts & muffins will be served.

Please sign-up at the Clubhouse Front Desk if you're interested in attending.

HEALTH FAIR

SOLERA COMMUNITY HEALTH FAIR
Sponsored by Southwest Home & Wellness Events

SATURDAY, OCT. 7 | 9AM-12PM
 STARDUST BALLROOM & PARIS ROOM

Admission is FREE to all residents and guests of Solera We'll have a variety of vendors: Albertsons will be doing flu shots, Skechers, Aetna, Abbott Spine, Dignity Health, Nevada Eye, Nuvo Health, Vein Nevada, Neptune Society, Carnegie Heights Memory Care, P3hp Nevada Health Partners, Humana, TrustMasters, Coronado Canyon Dentistry, Lifesource Water, chair massage sessions, and more.

Solera Field Day

THURSDAY, OCT. 12 | 10AM-12PM
 CLUBHOUSE SPORT COURT
 NEAREST SOLERA SKY DRIVE

Activities will include plastic axe throwing, cornhole, hula hoop, & basketball free throw contest.

Hot Dog lunch following the Field Day activities from noon -1pm


\$5 (includes hot dog, chips & drink)

Please sign-up at the Clubhouse Front Desk if you're interested in participating in any of the activities.

UNLV FOOTBALL GAME
SATURDAY, OCT. 21 | 4PM
 ALLEGIANT STADIUM

UNLV **CSU**

\$50 per person (includes admission & transportation)
 Bus will leave Solera at 2pm & return around 7pm
 Tickets will be available for purchase at the Clubhouse Lady Luck Room on Tuesday, October 3 at 9am



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. 22 | 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!



SOLERA HALLOWEEN PARTY

FRIDAY, OCT. 27 | 6-8PM
RESIDENTS \$20 | GUESTS \$22

Entertainment will be provided by Mark Aston
Taco catering will be provided and cupcakes 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 10 at 9:00 a.m.



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TUESDAY, OCT. 24 | 12PM
STARDUST BALLROOM

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HALLOWEEN EVENT

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SEPTEMBER 2023

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1 AARP Safe Driving Class 9am- 1pm	2
3	4 Labor Day Clubhouse closes at 3pm	5 ARC 9am Communications 9:30am Veterans & First Responders 6:30pm	6 Executive Board 9:30am	7	8 Concert Under the Stars w/ Mark O'Toole 6pm	9 Fitness Center Orientation 10am
10	11 Covenants 10am	12 Bulk Trash Day	13 Board of Directors 9:30am	14	15 Kinky Boots at Super Summer Theatre (Bus leaves at 5:15pm) First Day of Hispanic Heritage Month	16 Rosh Hashanah
17	18	19 Lifestyle 11:15am	20 Buildings & Grounds 9:30am	21 Bingo 6:30pm	22 Fall Friday Social 9am	23
24	25 Yom Kippur	26 Senior Information Lunch & Learn by Longbridge Financial 11:30am Bulk Trash Day	27 Finance 9:30am Community Standards 4pm	28	29	30
OCT 1	2	3 ARC 9am Veterans & First Responders 6:30pm	4 Executive Board 9:30am	5 Communications 9:30am	6	7 Solera Health Fair 9am-12pm

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 | (725) 605-5155
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 | 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 | hondi@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 | Every Other Thursday | 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) 263-9770;
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.
Ken Pavese | (702) 407-8111

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

WHO SHOULD WRITE YOUR OBITUARY?

BY TERESA BETTENCOURT

A little over a year ago, I lost my beloved mother (photo at the right). I suddenly found myself with the daunting task of writing my mom's obituary.

Finding the correct words was extremely important. I wanted family, friends, and the whole world to know how she felt about her loved ones.

They had to be the right words.

I gathered every newspaper I could get my hands on and read every memorial. Some were short, some very short, with the occasional long one. I discovered that although they varied in length, they were essentially the same. It was as if there was a standard formula followed with very little difference between them.

Reading these final accounts left me uninspired and overwhelmed. Can you imagine what a relief and a joy it would have been if my mom had composed her own obituary? I wrote the best epitaph I could, I tried to think outside of the box. I fear my final testimonial was sadly lacking in comparison to what my mom could have written.

Earlier this year, I attended a writing workshop where I met Tom. During the question-and-answer, portion he said he wanted to write his own obituary. I quickly grabbed my pen and paper and wrote a list of suggestions he might want to consider. (In that moment, I realized I had a lot of thoughts regarding the topic of a self-written obituary, which led to this submission for the *Solera Star*.)

The dictionary defines obituary as: A death notice, especially in a newspaper, typically including a brief biography of the deceased.

Is that it? A brief biography? A fleeting good-bye? A sad send off?

Why not a heartfelt farewell as only you could write it?

You have the choice, what do you want your obituary to say? For me, a a brief biography just won't cut it. After all, these are the last words anyone, especially your family, may read about you. Shouldn't they be your words? Perhaps a sweet serenade, soothing the hearts of those left behind. Or the lyrics of your song, written to express your final thoughts.

For some, writing your own testimonial may sound morbid. When we depart, it will be a time of grief, loss and confusion for our loved ones. Not having to decide who will write your last tribute is a precious gift we can give to those we've left behind.



Editor's Note:

ABOUT THIS MONTH'S ISSUE

This edition of the Solera Star deals with a couple of difficult but important topics. For one thing, September is National Suicide Prevention Month, and on pages 28-31 we share articles on that subject, as well as a look at service dogs, which are credited with lowering the suicide rate among military veterans suffering from post-traumatic stress disorder while also enhancing the lives of those with various ailments.

But before we get there, we offer several articles about celebrating someone's life, from writing your own obituary to preparing for and dealing with the death of a loved one. We also take a look at such subjects as preparing for your own passing, and even some tips for helping to postpone that eventuality.

You may wonder what you might include with a self-written obituary. Following are some suggestions of questions you might ask yourself. I would have loved to read the answers had my mom written her own final account. And they would have been words written in her own unique style, as only she could write.

- What was your greatest joy?
- What was your greatest accomplishment?
- What inspired you to choose your career path?
- What is your favorite anecdote?
- Mention each of your children by name, followed by the one thought you had each time they crossed your mind. My mom always told me I was her irrepressible child.
- Refer to your relationship with your spouse as your love story. In my mom's obituary, I wrote how my parents love story began 70 years ago, and they are words that my dad continues to cherish.
- Tell your grandkids and great grandkids the one thought you have every time you think of them. Grandkids and great grandkids may be too numerous to list individually. To refer to them collectively as your grandkids and great grandkids, I believe is appropriate. I always tell my grandkids they make my heart dance.
- What was your favorite color? My mom's was purple, and purple flowers are always included when I visit her grave.
- Do you sing in the shower? I can hear the sound of laughter this memory will bring.
- What was your favorite song? Gotta have this, especially if you sing in the shower.
- What was your most embarrassing moment? If you're like me, it's bound to be pretty funny by now.
- What are you most proud of?
- What is your favorite childhood memory? I bet this will trigger your kids to think about theirs.
- Most importantly, I think, what was your biggest life lesson?

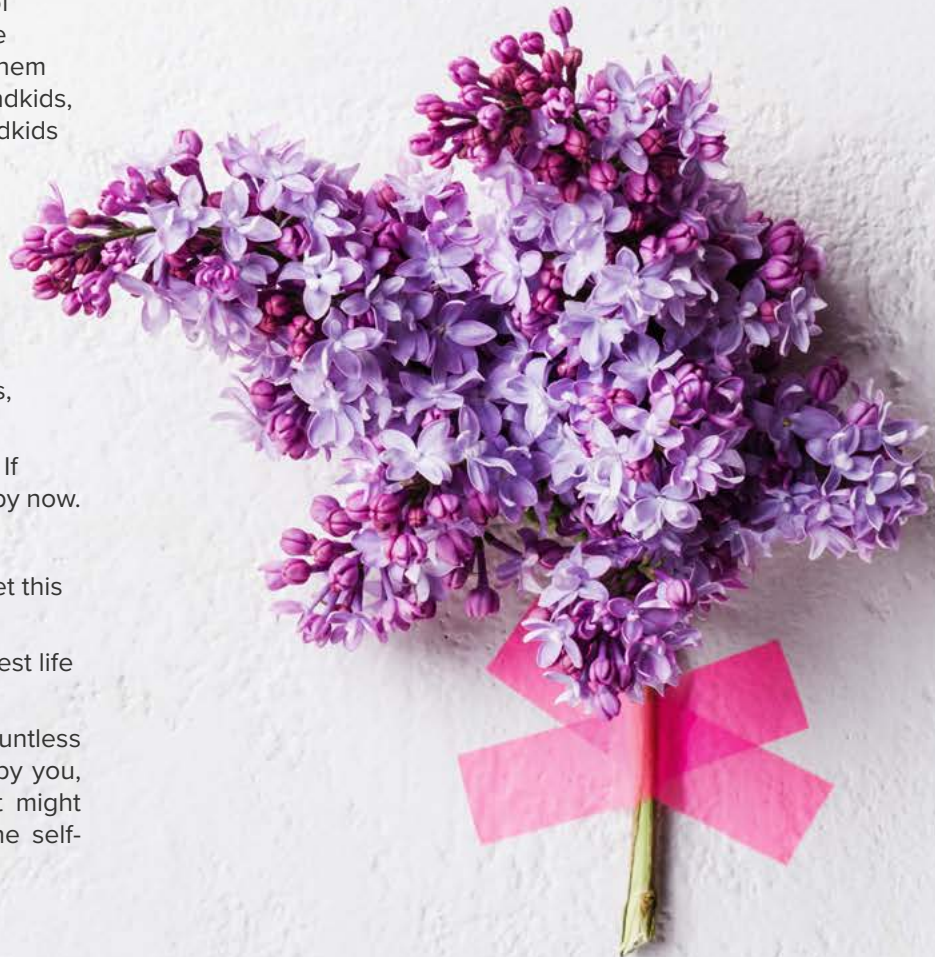
Even if your family has heard these things countless times over the years, a final time, composed by you, will strike a chord of cherished memories. It might even plant the seeds of a family tradition, the self-written obituary.

The list of what you might include in your self-written necrology could go on and on, only you know what will be the most meaningful to your family and friends. I can't help but believe if my mom had written her biographical account it would have been a gift, truly a sweet farewell for all to read.

How you mold these ideas into your final message may be challenging. A balancing act of incorporating old practices with new and exciting ideas. Certainly a worthwhile task.

I miss my mom, as your family will miss you. For me, I want the last words my loved ones read to be my words. Who says you have to have a brief biographical account as defined in the dictionary. Shouldn't it be so much more than the deceased's name, by whom they're survived, and funeral information?

I'm not an ordinary person, neither are you. Why should your obituary be ordinary? Get writing, sing your song, let your voice be heard. ✨





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LOSING A SPOUSE

MAKING PLANS NOW CAN HELP EASE FUTURE GRIEF

BY LAURA ADDI

Losing a spouse or significant other is one of the most devastating experiences you'll ever have. Not only are you dealing with the emotions and grief of saying goodbye to your life partner, you likely face a mountain of paperwork that comes with it.

It's confusing, exasperating and often, totally unexpected.

And as if all that isn't overwhelming enough, well-meaning friends and relatives and even agencies to which you turn may offer sincere but inaccurate or outdated suggestions about what to do and how soon it needs to be done.

As difficult as it may be, you need to be prepared, which means having conversations with your spouse about what should happen when either of you pass on.

Everyone, especially those of us over 55, should have a will and a living trust. These documents (see page 26) will make some decisions for you. On the other hand, without a will and trust, the deceased's estate will go into probate, with a judge making the decisions for you. Not only is this expensive, it is a lengthy process, and especially in the post-COVID world, where there may be a two-year backlog in such cases.



SOME THINGS TO CONSIDER BEFORE THE TIME COMES:

- You will continue to have access to jointly held bank accounts and safe deposit boxes. If accounts are held in just your spouse's name, you will have to complete an affidavit to get access to close the account. Act immediately to be put on the account as a co-owner. Also, make sure your beneficiary designations are up-to-date.
- Get a copy of your credit report and make sure all credit has both spouses as "Individual" (not "Authorized User") or as owners on credit cards, store and gas cards. If the deceased is the only one listed as an "Individual/Owner," the card will be canceled and is non-transferable. You will need to reapply to open your own account.
- Things like end-of-life decisions and the aftermath will be documented in a Living Trust. You should also discuss what to do about property and any items of value. If there are special mementos that either spouse wishes to distribute to a specific person, document it in the trust. What about guns? Sometimes one person will like having them in the house but the other would prefer not. What should he/she do to dispose of them?
- Transferring utilities, phones, cable and streaming services could be problematic. Having them in both spouses' name can alleviate this possibility. If they are only in the deceased's name, don't cancel them immediately. Wait till you've added yourself to the account.
- It is very important to know the combination to the safe, or know how to locate it and what's inside. One Solera resident reported that she had to pay \$800 to have their safe cut in half because it held all of her husband's IDs and personal papers.
- Passwords are another important piece of information. Know how to access your spouse's cell phone, computer, stock accounts, streaming services, and everything else that requires a password. Some accounts also will have a four-digit access code that is necessary to discuss information on the account. Have a list of accounts and phone numbers and keep it in a safe place.
- Now is also an ideal time to discuss preferences in burial. Do they prefer burial or cremation, a memorial, funeral or no such event, scattering ashes on land or water (check state regulations about what is allowed)? Will you write your own obituary or pay for the traditional one published in the newspaper or online? Discussing this ahead of time will take away some of the emotional aspect of making the choices on your own. There is a wide range in costs and doing the research in advance can save you some money. (As a side note, the Neptune Society, which sets up cremation services in advance, will be doing a presentation October 24 at Solera. This is not an endorsement, but a good place to start your research.)



As if all of the above isn't overwhelming enough, there's much to do after a death, and particular things to know if that death occurs in your home:

If your spouse passes away in your home, call the paramedics (Henderson Fire Department) even if you think it is hopeless. If there is any sign of life they will transport the person to the hospital and this will make the aftermath easier on you. If a person is pronounced dead in a home, there usually has to be an autopsy and the body cannot be moved until the coroner comes and releases it. If/when you decide to sell your home you will have to disclose that someone died in the house and this turns off some buyers.

When a death is pronounced at a hospital, there is no autopsy unless there are suspicious circumstances. Also at the hospital, a chaplain should be available to comfort you and even to help walk you through your next steps.

AMONG THOSE STEPS:

- Soon after the death, obtain at least six copies of the official death certificate. The funeral director will provide some, and additional copies can cost \$35 each. Some agencies will require an "official" copy, some will accept photocopies. Death certificates come from the vital records department at the Southern Nevada Health District and it can take several weeks before they will arrive in the mail. Using a funeral home can help with this. It may be more expensive to use the help of the funeral home but perhaps result in fewer headaches.
- For example, a funeral home will notify the Social Security office. This will stop the benefits until the Social Security Administration calculates the amount due based on the date on the death certificate and, if you were overpaid, you will have to repay any unearned benefit. If your spouse's monthly allotment is higher than yours, you will be able to collect on their's and forfeit your own. You may also be entitled to the lump sum death benefit of \$255. Social Security representatives are very helpful with providing information on the things you didn't even know to ask. It is best to talk to a rep rather than trying do to research on your own. The Henderson office is located at 10416 S. Eastern Ave and the phone is (800) 772-1213.

- Be sure to have access to cash and credit cards on which you have been listed as Individual/Owner. Some providers will require payment at the time of their service.
- Notify close family and friends. They can help you to notify others so you don't have to make all the calls.
- It may be wise not to notify utilities, other accounts and banks of the passing until you are sure you have full access to those accounts.
- Make claims on all insurance policies and other assets naming you as beneficiary. Roll over IRAs, etc., into your name.
- If your spouse was active or retired military, contact the Department of Veteran Affairs for funeral and burial benefits. There is an office at 6900 N Pecos Rd, North Las Vegas. The phone is (702) 791-9024.
- Contact any current and former employers, unions, and professional groups and ask about possible benefits. They will provide information on any final paychecks, life insurance, pensions and other benefits. There may also be surviving spouse benefits. When canceling credit cards ask if there is any life insurance on the accounts.
- Contact doctors, cancel any appointments and return borrowed medical equipment. If you are on the same medical policy, confirm that you can retain your coverage. Cancel any travel reservations, appointments, subscriptions or recurring charges.
- Meet with your accountant or tax preparer in January following the death to allow time for any unforeseen issues.
- Cancel Facebook or other social media accounts to avoid painful reminders at birthdays or special occasions.

Lastly, we all know that the elderly and widowed are prime candidates for scammers. Unscrupulous people review obituaries to find their prey. Hopefully, you have caller ID. Don't answer the phone unless you know who it is. You may also get letters on official-looking stationery from lawyers. Don't call or write back. Check with a trusted advisor to verify whether such documents are legitimate.

Also, don't make any financial or major decisions without the advice of a trusted family member, friend or counselor. It is advised to avoid making serious decisions for at least a year.

At this stage of our lives, we probably have been involved in the matters of death and its aftermath. Friends and family members can be valuable in helping you prepare properly for losing a spouse, as well as dealing with the array of persons and agencies involved. So, the key is, prepare well and allow trusted persons and professionals to help you along the way. ✨

CELEBRATING A LIFE WELL-LIVED

BY DIANE MAKAR MURPHY

*"Do not cry because they are past!
Smile, because they once were!"*

Many people are choosing to plan memorial services instead of funerals. Why? Three reasons stand out.

A chance to celebrate. The first is what German poet Ludwig Jacobowski has suggested above. While a funeral may focus on mourning the life lost, a memorial service focuses on celebrating the life lived.

Flexibility in when. A memorial service doesn't need to be scheduled near the cremation or interment, which allows loved ones time to regroup.

Flexibility in where. While a funeral home or church has many built-in advantages, like a PA system and video projector, plus the people to run them, a memorial service can be held just about anywhere, including a church or funeral home. Think gardens, parks, arenas, museums, clubhouses, theaters, lodges, wineries, and kitchen tables.

Once you've made the choice to plan a memorial service, consider what kind of event you want. I recall three lovely ceremonies quite different from one another. The first preceded the interment and was in a large church. Several guest speakers recalled humorous, moving, or happy memories of the deceased, a sailing enthusiast, before everyone went next door for desserts.

The second was planned by former Soleran Nancy Trail and her children for her husband, Beecher. It was held at an Elks Lodge and featured music, tables of photos and food, guest speakers, plus a multi-media presentation. Since many of us only knew Beecher since he'd moved to Solera, it was lovely to find out all about his life — like his love of martial arts, deep sea fishing, poetry, and helping people.

"I had a poem in it that he had written. It was more about celebration than dying," Trail said.

In contrast, after Solera resident Judy Blankenship's husband passed suddenly, a few close family members met at a Japanese restaurant for lunch. Afterward, her sons and grandson "came back to the house and sat around the table, looked at pictures and videos and shared memories."

All three gatherings were moving and memorable.

While a funeral may focus on mourning the life lost, a memorial service focuses on celebrating the life lived.

If you'd like a lot of attendees, but tables of photos sounds overwhelming, substitute a PowerPoint, video, or one poster-sized photo. Another idea, suggested by Trustandwill.com, is to display quotes on chalkboards or hand-painted wood signs that "describe your loved one or symbolize the type of life they lived."

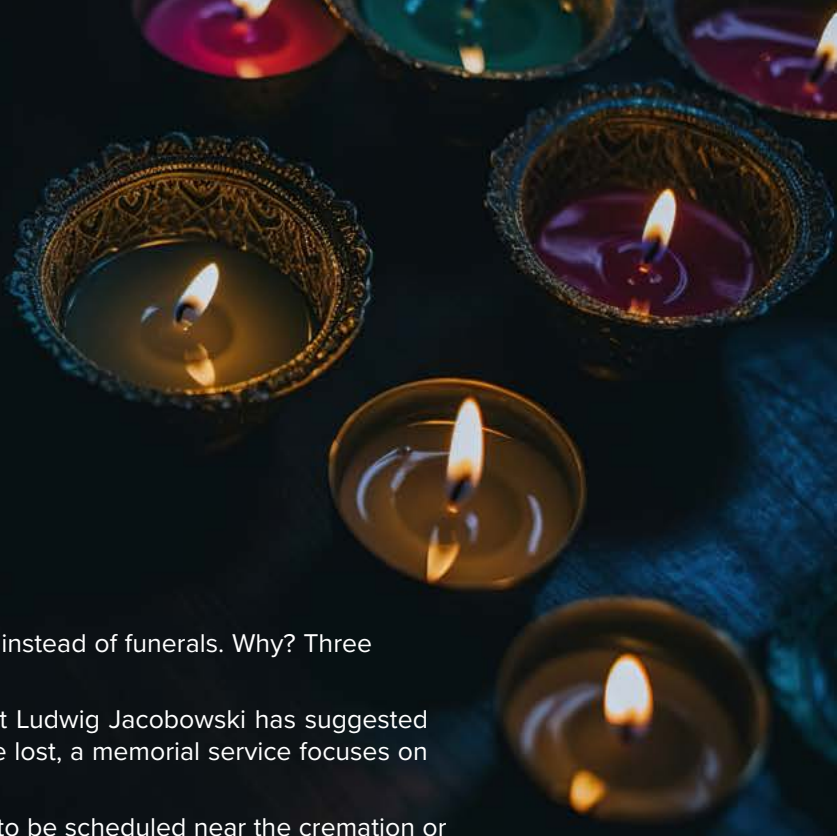
Other considerations might include music and flowers. In any event, think celebration, not sadness.

Creative-funeral-ideas.com recommends keeping the service to one hour and coordinating speakers so several don't recall the same event. And don't necessarily think speeches. **Trustandwill.com** suggests including "a reading, song or poem."

Invitations can be sent via social media, email, phone calls, e-invitations (like e-vite), with paper invitations, or through the obituary if the memorial service is close to the date of publication.

A program can be as simple or extensive as you want. Just making it can be a healing experience. Include a photo or photos of the loved one, date and place of birth, time and date of the service and the order of the service.

Other additions might include a poem or favorite reading, a short biography, names of survivors, and a thank you from the family for sharing in the celebration. ✧



DO YOU LIVE ALONE?

CONSIDER SETTING SIGNALS WITH A NEIGHBOR

BY LAURA ADDI

Not everyone residing in Solera lives with a spouse, significant other, partner or anyone else in their home. Many Solerans live alone.

If you are such a person, or if you have a neighbor who lives alone, there are some things you should consider for your or their personal wellbeing.

- The Foundation Assisting Seniors offers a free service, its HOWRU program, which places a call to a phone number at a certain time each day to check in. If there is no answer, a call is made to your emergency contact.
- Another way to let people know you're OK is to set up a signal with a neighbor. For example, you open a blind in a particular window in the morning, and have the neighbor call you if they don't see the signal by a certain time of day.

A twist on that idea is to use a piece of colored cardboard and place it in the window. A green signal means everything is fine, a yellow one might mean you're feeling under the weather, a red signal means you need help!

- Also, be sure a neighbor either has a key to your home or knows where a key is hidden outside.
- When Solera homes were built, they were equipped with a light switch near the front door. That switch was painted white on top and red below. Flipping that switch causes the lights on the exterior of your garage and on your front porch to blink. This not only notified neighbors of your emergency, but made it easier for first responders to find you home.



- Be sure to add ICE to the contacts on your smartphone. ICE stands for In Case of Emergency and is used by paramedics or police to reach your emergency contact. In the ICE listing, include not only the phone number, but the name of the person and their relationship to you. Paramedics know what ICE means and they will look for it almost immediately after they arrive. ICE your cell phone now! ✨

WHEN MY HUSBAND WAS DYING

BY BETTY BOYD

My husband, Roger, died in 2009 from diabetic complications. He spent the last two weeks of his life in the hospital.

It is tough to see someone dying before your eyes. He had Type 2 Diabetics for most of his adult life. We were married 14 years, and during that time, I helped my husband through the difficulties that this disease brings.

There were many trips to the doctor and hospital during the last couple of years of his life. I never thought to get a will or a power of attorney. During the last week of Roger's life, it was time to get these documents signed and back to the attorney before my husband passed.

Roger had a burial plot purchased many years ago, so that was a blessing. I found an attorney close to the hospital, and even though I lived in Tennessee and the hospital was in Alabama, the lawyer was licensed in both states. I explained my situation and got a last will and testament, power of attorney for financial matters, a directive to physicians, and a durable power of attorney for health care decisions.

Knowing Roger would not live much longer, I also contacted hospice. That organization's personnel were kind and visited me to start the process. However, I did not have to use them because my husband died quickly.

A few items should be discussed before the last minute, as was in my case. Have a will and other power of attorney, an executor, where to be buried, a list of important phone numbers, account numbers, and passwords. Have enough certified copies of the death certificate to send to financial institutions and the three credit bureaus.

We had separate bank and credit card accounts, and I was able to close them out by sending the death certificate. I had to pay off all his outstanding loans and other associated bills. In addition, I had to go to probate court with his will. The legal process of settling his estate took six months.

It was a very stressful time, and I could have saved a lot of aggravation if I had not waited until the last minute. Time may be of the essence in settling your affairs.

No one likes to talk about wills and the like, but plan in advance and talk with your family about your final wishes. Then, when the time comes for a loved one to no longer be here, you will be prepared and be able to spend that extra time with them. ✨



PLANNING YOUR ESTATE

BY LAURA ADDI

Let's start with what it isn't. Estate planning is not just for the wealthy. It is not just about avoiding probate and minimizing taxes. It is not just transferring wealth at your death. It is not about which forms to use and it's not just a one-time event.

It is about your family, its needs and your goals. It is about taking care of you and your loved ones at all stages of your life. It is about results and meeting your expectations.

A proper estate plan most importantly ensures and provides detailed, clear, comprehensive, customized instructions for handling your affairs in times of mental disability or death. If it is relevant, your plan should also ensure that your estate avoids the cost and delay of probate and that estate taxes are minimized. A proper plan coordinates beneficiary designation for your life insurance and retirement accounts to maximize plan benefits in accordance with your goals.

Proper planning starts with a thorough understanding of your needs, goals, dreams and aspirations. It includes developing a thorough understanding of your family and its dynamics, those you care about and who someday will receive the benefits of your success. Sometimes it can be a complicated process and you don't want to make any unintentional mistakes. Many people say, "I did my estate plan" and then put it on the shelf to collect dust. Things change and your plan might have to change also.

THE SIX MOST COMMON ESTATE PLANNING MYTHS:

1. I am too young to worry about estate planning.
2. My estate is too small.
3. I have a will, that should cover everything.
4. I have taken care of everything with a living trust.
5. I did an estate plan. I don't need to do anything more.
6. I don't have anyone to leave my estate. Why should I be concerned with estate planning?

THE FACTS:

When you die (regardless of age) without a properly executed trust, the costs of transferring everything you have worked for can cost thousands of dollars and take years as it goes through probate.

If you do not properly designate who will inherit everything after your death, the state will make that decision for you.

Without the proper documents, if you become incompetent, it may cost your family thousands of dollars just to have the right to take care of you and to direct your medical care.

"Joint Tenancy," the way many married couples hold property, does not avoid probate upon the death of the surviving joint tenant.

Holding title as "Joint Tenants" may cost thousands of dollars in capital gains taxes if the property is sold following the death of the first to die.

Putting together estate planning can be very expensive which is one of the main reasons most people don't do it. Thanks to technology, there are many avenues to get information and to put together an inexpensive estate plan. Many attorneys and counselors-at-law put together workshops which will help you avoid all of these problems and more. There are online estate planning websites that will walk you through step by step how to create an estate plan. This option is usually very cost effective. Do the research and educate yourself on what will work best for you. ✨

BOOKS ON AGING

Solera resident Judy Blankenship has done extensive reading on aging gracefully and suggests the following books to be read by both residents and their next of kin:



Age in Place: A Guide to Modifying, Organizing and Decluttering Mom and Dad's Home, by Lynda Shrager. (\$11.89 from Amazon)

Judy says: This is a bit dated but still full of helpful information and aimed at children helping parents. I felt it helped me to look at my situation and see what I might need to do to remain in my home as I age.



Eightysomethings: A Practical Guide to Letting go, Aging Well, and Finding Unexpected Happiness, by Katherine Esty (\$19.99 from Amazon)

Judy says: Lots of interviews of 80 year olds and the different outlooks each has, how each faces getting "old" and how attitude makes a difference. A good read. I especially recommend.



This Chair Rocks: A Manifesto Against Ageism, by Ashton Applewhite (\$12.89 from Amazon)

Judy says: Not as easy a read — a little more on the scientific side, stereotypes of aging. ✨

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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.

TAKE CARE OF YOUR BRAIN

WHAT WE LEARNED AT THE ALZHEIMER'S LUNCH & LEARN

BY NADYNE SWEETKO

A few months ago, Solera's Lunch & Learn event focused on brain health. The event was held in conjunction with the Alzheimer's Association and the Lou Ruvo Center/Cleveland Clinic.

You are your brain, we learned. Without it, there are no thoughts, emotions, movement, or memory. So take care of your most powerful organ that works tirelessly 24/7 by following these six pillars of brain health:

1. Get moving
2. Exercise your brain
3. Eat Mediterranean
4. Spend time with others
5. Rest well
6. Control others risks

Many common medical conditions are linked to declining brain function. Examples include hypertension, being overweight, high cholesterol, depression, heavy smoking and moderate to severe head injuries.

Your brain is an amazing organ. It typically processes 70,000 thoughts a day.

For more information, visit

www.alz.org

or

my.clevelandclinic.org/departments/neurological/depts/brain-health ✨



SUICIDE PREVENTION:

HOW TO SAVE A LIFE

BY BETTY BOYD

Zoe (a real person but not her real name) came from a strict family background. Her parents suffered from depression, but loved Zoe, who never felt worthy of such love.

She admits she had no self-esteem. She was bullied in school. She, too, was depressed, and lonely, and never seemed to fit in.

Zoe also had an awful marriage. Her husband would verbally and mentally abuse her. She tried counseling and anti-depressant drugs. Nothing seemed to help.

Zoe was desperate. She felt hopeless, that life was not worth living. She considered ending it.

Fortunately for Zoe, she had a couple of trusted friends who knew her story and her situation, and they convinced her not to commit suicide.

As it turned out, Zoe's abusive husband died from natural causes. Zoe's friends supported her, and she continued to find hope in her church. Slowly, her life turned around and today she reports being happy and fulfilled.

Zoe's story is many people's story. Too many of them don't have friends who recognize what's going on and help them find the support they need to keep living. National Suicide Prevention Month is an excellent time to consider the warning signs and the risk factors that might help you save a loved one's life, or perhaps even your own.

It was little more than a year ago that the National Suicide Prevention Lifeline was changed from a 10-digit telephone number to 988, thus making it easier to remember and similar to other 3-digit emergency numbers, such as 911.

You don't need to be in a crisis situation to call. It is a free and confidential counseling service available 24/7. The 988 number also links to the Veterans Crisis Line, as veterans considering suicide reportedly account for some 20 percent of the crisis line's calls. The Mayo Clinic website's Suicide & Crisis Lifeline also is available in Spanish at (888) 628-9454.

Suicide is the word we use when someone takes their own life as a dire reaction to a stressful situation. Here are some sobering statistics from the Center for Disease Control and provided by Bob Propp, president of Solera's Veterans & First Responders Group and a former suicide prevention officer during his service in the US Navy and a hospital corpsman in the Marine Corp:

- Men commit 80 percent of suicides, and 22.4 percent of suicides are by those aged 85 or older. **In fact**, suicide is the No. 1 cause of death for that older age group.
- In the US, 48,183 people died at their own hands in 2021, or one death every 11 seconds.

HERE ARE SOME SUICIDE WARNING SIGNS:

- Talking about taking one's life.
- Hopelessness about a situation.
- Loneliness, depression, or feeling isolated.
- A person comments on not wanting to be alive, feeling pain, or being a burden.
- A person feels withdrawn and agitated and has a hard time coping.
- Alcohol or substance abuse, or self-medicating, shows signs of struggling.
- They give away belongings and get their affairs in order when there is no logical explanation for this behavior.
- During the holidays, a person can struggle with relationships, having very few real friends, and being detached from good friends or the immediate family.
- Being preoccupied with dying or harming oneself, such as buying a gun.
- Change in behavior or sleeping patterns.
- Saying goodbye to people, indicating they will not see them again.

Can suicide be prevented? Yes, and in most cases. In Zoe's story, she hid her depression and other suicidal signs very well. The people she encountered each day, she would put up a facade so that no one knew the real struggles. Fortunately, that didn't apply to a couple of her closest friends, who knew the circumstances, who made themselves aware of the warning signs.

HERE ARE SOME WAYS TO HELP:

- Know the warning signs of suicide.
- Be aware and alert to symptoms of depression or other mental health issues.
- Ask the person directly if they are considering hurting themselves.
- Show concern and be nonjudgmental so that the person can talk freely.
- Have family or trusted friends be available for caring support.
- Encourage them to get professional help.

Yes, it can be challenging to discern if a family member or a friend is contemplating suicide. Like Zoe, a person may do a good job at hiding the truth, at least until the situation became overwhelming and she finally reached out to her close friends, who directed her to professional counseling and confided in her church pastor.

Zoe was strong enough to keep living, and to this day she celebrates that life.

For more information on suicide, refer to these links:

CDC website:

www.cdc.gov/suicide/suicide-data-statistics.html

Mayo Clinic website:

www.mayoclinic.org/diseases-conditions/suicide/symptoms-causes/syc-20378048

The American Foundation for Suicide Prevention:

afsp.org ✨



SERVICE DOGS CAN BE LIFESAVERS

BY BETTY BOYD

Editor's note: Animals, and especially dogs, can be much more than mere pets, they can perform service to enhance the physical and mental health of their humans. The following are three examples of service dogs serving their humans in Solera.



GLORIA STREET AND ANNABELLE

One day when Solera resident Gloria Street and her service dog Annabelle were at a dog park, Annabelle kept going over to a woman who was sitting nearby. Gloria had gotten Annabelle because she has a hearing issue and she had trained Annabelle to alert her when the phone or doorbell rang.

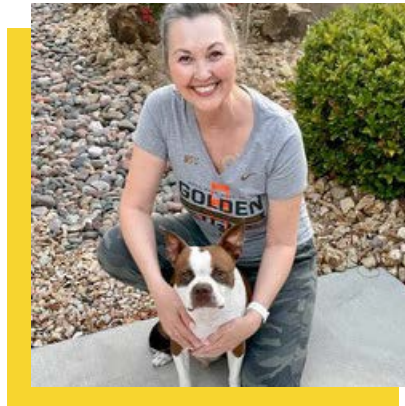
But Annabelle, a 40-pound golden doodle with golden retriever and miniature poodle bloodlines, had come from a litter of 11 at the 4H Kennels in Pahump. As puppies, Annabelle and her siblings were exposed to and trained to respond to the smells and highs and lows of people with diabetes.

At the dog park that day, Annabelle recognized the woman's symptoms and kept going over to her until the woman's husband gave her medication.

Gloria says she and Annabelle bonded quickly, and notes that Annabelle senses Gloria's moods, likely the result of her training as a puppy.

Annabelle weighs 40 pounds and is 28 inches tall. She is very friendly and loves people. She was trained from the beginning to know that when she wears her service dog vest, she is working.

Annabelle goes everywhere with Gloria, except for the Solera clubhouse, where there is a lot of competing noise.



SUSAN RICHARDS AND ARCHIE

Susan Richards is retired from the US Army as a counter intelligent agent in the Airborne Division. She has a Boston terrier-pit bull mix named Archie. He is 2 ½ years old and was brought from a breeder in Colorado.

"Boston Terriers are called 'little gentlemen,' so the name Archie had a British sounding name," Susan explained.

Archie has a delightful disposition, is gentle, and loves all he meets. Boston terriers have a gentle personality, are loyal, and are neat and clean dogs. Archie weighs 40 pounds, has a stocky build, and has a solid and muscular body.

Susan got Archie primarily for help in taking medications. He is trained to a schedule by leaning on her. When doing stretches, her back occasionally goes out, and using the command "brace," Susan will put her hands on the back of Archie's shoulders and push herself up off the ground.

Susan has been responsible for Archie's training, and he not only has passed all the required tests to become a service dog, he has earned his Canine Good Citizenship certification through the American Kennel Club.



GEORGE AND TAMMI RIVERS AND CLIFF

George Rivers is a retired Marine and suffers from PTSD. Cliff — his full name is Clifton H. Baron Rivers — is a Service Dog Corporation-registered service dog that a breeder donated to help George.

George also has issues with his hearing, and Cliff also is registered to help the hearing impaired. For example, Cliff will let the family know if someone is at the door, thus helping to keep George calm.

Cliff is very friendly, playful, and attentive. But he is his own dog. He has changed George and Tammi's lives. Being there when needed is a great comfort for someone suffering from PTSD.

The Pomeranian breed is part of the Toy Group; they are inquisitive, lively, and bold. They come in over two dozen colors, are six to seven inches tall, and weigh no more than three to seven pounds. Pomeranians make excellent watchdogs and are easily trained.

Cliff is almost two years old and can melt your heart. He is fun, sweet, and sensitive, and a true friend to George and Tammi.

*(As a follow up to this article on service dogs, the Solera Star is launching a new series called Pet Parade, so Solerans can share their pet's stories. If you have a story to share about your dog, cat, bird or other domesticated animal, please contact Betty Boyd at bboyd0306@gmail.com) **

UNSUNG HEROES: SERVICE DOGS

BY BETTY BOYD

Service dogs were first used as guide dogs for the blind. The first guide dog school opened in Germany in 1916, and after World War I, dogs were used to help many men blinded by mustard gas.

In the United States, The Seeing Eye guide dog school was founded in 1929 by Morris Frank, a blind man, and by dog trainer Dorothy Harrison Eustis. Decades later, in 1975, Bonita Bergen founded Canine Companions for Independence and "service dog" became its official term.

Today, service dogs assist people with a variety of disabilities. These include people with mobility assist issues, hearing and visual impairments, autism, psychiatric ailments, those who have contemplated suicide and those with Post Traumatic Stress Disorder.

Stephanie Gerken, a service dog trainer, recently talked with Solera's Veterans and First Responders Club about service dogs. There are two essential aspects of the training. First is the dog's temperament, and is it a suitable match for that person with a specific disability? Second is the time, dedication and finances required, along with the hands-on training that is required.

The temperament test is how a dog interacts with people and responds to a situation, such as showing aggression or shyness. A dog must be ready for any situation they are trained for. Any breed can be a service dog; temperament is most important in selecting the right dog.

There is a vetting process for the prospective owner and the matching of the right dog. Once the vetting process is complete, there are weekly training sessions for the owner and the dog. The average age of a service dog for training is around 18 to 24 months, and the typical span of service is 8 to 10 years, at which point the dog is retired.



"The dog needs to be like a well behaved toddler," Stephanie said.

Training includes basic to advanced levels of obedience. For example, the dog learns how to interface in public situations such as grocery stores and restaurants. There are tasks oriented to the specific person who will be working with the dog.

An example of such specific tasks involve someone with PTSD. The dog is trained to notice particular triggers, such as an increase in heart rate or anxiety, and the dog can act like a bodyguard and be a cover between that person and others.

There is a particular perspective that a person should have as well, such as being patient with themselves and the dog, and there is a process for such training, and it takes time.

The explosion of fake emotional support animals: Peacocks, pigs, hamsters and other animals have been allowed to fly in a plane cabin for emotional support. These animals were allowed aboard with a doctor's note stating they were for emotional support.

The federal government defines an emotional support animal as an untrained companion of any species that provides support. According to U.S. law, they are not pets and generally can be any species.

However, such animals became overwhelming for both the airlines and for the majority of passengers. There were incidents where animals were unruly, noisy, or could not be controlled in other ways. As of January 1, 2021, the U.S. Department of Transportation has allowed only service dogs, which have become unsung heroes for those who need them most. ✨

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WHEN LIFE HANDS YOU A PICKLE, HAVE A BALL

THAT'S WHAT SUSIE AND STEVE GORDON ARE DOING

BY BETTY BOYD

Solera residents Susie and Steve Gordon might have felt they were in a pickle when deciding who would marry them after more than seven years of dating. A priest? (Susie is Catholic.) A rabbi? (Steve is Jewish.) So they invited both a priest and a rabbi to officiate at their wedding.

Pickles, you see, can be avoided – or embraced. Susie and Steve, you see, love playing pickleball, that fast-paced version of tennis that all-but-requires that teammates back each other up as decisions are made on the fly – or the jump or the leap or the long stretch.

Recently, Steve organized a 23-person pickleball cruise, most participants were from Solera. The ship had two dedicated pickleball courts, and offered private playtimes to the group.

Susie is a certified Level One pickleball referee, meaning she can referee tournaments and be a court monitor. She also is a certified coach with clients in Solera and beyond.

The fact that the couple enjoys the same sport might come as some relief to them, given how they met – at a party where Steve was playing volleyball. “He looks good,” Susie recalls of his play on the court, but allows that he lacked what she calls “technique.”

Good-spirited criticisms notwithstanding, Susie (who was born in Nebraska) and Steve (born in New Jersey) certainly have shown that they can get along. At the volleyball party, they hardly talked to one another. Fast-forward six months, they began chatting, and one thing led to another. He asked her out, launching a dating routine that lasted more than seven years.

Their relationship grew stronger, and in 1999 they married in San Diego. Steve was living in San Diego, Susie up the coast in Oceanside, about a hour car drive away depending on traffic. After marriage they lived in San Diego for five years, and then moved to Utah after building a cabin in the shadow of ski-friendly Powder Mountain.



They went back and forth for about a year and ended up living in Carlsbad, along the Pacific coast just north of San Diego, to be closer to family. Susie and Steve lived there for 12 years, until their son Adam graduated from high school.

When Covid hit, Susie retired as a Diagnostic Medical Stenographer (and observed general ultrasounds), and Steve retired as a regional manager for GE Healthcare. Adam enrolled at the University of Nevada at Reno (he's now a senior majoring in communications).

Susie and Steve were able to sell their Carlsbad home in just two weeks. The buyer of their home owned a corporate housing company and Steve negotiated a six-month rent-free lease in a furnished house in Solera. Susie hit the ground running, introducing herself to more than 100 people in the first week. Now, 2 ½ years later, she feels that everyone on the courts is family – a very diversified family that includes “soul sisters” from Brazil, Spain, Japan, and Korea.

The couple embraces the outdoors, skiing and hiking at Mt. Charleston and Lee Canyon. Susie is amazed by the number of places and activities offered in the Vegas Valley. They are not homesick; family in California is just five hours away. ✨



CHILI COOK-OFF WINNER

BY NADYNE SWEETKO

[Jump To Recipe On Page 35 >](#)

The Commander of the Veterans and First Responders Club here in Solera, Bob Propp is sharing his winning recipe from last year's Chili Cookoff. Bob and his wife, Vickie, moved to Solera in 2017. Bob was a hospital corpsman in the U.S. Navy and served our country for 32 years.

When I thanked him for his service, he told me to thank his wife since he was able to serve our country because of her support. Bob's father, Ed, was in the U.S. Navy and served during World War II. Bob followed in his father's footsteps.

Bob and Vickie have lived in Spokane, Washington and in North Carolina, California, and back to Washington and now in Nevada. Upon leaving the Navy they decided to stay in Nevada since their children had jobs in Las Vegas and they wanted to be close to family.

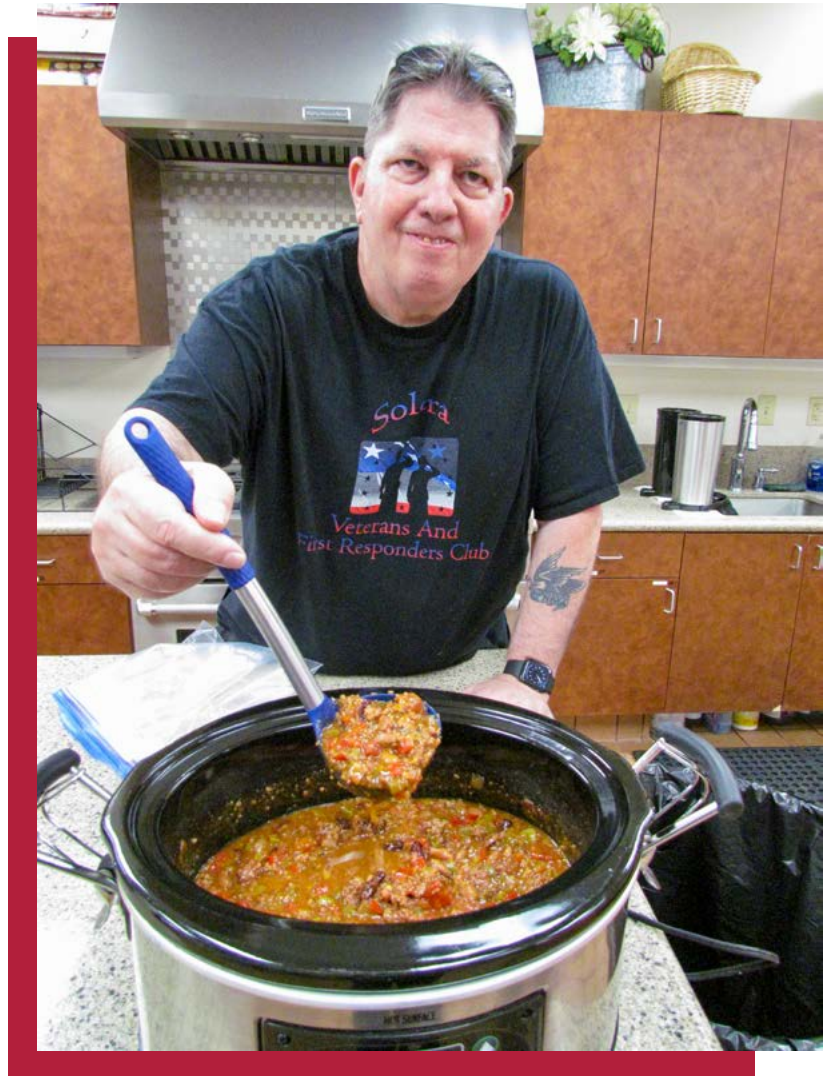
The recipe for this chili was given to Bob from a friend. After doing a few modifications to his liking, Bob made it for the Chili Cookoff.

When he tasted the chili he said, "This stuff is the best I ever had. It will win!"

Sure enough it did. Bob said it is all made from scratch.

All residents of Solera are invited to participate in the Chili Cookoff, scheduled for October 14 at our clubhouse. You may enter or just join in the tasting and judging.

Note from Nadyne: Before Bob even removed the lid from the pot the aroma filled the air with an inviting smell. Once the lid was removed and Bob started to ladle the chili into our bowls you could see the chopped peppers, beans, meat, and sauce filled with spices. When I tasted my first spoonful, I thought, "Yum this is good." Then spoonful after spoonful my taste buds wanted more and had the spice flavors linger. I do not like spicy food but this was an enticing mix of warm spices and delicious sauce cooked for hours.



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INGREDIENTS:

- 1 pound ground beef
- 1 pound pork sausage (I use Jimmy Dean Regular)
- 1 whole yellow onion diced
- 1 whole green pepper diced
- 1 whole red pepper diced
- 1 can beef broth
- 1 can pinto beans (optional)
- 1 can kidney beans (optional)
- 1 can diced tomatoes
- 1 can tomato soup
- chili seasoning
- Kinder's "The Blend" salt, pepper, and garlic, or all-purpose seasoning of your choice.

PREP:

In an oven-safe pot (I used a Dutch Oven pot), add the chopped yellow onion, green and red peppers, beef broth, pinto beans, and kidney beans, diced tomatoes, and tomato soup. Make sure to mix thoroughly. I drain about 1/4 of the water out of each can of beans.

1. Add chili seasoning and mix thoroughly.
2. In a separate bowl, mix pork and ground beef until evenly incorporated. Once mixed form into a large meatball. For added spice I added red pepper flakes.
3. Season the large meatball with Kinder's "The Blend" or seasoning of your choice.
4. Put the meatball on a wire cooking rack and put it on top of the pot. You want the drippings of the meatball to drip into the chili.

COOKING:

1. Set the smoker to 250 degrees F. (Pit Boss Competition Pellets)
2. Once the smoker is at the appropriate temperature put the pot and meatball on the smoker. Be sure that the meatball is directly over the chili.
3. Smoke the chili and meatball for 1 hour at 250 degrees F.
4. After one hour turn up the temperature to 325 degrees F and cook until the meatball reaches 150 degrees F internally. About 1 – 1.5 hours.
5. Once the meatball reaches 150 degrees F remove the meatball from the smoker and break up the meatball into small chunks to add back into the chili.
6. Add the broken-up ground meat into the chili pot and stir to incorporate the meat throughout the chili.
7. After the meat has been incorporated, smoke the chili for 30 minutes at 325 degrees F. Be sure to stir occasionally.
8. After 30 minutes, remove the chili from the smoker and let it cool for 10-15 minutes. Enjoy! ✨



ANTHEM VOICES BRING THE SOUNDS OF MUSIC

CHOIR FILLS SOLERA'S BALLROOM WITH HARMONY

BY LARRY EDSALL



If you missed the spring performance at Solera by the Anthem Voices Community Choir, you missed a wonderful evening of classic movie music. It was, quite literally, the Sound of Music, with two of the 16 selections coming from the Rogers and Hammerstein musical inspired by the memoir of Maria von Trapp.

In addition to “Edelweiss” and “My Favorite Things” from The Sound of Music, songs ranged from Elvis’ “Love Me Tender” to Bond, James Bond’s “The Look of Love” and from My Fair Lady and “On the Street Where You Live” to “The Rainbow Connection” from The Muppet Movie.

So circle on your calendar the date December 4, when the choir returns to Solera for its holiday concert.

The choir is comprised of residents of Anthem communities and has been led from its inception in 2022 by Merrilee Gaines, who also leads a yoga class at the Solera Community Center.

“Anthem Voices Community Choir is open to all adults, men and women, who love to sing in a group,” she said. “We rehearse and perform here at Solera, but it is not a requirement to live in Solera.

“We offer two concerts per year, one holiday themed, and one in the spring season, of

varying types of music or thematic content. Anyone who is interested is asked to contact me at mgaines823@hotmail.com. I will listen to anyone who wants to sing with us and learn and grow musically. Auditions are merely a tool for me to learn where to place each voice where it will be best used, so it’s not anything to worry over, just me listening.”

Gaines added that she’s very interested in adding male voices to the group, which begins rehearsals October 2 at 6:30 p.m. in the Solera ballroom.

Gaines began taking music lessons at age 5, and was a music education major at Western Michigan University. She sang with Barbra Streisand at the MGM. She founded Vegas Voices in 2006, specializing in A Cappella performances for weddings, flash mobs, Christmas caroling, corporate events, etc.

However, after the pandemic, “I saw a need for non-professionals to have a creative outlet to express themselves through singing, especially in our Anthem community. I created Anthem Voices, opening up that safe place for all who love to sing and want to contribute to a choral experience.”

That experience includes not only live music, but video backdrops, such as the movie clips that played during the spring performance, which also included a 16-year-old pianist and UNLV’s OLLI Ukelele Group. ✨



Merrilee Gaines



DIVORCE: NEVADA STYLE



© Mary Evans / Pharcide

Las Vegas may be famous for its wedding chapels, but there was a time when the state of Nevada was widely known for four things: “mining, livestock, the divorce trade, and gambling.” (That from Inside U.S.A., John Gunther’s acclaimed look at the nation as it emerged from World War II.)

“It is of course quick and easy divorce that has made Nevada famous everywhere,” the famed correspondent wrote. “As far back as 1861, when the state was still a territory, the Nevadans made six months the term of residence necessary for divorce... the attitude was that if two people no longer wanted to live together, it was very well their own affair.”

That 6-month time period changed through time, to as much as a full year, starting in 1914, but just two years later the law changed again, to a 6-week residency.

Truckee River ring toss: Reno was a popular place for divorce in Nevada. It was just across the state line from California, and the courthouse was adjacent to the Truckee River.

Several years ago, the *Reno Gazette Journal* did a story about what had become a local industry. South Reno resident Michael Mason remembered coming with his mother from Hawaii in 1947 so she could obtain her divorce. He recalled women sharing a trailer while establishing their residency.

“My mother was one of those who stood on the bridge over the Truckee River and threw her ring in the river,” he told the newspaper, adding that women would stand with their back to the river, hold the ring in their right hand, and throw it over their left shoulder.

“During my mother’s time in the ‘40s, the tradition was very much alive and well,” he said, noting, however, that if the ring was of the more expensive kind, women often sold that one and bought a cheaper model for the river toss.

A retired Reno attorney told the newspaper that when he was a boy, he’d watch women toss their rings from the Virginia Street bridge, and then he’d go into the water after them. “We could take them to a pawn shop and get a dime or two bits,” he reported.

In the late 1970s, three Reno residents reportedly dredged more than 400 rings from the river. ✧

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Hello Solera Homeowners!

We started out the month of August with 15 homes for sale (8 of which already had accepted offers by August 7th!) With 8 closed sales in the month of July, it seems that we are on track to close more sales in August than we did in July. Looking back, we had 4 closed sales in July 2022 and 10 closed sales in August of 2022.)

If you have been thinking of selling and would like to know what your home would sell for in today's market, please call me today. I will provide you with the information that you need and will guide you through the process. I have a "no surprises" policy and will provide you with a thorough overview up front so that you can be comfortable and confident in your decisions. I'm looking forward to hearing from you!



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2620 Red Planet ST	\$477,900	1,425	Fremont	2465 Erastus DR	\$516,900	1,768	Franklin
2416 Ashen Light DR	\$415,000	1,425	Fremont	2520 Solera Sky DR	\$525,000	1,768	Franklin
2586 Stardust Valley DR	\$389,000	1,425	Fremont	2496 COMET CLOUD CT	\$560,000	1,768	Franklin
2517 Jade Sky ST	\$418,900	1,425	Fremont	2525 Hamonah DR	\$475,000	1,768	Franklin
2312 Cordelia ST	\$437,000	1,596	Whitney	2568 Palentina ST	\$450,000	1,768	Franklin
2340 Galilean Moon ST	\$420,000	1,596	Whitney				

*per GLVAR MLS as of 8/1/2023 - Information is deemed reliable but not guaranteed.

HOMES LISTED FOR RENT*

Address	List Price	Approx Liv Area	Model	Address	List Price	Approx Liv Area	Model
2501 Chasma DR	\$1,800	1,142	Lewis	2507 Erastus DR	\$1,800	1,596	Whitney
2339 Tranquil Moon ST	\$1,750	1,248	Clark	2513 Corvus ST	\$1,900	1,596	Whitney
2583 Darda ST	\$1,795	1,248	Clark	2402 Jada DR	\$1,900	1,768	Franklin
2352 Apparition ST	\$1,850	1,425	Fremont	2560 Crater Rock ST	\$1,895	1,768	Franklin
2484 Galaxy Cluster ST	\$1,995	1,425	Fremont				

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CALL LAURA TODAY!

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