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Protecting Your Family and Your Wealth with Insurance Planning

Setting up your family and other loved ones on a path to financial success includes looking at other variables besides your 401k or IRA accounts. It requires you to not only think about your investment choices or rate of return, but also looking at the other pieces that make up your financial picture, notably insurance.

Insurance coverage comes in many forms, car, house, life, disability, health, etc. Unfortunately, we often see extremes in insurance coverage and more often than not, erroring on not enough. Inadequate insurance coverage can derail your financial future. People regularly purchase life insurance knowing their loss of income would be detrimental. Surprisingly, these same people often only have life insurance and not disability insurance.

According to the Social Security Administration Trustees Report for 2020, both males and females from age 21 to 67 are more likely to become disabled than kick the bucket. It is startling to know that the chance of disability is higher than death. Unfortunately, many people do not have disability insurance because they are underestimating the likelihood of an event and are therefore not insuring against the risk.

While we all hope for a healthy and uneventful life, we know life will hit us with unknowns. Here are four recommendations that everyone should

take to start making sure they are prepared and protected for some of life's unknowns:

- 1. Have the tough conversations with your loved ones to determine what are your insurance needs.
- 2. Analyze your current coverage with an insurance professional who works in your best interest.
- 3. Act sooner than later. Do not wait for a significant event to happen to discover the insurance coverage you have in place, or lack thereof, is insufficient.
- 4. Talk to your employer to see if life insurance and disability insurance are included in your benefit package, they may not be fully covered, but they can be offered at reduced rates.

Adequately insuring yourself means that you're not solely responsible for potential risks, you're sharing that responsibility with an insurance company. The last thing we want to do is expose our families to more unnecessary risks, so please, have these difficult conversations and get this taken care of. By doing so you're giving yourself and others the gift of knowing that you're doing everything in your power to be protected against life's unknowns.

Jennifer Means, CFP®, FPQP™ is an Advisor and Shareholder at TCI Wealth Advisors and passionate about helping clients navigate their financial journey.

protected against life's unknowns.

Jennifer Means. CFP®, FPOP™ is an Advisor

Empowering purpose-filled lives."



Jennifer Means, CFP®, FPQP™ jennifer.means@tciwealth.com

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TCI Wealth Advisors is an independent, fee-only wealth advisory firm with an uncompromising commitment to helping clients balance wealth and well-being.

Al Dennis President

PRESIDENT'S CORNER

Progress Is Impossible without Change

A NEW ERA has begun at the Ranch. Lorrie Olson is no longer with Caughlin Ranch. Sandy Wheeler has been promoted to Interim Manager. She has been with us for over eight years in many capacities and I am sure she will perform well in the new job.

We have a few other new faces in the office also. Gloria Presta (I am sure that most of you remember her) has returned and will be working in a part-time capacity as an administrative assistant. Cassidy Gordon is also a new administrative assistant and will be working part-time.

We hope to have the office open again soon (hopefully by the time this article comes out). Life is trying to return to normal. We have reinstated the concerts in the park for July and most of our Ranch activities have resumed. We have stepped up the security patrols for the summer and I hope we can keep the visitors under control a little better than last year. Feel free to visit with the security officers as you wander as they are friendly and willing to get to know you.

As always, go to our webpage (www.caughlinhoa.com) to keep up to date on events and activities.



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All articles are the opinions and views of the author, and do not reflect the opinions or views of the Caughlin Ranch Homeowners Association, the Board of Directors, or the Caughlin Ranch staff in their capacity as employees of the Caughlin Ranch Homeowners Association.

Caughling

THE OFFICIAL MAGAZINE OF THE HOMEOWNERS ASSOCIATION

VOL. 14, ISSUE 4

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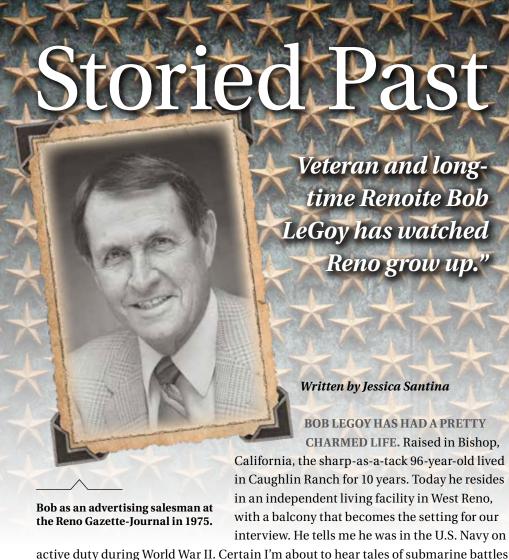
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ON THE COVER: (Top Right) Bob LeGoy at Great Lakes, Ill. Boot Camp 1943. (Bottom Left) LeGoy in 2019 standing by the Pacific Air Force HQ building in Honolulu, HI, damaged in the attack on



active duty during World War II. Certain I'm about to hear tales of submarine battles or storming of beaches, I'm instead surprised to discover the opposite.

"I came to Reno and enlisted in the Navy on January 6, 1943. We were headed for the invasion of Japan, and we left San Francisco on July 25, 1945," he explains, adding that the job he was trained for was radar technician. "We got to Hawaii on the 30th. We stayed there three days, and then about four days after we left Hawaii, they dropped the atomic bomb. Then three days later, they dropped the second one. And there we were, 1,500 of us still going overseas and now with nowhere to go!"

The ship was diverted to Samar, in the Philippine Islands, and then LeGoy was stationed in Subic Bay, about 100 miles south of Manilla, before being sent home four months later. He never saw gunfire.

WORKING MAN

Having enlisted through the Navy's V-12 College Program, LeGoy returned to Reno for the spring semester of 1946 and resumed his studies at the University of Nevada, eventually earning a bachelor's degree in business. It was also at UNR, in an economics class, where he met his wife to be, Shirley.

"The professor couldn't keep any of us straight, so he sat us in alphabetical order, and she was right next to me," he says. "I had invited one of the 'campus queens' to go to a military ball with me, and she got a better offer about two weeks before the ball. So I was telling Shirley about it, since we'd gotten to be pretty good friends, and I asked her to go with me!"

The two quickly became an item, and in February 1950, he and Shirley were

Continued on page 6





UPCOMING COOKING CLASSES

July 14 Techniques 1

July 14 Kids' Cooking Camp 2-Day

July 15 Ravioli & Tortellini

July 16 Grilling Fish & Seafood

July 17 High Altitude Baking

July 21 Techniques 2

July 22 Knife Skills Workshop

July 23 Tuscan Grill

July 24 Vegetable Workshop

July 28 Techniques 3

July 29 Sushi

July 30 Girls' Night Out-Tapas

July 31 Parent/Child Bagel Workshop

Aug 4 Techniques 4

Aug 5 Summer in Provence

Aug 6 Date Night-Paella

Aug 7 Killer Multi-Cooker Recipes

Aug 11 Techniques 5

Aug 12 Taste of Thailand

Aug 13 Taste of Greece

Aug 18 Techniques 6

Aug 19 Gumbo, Jambalaya & Beignets

Aug 20 Nevada Grill

Aug 21 Artisan Bread Workshop

Aug 25 Cast Iron Cooking

Aug 26 Taste of Southern Italy

Aug 27 Ramen & Dumpling Workshop

Aug 28 Chile Relleno Workshop

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Bob with wife Shirley circa 1965.

married, then promptly began working on their own family. Their first son, Bob Jr., came along in 1951, followed by Jim in 1954 and Phil in 1956.

Meanwhile, before he'd even graduated in June 1950, his career was growing too. He landed a part-time job as district manager at the Reno Evening Gazette, supervising about 25 "kids," as he calls them, though he was little more than a kid himself.

LeGoy eventually worked his way up to promotions manager, which later was called marketing manager. He recalls being a brand-new executive at the Gazette when its reporters went on strike and watching the picket line — which included locally renowned reporters Rollan Melton and Walt Mackenzie — from the top of a nearby building on Center Street. From his vantage point, he saw a truck carrying three of the paper's enormous newsprint rolls encounter the picket line. "The strikers rushed the truck and scared the hell out of the kid driving," he

remembers, chuckling. "He got out and left the truck sitting in the middle of Center Street, blocking traffic!"

After 18 years of adventures with the Gazette, LeGoy decided he was ready for a new challenge. He joined his father-in-law and brother-in-law as a partner in Sierra Fuel — an endeavor that lasted six years.

It was through his sales work at the newspaper that he'd met Tom Raley, of Raley's Market, who also owned Eagle Thrifty Drugs & Markets, in the space now occupied by Sports West. LeGoy was offered the job of Eagle Thrifty's advertising manager, which he did for five years, until he discovered Eagle Thrifty had been put up for sale. He jumped ship and returned to the Gazette, selling advertising for another five years before deciding he was ready to try his hand at entrepreneurship and opened Print Now, a print shop on the corner of Fifth and Nevada streets in Downtown Reno.

"In the first week I was in business, I went around to all the doctors' offices and I got six customers," he recalls, explaining that his own background in printing and his father's occupation as a linotype operator had combined to prepare him for this work. Soon, though, technology made the competition in printing too tough, and it was time to bow out. "When I sold the shop eight years later, I still had those same first six customers."

He thought it might be time to retire, but Shirley had other ideas. A CPA with more work than she could handle, Shirley asked her husband to step in and help run the office — a task he was more than happy to take on ("I got all the perks!" he says. "I got to go on all the trips, and while she was working, I got to go to the museums and beaches and play golf and stuff!").

After seven years under his wife's employ, the practice was sold and the couple finally retired.





Shirley passed away on April 16, 2018 — a fitting day for an accountant, he says — after a battle with severe cerebral atrophy, or shrinkage of the brain. It was a terrible condition that LeGoy says "was the worst damn thing I've ever seen ... You don't ever want to go through that with anybody."

Since her passing, LeGoy, his sons, and his two grandchildren all remain in close contact with each other. Phil currently lives in Ireland, and Jim, a cinematographer who makes his living in Hollywood, manages to visit his father occasionally, including spending a few weeks here after Bob Sr. fell and broke his hip several months ago.

LeGoy still remains active and exercises frequently, though he sold his Caughlin Ranch home to Phil (for his impending retirement) a few years ago, relocating to a nearby independent living facility. And Bob Jr. also now lives in Caughlin Ranch. But he still has fond memories of his old home, especially of its friendly neighbors, tranquility, and proximity to nature, with the occasional deer strolling down the street and excellent walking paths.

In his current home, LeGoy is still surrounded by memories, thanks to a close-knit family and plenty of fascinating photos covering the walls of his apartment. And you'd better believe he has a great story for every one of them.



Join Us For A **Community Health Fair**



Saturday, July 31 | 8 a.m. to Noon ER at McCarran NW, 10290 N. McCarran Blvd., Reno, NV

We will be offering a variety of health services, such as blood tests and EKGs*, including:

- \$20 Chemistry Panel (Comprehensive metabolic panel, which includes 15 tests to measure potassium, glucose, liver and kidney)
- \$35 Thyroid Stimulating Hormone (Regulates thyroid function)
- \$30 Hemoglobin A1C (Glycosylated hemoglobin. Tests to monitor glucose control over time)
- \$40 Vitamin D 25 Hydroxy (Tests for Vitamin D deficiency)
- \$20 Lipid profile, including cholesterol, triglycerides and HDL/LDL ratio

For the best results, we recommend fasting for 10-12 hours prior to blood tests. *Prices are self-pay/cash.



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Important Notices & Reminders

CRHA PONDS » Please do not swim, wade, or fish in any of the CRHA ponds. The water may have bacteria and/or fungus in it. Washoe County stocks the ponds with mosquito-eating fish; please do not remove any fish or wildlife of any kind from the ponds and waterways.

Waterslides, floating devices, etc. are not permitted in any of the ponds. Please do not allow your pets to chase or harass birds or wildlife in or around the ponds. We have turtles, coy fish, crawdads, etc. all cohabitating peacefully in our ponds and we all want to enjoy their time here.

CAUGHLIN RANCH SPEED LIMITS & CROSSWALKS » We are asked repeatedly to remind residents of the speed limits within CRHA. The main thoroughfares are 25 mph maximum. When you drive over the speed limit you are risking the lives of others. The few minutes you could potentially save may be at the cost of another's life. Please do not speed in Caughlin Ranch.

The speed limit in Caughlin Creek/DeerCreek is 15 mph maximum. New signs reminding drivers have been posted. Residents are concerned with children at play and walkers; drivers should be just as concerned and vigilant. Please do not speed in Caughlin Ranch.

We are also regularly asked to remind drivers not to ever enter a crosswalk when a pedestrian is present. It is illegal to drive through a crosswalk when a pedestrian is present. You may think, well they're on the other side, I can't hurt them. Wrong! Pedestrians and pets can be frightened when they hear a car driving through a crosswalk with them present. It is an unsafe and illegal practice. Please do not enter crosswalks while pedestrians are present.

PATHS & TRAILS » Bicyclists, skate boarders, etc. are reminded to yield to foot traffic on the paths and trails. Please travel slowly and cautiously and watch for walkers, strollers, dogs on leashes, etc. Motorized vehicles, scooters, recliners, etc. are never allowed to travel on the paths, trails, or sidewalks.

WATER & IRRIGATION » Call the association office at 746-1499 to report all water-related breaks, leaks, geysers, etc. When the office is closed, the 24-hour answering service will dispatch the on-call employee ASAP to turn off the water until the repair can be made. Do not report water related issues via email; these accounts are not monitored 24/7.

TRASH & RECYCLING CONTAINERS » Monday is collection day. Trash and recycling containers may not be placed outside for pick-up any sooner than Monday morning. The only exception is for residents who have purchased an approved animal resistant container. Please contact the Association office for more information on approved animal resistant containers.

The address of residents whose container is found to be raided by wildlife, will be reported to Washoe County. In order to keep the bears, coyotes, racoons, etc. from making regular visits, we must keep the trash and recycling containers out-of-sight and adequately stored.

IS IT TIME TO PAINT? » There are many homes and fences that are in need of a fresh coat of paint. If, and only if, you are re-painting the exact same color that is in the approved color scheme, or was previously approved by the ACC, can you re-paint without first receiving prior written approval from the ACC. If you are unsure if an existing color is approved, please call the Association office and ask to speak with Sandy. Owners who paint and/or re-paint an unapproved color without prior written approval from the ACC, do so at their own peril.

Kelly-Moore is offering a discount to Caughlin Ranch homeowners on paint and sundries. Please stop by the Association office to pick-up a "Kelly-Moore Club Card"; the Caughlin Ranch HOA Account number is shown on the back as well as the address to their Reno store at 80 E. Patriot Blvd., Suite A.

DOGS » Both the City of Reno and Washoe County require dogs to be on a leash at all times when not confined, and they must be under the control of a person capable of controlling the animal. Dogs shall not be allowed to become a nuisance to or unreasonably interfere with the comfort, privacy or safety of other owners within the development. Please report loose, dangerous and/ or nuisance dogs directly to Washoe County Animal Control at 322-dogs (3647). Also, please report loose dogs to the Association office if you know the address of the dog's owner; we have no way of following-up if we don't have the owner's address.

LOST & FOUND » All items turned over to staff are retained at the CRHA office for a minimum of 30-days. In the past, we have had expensive car ignition fobs, glasses, cell phones, etc. turned over to us. The items are almost never claimed. Please call if you have lost anything in Caughlin Ranch and leave your name and number with the office in case your item is found.

CRHA OFFICE OPEN » The CRHA office officially re-opened on July 6th. This means the front door will be unlocked and visitors will no longer need to knock to gain access. If you have not been vaccinated, you are still required to wear a mask indoors. If you are fully vaccinated, you no longer have to wear a mask. However, not all employees have been fully vaccinated and you may

VIOLATIONS HEARINGS AND FINES

What does the process look like?

DISCOVERY AND NOTIFICATION

When an alleged violation is identified by the HOA a photograph is taken and the violation notice containing the picture and a resolution is sent to the homeowner.





FOLLOW UP

If the issue remains unresolved, the HOA will follow up with a second notice that includes a picture of the continued issue and a reminder that the problem must be remedied.

HEARING NOTICE

Violations that continue to go unresolved may go to a hearing. Hearings are conducted quarterly and homeowners will receive a hearing notice via certified mail at least 10 days beforehand.





FINES ARE ASSESSED

Fines may be assessed at the time of hearing. If no corrections are made after 14 days additional fines can be assessed weekly until the violation is corrected to the satisfaction of the Hearing Committee.

SENT TO COLLECTIONS

If a fine account becomes delinquent the homeowner may be sent to collections. This can negatively impact credit and homeowner's ability to refinance.









To ask general questions, get account information or get connected to someone else...

Administrative Team 775-746-1499 Gloria Presta gloria@caughlinhoa.com Cassidy Gordon cassidy@caughlinhoa.com



To ask specific questions, voice concerns, or make suggestions...

Sandy Wheeler Interim Manager sandy@caughlinhoa.com



To ask about architectural modifications, possible violations or complaints...

> Kim Teepe Assistant Manager kim@caughlinhoa.com



To ask about landscaping, common areas, and general maintenance...

Randy Lisenby Landscape and Maintenance Superintendent randy@caughlinhoa.com

be asked to wear a mask if it is necessary for you to be in close proximity to an employee. Please be considerate of the request. The Little Free Library will remain closed to decrease the number of visitors in the lobby at any given time. It may also be necessary to ask visitors to wait outside if there are more than four visitors in the lobby at one time. Distribution of agendas, forms, handouts, pamphlets, etc. will be available from the reception area as well as on the website.

CRHA OWNER ORIENTATION » New to Caughlin Ranch, or just want to know more about this amazing community? Interim GM Sandy Wheeler will conduct an on-line "Owner Orientation" via GoToMeeting beginning at 5:00 p.m. on Thursdays, August 12th and September 9th. Everything from bears and trash to the Caughlin Ranch website, Caughlin Rancher magazine, Washoe County trail system and the three City of Reno parks within Caughlin Ranch for which we have maintenance responsibility will be reviewed.

Interim GM Wheeler will be available for up to one (1) hour and will take questions. If no one joins the Owner Orientation meeting by 5:10 p.m., she will end the on-line session. If you are unable to attend either session but would like a private session, please contact Interim GM Wheeler at 746-1499 to arrange a time with her.

Please join the Owner Orientation from your computer, tablet or smartphone: https://global. gotomeeting.com/join/770456621.

You can also dial in using your phone: USA: +1 (312) 757-3121;

Access Code: 770-456-621



Online Resources

Our website is another great resource for information and clarification. You will find access to a digital copy of our newsletter (The Rancher), homeowner documents, our governing documents, financials, calendar, and so much more at:

caughlinhoa.com







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By Randy Lisenby, Landscape & Maintenance Superintendent

MISCELLANEOUS PROJECTS

WEEKLY MAINTENANCE (AS OF 6/14/21)

- Seasonal crew started 4/5/21
- Spring clean up took a little over three weeks to complete
- We have started mowing and weeding weekly.
- We started defensible space clean up three weeks ago.
- Irrigation is up and running and the pumps are hooked up
- Steamboat is running and it took a week and a half to fill the ponds.
- Removed several dead trees; will replace most this spring.
- Spring flowers have been planted.
- Wild flowers are growing.
- Fertilized the common areas.
- New sod around the pond we dredged this winter along with other small areas.
- Parks inspected and cleaned daily.

ONE LARGE PROJECT

We had to dig and install 550' of electrical conduit for an irrigation controller that lost power. Still waiting on Action Electric to pull the new wire.

FIRE MITIGATION

Additional fire mitigation work being done on the fire access road behind Mountainshyre and behind the water tank in Eastridge along with common area behind Bid Bend. This work consists of removing dead burnt plant material, repairing irrigation, reseeding with our native seed mix and new plant material being replaced in the spring.





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200 S. Virginia St. Suite 100

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PROBLEM WITH SNAKES?

Identifying Common Northern Nevada Snake Breeds and Potential Deterrents

THE VAST MAJORITY OF SNAKES that live in Northern Nevada are harmless. The only truly venomous type of snake that inhabits our area is the rattlesnake. The other common types of snakes you might stumble across are the gopher snake or the garter snake.

The garter snake is a striped snake that typically frequents areas closest to the water. You'll find them near the river, as well as around creeks and ponds. Its primary colors are black or dark brown, with distinctive, lighter-colored stripes. These snakes tend to feed on fish and other small amphibians.

The gopher snake, also known as the bull snake, is similar in appearance to the rattlesnake. However, there are a few identifying factors that can help you better distinguish between the two, the most important being that the gopher snake doesn't't have a rattle! The gopher snake also tends to be longer than the rattlesnake, as well as slimmer, with a more narrow and rounded head than that of a rattlesnake. They also have rounded pupils, whereas the rattlesnake's pupils are more vertical. These snakes tend to feed mostly on rodents.

Rattlesnakes are the type of snake you want to steer clear of! This venomous breed of snake is most easily recognized by its distinguishing rattle, which you can both see and hear very clearly when in close proximity to one. Rattlesnakes have other trademark characteristics, such as a broad and triangular head, thin neck and a thicker body. The most common type of rattlesnake in Northern Nevada is referred to as the Western Rattlesnake, or the Great Basin Rattlesnake.

DETERRENTS AND TIPS

There are many different types of snake repellents that can be purchased at local home improvement stores, such as Home Depot, Lowes, and Ace. However, the most effective type of snake deterrent, if you've got an ongoing issue with snakes coming onto your property, is to construct a snake fence. These fences are most commonly made with either steel mesh or plastic fabric, and make it nearly impossible for a snake to slither through the barrier to reach your yard or home.

Another good way to keeps snakes away from your property is to make them not want to be there! Keeping your landscaping maintained and free from excessive weed and brush overcrowding can help, as well as ensuring wood and rock piles are placed as far away from the path and entryways to your home as possible.



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BACKYARD TIPS:

- Remove excess brush and places rodents or snakes night hide.
- Don't feed birds this attracts rodents and birds. Snakes will eat both!

- Always walk your pets on a 6-foot leash.
- Never allow them to interact with wildlife.
- Never allow them to stick their heads in holes or places they can't clearly see.

- Be aware of your surroundings!
- Never step over rocks, always on top.
- Wear long pants and socks.
- Avoid which brush.

If bitten, always seek medical attention as soon as possible. Call 911 for emergencies.

Resources for identifying different types of snake breeds, and deciding which deterrents might work best for you are:

- https://www.washoecounty.us/animal/files/ images/Wildlife/NV_Ven_reptiles.pdf
- https://www.washoecounty.us/animal/files/ images/Wildlife/Rattlesnake%20Safety.pdf
- https://sciencing.com/snakes-nevada-8516931. html

Rattlesnakes vs. Gopher Snakes

Living in Nevada means living with snakes. Rattlesnakes and gopher (buil) snakes are often mistaken for one another. Here are a few differences to tell them apart:



- · Triangular shaped heads
- Rattle at end of tall
- · Thick, dull colored bodies



- · Slender head shape
- Pointed tail
- · Slim, shiny body

No matter what kind of snake you encounter, it's always important to respect their space and never approach them

WCRAS does not endorse any person or business listed. Optional resources for your consideration in Northern Nevada who may assist with snake removal:

Battleborn Rattlesnake Commission LLC (BRC) (775) 722-1102 Reno Snake Removal www.snake-removal.com/Reno-NV.html

Bob Lissner (775) 750-5537 — Bob offers a free of charge, no-kill snake removal services seven days per week, 9 am-9 pm, within 15 miles of downtown Reno. Snakes must be visible upon arrival, so your call should be cancelled if the snake disappears. source: https://www.washoecounty.us/animal/faq/snakes.php



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2021 CRHA COMMUNITY EVENTS

Below is a list of events that the HOA has sponsored for the past several years. We have scheduled these events for 2021 with the hope that we will be able to hold them in-person. In light of the uncertainty of COVID-19, we will assess the situation in advance of each event and make a decision, based on the health and safety of our community, if it will have to be canceled.

Operation BackPack

June 15th thru Aug. 13th 8:00 am-5:00 pm **CRHA Office** Held virtually. See website for details. www.caughlinhoa.com

Artown Concerts in the Park

Sundays, July 4th, 11th, 18th & 25th 6:00-8:00 pm Village Green Park Amphitheater

Cross Peak Hike

Saturday, Sept. 18th, 8:30 am Meet at Caughlin Club

10th Annual CRHA BBQ

Sunday, Sept. 19th, 1:00-4:00 pm Village Green Park

Fall Bird Walk/Watch

Saturday, Sept. 25th, 9:00-11:00 am Meet at CRHA parking lot

Garage Sales

Friday, Saturday & Sunday Oct. 1st, 2nd & 3rd, 7:00 am-3:00 pm

Individual homes/yards

CRHA will advertise the event and compile the addresses of those participating. If you wish to participate, please submit your address to the CRHA office at 746-1499 or events@caughlinhoa. com by September 29th.

Oktoberfest

Thursday, Oct. 14th, 5:00-7:00 pm TBD

Trick or Treating & Pup Costume Parade

Thursday, Oct. 28th, 3:00-4:30 pm Best Pup Prizes @ 4:15 pm **CRHA Office**

Angel Tree

Nov. 1st -30th, 8:00 am-5:00 pm **CRHA Office**

4th Annual Homeowner Spaghetti Feed

Wednesday, Nov. 17th, 5:30-6:30 pm **CRHA Office**

2021 Budget Ratification & 37th **Annual Members Meeting**

Wednesday, Nov. 17th Beginning at 6:30 pm **CRHA Office**



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July 11: The Carolyn Dolan Quintet featuring members

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July 18: The Sagebrush Rebels July 25: The Beatles Flashback









is the leading online destination for those seeking information and support as they care for aging parents, spouses, and other loved ones. We offer free expert help to families coping with the many challenges of caring

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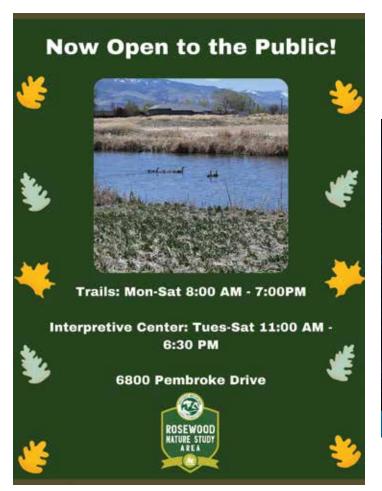
Homecare.org's carefully researched and expert-reviewed content includes advice from a team of more than 50 trusted leaders in geriatric medicine, law, finance, housing, and other key areas of healthcare and eldercare. Homecare.org's seasoned management team, editors, and technical staff has decades of experience producing award-winning health and family media. But perhaps more importantly, nearly all of us have firsthand experience as caregivers. We know the role's practical challenges, as well as its emotional ones, and we're dedicated to guiding a fast-growing culture of new caregivers through both.

Homecare.org created free resources that provide comprehensive information on topics like In-Home care:

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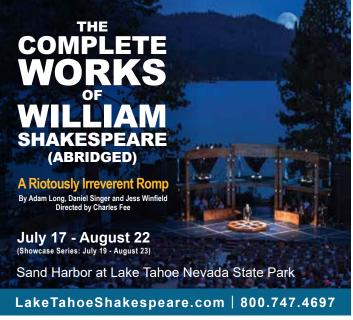
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2021 HOMEOWNERS ASSOCIATION MEETING + OTHER IMPORTANT DATES

Caughlin Ranch

The following are the proposed 2021 dates for the Board of Directors' Agenda Workshops, Executive Sessions, General Business Meetings, and the 2021 Annual Members/2022 Budget Ratification Meeting. An updated meeting notice which will include the details on how upcoming meetings will be conducted (in-person or virtually), will be included in each *Caughlin Rancher* edition and is posted on the Caughlin Ranch website at: www.caughlinhoa.com.

Board Agenda Workshops begin at 4:00 p.m. The purpose of each Agenda Workshop is to review the agenda items for the next regularly scheduled Board of Directors General Business Meeting; no decisions are made at these Workshops. Board Executive Sessions are held prior to the Board's General Business Meetings.

Homeowners are welcome to attend Agenda Workshops and the Board's General Business Meetings. Executive Sessions are closed unless a homeowner has requested to meet with the Board or has been invited for the purpose of addressing outstanding assessments and/or unresolved violations.

MEETINGS

COMMITTED TO CAUGHLIN RANCH

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July 26th Board Agenda Workshop 4:00 p.m.

July 28th Executive Session 5:00 p.m.

Board General Business Meeting 6:00 p.m.

August 23rd 2022 Budget Review Workshop 4:00 p.m.

September 27th Board Agenda Workshop 4:00 p.m.

(Final 2022 Budget Review)

September 29th Executive Session 5:00 p.m.

Board General Business Meeting 6:00 p.m.

(Approve 2022 Budget; member ratification required)

November 4th Candidate Forum; Meet the Candidates 5:00 p.m. (if necessary)

November 15th Annual Ballot Deadline 11:00 a.m. (if necessary)

Call 2021 Annual Meeting to Order at 12:00 noon to open

and tally Secret Ballots; Recess once completed

Board Agenda Workshop 4:00 p.m.

November 17th Executive Session 5:30 p.m.

Re-convene 2021 Annual Members Election 2022 Budget Ratification Meeting at 6:30 p.m.

Board General Business & Organizational Meeting will immediately follow the 2021 Annual Members Election

2022 Budget Ratification Meeting

December 10th Board Orientation / Training 9:00 a.m. – TENTATIVE

Dates and times are subject to change. Please visit the Caughlin Ranch website (www.caughlinhoa.com) for up-to-date information regarding Caughlin Ranch Meetings and Workshops. The Board of Directors' General Business Meeting Agendas are posted on the Caughlin Ranch website at least seven (7) days prior to each meeting. You may also call the Association office at: (775) 746-1499 or email: manager@caughlinhoa.com to obtain agenda copies. The CRHA office is located at 1070 Caughlin Crossing, Reno, NV 89519.



Caughlin Creek — (SCHEDULE REVISED)

Board Meetings, except in September, will begin at 5:15 p.m. The State of Nevada requires at least two (2) Board Meetings be conducted after normal business hours. The September Board of Directors Meeting will begin at 2:00 p.m. An updated meeting schedule is included in each Caughlin Rancher edition.

Homeowners are welcome to attend Board of Directors Meetings and encouraged to attend Members Meetings. The following will be held virtually or at the Caughlin Ranch business office and Community Conference Center located at 1070 Caughlin Crossing, Reno:

Wednesday, August 18th at 5:15 p.m.

Wednesday September 8th at 2:00 p.m.

Wednesday, November 3rd at 5:15 p.m.

(Approve 2022 Budget; Member ratification required)

Annual Members Election | 2022 Budget Ratification & Board of

Directors General Business | Organizational Meeting

Meeting dates and times are subject to change. Agendas will be available at least seven (7) days before each regularly scheduled Board of Directors Meeting. There are brochure boxes located to the right of the entry door of the CRHA office at 1070 Caughlin Crossing. Agendas will be posted in one of the boxes, as stated above. You may also obtain agenda copies by calling: (775) 746-1499, or by emailing Community Manager Kim Teepe at: kim@caughlinhoa.com.



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What is a Water Budget?

By Dale Carlon



MANY HOMEOWNERS DO NOT REALIZE that their sprinkler clock can actually save them water and thus money with a simple feature almost all controllers have. This is the "water budget" feature.

Often, homeowners will change the amount of run time for individual stations to try and keep things green, which is a good thing. Unfortunately they forget to increase the interval between cycle starts and the program will jump to the next scheduled cycle before completing the last one, causing zones to dry. Along came the water budget feature!

It works like this: At the peak of summer when you get your system dialed in just right, you set the water budget to 100%. As the season cools off you decrease the entire program to 70%, then 50% as the season is ending. The following season you start up at 50% and build to 100% in the heat of summer. This helps make the plants heartier and you can feel like you have done your part for water conservation and put a few extra bucks in the new tree fund.



Dale was a certified arborist for 35 years and an Urban Forester for the City of Sparks for 20 years. He taught Urban Tree Care, Landscape Management and Horticulture at Truckee Meadows Community College for 25 years. He has been an independent tree consultant locally for the last 15 years. If you have a problem with a tree or an issue with your landscaping, you may contact Dale by phone or email: (775) 287-1732; dalecarlon@yahoo.com.

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