

# Navigating today's complex real estate market? We're the experts and are here to help you.



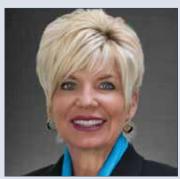
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# Don't Miss Out on These Year-End Tax-Planning Opportunities

It's hard to believe that the year is already beginning to wind down. This is a busy time filled with family and friends, holidays, travel, parties and other joyful activities. This is also an opportune time to tax plan before the new year. Here are some steps to make 2022 your most tax efficient year yet.

#### **Roth Conversions**

A Traditional IRA to Roth IRA conversion is a common and effective planning technique for almost all taxpayers. This process converts an amount of tax deferred dollars into your Roth IRA. This is an appealing route because Roth IRAs offer enhanced flexibility due to their tax-free distribution in the future.

#### **Qualified Charitable Deductions**

Giving to charity is a step towards living a purpose-filled life. If you have reached the required IRA distribution age, you can make donations up to \$100,000 directly from your IRA to most nonprofits. This contribution then satisfies your annual required minimum distribution and is a Qualified Charitable Deduction. No taxable income is generated because the money goes from a pre-tax account directly to a nonprofit.

#### **Rebalancing Your Portfolio**

As we look ahead to 2022, we must remember that 2021 experienced a somewhat unexpected, rapid recovery in stock prices after a drop in the market

following a turbulent start to 2020. During the market lows, if you took advantage of tax-loss harvesting, a tax strategy to sell an investment at a loss to offset gains you've realized or may realize in the future, now could be a good time to realize some of those gains by selling other positions at a profit and offsetting them with the losses. This takes your profits off the table and ultimately decreases your tax liability and can help rebalance your portfolio too.

#### **Review Beneficiary Designations**

Not necessarily a tax strategy, but annually revisiting your beneficiary designations is a great housekeeping item. This quick review should include your will, medical directives, retirement accounts and insurance policies to name a few.

These strategies are only the tip of the proverbial tax efficiency iceberg. One of the benefits of working with a financial planner is that we're always on the lookout for you to maximize your returns while reducing your tax bill, when possible. So, take advantage of some of these opportunities before the year's end. Tax time will be here before we know it and at that time your tax efficiency options will be limited.

Josh Rennie, CFP®, AIF® is an Advisor and member of the Investment Committee at TCI Wealth Advisors.

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

To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. TCI is neither a law firm nor a certified public accounting firm and no portion of this content should be construed as legal or accounting advice.

# Empowering purpose-filled lives."



Josh Rennie, CFP, AIF josh.rennie@tciwealth.com



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# Al Dennis President

#### PRESIDENT'S CORNER

# Avoid Unnecessary Grief Get ACC Approval BEFORE You Start Your Project

**EVERYONE WHO OWNS A HOME** in Caughlin Ranch entered into a community that is governed by a homeowner's association (HOA). The concept is that all homeowners abide by an established set of rules with the idea of maintaining the values and overall desirability. The guidelines and procedures were supplied when you

purchased the home and can also be found on the website (caughlinhoa.com).

There seems to be a culture developing where people feel it is better to ask forgiveness rather than obtain permission to make changes and/or modifications to their homes and/or property. All exterior modifications to your home and property must have approval from the Association's Architectural Control Committee (ACC) prior to the commencement of the work. The Committee can confirm that the desired change meets all of the rules and guidelines established for your particular neighborhood (see following page for details). A failure to obtain approval prior to the completion of the work can result in the removal of the change or even a fine.

The staff is here to help. It is even common for the Committee to offer suggestions and ideas to make your change allowable. Check with the staff before you cause unnecessary grief for yourself.



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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.

# **Caughlin**

THE OFFICIAL MAGAZINE OF THE HOMEOWNERS ASSOCIATION

VOL. 14, ISSUE 6

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ON THE COVER: Parker Stremmel poses in his family's art gallery on S. Virginia St. Story p. 7. Photo by Frank Haxton, Digiman Studio

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## **STOP!**

# PRIOR WRITTEN APPROVAL FROM THE ARCHITECTURAL CONTROL COMMITTEE IS REQUIRED IN ORDER TO PERFORM ANY EXTERIOR IMPROVEMENTS AND/OR MODIFICATIONS TO YOUR HOME AND/OR LOT

CAUGHLIN RANCH HOMEOWNERS ASSOCIATION
REVISED RULES & REGULATIONS, VIOLATION & FINE POLICY,
AND CONSTRUCTION PENALTY SCHEDULE
EFFECTIVE: January 2, 2021

- 4. "All Improvements or visible modifications to home or structure which can be seen from the exterior of the structure, such as but not limited to, replacing windows, doors, exterior painting, adding or replacing exterior light fixtures, roof or exterior modifications, or adding or making changes to the home or other structures, which can be seen from the exterior of the home or structure, shall be pre-approved in writing by the Architectural Control Committee (ACC) prior to the commencement of any work. The only exception is for like-kind (color, quantity, size, etc.) replacement of items which have already been approved. Re-painting of an existing color which was previously approved shall not require prior written approval unless required by the owner's sub-association. However, it is incumbent upon the owner to verify the existing color was previously approved. (CC&R's Article IV, C, #2)"
- 5. "All Improvements or visible modifications to a Lot or Parcel including front, side and backyards, such as but not limited to, removing or installing trees (non-fruit bearing only) and shrubs, rockery walls, fencing, pavers, walkways, gazebos, trellises, swimming pools, play structures, such as swings, slides and trampolines, water features, hot tubs, spas, statues, treehouses, etc. shall be pre-approved in writing by the ACC prior to the commencement of any work or installation of the item. This applies to vacant, improved, and unimproved Lots, and front, side and back yards. The ONLY exception is for like-kind (quantity, size, etc.) replacement of flowers, groundcovers and shrubs that are listed in "Choosing the Right Plants" published by the University of Nevada Cooperative Extension, updated December 2013. All plantings shall comply with the plant spacing requirements detailed in the Architectural Control Standards & Guidelines (ACS&G's) Handbook. (CC&R's Article IV, C, #2)"
- 9. "As a result of failure to receive prior written approval from the ACC for any project requiring ACC approval, the ACC may require removal of the improvement or restoration to its original state or condition. Additionally, construction penalties may be assessed in accordance with the Construction Penalty Schedule and fines in accordance with the fine schedule attached hereto. (CC&R's Article IV, C, 2)"



#### Reckless Driving Out of Hand in Caughlin Ranch

Photo by Charlene Oakes

I WAS RECENTLY DRIVING on lower Caughlin Parkway, returning to the office in my own vehicle when I came to a full stop to allow some ducks to finish crossing the road. A driver pulled up behind me and tried to pass on the left. This would have resulted in killing the two ducks that were still crossing the road. I moved slightly to the left to block the driver from hitting the ducks.

Please be patient and don't pass someone when they are stopped. You can't see what is in front of the car you are trying to pass. This could have been a child or a dog that I was allowing to cross.

#### NO PASSING ALLOWED WITHIN CAUGHLIN RANCH

For the most part Caughlin Parkway consists of two single lane traffic roads. The exception is when entering off of McCarran Blvd. both at the upper and lower entrances. At the lower entrance the double lanes end at Caughlin Crossing and at the upper, double lanes end at Village Green Pkwy. by the school. The rest of Caughlin Pkwy. is marked with double yellow lines which means you CANNOT pass. See below image from the NV Driver's Handbook, page 34.

Continued on page 15





#### By Jessica Santina

## PARKER STREMMEL IS CONVINCED THERE'S NOTHING INTERESTING TO SAY ABOUT HIM.

Of course, his last name is recognizable, thanks in large part to his aunt and uncle, Turkey and Pete Stremmel, owners of Reno's beloved Stremmel Gallery, the 52-year-old arts institution residing in a distinctive Midtown building where Parker Stremmel now serves as director.

Yet the family business is only one interesting part of Stremmel's profile.

#### PROFESSIONAL ROOTS

A second-generation Nevadan who grew up in Reno and whose parents divorced when he was nine months old, Stremmel calls himself "an only child with four younger brothers" — each parent remarried and had two more kids, making them half-siblings. After attending Jesse Beck

Elementary and Swope Middle School, he was sent to boarding school in California, which he is quick to point out was a great experience. After high school, Stremmel returned to Reno to attend the University of Nevada, where he majored in journalism, hoping for a career in ... law?

"I wanted to go to law school, and a friend's dad, a local lawyer, told me, 'Take something where you're going to have to write a lot," Stremmel says. "I took a journalism class and I was hooked."

He completed an internship with KRNV Channel 4 in Reno and earned his BA in journalism. But if working in journalism taught him anything, it was that he didn't enjoy bad news, which made him rethink his law school plan. "If you're a lawyer, you're dealing with people's problems all day. Nobody calls you because they're having a great day," he says, explaining that his work covering a fire for Channel 4 revealed to him that although bad stories need to be told, he had no

Continued on page 8





desire to tell them, and even less desire to practice law and hear about them all day.

His search for telling upbeat stories led him to an enviable opportunity working in an associate producer role at ESPN. During this time, he was nominated for a national sports Emmy for his work on a little show called SportsCenter.

Eventually, however, came the realization that perhaps the life of a journalist — with its long hours and low pay — wasn't really for him, so he decided to go to graduate school and get an MBA. "I didn't know what I wanted to be when I grew up, so I thought an MBA made sense. I went to grad school at the University of Denver, the Harvard of Colorado, at the absolute best time to get an MBA, in 2008," Stremmel jokes, referring to the recession. "I graduated in 2010, where there were absolutely zero jobs to be had. For the first and probably only time in my life, I was overqualified."

So when Megan returned to Reno, he saw no point in staying in Colorado and followed her home. "I knew I needed to be with her. I just thought, 'I might have better professional opportunities elsewhere, but I'm never going to find a better woman.' I definitely outkicked my coverage with her. It's probably one of the smartest things I ever did," he says.

Once back in Reno, he and Megan got married and moved to Caughlin Ranch, and, grasping his newly minted MBA, worked as a lobbyist for two legislative sessions, while also returning to a familiar skill: journalism. He held roles at both KOLO Channel 8 and KRNV in Reno. But, eventually, the career that made the most sense for him, in terms of enjoyment, experience, and location, was the family business.

"I grew up around the gallery; I would go on the weekends, and I'm incredibly close with my cousin, Piper (daughter of Pete and Turkey), so it was a natural for me," he says.

Still Caughlin Ranchers 10 years later, Parker and Megan now have two children: daughter Ainsley, age 7, and Crosby, age 5. Stremmel serves on the board of directors for the Terry Lee Wells Nevada Discovery Museum, The Barracuda Championship/ Reno-Tahoe Open Foundation, the John and Geraldine Lilley Museum of Art at UNR, and the Prospectors' Club.

In addition to his work at the gallery, Stremmel is part of the Coeur d'Alene Art Auction, an annual sale specializing in classical Western and American art, which has netted its client over \$325 million in the last 15 years.

#### **HUNG UP ON ART**

Though he didn't initially set out to work in the art world, he's convinced now that it's where he belongs, and he's passionate about his work and the gallery's contribution to Reno's growing arts scene.

"Of course I love art, but also this gives me the opportunity to show its importance," he says. "The arts are getting cut out of schools right and left, because you can't really test for art. You know two plus two, but what makes this painting great? You can't quantify it, but the cognitive reasoning and thinking that come from art can't be measured. And that's something I think often gets lost, so I really want to be a part of helping younger kids realize that although this may be something they don't get in school, it's also a kind of spiritual oxygen."

This became even more apparent during the pandemic, when the public was suddenly deprived of opportunities to view art in person. The Stremmels saw pentup demand, not only for beautifying their homes, where they were left staring at their own walls for months, but for seeing art in real life — an experience many realized they had taken for granted and shouldn't have.

"For an industry that relies on live events and people coming in to see our work, it



THOUGH HE DIDN'T INITIALLY SET OUT TO WORK IN THE ART WORLD. HE'S CONVINCED NOW THAT IT'S WHERE HE BELONGS. AND HE'S PASSIONATE ABOUT HIS WORK AND THE GALLERY'S CONTRIBUTION TO RENO'S GROWING ARTS SCENE.

was an interesting challenge," Stremmel says, adding that he was surprised how many buyers would purchase work online, sight mostly unseen. He believes the constraints of shutdowns actually improved how the Stremmels work, forcing them to be more creative in how they educate the public, promote their artists, and sell their work.

It's this ability to change with the times that has been key to the gallery's longevity. "It's been around longer than you or I have," he says. "I think that's an incredible honor and a challenge to keep that going. Because, on some level, there is a certain importance to that. I certainly love carrying that mantle."

I don't know about you, but to me, all of this seems pretty interesting indeed.



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# Important Notices & Reminders



**HOLIDAY DECORATIONS** 

December holiday decorations and lighting may be installed up to fourteen (14) days before Thanksgiving and must be removed no later than the last full weekend in January. December holiday decorations and lighting may not be lit-up any sooner than the day before Thanksgiving.

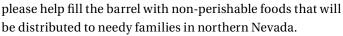
Other holiday decorations should not be installed any

earlier than the first of the month the holiday falls in and must be removed no later than the 2nd full weekend of the month following the holiday.



#### FOOD BANK OF NORTHERN NEVADA

A donation barrel is available in the Association office yearround. The need is even greater during the holiday season, so



Continued on page 12







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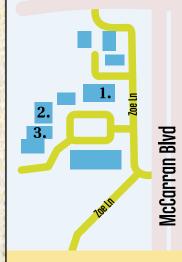
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- Insurance
- Mexican food
- Hair salon & boutique
- **Educational toys &** gifts

#### **Important Notices & Reminders** *Continued from page 10*



#### WHEN IT SNOWS

Residents of properties that abut sidewalks in the front, on the sides and in some cases along the rear yard fence are responsible for keeping the sidewalks of the home or lot free of snow and ice.



Please be a good neighbor by assisting your neighbors who are elderly or disabled. The Caughlin Ranch Snow Removal Policy is posted on the CRHA website under "Governing Documents".

#### POND SAFETY

PLEASE do not attempt to walk, shuffle, or crawl upon an icy pond; the ice may not be thick enough to support any weight. Also, many of the ponds are still flowing below the surface which means the pond will not freeze solid. Please keep children and animals away from the ponds.

#### **PACKAGE THEFTS**

'Tis the season! Unfortunately, unsavory individuals will be roaming all over town, including Caughlin Ranch, stealing packages from doorsteps. There is no 100% guarantee of stopping what a thief wants; however, below are a few suggestions to help keep packages from being stolen:

- Have your package delivered to your work.
- Have your package delivered to the home of a relative or friend that you know will be home.
- Have your package held at your local post office for pickup.
- Take advantage of "Ship to Store" option that many stores offer.
- Amazon offers a locker feature called Amazon Hub Locker that allows you to pick up your package from a secure location. Please check directly with Amazon for this program.
- Request that your packages require a signature for delivery.
- Ask your carrier to place package in an area out of plain view.

#### **ESI SECURITY WINTER PATROL DAYS/HOURS:**

- 4 days per week; Thursday, Friday, Saturday, Sunday from 2:00 p.m. to Midnight in a marked vehicle. Starting November 4, 2021–March 31, 2022 as the budget allows.
- Park Patrols: Caughlin Crest, Eastridge and Village Green.
- The officer will be required to instruct drivers to remove their vehicles from the Village Green Park parking lot and to close off access to the parking lots with the chains and locks provided. This will be completed no later than 10:00 p.m. on Thursday–Sunday.
- Monday-Wednesday no later than 10:00 p.m., ESI will close off access to the Village Green Park parking lots with the chains and locks provided.
- ESI will re-open the parking lot at 5:00 a.m. daily.

#### **COMMUNITY REMINDERS**

- 1. Trash & Recycle Containers: Shall not be placed out any sooner than Monday morning and shall be stored out-of-sight by Monday evening.
- 2. Signs: "For Rent" and "For Sale" signs shall be purchased from the Caughlin Ranch office.
- 3. Speed Limit: Maximum speed limit is 25 MPH. Gated neighborhoods may have maximum speed limit of 15 MPH.



If you are someone who enjoys playing tennis at the Village Green Park courts, we hope you noticed that the surface was refinished in September for our residents to continue to enjoy for years to come.



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# LANDSCAPE & MAINTENANCE UPDATE

By Randy Lisenby, Landscape & Maintenance Superintendent

#### Miscellaneous Projects/Weekly Maintenance:

- Mowing and weeding weekly through October.
- Defensible space has been completed once and we are over halfway on completion of the second round.
- Irrigation systems are being adjusted and repaired weekly, will be shut off completely by end of October.
- Removed several dead trees will replace them this fall.
- Wildflower areas are being cut down and raked.
- We have started aerating the ponds to keep them healthy.

- Parks inspected and cleaned daily.
- The tennis courts at Village Green Park have been resurfaced & look beautiful.
- Replacement parts for the zip line and orbiter have been received and work started on 9/24/21.
- Fire Mitigation work is continuing in the Mountainshyre fire access road and behind the water tank in Eastridge along with common area behind Big Bend.
- Planted 70 trees w/e 9/24/21 in the Eastridge neighborhood common area.
- Dead plant material in Eastridge neighborhood common area is being removed.
- Still working in the Mountainshyre access road area by removing burnt plant material.
- Reseeding with our native seed mix.



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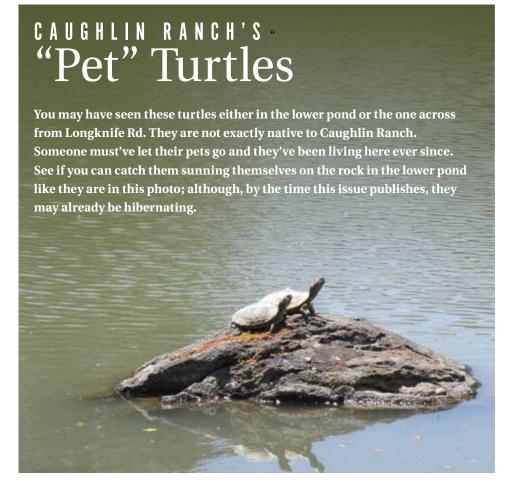


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#### From the Interim General Manager Continued from page 6

Complaints routinely received:

- Speeding throughout the Caughlin Ranch Neighborhoods.
- Distracted drivers near misses with other vehicles or pedestrians.
- Pedestrians using crosswalks by schools and Caughlin Pkwy. by ponds – near misses by drivers who are speeding and/or not paying attention.
- Geese and ducks killed driver not stopping for wildlife in the road.
- Drivers who stop for ducks and geese crossing the roads and impatient drivers pass on the left crossing over double yellow lines resulting in ducks and geese being killed.

There were three separate vehicle accidents on Caughlin Parkway in the month of August causing damage:

- 8/6/21 driver hit electrical box located across from Buckaroo Ct.
- 8/11/21 driver hit the stone pillar on the bridge located by Caughlin Creek Gate 1.
- 8/30/21 driver took out three sections of fencing, plants and landed in one of the ponds. Over \$1,000 in hard costs that where unrecoverable because the car was reported as stolen.

Please be patient, use caution, don't speed and be attentive while driving so that we all remain safe.

> — Sandy Wheeler INTERIM GENERAL MANAGER/ COMMUNITY ASSOCIATION MANAGER



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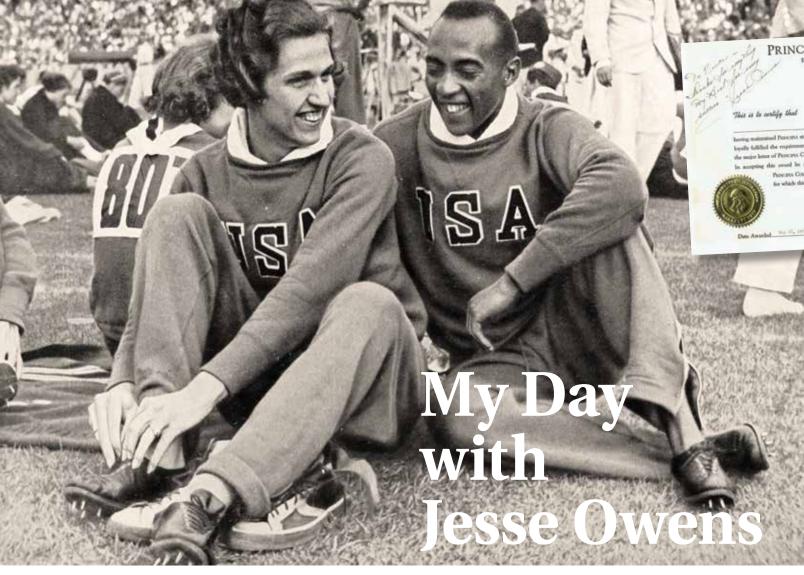
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TOP: Jesse Owens and Helen Stephens at the 1936 Berlin Olympics. Stock photo courtesy Alamy

BOTTOM L. to R.: Mark Courson, Jesse Owens, Vince Ames at Principia College in 1967. Courtesy photo

#### By Vince Ames

WE RECENTLY VISITED the Jesse Owens Museum in Danville, Alabama — a hidden treasure that is well worth seeing. The museum displays are "second to none" with an interpretive style that captures the interest of children and adults. Included are films, a sharecropper's cabin, and an official broad jump pit. The dream is to one day install a race track on the grounds.

The year was 1967. I was completing my Junior year at Principia College in Elsah, Illinois and a third year letterman in varsity swimming. I was Social Committee Chairman and one of the responsibilities of this position was to identify and retain a speaker for our annual letterman's banquet.

Jesse Owens was recommended to our Athletic Director, James Crafton. We sent a letter to Mr. Owens and he responded in the affirmative. The honorarium for Mr. Owens was \$200 plus air fare from Chicago to St. Louis.

On May 18, 1967, I drove to Lambert International Airport in St. Louis to pick up Mr. Owens. The round trip drive from the Principia campus to the airport was 80 miles. We talked the entire time we were in the car. Mr. Owens was a gentleman and a delight. He had an engaging personality that made everyone who met him feel special.

My roommate, Mark Courson, and I escorted Mr. Owens to the banquet that night. The evening was memorable. Mr. Owens was our keynote speaker and joined me at the head table. Prior to beginning the banquet, I made individual introductions to coaches and members of the letterman's club. I soon discovered how Mr. Owens



needed no one to introduce him. His affable personality and endearing nature created its own atmosphere. When dinner was concluded, it was my honor to introduce Mr. Owens as our keynote speaker for the evening.

Mr. Owens impressed all in attendance. His inspirational message was thoughtful, coherent and well-planned. The inspirational message he delivered that evening was "from the heart" and genuine. He received a standing ovation.

After the keynote speech, the letterman's certificates were handed out. Once I received mine, I walked back to my seat of honor next to Mr. Owens at the head table. This was the moment I asked him to sign my letterman's certificate.

Knowing that this had been a long day for Mr. Owens, I offered to leave the banquet early to drive him back to Lambert Airport in St. Louis. Mr. Owens graciously requested that we stay and observe all the athletes in all the various sports receive their letters. Mr. Owens had a genuine smile and delight seeing the athletes receive their awards and the short speech that accompanied each presentation by their coach.

The banquet ended at 9:30 p.m. Mr. Owens seemed to enjoy the evening as much or more than anyone else in the room. We chatted all the way back to the airport as though we had known each other all of our lives.

While I researched Mr. Owens' life and athletic history in our college library in preparation for my introduction speech, it would not be until many years later that I would have a more mature understanding or a truer appreciation for the challenges, trials, tribulations and disappointments life presented him.

#### MEETING ANOTHER OLYMPIC LEGEND

One year later, and after graduation, I was offered a teaching job in Jennings, MO. My future in-laws lived on Wooster Drive in Ferguson, MO where I spent much time. Helen Stephens the, "Fulton Flash", lived across the street and down three homes.

Having won two gold medals in the 1936 Berlin Olympics, Helen Stephens was one of the first female athletes to be "gender



checked" by the Olympic Committee. In later years, Ms. Stephens dressed in a man's suit and took on the appearance of someone who rejected the feminine side. I met the reclusive Helen Stephens and felt comfortable enough in her presence to ask her to speak to my 6th grade class at Northview Elementary.

I regret that I had not met Helen Stephens a year earlier. I believe Mr. Owens would have enjoyed becoming reacquainted with his former team mate and Olympic champion.

I lived in the Midwest 13 years before moving to my present home in Caughlin Ranch. Memories of my life in St. Louis are rich and frequently come to mind with a mental smile.

ABOVE MIDDLE: Jesse Owens' autograph on Vince Ames' letterman's certificate. Courtesy photo Above right: Helen Stephens' passport. Stock photo





#### **COOKING CLASSES**

- Ramen & Asian Dumplings
- Coq au Vin
- Sauce Boot Camp
- Nov. 9 Teens Cook
- Nov. 11 Thanksgiving Sides & Desserts
- Nov. 12 Cooking with Beer
- Nov. 13 Artisan Bread
- Nov. 16 Kids Cook
- Nov. 18 Taste of Tuscany
- Nov. 19 Couples Pre-Holiday Night Out
- Nov. 20 Pie Crust & Pie Workshop
- Nov. 27 Fine Cooking for the Holidays
- Dec. 2 Pan Roast & Cioppino
- Dec. 8 Vietnamese Cuisine
- Girls' Night Out Holidays
- Dec. 11 Gingerbread Houses
- Dec. 15 Christmas in Provence
- & Beignets
- Dec. 17 Date Night Holidays
- Dec. 18 Chocolate Truffle Workshop
- Dec. 22 Cinnamon Roll Workshop
- Dec. 28 Sushi
- Dec. 29 Tacos & Tequilas
- Dec. 30 Taste of Tuscany

Cooking classes • Catering Gourmet deli • Kitchen store Spices by the tablespoon Knife sharpening

Serving lunch 11 a.m. – 2 p.m. Mon. – Fri., 11:30 a.m. – 1:30 p.m. Sat.

225 Crummer Lane, Reno 775-284-COOK Full cooking class schedule at Nothingtoit.com



Angel Tree Virtual and In-person this year

SENIOR BLANKET DRIVE ON-LINE

THE 2021 ANGEL TREE PROGRAM will be conducted in-person and virtually this year. We will once again partner with Alice Smith Elementary School and Washoe County Senior Services. Starting November 1st through the end of November, we will send regular community email blasts advising the Angels wish lists for 100 children and 25 seniors. This year we will also be conducting a Blanket drive for the Seniors.

Office staff will be more than happy to assist you with selecting a child, Senior or both based on your donation preferences. We will have the Angel Tree wish lists for the children and seniors available for you to stop by the office for pickup or we can e-mail the wish list to you. Please call ahead 775-746-1499 so that we can have your preferred child/senior Angel wish list ready for when you arrive.

The gifts may be dropped off at the CRHA office, 1070 Caughlin Crossing Monday–Friday, 8:00 a.m. until 5:00 p.m. Gifts will need to be dropped off no later than Wednesday December 8th to allow for the gifts to be distributed before the Winter Break. Please include the Angel wish list with the gifts so we can check them off as being received.

#### SENIOR BLANKET DRIVE: SHOP IN-PERSON OR ON-LINE

Caughlin Ranch has established a wish list registry with Amazon.com. Below you will find the link that will allow for you to select a blanket to be shipped directly to yourself, or you may have it delivered to the Caughlin Ranch HOA office. When shipping to the office please be sure to follow the "Add a new address & delivery instructions" to indicate that deliveries may be made Monday-Friday 8:00 a.m. to 4:00 p.m. to assure that the office is open to accept deliveries. Also, be sure to note that we are closed on federal holidays.

#### https://www.amazon.com/hz/wishlist/ls/1SI2704CM8ZCO?ref\_=wl\_share



- - ADHD Certified SUBOXONE
  - Panic
- provider for Opioid

Use Disorder

• PTSD

• Depression

Inder Bhanver, M.D., PLLC LICENSED IN CA & NV www.BhanverMDpllc.com | 775 787-MIND (6463) 5365 Mae Anne Ave., Suite A35, Reno, NV 89523 At Westridge Offices on Mae Anne Ave. & Sierra Highlands

The blanket drive is not restricted to just Amazon.com. You may always pick up a blanket during your holiday shopping from any store and drop it off at the office.

Caughlin Ranch HOA 1070 Caughlin Crossing Reno NV 89519 775-746-1499 office



We understand that these are extraordinary times. We ask those of you who may be more fortunate to help us bring joy and happiness to local children and seniors in need.

# **CROSS PEAK HIKE**

#### Saturday, September 18th, 2021

THIS YEAR'S ANNUAL CROSS PEAK HIKE was a smaller than usual group, but they were lucky to have been met by clear skies that day — one of the first clear days we saw after the "summer of smoke." Our leader, Heidi Anderson of Truckee Meadows Parks Foundation, took a different approach this year and discussed the theme of an urban/wild interface: a behind the scenes look at managing this type of system.

Cross Peak is a rocky outcrop directly above Caughlin Ranch. You can reach it by taking the paved path from behind Caughlin Club and following it until it turns to dirt and heads up into the forested area along Alum Creek and eventually to the top of Cross Peak where there are beautiful views that stretch from Verdi to South Reno.





# 2021 HOMEOWNERS ASSOCIATION BOARD



THE FOLLOWING DATES (on the facing page) are the remaining 2021 dates for the Board of Directors' Agenda Workshops, Executive Sessions, General Business Meetings, and the 2021 Annual Members/2022 Budget Ratification Meeting. The following meetings will be conducted in-person and virtually. Due to limited space for in-person attendees you must call the office to reserve a seat. Please call or email the office; see below for contact information.

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.





# OF DIRECTORS 2021 MEETINGS + OTHER IMPORTANT DATES

November 4th Candidate Forum; Meet the Candidates 5:00 p.m.

November 15th Meeting schedule:

Annual Ballot Deadline 11:00 a.m. Call 2021 Annual Meeting to order at 12:00 noon to open and tally

Secret Ballots; Recess 2021 Annual Meeting once completed.

Board Agenda Workshop 4:00 p.m.

November 17th Meeting schedule:

Executive Session 4:00 p.m.

Board General Business Meeting 5:00 p.m.

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

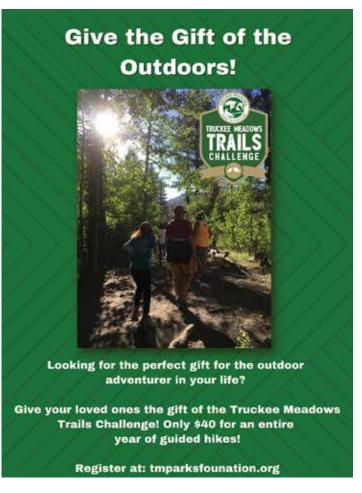
Board of Directors Organizational Meeting will immediately follow the 2021 Annual Members Election

and 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 at www.caughlinhoa.com for up-to-date information regarding Caughlin Ranch Meetings and Workshops. The Board of Directors' General Business Meeting Agendas are also posted on the Caughlin Ranch website and may be picked up in person from the CRHA office. You may also call the Association office at: (775) 746-1499 or email: admin@caughlinhoa.com to obtain agenda copies. The CRHA office is located at 1070 Caughlin Crossing, Reno, NV 89519.







## **ENJOY THE HOLIDAYS**

### **LEAVE THE LIGHTING TO US!**

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- Work is warrantied.
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Christmas Decor (BrightView LS) retains ownership of the lights and is responsible for storage and replacement for the duration of the agreement. Warranty applies to use of CDI/BVLS lights and that warranty excludes extreme weather and other adverse act of nature. Ask your Christmas Decor representative for complete details. Christmas Decor is a branch of the BrightView Landscape services family.





#### We believe in local.

We believe in our neighbors. We believe in Nevada. We believe in you.

That's why we grow our own plants, the way nature intended, organically and fueled by the generous Nevada sun.

Growing in house allows us to control quality, producing amazing custom strains. Awards and local feedback seem to agree.

Free concerts by local bands, classes from the community, and annual events are just some of the ways we like to give back. Supporting local charities is another.

Local is important. Local matters. You matter. Washoe Valley, Nevada.

Heart & SOL Locally Owned. Organically Grown.



SoL c a n n a b i s

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