


SCS LIFE



Three Questions For SCS Board Hopefuls

See page 12

Sun City Summerlin's Independent Monthly SCSLife.net | January 2024

SCS Enacts New Flag Policy

See page 4

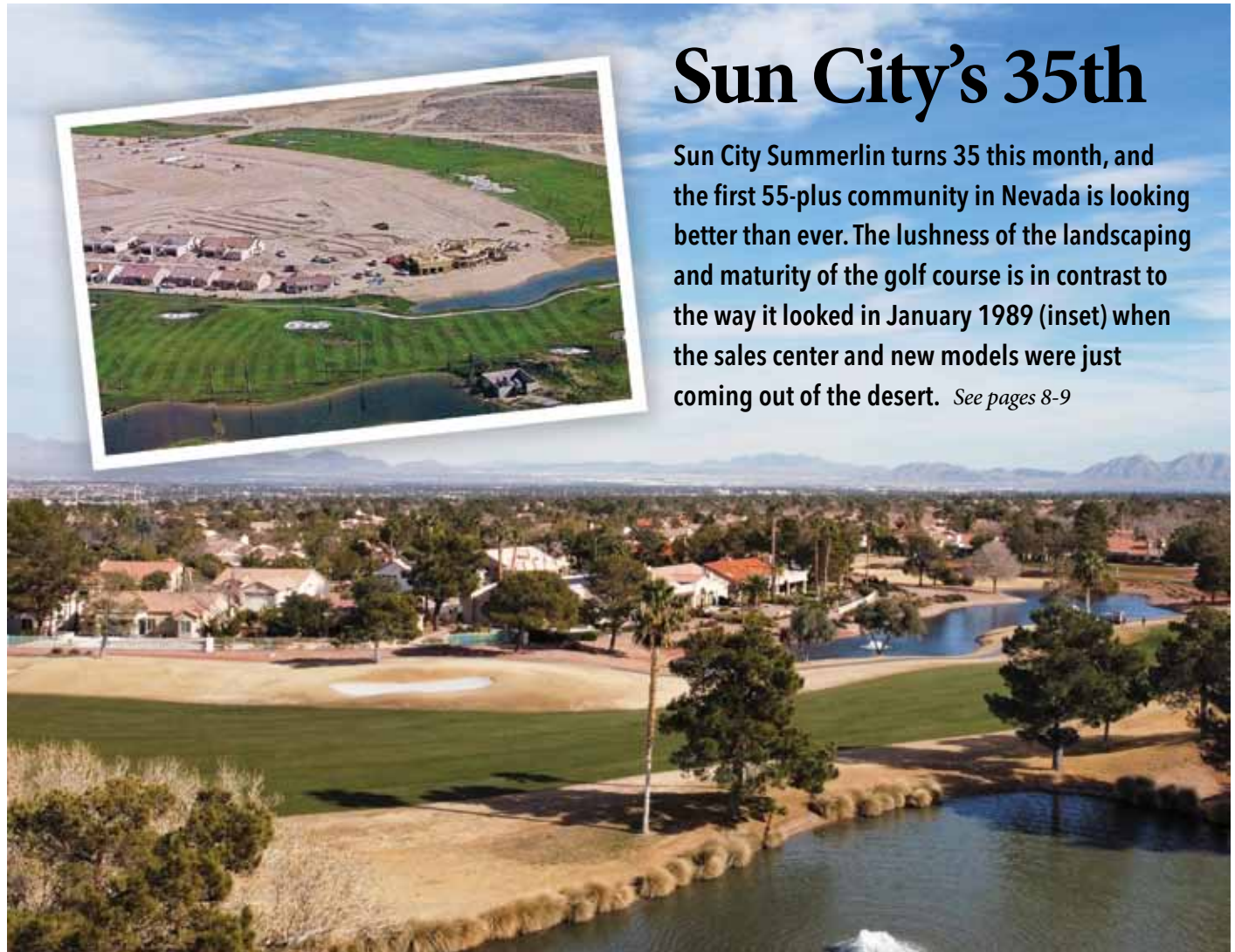


Sun City Welcomes New Rainbow Club

See page 6

Doug's Neon Diary

See page 14



Sun City's 35th

Sun City Summerlin turns 35 this month, and the first 55-plus community in Nevada is looking better than ever. The lushness of the landscaping and maturity of the golf course is in contrast to the way it looked in January 1989 (inset) when the sales center and new models were just coming out of the desert. See pages 8-9

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All elections are local, some more than others

The last office I ran for was vice president of my eighth grade class in junior high, an experience so traumatizing I made sure never to repeat it again.

But I've been around elections and involved in elections most of my life, some more interesting and eventful than others. I remember vividly staying up late as a 14-year-old to watch Huntley and Brinkley bring in the results of the 1968 presidential race, and four years later I was voting myself.

The Sun City Summerlin Board of Directors election doesn't exactly rise to that level but it is important nonetheless. There's a \$24 million budget for the winners to administer, and what they do with that and other issues will matter in the daily lives of the 12,000 residents who live in SCS.

We don't take sides here at SCS LIFE, but we do want those residents to be informed. So we pre-

sented three questions to the five candidates running for three seats on the nine-member board. All were gracious enough to answer them and we present them in this issue as written by the candidates themselves.

This is the point where I encourage you to vote, and I hope you will. Whenever I vote, though, I start thinking about elections past and a career in journalism that was in part spent covering them.

My first as a journalist was in 1978, and I was covering City Hall for the Las Vegas Review-Journal. My job on election night before eating the pizza that is standard in every election newsroom was to write about some crucial State Senate races and hope I could make the front section of the paper with them.

The next morning brought something more interesting. Bob List had defeated Bob Rose in a contentious vote to become governor of Nevada and we had an afternoon edition to

put out. They needed someone to talk to the new governor and since the political reporter was still sleeping at that hour I was the next best choice.

I called List at his Las Vegas apartment (Nevada was a small state then) and he told me he and his wife were having a glass of orange juice and savoring the win. I don't remember much of what else he said but I do remember getting a banner story with my byline on the front page which to me was as thrilling as being elected governor.

A few years later I was working for The Associated Press on another election night, where incumbent U.S. Sen. Howard Cannon was expected to win another term against clothing store owner Chic Hecht. The pundits proved wrong, though, and the race went into the early morning hours as a nailbiter before the AP called the race for Hecht about 4 a.m.

I called Hecht to find out what he

thought about being a U.S. Senator-elect but he wasn't about to declare victory even after I explained to him the AP had advanced analytics and knew the votes still remaining weren't enough to change the outcome. But Chic was a cautious guy and even though we put out word that he had won, there was no victory party at his headquarters.

Election nights were long, exhausting and, yes, great. Covering politicians turned out to be good practice for me for covering sports, something I loved even more.

I still have fond memories of traveling rural Nevada in a motorhome during the final days of the 1980 campaign with U.S. Sen. Paul Laxalt, who was running for re-election against Mary Gojack. We went to places like Battle Mountain and Winnemucca, eating barbecue and Basque food along the way.

Laxalt was chairman of Ronald

> See INTRO, Page 4



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Intro

continued from Page 3

Reagan's presidential campaign that year, which was a lot more competitive than his race. So for three days we talked politics, met Nevadans and speculated about the new world that might lie ahead. The RV driver was pretty interesting, too, and two years later Barbara Vucanovich would become the first congresswoman in Nevada's new Second District.

I'll be staying home in Sun City for this election, and if I want election night pizza I'll have to go to Rocco's. The political season is underway early here and I must say I'm impressed with all the candidates for what is really a thankless job on the Board of Directors.

But as Sun City Summerlin turns 35 this month (you might have noticed our cover) we're fortunate to have both a governing structure that has proven its worth over the years and people willing to step up and fill positions that might be more important than you think.

TIM DAHLBERG
PUBLISHER SCS LIFE
TIMD@SCSLIFE.NET

SCS LIFE

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EDITOR

Eric Dahlberg
eric@scslife.net
775-316-2265

CONTRIBUTING WRITERS

Breven Honda, Kayla Anderson, Timothy Paul

PHOTOGRAPHY

Jeff Scheid

ADVERTISING

Eric Dahlberg eric@scslife.net
Kirk Kern kirk@hyperlocalmedianv.com

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Sun City finally has a flag policy, but will it work?

SCS LIFE

Sun City Summerlin finally has a new flag policy, though the only thing guaranteed about it is that it won't make everyone happy.

The new policy modifies some flag regulations that were already in place, and for the first time leaves the definition of holiday flags to the holiday section of SCSCAI's development standards.

After several months of debate and a few aborted attempts to implement the new policy, it was adopted by a 4-1 vote at the Jan. 9 Board of Directors meeting. It is designed to limit flag flying to things that won't be offensive to other neighbors, though some complained that it limits their freedom of speech _ an argument the board rejected.

"Probably the worst thing we can do is have no flag policy because if we have no flag policy then anybody can put a flag out that says anything they want. And do we really want that?" asked board member Leo Crawford. "You have to think about that. What are the possibilities of what your neighbors could put out?"

The new policy was pushed by board President John Berthelsen and the Architectural Review Committee, and followed a complaint by a resident that she was forced to take down her rainbow flag when there wasn't a defined policy against it.

Under the new policy, the American flag, state flag and official military flags are permitted at any time, with a maximum of two per household. Flags of professional sports teams and colleges and universities are also acceptable.

Also allowed are holiday themed flags, though they must adhere to holiday timelines. That means holiday flags can be put up 30 days in ad-



SCS LIFE

Sun City Summerlin residents love to fly their flags, though the new flag policy limits what those flags are. American flags are permitted, but those of other countries are not. Board members said the new policy is a compromise designed to keep SCS harmonious.

vance in October, November and December while in other months they are limited to 15 days in advance. All must be removed within 15 days past the holiday.

There is no specific definition of what is not allowed, though it would be anything outside of the new parameters. Left undefined is just what holidays are permitted to be celebrated with flags.

Crawford said the policy might have to be adjusted at some point but that it was important a clarified policy was in place heading into what will be a contentious political season.

"People right now in the United States, people are saying some terrible things," he said. "How would you like to have those things said in your flag and your next door neighbor? It's important that we have a policy and I think this is probably a very, very good start."

Board member Ellen Bachman voted for the policy, though she noted that there will be times that the holiday issue will be debated.

"Because holidays are not otherwise defined, any sort of proclama-

tion by any federal, state or local government authority, honoring or commemorating a person or an event or an idea can be treated as a holiday," she said. "And therefore I think there can be a wide variety of flags that would be permissible once such a proclamation is issued, as long as it complies with the time frames in our holiday decoration section."

According to the SCSCAI's most recent violations report, there were two violations relating to flags issued in the last two months and both were corrected.

Former board member Sandy Krause said via an email read at the meeting that she believes the new policy violates freedom of speech rights of SCS residents, but ARC alternate member Michele VanTassell said it was a reasonable compromise and noted that those opposed did not come to committee meetings to discuss it.

"We have spent numerous hours working on that flag policy and I'll let you know we don't all agree with it, either," she said. "We're never going to make everyone happy. We've done the best we can."

Commentary: Fear and healthcare in Vegas

People of a certain vintage in Las Vegas like to gripe about the quality of healthcare here. We gather at parties, compare blood pressures, and tell each other all manner of horror stories about doctors who look like our grandchildren, phlebotomists who can't find a vein and waiting rooms seemingly operated by the Marx Brothers.

I get it. And, while some of it is true with a small "t", the Truth is that Vegas health care is overall pretty damn good. I'm the living proof.

My father underwent coronary artery bypass graft surgery in the 1980s as a relatively young man. The operation was still pretty much in its infancy then. His recovery was very difficult, but he squeezed out several good years



SHERMAN R. FREDERICK
PROPERLY
SUBVERSIVE

even without the drugs and advancements now available. The early genetic warning from my father swung my attentive primary care doc in Las Vegas, Eun Mi Park, into action. She quarterbacked my care for years and referred me to cardiologist Thomas Lambert. Both were stellar watchdogs. Together they navigated me through years of watchful waiting and subsequent procedures without a significant "event" – a nice word for a heart attack.

Now at 72, I've had 13 stents and a bypass. I added stent No. 14 on Jan. 4. It was done at Mayo in Scotts-

dale, where I live most of the time now.

But up to that point, all my care came from Las Vegas. My bypass was performed at Mountain View Hospital in 2010. While the procedure was certainly scary and I strongly recommend against joining the "Zipper Club" if you can, it went well. Far less hospital time and none of the complications my dad experienced 35+ years ago. Post-op care was excellent. Whenever I can, I give big thumbs up to nurses everywhere. They don't get enough kudos for how critical they are to overall patient satisfaction.

Anyway, when I drive by Mountain View Hospital these days, I'm reminded of how lucky I've been. Another day. Another column. Another year, God willing and the creek don't rise.

All this is not to say that if we

got together for cocktails one fine Sun City evening, I wouldn't huddle and compare blood pressures with you then grouse about the indignities of modern healthcare systems.

I'm not above that.

But, I won't go further. Find yourself a good GP – and there are many out there – and let him or her help you steer through your aches and pains and to whatever specialists you may need along the way. Healthcare has come a long way in Las Vegas.

With the right GP, it is excellent.

IN JANUARY

– In 1942, actress Carole Lombard, wife of actor Clark Gable, was killed in the mountain range above Sun City when her TWA DC-3

> See FREDERICK, Page 7

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Rainbow Club welcomed to community by board

SCS LIFE

Sun City Summerlin has a new official club that promises to be open to all who embrace diversity and want to support the LGBTQ+ community.

The newly formed Rainbow Club was officially welcomed into the community at the Jan. 9 Board of Directors meeting, where board members voted unanimously to make it one of SCSCAI's numerous chartered clubs.

"As a straight woman I'm very honored to be able to support this motion," board member Ellen Bachman said in moving for approval of the new club.

Several residents spoke in favor of the club before the board vote, including Julie McCuiston, a longtime Sun City Summerlin resident who will serve as its first president. McCuiston, who last year was told by the association to take down a rainbow flag in front of her house, spearheaded the formation of the club.

McCuiston, who told the board she is the "proud mother of a remarkable gay man," said she and her husband were made to feel uncomfortable several times over the years in various clubs by people who made disparaging remarks about gays.

"We do not participate in many clubs here due to verbal attacks from other club members whenever we defended the LGBTQ community," she said "Our goal is to create a community where every resident feels valued and respected."

Ron Dill, another longtime SCS resident who is the club's secretary-treasurer, said it has always been hard to find like-minded people in Sun City and that the new club will give the gay community a way to gather together and meet people,

something he said he would appreciate in his retirement.

Dill said he has been in a gay relationship for 34 years.

"We have four kids, 12 grandkids and two great grandkids. Sounds pretty normal," he told the board. "But being gay, we face unique issues, issues, and feelings that are more freely expressed and shared among LGBTQ persons or allies who have shared similar experiences."

Dill said he sees the Rainbow Club as a model for what Sun City Summerlin - and the world itself - should be. That means a place that is diverse, inclusive and safe, he said, where everyone is accepted unconditionally.

McCuiston said she was pleased at the way the SCSCAI responded to the club request, and even more pleased that the board unanimously voted to charter it as Sun City Summerlin's newest club.

She said the impetus for the club came not only from being told to take down her rainbow flag because a neighbor complained, but from the many positive compliments she received for the flag while it was flying.

"When they made us take it down it just infuriated me after having so much positive to go negative," she said. "It hurt my heart."

McCuiston said she took the lead in forming the club after finding some gay SCS residents reluctant because they feared being shut down as many had in their other dealings with neighbors. Others, she said, might still feel uncomfortable coming out to their neighbors if they hadn't already.

"I'm in a unique position of being a straight person who can advocate for this," she said. "They go through this every day of their lives, they're skeptical. I don't have that every day of my life."

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Frederick

continued from Page 5

crashed.

- In 1951, the first nuclear bomb was tested at Frenchman Flat about 50 miles north of Sun City. Over the subsequent 40 years, more than 1,000 nuclear explosions were detonated at the site.

- In 1987, the Gold Coast casino was in its first full month of operation. It was built by legendary casino owner Michael Gaughan. It was the first casino in Las Vegas to have a first-run movie theater in it. It is now owned by Boyd Gaming.

(Sherman R. Frederick is the former publisher of the Las Vegas Review-Journal and a member of the Nevada Press Association's Hall of Fame. He can be reached at ShermFrederick@gmail.com.)

YOUR MONEY

Purchases show issues with reserve fund

SCS LIFE

There's little dispute over the need for new driving range mats at Sun City Summerlin's three golf courses. Golfers need good surfaces to practice on, and SCS gets \$15 for every large bucket of balls purchased by outside players.

And no one wants to swim in the cold, so new pool heaters for the one that broke down at Desert Vista Community Center's indoor pool are pretty much a necessity.

Both the new range mats and the pool heaters were approved by the Board of Directors in recent meetings, with little debate. But they offer up a cautionary tale about expenses going forward in the midst of a new reserve study that is trying to forecast what things will cost to repair

and replace in SCS over the next five years.

Put together, the range mats and pool heaters were nearly \$100,000 over what had been budgeted for them in the 2019 reserve study. That's extra money that will come from a fund that figures to be further strained when the new reserve study is finalized in upcoming months.

Though the new study has yet to be presented to residents, it will likely show a multimillion-dollar gap between the \$19 million or so that is currently in the reserve fund and what is considered necessary to keep SCS properly maintained in the upcoming years.

The goal of the new study - which is mandatory every five years - is to properly assess the costs of maintenance

and replacement of various components in the community. That means raising estimates in most cases to account for inflation, and including items that for some reason weren't considered by the previous study.

Both the pool heaters and golf course mats were considered in 2019, but the costs of replacing them far exceeded the budgets prepared for them.

At the time of the current reserve study, the Desert Vista pool heater replacement wasn't anticipated until 2028. And the study estimated the cost to replace it at that point would be \$4,298. Both estimates turned out to be wildly inaccurate.

Instead it will be \$34,275 for a pair

> See FUND, Page 18

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SUN CITY SUMMERLIN TURNS 35

'The road to nowhere:' Eager buyers stake their claim on new community west of Las Vegas

By Tim Dahlberg
SCS LIFE

Any doubt Sun City Summerlin would be a success pretty much passed on a November morning in 1988, when eager homebuyers lined up with \$5,000 checks in hand to grab their piece of the new community stirring in the desert out near the base of the Spring Mountain Range.

Some more lots would be released the next day, so saleswoman Karen Tinnon told a client to meet her at 5:30 a.m. and they would go out in the desert and try to stake their claim to one of them.

Unfortunately, others had the same idea. In the cold and dark people traipsed among the dirt roads and desert lots, trying hard to avoid falling into construction trenches as they looked for their new home.

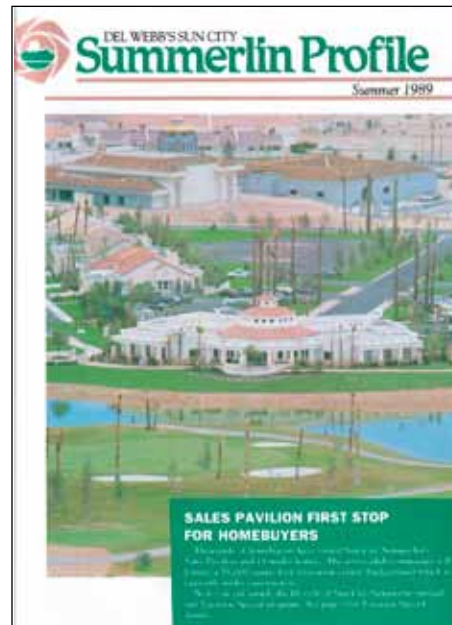
"They had to make a rule that we couldn't come in until 8 a.m.," recalled Tinnon, who later married and is now Karen Tinnon Newkirk. "People were going to get hurt out there."

There were no models and the sales team worked from a trailer in what is now the Smith's parking lot. An astonishing 300 homes were sold between Nov. 20 and the end of the year and Newkirk, who sold 40 of them herself, was named Del Webb's salesperson of the year.

"It's a lot easier to sell when the apples are falling from the tree," she said, laughing at the memory.

Even before sales began, Del Webb was confident it had a winner in the desert northwest of Las Vegas, where Sun City would become the first development in the huge master planned community of Summerlin.

The company needed a big hit. It had been losing money on a consis-



The cover of the Summer 1989 resident newsletter shows a completed sales center off the 10th green of Palm Valley Golf Course, with Mountain Shadows Community Center rising behind it.

tent basis and was now exiting the casino business. Del Webb spent two years studying the Las Vegas market before the formal groundbreaking on March 21, 1988, and had 6,000 names on an interest list by the time sales began.

"For the first time there's a place in Las Vegas just for active adults," Del Webb advertised, noting that Sun City Summerlin "sits at the base of the beautiful Spring Mountain Range."

The first phase of the development would be 3,100 homes, a golf course and a community center spread out over 1,050 acres bought from the Howard Hughes Corp., which was beginning to develop Summerlin. The company installed sewage and electrical lines and was building a



File photo

The first new homes in Sun City Summerlin were built along the 10th fairway of Palm Valley Golf Course, shown here in December 1988. The sales center is being constructed (lower right) while (top) Rampart is a dirt road without any construction. The sales center would eventually be torn down and houses built where it stood.

road out west that locals derided as the "road to nowhere."

There were already plans for a second phase of 843 acres and 2,400 homes, along with another golf course and community center. The project was so big it took the state's two largest banks, Valley and First Interstate, to combine for a loan package of \$32.8 million, with the first \$16 million earmarked for the golf course, community center and street improvements.

The buyers came quickly with 72 homes sold on the first two days alone of presales. The homes followed closely behind, with Del Webb constructing 13 different floor plan models in a horseshoe shape along with a sales center fronting the pond

on what is now hole No. 10 at Palm Valley Golf Course.

Among the floor plans were seven single family and three each duplex and garden townhomes designed by principal architect Huba Nagy, who said he "tried to come up with a cheerful exterior appearance and an easy comfortable living environment. We introduced a certain amount of transparency in the floor design to lend an open, spacious feeling."

Leroy Hanneman, Del Webb's senior vice president and general manager of SCS at the time, said the duplex models were unique in that they didn't have the same home on

> See BIRTHDAY, Page 9

Birthday

continued from Page 8

each side.

"I think a term that better describes these homes is companion homes," he said.

The first homes were priced from the upper \$70s to \$180,000 for the largest, 2,455 square foot model. Demand was so high that buyers had to put up \$5,000 deposits to secure a lot and after five prime golf course lots were sold the first day with premiums of \$28,000, the premium was raised the next day to \$48,000 - and people still bought.

"We would drive down Rampart, which was then a dirt road, then go up Del Webb in 15 passenger vans to take people to see the models and take them in the same van to look at lots," Newkirk said. "Then we would have to race back to the sales center to reserve it because there might be another sales person selling it. They tried putting signs out, if your customer selected a lot you took the sign away that didn't work in the wind. They finally had to have lotteries because they could only build so much."

By the time of the formal grand opening on Jan. 11, 1989, the golf course was grassed in and the back nine would be open in a few weeks. The movers and shakers of Las Vegas were invited to eat roast beef, tour the new models and drink champagne in the new sales center on a windy and chilly grand opening night.

"The homes have a decided southwestern flair which ties in with their location near the scenic Spring Mountain range," Review-Journal society columnist Dorothy Huffey wrote. "I particularly liked the Nevada room of the higher priced models."

A month later, Del Webb ran an ad in the Review Journal saying almost 500 homes were sold in the first three months and to hold on because more homes were coming.

"We were selling houses that were

"We would drive down Rampart, which was then a dirt road, then go up Del Webb in 15 passenger vans to take people to see the models and take them in the same van to look at lots."

KAREN TINNON NEWKIRK
FORMER DEL WEBB SALESPERSON

6-8 months out and that was with houses going up every day," Newkirk said. "It was a leap of faith for a lot of people. Some people were saying Rampart wouldn't go anywhere and wondering why anyone would live so far out in the desert."

Newkirk had sold homes for Del Webb in Phoenix and Tucson before coming to Las Vegas, where there were plenty of buyers, many of them with cash from sales of homes in California. Newkirk would be honored in February by the Southern Nevada Home Builders for selling \$4.7 million in homes through the end of 1988.

She was also named Del Webb's Sales Counselor of the Year for selling 25 homes in Tucson in 1988 and another 40 in Las Vegas. Still, she figured Las Vegas was just a temporary stop as she followed new Sun Cities around to sell homes.

"I was just going to keep going on to the next ones they built," she said, "but then I met my husband here and got married,"

Newkirk sold Sun City homes for a few more years until the development shifted to Highland Falls and she and her husband, Hugh, opened Newkirk Realty in Sun City.

The couple ended up moving into Sun City themselves in 2006. Hugh Newkirk died last May.

Karen Newkirk still marvels at what came out of nothing but desert.

"When you think of it, the last homes were built in 99," she said. "That's 7,782 homes in 10 years. It's pretty amazing."

TOM AND MARY MCGUIRE: THE FIRST BUYERS IN SCS

Sun City Summerlin has a lot of longtime residents, but Tom and Mary McGuire can claim a couple of firsts.

The McGuires were not only the first people to sign a contract to buy a home in SCS, but the first to buy a home anywhere in Summerlin.

"I brag about that a lot," Tom McGuire said. "It's like talking about a hole-in-one, people don't pay much attention to it."

The McGuires were living in the Spring Valley area of Las Vegas when they heard about the first Sun City being built on the northwest edge of town. On the rainy day presales opened in November 1988 they were first at the door of the sales trailer, ready to sign.

Thirty five years later they're still in the same home _ and still in love with Sun City.

"I don't know how we could have done any better than this," McGuire said. "This community has held up so well. It just looks wonderful as far as the neighborhoods go. There's just not a bad street here."

The McGuires were fortunate to move as fast as they did. When presales began the minimum age to buy was 45 and they qualified. When the Fair Housing Act raised that age minimum to 55 a few months later, they were grandfathered into their sale even though they were not 55 yet..

They picked a home across Del Webb Boulevard from the new Mountain Shadows Community Center being built and moved into SCS in May 1989. Their house was \$79,900 but with a few options they ended up paying about \$81,000.

McGuire said he was attracted to Sun City because he was an avid golfer. But he also liked the price, which didn't carry a premium to other houses being built around town.

Lake Mead was a single lane at the time and there was nothing else around. McGuire remembers seeing a family of foxes cross the street on several occasions when he and his wife were waiting for their home to be built.

"They (Del Webb) were absolutely amazed at how fast houses were sold," he said. "Demand was fantastic but I was in the real estate business and we were pretty sure that was going to be the case, especially at those prices. It was a tremendous buy."



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SUN CITY REAL ESTATE

Sales down in December and 2023 as less homes are available

SCS LIFE

Las Vegas is coming off its slowest year in home sales since 2008, with sales dropping 18 percent even as prices stayed relatively steady. Sun City Summerlin is no different, with just 34 sales closed in December, up from 31 a month earlier.

One of the issues is that there are very few homes for sale in SCS. Of the 7,881 residences in Sun City, there were only 55 homes for sale on January 1, down from 64 a month earlier and well off the pace of a year ago when there were 127 active listings.

Homes sold in December ranged from a 1,179 square foot Carlsbad model townhouse at 8513 Glenmount Dr for \$290,000 to \$660,000 for a 2,115 square foot Matara model single family at 2612 Tumble Brook Dr.

Homes for sale as the year began ranged from a Bristol model townhouse at 8617 Willowrich Dr with 1,046 square feet for \$310,000 to \$1,000,000 for a 2,731 square foot expanded Wendor model single family at 10701 Button Willow Dr.

DECEMBER SALES

2613 Tumble Brook Dr. \$660,000 2,115 SF
 9808 Rosamond Dr. \$375,000 1,179 SF
 3116 Birch Grove Ct. \$596,000 1,678 SF
 3108 Lotus Hill Ct. \$595,000 1,804 SF
 10705 Grand Cypress Ave. 370,000 1,187 SF
 9365 Villa Ridge Dr. \$450,250 1,589 SF
 9105 Gemstone Dr. \$295,000 1,174 SF
 10504 Sea Palms Ave. \$390,000 1,215 SF
 2905 Big Green Ln. \$335,000 1,332 SF
 2101 Red Dawn Sky St. \$462,500 1,360 SF
 3101 Goodnews Ct. \$532,000 1,629 SF
 2604 Palmridge Dr. \$340,000 1,129 SF
 8513 Glenmount Dr. \$290,000 1,179 SF
 3008 Merimar Dr. \$380,000 1,384 SF
 10702 Sky Meadows Ave \$312,000 1,250 SF
 2625 Desert Glen Dr. \$375,000 1,359 SF
 2407 Showcase Dr. \$440,000 1,653 SF
 9100 Sundial Dr. \$590,000 1,804 SF
 10008 Woodhouse Dr. \$565,000 1,881 SF
 9525 Ruby Hills Dr. \$485,000 1,804 SF
 2913 Abercom Dr. \$497,500 1,667 SF
 9901 Hemet Dr. \$420,000 1,333 SF
 8500 Festival Dr. \$460,000 1,653 SF
 2840 Bluff Point Dr. \$539,000 1,653 SF
 3016 Big Green Ln. \$438,000 1,533 SF
 11002 Bourbon Run Ave. \$320,000 1,250 SF
 10325 Marymont Pl. \$524,900 1,533 SF
 2214 Spring Water Dr. \$292,000 1,021 SF
 2549 Lotus Hill Dr. \$367,000 1,165 SF



Of the 34 homes sold in December, 23 were single family homes and 11 were townhomes. This 1,187 square foot home at 10705 Grand Cypress Ave. sold for \$370,000.

2600 Silverton Dr. \$334,000 1,119 SF
 2433 Palmridge Dr. \$364,000 1,636 SF
 2720 Faiss Dr. \$440,000 1,533 SF
 10320 Bent Brook Pl. \$410,000 1,360 SF
 9500 Quail Ridge Dr. \$405,000 1,384 SF

Market data provided by Home Realty Center -
 Michael DelGais & Heidi Watt - Broker Owners





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Hancock Model, 2 BR, 2 BA

THREE QUESTIONS FOR SCSCAI BOARD CANDIDATES

SCS LIFE

Sun City residents get an early start on the political season with the election of three members of the Board of Directors in February. There were originally seven candidates vying for the seats but two dropped out and will not be on the ballot.

All 7,881 residences in Sun City will be mailed ballots, with each home able to make three selections. They can all be used on the same candidate or spread across different candidates.

SCS LIFE posed three questions to all candidates about Sun City Summerlin and its future and they answered in their own words. Our only request was that each answer be kept to 100 words or less.

Here are your candidates and their responses, in no particular order:

JOHN BERTHELSEN

JB-1 If we are to maintain property values and quality of living in Sun City, we must continue to maintain and enhance our facilities. If we can't compete with other newer developments, we lose some of the edge that we have as a desirable location to purchase a home and live in. As our buildings and equipment age, we need to renovate, replace, and renew what we offer to our homeowners. We should still be desirable in the 21st century.

JB-2 As of this writing, the reserve study has not been presented to the board. While we anticipate an increase in the dollar amount, we do not know for certain how much that might be. The board will need to determine what funding level is appropriate and how many years should be taken to get us there. In most cases a range of 70-80% is suitable. I believe that a majority of homeowners would prefer an appropriate increase in the annual assessment, rather than a



1- THIS MONTH, SUN CITY SUMMERLIN IS CELEBRATING THE 35TH ANNIVERSARY OF ITS GRAND OPENING. WHAT ARE THE BIGGEST ISSUES AND CHALLENGES FACING SCS AS THE FIRST SUN CITY OUTSIDE OF ARIZONA TURNS 35? ARE THEY DIFFERENT THAN THOSE FACED WHEN SUN CITY MADE ITS DEBUT IN 1989?

2 - WITH A NEW RESERVE STUDY ON THE WAY, IT'S LIKELY SCS WILL BE FACING A MULTI-MILLION-DOLLAR SHORTFALL IN ITS RESERVE BUDGET FUNDING. WHAT IS YOUR VIEW ON FUNDING THE EXPECTED DEFICIT AND CAN IT BE DONE WITHOUT AN INCREASE IN HOA DUES?

3 - THE BOARD SEAT YOU'RE RUNNING FOR CARRIES A THREE-YEAR TERM. BEING AS SPECIFIC AS POSSIBLE, WHAT WOULD YOU LIKE TO SEE ACCOMPLISHED DURING THAT PERIOD? DO YOU HAVE ANY PET PROJECTS OR ISSUES YOU WOULD MOVE FORWARD?

special assessment.

JB-3 Continuing to update and renovate our facilities is both appropriate and required as a fiduciary duty of the board. We continue to consider a variety of Conceptual Ideas for improving services and facilities in our community. With the input of homeowners and stakeholders we should give careful consideration to ways to improve our great community and remain a very desirable place to own a home and live our lives.

LENNY LIBMAN

LL-1 I believe the biggest challenge and issue we face as the community turns 35 is maintaining and upgrading as needed our building and facilities. Overall the facilities and buildings have been well taken care of, however, as time has passed, there will be the need to address this. I believe with good oversight and being cost conscious, as the need arises, this can be accomplished without compromising this well established community. Clearly this is the biggest challenge we face since Sun City was built. We must also take into consid-



eration that much has changed since 1989 based on population and building growth not only within the community but also the surrounding area.

LL-2 We cannot make assumptions prior to a completed reserve study and assume there will be a multi-million dollar shortfall. Once a reserve study is completed and reviewed, we can then make good, sound judgment and review of what is needed as it relates to repair and/or replacement of major common area components. Budget and funding review take place soon after reserve study is completed. Overall, since I have been a resident in the community, the Board has done a good job of keeping our common area components well maintained and upgraded. Until a clear review is completed, we cannot know if and what deficit we will face, however, I do believe that there is always room for financial savings within each budgeted department without compromising the needs of the community.

LL-3 I would like to see more oversight within each department when it comes to spending within their allotted budget; work to assist in areas where we can turn a profit; continue to offer great social, entertainment and community events and functions as the demographics of the community change. Living in a large diverse

community, I do not have any personal pet projects. My goal is to do what is best for the community as a whole. My main issue would be to make sure we as a group make good, responsible decisions based on what is best for the community without personal issues or egos.

GERRY SOKOLSKI

GS-1 Since the community is reaching 35 years, maintaining the



property and the facilities has to be a priority. We have several issues to deal with including inflation, which significantly affects our cash flow, and

acquiring replacement parts or new equipment which are needed so that the residents have access to all our amenities. We are a small city with many departments and employees that keep the Association operating at an efficient level. This requires the Board to be knowledgeable, selfless and able to understand the financial impact, a well as, the fiduciary and legal responsibility to maintain the community to enhance and promote property values.

GS-2 We don't know what the shortfall will be. However, the Board is obligated to follow the requirements promulgated in NRS 116 as it relates to funding the reserve. I do not see a situation where a special assessment will be required. However, not increasing the annual HOA dues, (although it would be great to be able to do that), would be fiscally irresponsible. Also, any shortfall does not have to be rectified in one year. It most certainly can be prorated over several years to keep any increase reasonable.

GS-3 Very shortly, we will be re-

> See ELECTION, Page 13

THREE QUESTIONS FOR SCSCAI BOARD CANDIDATES

Election

continued from Page 12

viewing the new Reserve Study. After careful review of the proposal, implementing the new reserve study is at the top of the list assuming the Board adopts the results of the study. NRS 116.31152 dictates what the Board must do regarding the Reserves. The next step would be to provide a financially responsible funding plan. My pet project would be to have the Association acquire and implement a new accounting system. This would not be easy because, as a HOA, we have a number of unique requirements that would have to be integrated into the system.

LYNN KASNER MORGAN

LKM-1 Sun City Summerlin has maintained its standing as the premier 55+ community in the Las Vegas area. We have excellent amenities and need to maintain and refresh our facilities to continue to excel. In doing so, we ensure our community remains vibrant. One differ-



ence between the present and past population in the community is the broader age range of residents – from 55 to those now in their 90's and even 100's. The community needs to take this age variation into consideration in developing and maintaining programs.

LKM - 2 Until the reserve study is finalized and reviewed, it is premature to speculate on any shortfall. While there are clearly price increases as a result of time passing and inflation as well as new capital items that have been purchased in the last five years, details remain unknown at this time. It is vital that facilities and amenities be maintained while making decisions based on verified data. As a Board member, one must be fiscally responsible while maintaining property values.

LKM - 3 As one of 9 Board members, we must listen to residents of the community and support their needs to the best of our ability. That includes supporting clubs, keeping our amenities, facilities, and golf courses in excellent condition, and maintaining home values. We should not have pet projects. One project I have been working on with a committee is developing a new web site for SCSCAI to improve information access. I am also the Event Chair for the Neighborhood Preparedness Team senior resource fair whose goal

is to present resources and programs to promote the quality of life for older SCS residents.

ERIK BRAUN

EB-1 In 1989, Del Webb faced the formidable task of selling homes in Sun City Summerlin, pioneering in the Las Vegas area an affordable, amenity-rich lifestyle for retirees. Overcoming any challenges as to distance and lack



of services out west, Del Webb's strategy was simple, "if you build it, they will come". This approach succeeded, as data shows resale value appears to remain strong. Today, as the community matures, aligning with other Del Webb developments, it's crucial to elevate amenities and modernize common elements for appeal to both current and prospective younger retirees, and those still working. Emphasizing resident ownership over corporate rentals is key to fostering a sense of pride and preserving property values within the community.

EB-2 Despite foreseeing a potential shortfall, the board overlooked the necessity of regular updates to the reserve study. Prompted by requirements found within NRS 116,

a comprehensive reserve study, including an onsite visit by a specialist, is underway. Given the substantial funds in the reserve account, I strongly advocate for an essential annual update. Regarding any shortfall, it's prudent to wait for the final draft, to explore all funding options. I firmly oppose relying solely on a special reserve assessment being the first and only option, without thorough discussion and consideration of alternatives. One feasible option is for the board to task the administration with cutting the operating budget by a specific percentage, thereby increasing the allocation to reserves from the assessment of each home.

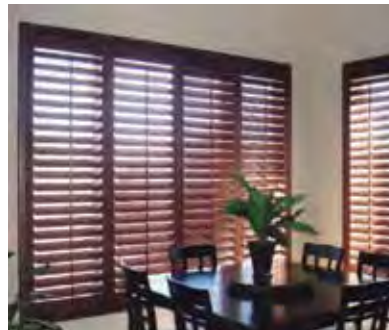
EB-3 I believe every issue and project should be initiated and ultimately accomplished, with a desire to improve relations and interactions among our residents. I strive to be an advocate on the board for us to be more accepting in [our] response and interactions toward residents who may not agree with the agenda or vision for the community. I have heard many good ideas presented for the "3-5 year plan", and desire to see how they are being acted upon and carried out. I welcome additional ideas for continuing the "where do we see ourselves in...". Of course, I look forward to encountering our encircling "dog park" idea.

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NEON DIARY

Retired SCS resident and Vietnam veteran Bill Schroder finds new love in opera

After a childhood in small-town Vegas, Bill Schroder lived an operatic life. When William “Bill” Schroder grew up in Las Vegas in the 1950s and ‘60s there was no Sun City Summerlin, no big-time sports, and no opera.

Today he lives in SCS, cheers the UNLV Rebels, and is president of the Opera Las Vegas board of directors. In between he served as an infantry officer and helicopter pilot in Vietnam, was a successful businessman in Alaska and Seattle, and a developer and homebuilder in Las Vegas.

The opera bug bit him about 15 years ago when he was looking for a “new chapter” in his life and Schroder decided to embrace what he called “the oldest art form on earth that I knew nothing about.”

He says he quickly learned “opera tells the story of the human condition presented on a grand scale. It’s triumph and tragedy. It’s music, dance, the best voices in the world and lavish costumes. It’s comedy and tragedy writ large in every proportion.”

Today Schroder enjoys his retirement as well as giving back to the community through supporting Opera Las Vegas, calling it “one of the most rewarding pursuits of my life.”

Schroder and his wife, Elizabeth Jacks, attended an Opera Las Vegas event four years ago, and “I was hooked,” he says. “I began as an enthusiastic volunteer, was appointed to the board of directors 18 months



William “Bill” Schroder is the president of the Opera Las Vegas board of directors after a career as a businessman and a homebuilder.

later, and elected board president 12 months after that, and my wife has supported me every step of the way.”

Opera Las Vegas’ next performance is “Celebración Latina,” set for Feb. 18 at the Nick Horn Theater on the East Cheyenne Avenue campus of College of Southern Nevada. The Spanish-language production — dubbed “a mariachi fiesta” — will, Schroder says, promote opera and mariachi to new audiences and salute Southern Nevada’s cultural mosaic.

“Since day one, Opera Las Vegas has embraced diversity,” he says. “For years we’ve also celebrated Black History Month in February with Opera Legends in Black, a tradition that continues this year,” with a free performance set for 3 p.m. on Jan. 20 at the West Charleston Library.

Opera Las Vegas’ roots extend back to 1999 when tenor Mark Thomsen, soprano Gloria Marinacci Allen, and educator Paul Kreider created the company with the goal of promoting opera in the region.

Initially focusing on concerts featuring soloists, it staged its first full opera, “Carmen,” in 2004 and today puts on about half-dozen shows a year and conducts outreach via several initiatives, including Opera with Class, Who’s Afraid of Opera, and the Opera Las Vegas Youth Chorus for middle school students.

Schroder says he’s honored to lead Opera Las Vegas through the 25th anniversary of its founding, which will be marked by a March 10 production at Myron’s cabaret at the Smith

Center and include a reprisal of some of the favorite performances from the company’s quarter-century history. That Las Vegas is staging opera performances in a half-billion-dollar performing arts center boggles the mind, Schroder says, noting there was “not much here” when he went to Rancho High School 60 years ago.

“The diversity of cultural offerings today is astonishing. There are the sports teams, of course, but also there’s the symphony, ballet, a wide choice of community theater, and, closest to my heart, Opera Las Vegas,” Schroeder says. “In short, Las Vegas has become a real cosmopolitan city now, and we’re all lucky to live here.”

ONSTAGE TO BACKSTAGE; As we reported last month, jazz guitarist Dirk K is adding to his repertoire: Along with regularly appearing on stage, the longtime Las Vegas-based performer will be producing shows this year in Sun City Summerlin. He made time over the holidays to discuss why he’s putting more focus on the business side of show business in 2024, saying, “Nowadays one has to be versatile, to do many things.”

K says his experience onstage and backstage as a resort hotel entertainment director have given him “insight into both perspectives and to know about all the angles of production.” That includes working the soundboard at Starbright Theatre, where he also installed the sound system.

“During Covid, I was giving the opportunity to design and install a state of the art line array and surround sound system, which elevates the audience experience to the highest level,” K says, adding the Starbright’s “new sound and lighting system makes this theater one of the best community theaters in Nevada.”

K, who has been living and performing in Las Vegas for 14 years, sets sail on his Sun City Summerlin producing career on Feb. 7, when singer Barrie Cunningham takes the Starbright Theatre stage to perform a tribute to Jimmy Buffett. And K already hit the right note in his inaugural SCS producing effort: The show is sold out.

GET YOUR TOGAS PRESSED: Sun City Summerlin Community Theatre’s production of Stephen Sondheim’s “A Funny Thing Happened on the Way to the Forum” takes the stage Feb. 23-25 at the Starbright Theatre. A message from the 21-person cast on what to expect: “Something familiar, something peculiar, something for everyone, a comedy tonight.” Tickets are on sale now.

Writer and model Doug Puppel Just marked his 35th year in Las Vegas. Reach him at Doug@DougPuppel.com. He’s always looking for good Sun City Summerlin entertainment stories.

COOKING

On the lighter side

By Jamie Jackson
Special to SCS LIFE

Now that we have gone through two months of scrumptious but calorie heavy holiday food I decided to focus on a tasty yet diet friendly meal. January features broiled salmon on a bed of sautéed garlic spinach. The tip is a seasoning blend that I found at the Bruce Trent Farmers Market on Rampart called Soul D'licious Lemon Pepper Garlic.

I was introduced to this spice by my friend and SCS resident Kamaria O--. Kamaria took me to the farmers market so that she could purchase this specific spice mix because it is low in salt without compromising on flavor. So, I purchased it too. It's true. The salt content is almost half of the comparable grocery store seasoning, and the flavor is better. I also like the fact that the company, Soul D'licious is a local small business owned and operated in Las Vegas.

BROILED SALMON

Prep Time: 7-9 minutes
Cook Time: 5-6 minutes.
Total Time: 12-15 minutes

Ingredients

- 1 pound salmon filet
- 2 tsp of olive oil
- Juice of 1/2 a lemon
- 1 tbsp. Soul D'licious Lemon Pepper Garlic
- 3 or 4 pats of butter optional
- 1 tsp of chopped fresh parsley optional.

Directions for Salmon: If the filet comes with the skin on, I normally scale the filet using a small, serrated knife. Then I cut the filet into desired sized pieces. A one-pound filet will provide dinner for me and my husband plus some leftovers for lunch over salad.

- Wash your filets in cold water and pat dry.
- Squeeze lemon juice over the filets and pat dry. The lemon takes away any fishiness.



Photo by Ron Jackson

Broiled Salmon with sautéed spinach.

- Massage olive oil on both sides of the fish.
- Liberally season the fish with the Soul D'licious Lemon Pepper Garlic seasoning.

• Pop into the broiler skin side up. Broil for about 2 minutes until skin becomes crispy or salmon is slightly browned. Turn fish over, place butter on the top and broil for another 3-4 minutes, depending on the thickness. The fish should come out slightly browned on top and cooked but not dry in the middle. Sprinkle parsley over the top. This adds an attractive yet fresh taste to the fish. If the fish is slightly undercooked, you can cook it in the microwave for an additional 30 seconds.

SAUTÉED SPINACH

- 12 cups baby spinach.
- 2 cloves minced garlic.
- 1/2 tbsp. of butter optional. If you are not using butter, put in one more teaspoon of olive oil.
- 1 or two tsp of olive oil
- 1/8 cup of water
- Salt and pepper to taste.

Place butter and olive oil into a pan. Melt butter, add garlic, and sauté garlic on medium heat for about two minutes. Add the spinach and coat in oil and garlic, add 1/8 cup of water, salt, and pepper to taste. Cover until wilted. Turn off the burner. I add water so that my spinach steams and doesn't burn. This takes approximately 7 minutes. I serve the salmon over the sautéed spinach. Great taste. Low on calories.

Q: What do you recommend individuals recently or approaching retirement should focus on?

A: I see 7 initial areas to be aware of and make appropriate decisions in. In many cases the right decisions vary individual to individual, based on many different factors. Here are the 7 key areas, that I call "7 Steps to a Secure Retirement"

- ✓ Have a plan that encompasses the 6 areas below:
- ✓ A customized retirement income plan
- ✓ Managing investments optimally
- ✓ Social Security retirement benefits, and understanding its impact on the other planning areas
- ✓ Taxation: Understand the rules, and make the best decisions each year, and its impact on the other planning areas
- ✓ Healthcare planning: Pre-65, Medicare and Long-Term Care protection
- ✓ Estate planning: Proper legal documents to ensure your wishes and desires occur, then to simplify and maximize for your loved ones

Working with a knowledgeable and experienced professional that prioritizes a planning first approach is typically a great way to create your 7 Steps to a Secure Retirement plan and work with you into the future in making appropriate adjustments when your life or the world around you changes!

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A LOOK BACK

3 years ago: City prepares to bring first Covid-19 vaccine to Sun City residents

SCS LIFE

30 YEARS AGO

• Five years after opening, Sun City Summerlin has a population of 7,500, with plenty of growth still left. Developer Del Webb Corp. says the first Sun City outside of Arizona will have some 14,000 residents when it is fully built. There are two community centers already built in Sun City, with a third scheduled to open in the summer.

• A 2,104 square foot home on the Palm Valley Golf Course was for sale for \$284,900.

25 YEARS AGO

• Oscar-winning film producer Gerald Molen and his wife, Patricia, show off their new Sun City Summerlin home to Carol Cling, the movie writer for the Review-Journal. Molen, who produced Schindler's List and Jurassic Park among other movies, moved to Sun City Summerlin with his wife a few years earlier but wanted a bigger home with a view. The Molens ended up winning a lottery for a home on the Eagle

Crest Golf Course that overlooks Las Vegas.

• With Sun City Summerlin sales winding down, the Del Webb Corp. moved into new offices at Sun City Anthem to oversee development on the eastern side of the valley.

• A 2-bedroom, 2-bath home was listed for sale at \$169,000.

20 YEARS AGO

• Joe Kelly has been named director of golf in Sun City Summerlin, with a goal of bringing the community's three golf courses up to par and increasing play. Kelly, who had been with Walters Golf, noted that the population in Sun City was getting older and resident play had dropped off. He said an immediate goal was to improve playing conditions and get the courses looking better, while introducing a loyalty card to increase play from outside Sun City. Kelly said the greens at Highland Falls were particularly bad, with plans to close the course for three months this summer to repair them.

• A Regal model with Strip view

and swimming pool was listed for sale at \$503,995.

15 YEARS AGO

• A proposal to make Sun City's golf courses the home courses for the Southern Nevada Golf Association was met with enthusiasm by the Board of Directors. Golf director Joe Kelly said SNGA members would get a \$49 rate in the deal, which he said should boost rounds by 5,000 a year. Meanwhile, Sun City Summerlin residents will be able to play golf for \$20 if they play on Tuesday or Thursday afternoons. The special rate is for residents only and includes a golf cart.

• A 2-bedroom, 2 bath remodeled home was listed for rent in Sun City Summerlin for \$1,200 a month.

10 YEARS AGO

• Resident Steve Commander called for the resignation of board member Bruce Alitt for what he said were demeaning and condescending remarks Alitt made about him. Commander made the call in a letter to the board after trading emails with Alitt over a discussion about the Vista Grille. Alitt responded by saying he believes he has done a good job as a board member and would not resign, calling Commander's letter a "diatribe."

• A 1,653 square foot home on Legend Drive was listed for sale for \$234,900.

5 YEARS AGO

• Sun City will move ahead with an irrigation project for the Palm Valley Golf Course, accepting a bid of \$2.14 million from Heritage Links for redoing the 30-year-old irrigation system on the back nine of Sun City's first golf course. The Board of Direc-

tors voted after dismissing concerns that the project would deplete the reserve fund.

• The Hawaiian Club is no more. Sun City's Board of Directors approved the dissolution of the chartered club after being told membership had declined and no one was coming to meetings.

3 YEARS AGO

• The Las Vegas Fire Department will set up shop in Sun City Summerlin to administer Covid-19 vaccines. Residents will be able to get the vaccines beginning as early as mid-January. Meanwhile, there will be door-to-door canvassing to alert residents who do not use email or computers about the availability of the new vaccine.

ONE YEAR AGO

• Sun City Summerlin's Employee Retention Credit was approved, and the SCSCAI received two checks totaling a little over \$1.8 million from the federal government.

• The Board of Directors agreed to reimburse five residents a total of \$3,414 for items stolen from a display case of the Beading and Jewelry Club. The items, mostly necklaces and bracelets, were taken Sept. 12 from the club's display case and a police report was filed. The reimbursement was being made from the general fund because the amount did not reach the deductible on the association's insurance policy.

• Sun City is going to get some new tables and other park furniture for its greenbelts. The Board of Directors approved buying new greenbelt furnishings at a cost not to exceed \$16,000. They will replace existing tables and benches.



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SCS BRIEFS

NO SHOWS

Outside golfers who don't show up for a reserved tee time already have their credit cards charged for the missed round. Now residents will have to pay if they don't honor their reservations.

A new policy approved by the Board of Directors gives Sun City residents until 4 p.m. the day before to cancel their reservations without penalty. Previously, no shows by residents were not charged.

Board member Jeff Rorick said the new policy was necessary to trim the money lost to resident no shows, which he said a review showed could be up to \$300,000 a year.

For the past year, the three Sun City Summerlin golf courses have been charging outside players who don't show and don't cancel 24 hours in advance. That is necessary, Rorick said, so that the tee times can be resold.

The new policy goes into effect Feb. 1.

BOARD MEETING

Forgive the board members who showed up for the Jan. 9 monthly meetings if they felt alone.

Just three of the nine directors were present for the meeting, with two more joining on the Zoom presentation. Board President John Berthelsen and members Jeff Rorick and Ellen Bachman were in person, while Gerry Sokolski and Leo Crawford joined on Zoom because they were ill.

Two other board members were

said to be out of town.

The five members were enough for a quorum, though, and the meeting proceeded as planned.

RESTAURANT DELIVERY

Sun City Summerlin's two restaurants will soon be available at home.

The Board of Directors voted to enter into contracts with Uber Eats and Grub Hub so that residents can order off the menu at Tavern at the Falls and the Summit and have the food delivered to their homes.

The restaurants already have food to go, but it has to be ordered by phone and picked up in person.

The board also agreed to update its software with Toast so that reservations can be made at the restaurants.

EAGLE CREST ROUNDS UP

Sun City's executive golf course is proving to be more popular among golfers, with Eagle Crest almost tying Highland Falls for the number of rounds played in December.

There were 2,818 rounds played at Eagle Crest, far above the 2,280 projected in the 2023-24 budget. That compares to 2,860 rounds at Highland Falls, which was budgeted for 2,605 for the month.

Palm Valley led all courses with 2,943 rounds, 313 more than budgeted.

Halfway through the current fiscal year, there were 52,074 rounds played on Sun City's three courses, compared to the budgeted amount of 50,810.



A look at December crime in Sun City Summerlin, as reported by the Las Vegas Metropolitan Police Department:

BURGLARY

12-1 2:42 a.m. 2400 Block Totem Pole Court

DESTRUCTION/VANDALISM OF PROPERTY

12-11 9:19 a.m. 10600 Block Heritage Hill Drive

MOTOR VEHICLE THEFT

12-9 8:39 a.m. 2500 Block Banora Point Drive

12-15 7:28 p.m. Grand Cypress Avenue and Thomas Ryan Blvd

LARCENY/THEFT

12-27 6:07 a.m. 11000 Block Clear Meadows Drive

CREDIT CARD/ATM FRAUD

12-14 3:33 a.m. 9000 Block Sundial Drive

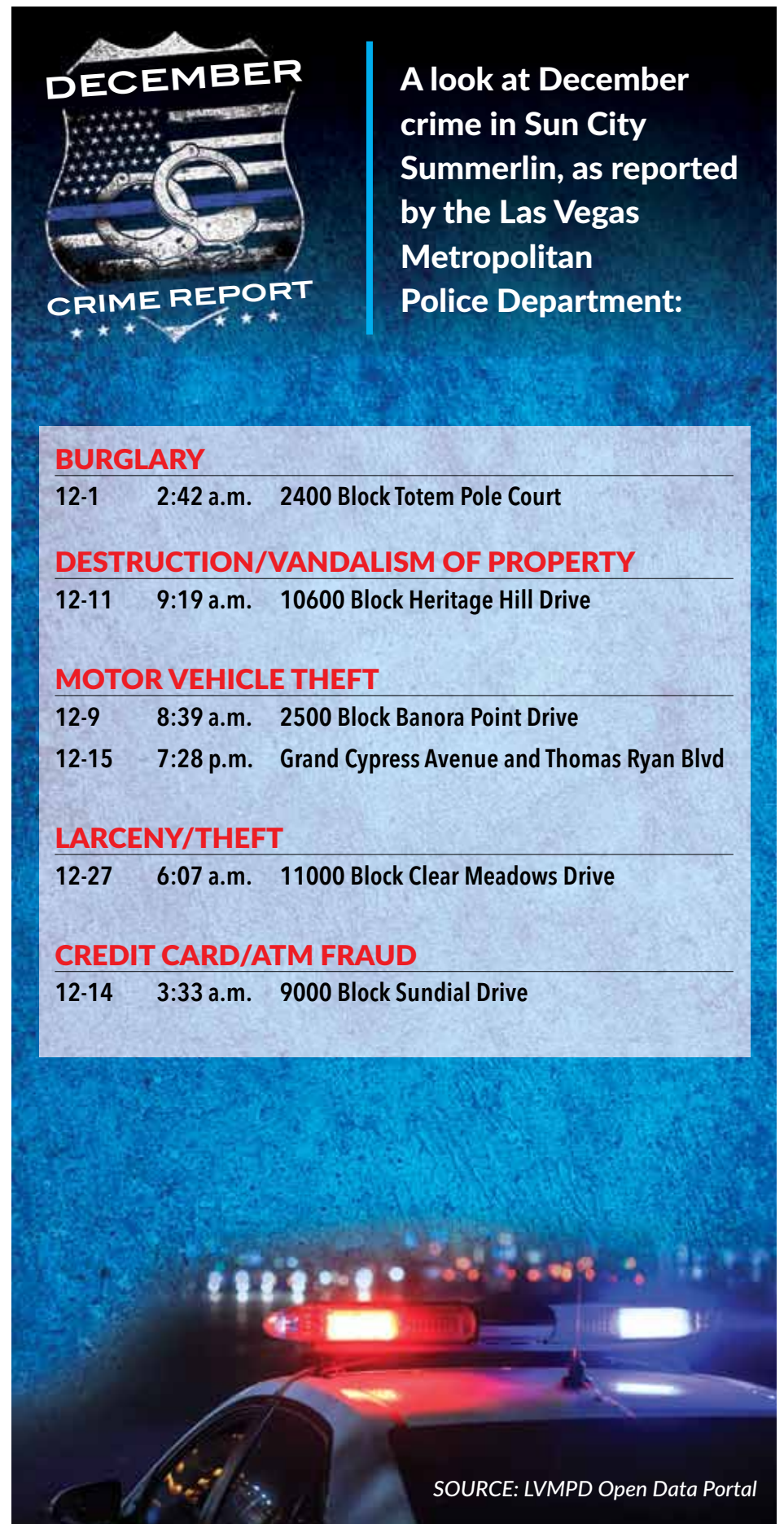
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SOURCE: LVMPD Open Data Portal



SCS LIFE

The board approved purchases of 10 pieces of equipment for Highland Falls Golf Course at its Jan. 9 meeting.

Fund

continued from Page 7

of heaters that together won't quite match the output of the heater they are replacing. And they will be paid for four years earlier than planned.

The golf course mats will total \$115,960 for all three courses, which includes additional concrete pad work at Highland Falls - where the mats are two years beyond their practical life - and Palm Valley. That compares to the total funding in the reserves of \$49,275.

SCSCAI's Board of Directors tasked the company hired to conduct the reserve fund with updating it to reflect current prices and conditions and to factor in inflationary increas-

es. It was also charged with finding items that were not budgeted for at all or are outdated now.

That could lead to some sticker shock when the new reserve study is formalized. It will also mean the BOD will need to look at how to fund the increased reserves and at what percentage level.

The good news is that not all the components in the reserve study are over budget. The BOD at its Jan. 9 meeting also approved buying six mowers and grinders for the Palm Valley course at a cost of \$436,928. That's below the \$445,500 that was designated in the reserve study to replace them.

But purchases of 10 pieces of equipment for Highland Falls Golf Course were approved at \$435,258, when only \$404,500 was budgeted.

SCS LIFE

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Older Americans say they feel trapped in Medicare Advantage plans

By Sarah Jane Tribble
KFF Health News

In 2016, Richard Timmins went to a free informational seminar to learn more about Medicare coverage.

"I listened to the insurance agent and, basically, he really promoted Medicare Advantage," Timmins said. The agent described less expensive and broader coverage offered by the plans, which are funded largely by the government but administered by private insurance companies.

For Timmins, who is now 76, it made economic sense then to sign up. And his decision was great, for a while.

Then, three years ago, he noticed a lesion on his right earlobe.

"I have a family history of melanoma. And so, I was kind of tuned in to that and thinking about that," Timmins said of the growth, which doctors later diagnosed as malignant melanoma. "It started to grow and started to become rather painful."

Timmins, though, discovered that his enrollment in a Premera Blue Cross Medicare Advantage plan would mean a limited network of doctors and the potential need for preapproval, or prior authorization, from the insurer before getting care. The experience, he said, made getting care more difficult, and now he wants to switch back to traditional, government-administered Medicare.

But he can't. And he's not alone.

"I have very little control over my actual medical care," he said, adding that he now advises friends not to sign up for the private plans. "I think that people are not understanding what Medicare Advantage is all about."

Enrollment in Medicare Advantage plans has grown substantially

in the past few decades, enticing more than half of all eligible people, primarily those 65 or older, with low premium costs and perks like dental and vision insurance. And as the private plans' share of the Medicare patient pie has ballooned to 30.8 million people, so too have concerns about the insurers' aggressive sales tactics and misleading coverage claims.

Enrollees, like Timmins, who sign on when they are healthy can find themselves trapped as they grow older and sicker.

"It's one of those things that people might like them on the front end because of their low to zero premiums and if they are getting a couple of these extra benefits — the vision, dental, that kind of thing," said Christine Huberty, a lead benefit specialist supervising attorney for the Greater Wisconsin Agency on Aging Resources.

"But it's when they actually need to use it for these bigger issues," Huberty said, "that's when people realize, 'Oh no, this isn't going to help me at all.'"

Medicare pays private insurers a fixed amount per Medicare Advantage enrollee and in many cases also pays out bonuses, which the insurers can use to provide supplemental benefits. Huberty said those extra benefits work as an incentive to "get people to join the plan" but that the plans then "restrict the access to so many services and coverage for the bigger stuff."

David Meyers, assistant professor of health services, policy, and practice at the Brown University School of Public Health, analyzed a decade of Medicare Advantage enrollment and found that about 50% of beneficiaries — rural and urban — left their

> See **MEDICARE**, Page 21

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Medicare

continued from Page 19

contract by the end of five years. Most of those enrollees switched to another Medicare Advantage plan rather than traditional Medicare.

In the study, Meyers and his co-authors muse that switching plans could be a positive sign of a free marketplace but that it could also signal “unmeasured discontent” with Medicare Advantage.

“The problem is that once you get into Medicare Advantage, if you have a couple of chronic conditions and you want to leave Medicare Advantage, even if Medicare Advantage isn’t meeting your needs, you might not have any ability to switch back to traditional Medicare,” Meyers said.

Traditional Medicare can be too expensive for beneficiaries switching back from Medicare Advantage, he said. In traditional Medicare, enrollees pay a monthly premium and, after reaching a deductible, in most

cases are expected to pay 20% of the cost of each nonhospital service or item they use. And there is no limit on how much an enrollee may have to pay as part of that 20% coinsurance if they end up using a lot of care, Meyers said.

To limit what they spend out-of-pocket, traditional Medicare enrollees typically sign up for supplemental insurance, such as employer coverage or a private Medigap policy. If they are low-income, Medicaid may provide that supplemental coverage.

But, Meyers said, there’s a catch: While beneficiaries who enrolled first in traditional Medicare are guaranteed to qualify for a Medigap policy without pricing based on their medical history, Medigap insurers can deny coverage to beneficiaries transferring from Medicare Advantage plans or base their prices on medical underwriting.

Only four states — Connecticut, Maine, Massachusetts, and New York — prohibit insurers from denying a Medigap policy if the enrollee has preexisting conditions such as

diabetes or heart disease.

Medicare Advantage enrollees can also switch plans or transfer to traditional Medicare during another open enrollment period, from Jan. 1 to March 31.

“There are a lot of people that say, ‘Hey, I’d love to come back, but I can’t get Medigap anymore, or I’ll have to just pay a lot more,’” said Ginsburg, who is now a professor of health policy at the University of Southern California.

Timmins is one of those people. The retired veterinarian lives in a rural community on Whidbey Island just north of Seattle. It’s a rugged, idyllic landscape and a popular place for second homes, hiking, and the arts. But it’s also a bit remote.

While it’s typically harder to find doctors in rural areas, Timmins said he believes his Premera Blue Cross plan made it more challenging to get care for a variety of reasons, including the difficulty of finding and getting in to see specialists.

Nearly half of Medicare Advantage plan directories contained inaccura-

rate information on what providers were available, according to the most recent federal review. Beginning in 2024, new or expanding Medicare Advantage plans must demonstrate compliance with federal network expectations or their applications could be denied.

Amanda Lansford, a Premera Blue Cross spokesperson, declined to comment on Timmins’ case. She said the plan meets federal network adequacy requirements as well as travel time and distance standards “to ensure members are not experiencing undue burdens when seeking care.”

Traditional Medicare allows beneficiaries to go to nearly any doctor or hospital in the U.S., and in most cases enrollees do not need approval to get services.

For now, Timmins said, he is staying with his Medicare Advantage plan.

“I’m getting older. More stuff is going to happen.”

There is also a chance, Timmins said, that his cancer could resurface: “I’m very aware of my mortality.”



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SAVVY SENIOR

Topics you need to discuss with your aging parents

Dear Savvy Senior,

My siblings and I don't know much about our elderly parent's financial situation or their wishes if and when something happens to them. They are both in their mid-eighties. What's the best way to handle this and what all should we know?

Apprehensive Daughter

Dear Apprehensive,

Many adult children don't know much about their elderly parent's financial situation or end-of-life plans, but they need to. Getting up to speed on their finances, insurance policies, long-term care plans and other information is important because some day you might have to help them handle their financial affairs or care, or execute their estate plan after they die. Without this information, your job becomes much more difficult. Here are some tips that can help.

HAVE THE CONVERSATION

If you're uncomfortable talking to your parents about this, use this column as a prompt or see TheConversationProject.org, which offers free guides that can help you kick-start these discussions.

It's also a good idea to get all your siblings involved too. This can help you head off any possible hard feelings, plus, with others involved, your parents will know everyone is



JIM MILLER

concerned.

When you talk with your parents, you'll need to collect some information, find out where they keep key documents and how they want certain things handled when they die or if they become incapacitated. Here's a checklist of areas to focus on.

PERSONAL INFORMATION

- **Contacts:** Make a list of names and phone numbers of your parent's doctors, lawyer, accountant, broker, tax preparer, insurance agent, etc.
- **Medical information:** Make a copy of their medical history and a list of medications they take.
- **Personal documents:** Find out where they keep their Social Security card, marriage license, military discharge papers, etc.
- **Secured places:** Make a list of places they keep under lock and key such as safe deposit boxes, safe combination, security alarms, etc.
- **Digital assets:** Make a list of their digital assets – everything from social media accounts to online banking. It should include usernames and passwords.



- **Pets:** If they have a pet, what are their instructions for the animal's care?
- **End of life:** What are their wishes for organ or body donation, and their funeral instructions? If they've made pre-arrangements with a funeral home, get a copy of the agreement.

LEGAL DOCUMENTS

- **Will:** Do they have an updated will or trust, and where is it located?
- **Power of attorney:** Do they have a power of attorney document that names someone to handle their financial matters if they become incapacitated?
- **Advance directives:** Do they have a living will and a medical power of attorney that spells out their wishes regarding their end-of-life medical treatment? If they don't have these documents prepared, now's the time to make them.

FINANCIAL RECORDS

- **Financial accounts:** Make a list of their bank accounts, brokerage and

mutual fund accounts, and any other financial assets they have.

- **Debts and liabilities:** Make a list of any loans, leases or debts they have – mortgages owed, car loans, student loans, medical bills, credit card debts. Also, make a list of all credit and charge cards, including the card numbers and contact information.
 - **Company benefits:** Make a list of any retirement plans, pensions or benefits from their former employers including the contact information of the benefits administrator.
 - **Insurance:** Make a list of the insurance policies they have (life, long-term care, home, auto, Medicare, etc.) including the policy numbers, agents and phone numbers.
 - **Property:** Make a list of the real estate, vehicles or other properties they own, rent or lease and where they keep the deeds, titles and loan or lease agreements.
 - **Taxes:** Find out where they keep copies of past year's tax returns.
- You're probably not going to get all this figured out in one gathering, so it's important to keep the conversation going to ensure your parent's wishes will be accurately executed.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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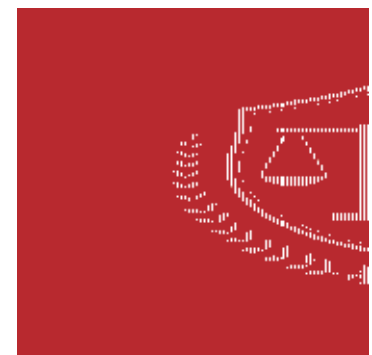
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