DECEMBER 2019

# ONTAINCING MONTRÊUX A Social Publication for the Residents of Montrêux 🧲

**Meet Your Neighbors:** Montreux resident Sue Foltz and Mountain Living Photographer **Dotty Molt** on their Icelandic Adventure

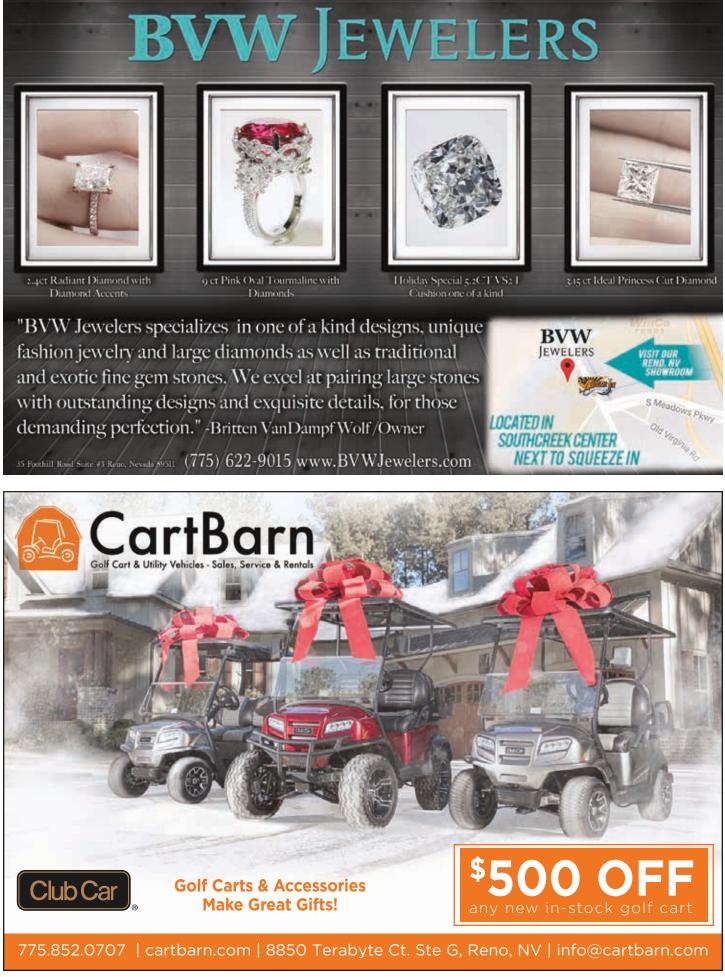
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# **CONTRIBUTORS AT LARGE**

#### The Residents of Montrêux

We are always looking for residents to follow up on leads, find great stories and send us ideas. Let's celebrate the great things happening in the community! No contribution is too small. Please email karen.evjen@n2pub.com with your pictures, suggestions or requests

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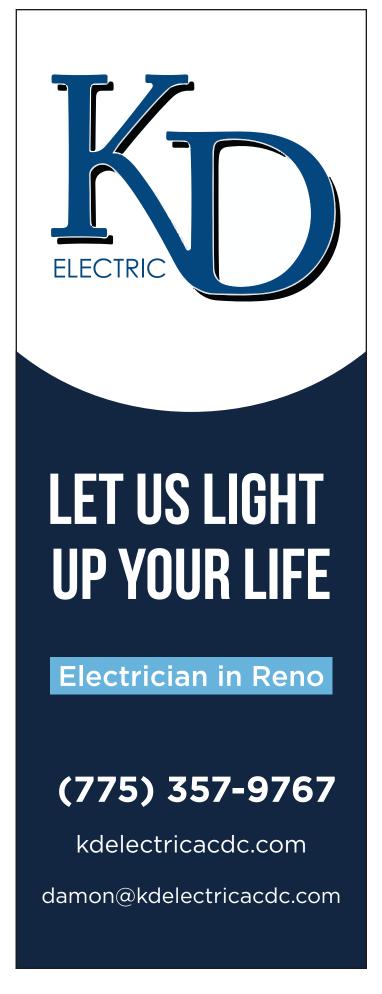
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# publishers' notes Hello Montrêux,

I'm sure you all had a wonderful Thanksgiving with family and friends and now our focus turns to the holidays. For some this is a very difficult time of year and for others it's their favorite season. We are split in our household, I love decorating, shopping, and baking and my husband, Gary doesn't. I guess you could say we balance each other and everything seems to get done on time. We want to wish you a very Happy Holiday and a Safe, Prosperous, and Blessed New Year from all of us at *Mountain Living*.

This is a very special issue of Mountain Living, it marks the first time we have had a Travel Tales article from outside the United States. I owe Sue Foltz and Dotty Molt a huge thank you, their experience in Iceland and the photos that Dotty took are incredible. If you have never seen the Northern Lights you may want to consider talking to Dotty or Sue about suggestions on booking a trip of your own. I look forward to receiving many more of these articles in the future. In our other publication in Somersett it is one of the most popular articles each month, when people travel they now automatically send me an article and pictures. It's been wonderful to see all of the places they have traveled to over the years.

You will notice that we have a new article this month by Montreux resident Emma Wynn called "Nature Notes", what a wonderful ad

dition to the publication. As I have said many times before, this is your publica tion and I love hearing your suggestions for articles you would like to see in Mountain Living.

Several of the Montreux residents agreed to having

Dotty Molt photograph their yards for the Yard of the Month article for future issues of Mountain living, I was concerned that we would not be able to get good pictures so late in the season, instead they turned out gor-

geous with leaves still on the trees and lots of spectacular color. Thank you, everyone, for going out of your way to help us get the photos completed before the snow flies.



Karen and Gary Evjen, Area Directors Karen: 775-440-3791, karen.evjen@n2pub.com Gary: 775-440-3793, gary.evjen@n2pub.com

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# save the date

# You're Invited To A Montrêux, **Mountain Living Resident Breakfast Social**

Once a month, we will be gathering with Montrêux residents and members for about an hour to engage in conversation and get to know our neighbors a little better. Bring a friend, or make a new friend. This is really all about meeting new people in your neighborhood, and learning how you might contribute to the magazine in easy and meaningful ways. We are always looking for story ideas, residents to feature, charities residents want to support and events to show-

case - our monthly social is a great way to build the community publication while socializing with friends.

The next meeting will be held from 9-10 a.m. on Tuesday, December 17th, since Jack's Den is closed for the winter months we will be meeting at the Montreux Clubhouse at the 19th Hole, Breakfast will be provided. Email, karen. evjen@n2pub.com, or call Karen Evjen, (775) 440-3791, on or before Friday, December 13th, 2019, to reserve your spot.



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# **ATTENTION: Montrêux Residents**

------and ------Montreux Golf and **Country Club Members!** 



Aspen leaf showing part of flattened stem (petiole)



Photos and Article by Montreux resident Emma Wynn

Fall was so beautiful this year! Montreux looked fabulous as a gorgeous palette of reds, yellows and oranges lit up the October days. The fall foliage of the quaking aspen provided one of the brightest golden-yellows

in our yards, and in the natural areas around us.

Quaking aspens, Populus tremuloides, are named for their leaves. The leaves attach to branches with small

Unfortunately, we are not able to mail copies of Mountain Living beyond the gates of Montreux. But if you know of a Montreux Golf and Country Club Member that would like to receive a copy of the publication monthly, I am able to email a digital copy of the publication to them. If they would like a copy please have them send their email address to karen.evjen@n2pub.com, once they are set up in our system they will receive copies of the publication monthly from that date moving forward.

> stems (called petioles) that are flattened along their length perpendicular to the leaf blade. The flattened stem causes the leaves to quake or tremble in the slightest breeze. The soft whispering rustle of a quaking aspen is unlike the sound of any other tree.

> One aspen tree is actually only a small part of a larger organism. A stand or group of aspen trees is considered a single organism connected underground by an extensive root system. The largest and oldest known aspen stand is the "Pando" clone on the Fishlake National Forest in southern Utah. Also known as the "Trembling Giant", it is over 100 acres in size and weighs more than 14 million pounds. It has been aged at 80,000 years!

Aspens provide habitat for a wide variety of wildlife, including hare, moose, black bear, elk, deer, ruffed grouse, migratory birds, and a variety of smaller animals.



Small Aspen stand along the Galena Creek Trail (near hole #18)

# QUEST FOR THE

# NORTHERN LIGHTS





travel tales By Montreux resident Sue Foltz Photos by Dotty **Molt Photography** 







n early September, an end of the month journey to Iceland wasn't even a remote thought in my mind, but an impromptu trip to Iceland happened anyway. Nothing like inviting yourself to join your friend, professional photographer and yogi Dotty Molt on her birthday adventure to Iceland. For both of us, a longtime bucket list item of witnessing the Northern lights turned out to be an adventure of a lifetime.

As the 32-year Foltz Family trip planner, it was a huge relief to "step into" a trip that was meticulously planned to include National Geographic-like adventures, fabulous food, spectacular scenery, and hopefully the Northern Lights. Dotty had been researching this trip for months to optimize the probability of photographing the Aurora Borealis. Based on her research, she chose September because the autumnal equinox is when the geomagnetic activity tends to be the highest, there's less cloud cover in September than any other time of the year, and temperatures are in the 35-45-degree range. But with rain in the forecast almost every day, we could only pray that the night skies would clear for us.

Our 12 hours of daylight were spent scouting locations for Dotty's June 2020 Photography Yoga workshop that she will be offering to six lucky guests. With our waterproof boots and many layers of warm clothing, we braved a little rain and a lot of wind to trek on a glacier, trudge through an ice cave, kayak among icebergs, and tromp through the magnificent countryside of fire and ice. We both agreed that Iceland was a professional photographers paradise, but would our 12 nights on this Nordic Island yield those unpredictable charged particles of light from the sun or would they elude us?

About halfway through the trip, the rain stopped and we became optimistic about the possibility of a brief display





#### ...

of the Northern Lights. One night at 11:00 pm, our hotel desk clerk excitedly alerted us that the Auroras were out, but would look grey to the naked eye, so we quickly gathered our tripods and fancy cameras and set off to a dark field near the hotel. We witnessed "low-level activity" in the cloudy sky, took some pictures, but were a little underwhelmed with the intensity.

Patience is a virtue. The next two nights were cloudless and we hit the mother-lode with "high-level activity" of the Auroras. It was truly the most spectacular thing I have ever witnessed. It was like God said, "Let there be light"... and the dancing, twirling, draping, green, pink, and blue lights lit up the sky for more than three hours.

We were both ecstatic that we were able to witness one of Mother Nature's most surreal phenomenons and that we were able to check the Northern Lights off of our Bucket Lists.

# THE SIX THINGS I LEARNED **IN ICELAND**

1. It's hard to be glamorous in Iceland 2. Icelandic wool is scratchy 3. I don't have the patience/talent to be a professional photographer 4. The Northern Lights are fickle 5. Water is delicious 6. Dotty Molt is a Bad Ass





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# MONTRÊUX By Jackie Latragna, Director of

Marketing and Membership Sales Photos by Evan Neuhauser, Marketing Coordinator

# **CLUBHOUSE NEWS**



#### Members Christmas

Happy Holidays from all of us at Montreux. We don't know about you, but it's hard to believe that we are about to welcome a new decade and the end of 2019. And what a year 2019 has been at the Club! In June we reopened after the remodel and have been loving our new space. We are solidifying next year's events calendar and are excited to bring back some well-loved events as well as showcase some new ones. Be sure to check your Montreux emails and app for more info!

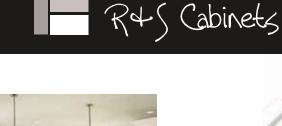
We are wrapping up the last month of the year in style with parties galore! We will offer two Holiday Parties for the members, the first on the 7th and the second on the 13th. Both parties will have hosted drinks and appetizers, as well as a multi-course dinner, entertainment from the McQueen High School Choir and dancing. On the 31st, join us for the annual New Year's Eve party! We will have a ball drop at both 9 pm and midnight, so that attendees can have their choice of an early or late night. Don't forget to join us for First Friday on December 6th for drinks, appetizers and good times.



Members Christmas



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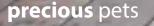
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MEET

# **EGOIDENDOUS** Article and Photos by Montreux resident **Melissa Joyce**

#### Woof! (Hello!)

My name is Jake and I'm a newer resident here at Montreux Golf and Country Club. I moved here from the San Francisco Bay Area with my family, Melissa and Brian Joyce, a little over a year ago. When Brian retired from medicine, he and Melissa decided we could all use a change of scenery and pace since we had spent many years (most of my life) in the South Bay and Central Coast of California where things were VERY BUSY.

To bring you up to speed, I will start at the beginning....

Melissa found me at a breeder's home near Fresno California, and

at 7 weeks old, I was already a 20-pound puppy! Brian wanted the biggest male in the litter, and I more than fulfilled his request. Once I was safe and sound in my new home with my new family, I started to explore my surroundings and get into a little mischief (my main job as a puppy). I loved running and jumping on the pool cover which felt like a giant waterbed sloshing in every direction... it was especially amusing that neither Brian nor Melissa could capture me from the pool cover since they were too big to walk on it...they would call me to come off, but I just pretended to obey, and soon I was back jumping on my waterbed; being half-Golden Retriever and half-Poodle, I LOVE the water and just can't stay out of it, because that's who I am.

Another trick I used to enjoy was digging a big hole in the back yard with my paws and nose and then jumping into the hot tub to clean up...I love how the

warm water feels on my fur and how it leaves me nice and clean and all the dirt stays in the hot tub, so no need for a bath (I don't know about you, but I hate getting baths). My favorite sport was chasing THE BALL. Brian and Melissa would take turns throwing it for me to fetch and if I was lucky, they would toss it into the swimming pool and I would dive in to retrieve it. As a matter of fact, anytime my family took me to someone's home where there was a pool, I would just take it upon myself to jump in and swim around, following up with the "wet dog shake" on everyone once I jumped out; it was really fun seeing everyone scatter to avoid the "shake." Are you getting the idea about my love for water?







My favorite times are when people would come to our house or we would visit Melissa and Brian's friends — I LOVE PEOPLE and couldn't wait to jump up to meet them; the only problem was that not everyone wanted a huge puppy jumping into their lap or licking their face, but I really couldn't see the problem. Anyway, my friendly behavior led me to something called "obedience training." May I just say that I really didn't like school much except that there were a lot of people there for me to greet and jump on. Both Melissa and Brian took turns trying various puppy training classes, but in the end, we all decided that I wasn't obedience class material. Oh well, we can't all be superstars at everything.

As I grew, so did my appetite, strength, and desire to be a "people dog." I was called a "leaner" because I love human contact, and if I sat on someone's foot and leaned on their leg, they were bound to give me what I wanted most, a scratch behind the ears. And if I was very lucky, I received a treat too!

So fast forward to the present, to adulthood and Montreux...I moved here in July of 2018 and immediately snuck into one of the golf tournaments to see what golf was all about. It looked fun, but the people didn't throw the ball, they hit it with a club, and the ball was so small, but a ball is a ball, so you can imagine what I did next. Unfortunately, once I was discovered, I was told, "No dogs allowed!" What a silly rule, because I LOVE people and just wanted to make a few new friends and chase that golf ball around.

During the winter that followed, I discovered something new here in Reno...SNOW. The first time it snowed, I was curious about what all that white stuff was, so I gingerly stepped outside to check it out. Wow, did I have fun running, jumping and sliding in the snow — I felt like a puppy again, and went snowshoeing with Melissa in our neighborhood.

# 

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Brian and Jake

Because the snow made my feet so cold, she bought me snowshoes to wear on our walks in the neighborhood. I don't really like wearing them, but I can stay out in the snow longer and take part in more winter fun — I guess I can put up with the snowshoes for a while.

I even developed an appreciation for the arts and culinary tastes here: **My favorite song:** "Hound Dog" by Elvis Presley

# My favorite movie: Lady and the

Tramp. I love the pasta scene because spaghetti and meatballs are my favorite...and Lady is pretty cute too. **My favorite book:** The Art of Racing in the Rain by Garth Stein **My favorite food is...**Butter! I once "accidentally pawed" a butter dish off the table and polished off the entire stick — my tummy didn't feel so good, but boy did that taste great! Now, when I hear Melissa unwrapping a butter stick in the kitchen, I always come running in hopes of getting a piece for myself.

I have made many (people) friends here at Montreux and often see them on my morning or evening walks strolling down Bordeaux Drive. I have even had sleepovers with a couple of my new friends. Whenever I see them along the way, I'm sure to try my leaning trick to get a little attention along with a scratch.

I just celebrated my 11th birthday in October 2019 and the vet said I was an 80-pound Doodle in good health; but I already knew that, because I'm an "active senior," just like my family is. For my birthday, Melissa and Brian surprised me with my favorite treat: Freeze-dried turkey necks — that may sound disgusting to you, but I love them. Treats always bring a smile to my face, and as a matter of fact, life, in general, brings a smile to my face. What more could a dog want than a treat now and then, lots of friends, long walks, a ball to chase, and a family who loves him? Life is great!



Melissa and Jake



If you see me out for a walk with Brian or Melissa, please stop to say hello and hopefully give me a few scratches and tummy rubs. I'll look you right in the eye to let you know you're my friend, I'm listening to you, and I would be happy to shake paws (hands) with you.

I love my new home in Montreux and I'll keep you posted on my future adventures.

Woof! Jake



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# sponsor spotlight CZYZ'S APPLANCE



Walking into the showroom of Czyz's Appliance is like walking into the kitchen of your dreams...or rather about a dozen kitchens of your dreams. Located on South Virginia St. in the South Meadows area, one of Czyz's Appliance showroom employees is available to escort you along the path to not only beautifully functional appliances, but to styles designed so modern and timeless that you can only wish to have such classic elegance in your home.

Tom Czyz's entrepreneurial journey began in college when the Reno/Tahoe native would come home and work on appliance repair during his breaks. After time spent in San Francisco working in stocks, he returned to Incline to open the first Czyz's Appliance showroom in 1989. Now at 30

years strong, there are three showroom locations in Incline, Reno, and Truckee.

Czyz's Appliance is a family-owned and -operated business. Tammi Czyz is at the Reno showroom nearly every single day and takes a very personal approach to their clients. She says that she receives texts and calls almost every day from customers needing her help to solve a problem, and so she does.

With the holiday season approaching us, I received a TIP FROM TAMMI: Do NOT self-clean your oven at all the week before Thanksgiving! (She says that it will overheat and lock with homeowners often not checking the oven again until the day of the big feast, and Tammi doesn't have operators to send out to fix your oven that day)!

Two of Tammi and Tom's kids are also working around the showroom, as is Bear, the friendliest pup I've ever met. He's there for snuggles every day if you need one. Not to mention their "other" employees are typically adopted as family, whether they want to be or not. Heart is not in short supply amongst the stainless-steel appliances.

In addition to appliance sales, installation, and service, Czyz's Appliances also sells and installs cabinets. Warranties and guarantees cover the items that they sell, and they are the only manufacturer authorized company for certain lines. That means that if you have any problems with the appliance, you won't need to dial a 1-800 number; you'd just pick up the phone and call Tammi at the showroom. Being the only manufacturer authorized business for certain lines they carry is a testament to the way Czyz's Appliance operates, seeing as how the next nearest authorized company can't be found for over 100 miles.

As a locally owned and operated business, Czyz's Appliance offers expertise and knowledge nearly unrivaled in the area. You aren't walking into a chain store and meeting a salesperson who rotates through and has surface knowledge of what you are actually looking for. Czyz's employees are responsible for the installation and service and are not farmed out to other companies as the big box stores do.

Personalized care and expertise set Czyz's Appliance apart. They care about the customer in a genuine and authentic manner, so much so that repeat customers usually become family friends. And if it's advice you're looking for, then Czyz's showroom is the right spot.

You didn't purchase your appliances at Czyz's? That's okay. You can still give them a call to service anything, as long as it is no longer under the manufacturer's warranty.

As impressive as their nine fully functioning live kitchens are in the showroom (feel free to drop by and make Czyz's some cookies if you would like, they would have no objections), even more impressive is their generosity.

Tammi says that Czyz's donates every single week. Czyz's has donated to Step 2, the Eddy House, the



Ronald McDonald House, and countless others. As a homeowner, buying an appliance is a big purchase, and to be able to gift those big-ticket items to charities in need is truly a service to our community.

Czyz's Appliance has the ability to give back to our community in such a large and meaningful way because of customers who choose to buy locally. Buying locally gives Czyz's the ability to give locally, and that contributes to the health of our area. After all, what would a beautiful cottage be for a mother trying to get back on her feet without a dishwasher? That's where Czyz's comes in and gets to make a big difference to those in need.

The funny thing about appliances is that they are typically the unsung heroes of the home, washing, drying, and keeping your food preserved every day. Your appliances show up for you and your family on a daily basis, keeping the home running as smoothly as they can...just like Czyz's.

When you need to get in touch with Czyz's Appliance, the number is 775-322-3451. You can find them in person in the showroom at 9738 S. Virginia St. in Reno, NV.



# **Recap of Rock Fairy Event**

for Northern Nevada **Children's Cancer Foundation** 



It was a full house





Rock Fairy Author Author Wendy Spector-Steinmetz working with a couple of the artists.



# montreux cares, making a difference

By Montreux resident Mary Becherer

On October 10th, Rock Fairies united at Northern Nevada Children's Cancer Foundation at 3550 Barron Way and painted rocks for children and their families diagnosed with cancer. Author Wendy Spector-Steinmetz of The Rock Fairy book was on hand to talk participants through step-by-step on how to paint the rocks using pencil erasers and Q-tips. Participants were as varied as the rocks themselves. The National Charity League-Reno Chapter had 15 teenagers volunteer and paint rocks all afternoon because they were off from school for fall break. Members of the National Charity League are moms and daughters who support through volunteering 30 local charities in Reno, of which Northern Nevada Children's Cancer Foundation is one. They try to teach values of philanthropy, etiquette, and training in volunteering for 7th- through 12th-graders. Their mission is to create strong mother-daughter relationships while giving back to the community. A link to their national site to read more about them is https://www.nationalcharityleague.org/.

Another group of volunteers who participated in being Rock Fairies for the day were Intuit Employees. Intuit is named one of the five best places to work in Northern Nevada and its goal is to create financial software with products such as Quick-Books, TurboTax, and Mint. Intuit demonstrates a commitment to the community by providing 32 hours of paid time off to employees wishing to volunteer for non-profit organizations. So, Intuit employees came and painted rocks as part of Intuit's We Care and Give Back program.

Families and friends and other generous individuals from Montreux and surrounding communities shared in the camaraderie. Blind Dog Coffee Roasters was on hand providing their rich local coffees roasted in Gardnerville, NV. The owner of Blind Dog, Mark Berry, was diagnosed with a childhood cancer retinoblastoma and lost vision in his right eye at age 2. Mark then lost eyesight in his left eye at age 49 and turned to coffee roasting because he could do it blind, depending on his keen sense of smell. Each sale at Blind Dog Coffee benefits the Northern Nevada Children's Cancer Foundation. The impact of cancer on each child and family is as unique and individual as the rocks created by the Rock Fairies that day. A big thanks to all who participated. Each are rocks in the foundation of our community.



Totally focused on the project at hand.







Rock Fairy Hosted by Mary Becherer on the right and Blind Dog Coffee.



# Burning By Ron Weber

# **ADVENTURES ON THE PLAYA**

Arrived at our camp on Friday, August 23 about 6:30 pm. It usually takes about 12 hours to get there counting packing coolers, loading camper, driving 124 miles and waiting in various lines.

The event doesn't officially start until Sunday, August 24 at 6 pm. We are allowed to arrive early to help set up Camp Galavant. It is our theme camp of about 100 members. We have a Rum Bar, Pirate Ship motorized on wheels, a Water Taxi and Chill Tent.

The art was once again amazing with about 430 pieces placed around on the Playa. I attended three 90-minute sessions where nine artists talked about how they came up with the idea for

their piece, how they built it and ultimately got it to the Black Rock Desert.

Burning Man is set up on ten principles which can be found by searching "Burning Man" on the internet. Self-reliance means that you need to be prepared to be self-sufficient, and Gifting means that your gift is unconditional, you are not bartering and not expecting something in return. Radical inclusion means you accept everyone you meet without regard to their race, religion, or sexual orientation. It's an experiment in a self-sustaining community. It is amazing to see a city of 70,000 participants, 10,000 staff and volunteers erected in such a short period of time.

This being my seventh consecutive year, I say the same thing. This may be my last but by the time December and January roll around, I seriously consider going again.



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Mary Becherer and Joanne Monardo



Dave Pearce and Kelly Neil



Susan and Pete Durfee

White Sierra Construction





Jan Farnsworth and Nancy Nussbaum



# the event at montreux's aspen room Courtesy of Timeless Interiors, White Sierra Construction and Consign Furniture Photos by Dotty Molt Photography

On Wednesday, October 23rd from 4-6 PM our business sponsors, Timeless Interiors, White Sierra Construction and Consign Furniture hosted *Mountain Living*'s first event behind the gates at the Montreux Aspen Room. There were hors d'oeuvres and wine served along with a presentation by our hosts.

Timeless Interiors is a locally owned company that is Hunter Douglas Showcase Dealer, they offer custom window fashions, and to the Trade Home Furnishings Showroom and Design Center. The owner Stacey Michael talked about how important it is to meet with a designer when you are planning on remodeling or building a home. Stacey is available for consultations with clients at her beautiful showroom at 9720 S Virginia St, Ste B, Reno, NV 89511. Call them at 775-432-2500 to schedule an appointment.

Stacey's husband Chris Michael is the owner of White Sierra Construction the General Contracting end of the business that offers rough and finish carpentry. Chris also talked about the value of having a General Contractor oversee your project especially one that is experienced and local.

When you decide you are ready to change out your furnishings our next host Consign Furniture is there to help. They will appraise your current furnishings for you, and they will pick them up from your home with their trucks, then they price and display it for you in their enormous showroom. Once the furniture sells, they will mail you a check. This is the easy way to prepare for the delivery of that new furniture. They will even try to coordinate the removal of the old furniture with the delivery of your new furniture so that you are not without your creature comforts for very long. You can contact Consign Furniture at 775-824-0222 they are conveniently located next to Target in Reno at 6865 Sierra Center Parkway, Reno, 89511.

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# MEET THE GENERAL MANAGER

Dan Walker is the General Manager of Jaguar Land Rover in South Reno. Dan has over 20 years' experience in the industry and prides himself on professionalism and being highly detail orientated. His vision to immerse himself in the community and gain customer loyalty is imperative. He, his wife, and little girl have made the journey to relocate and is very excited to now call Reno home. Stop by today and say hello. He's very excited to hear your story.



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By Montrêux resident Melissa Joyce

montrêux has

taste, recipes

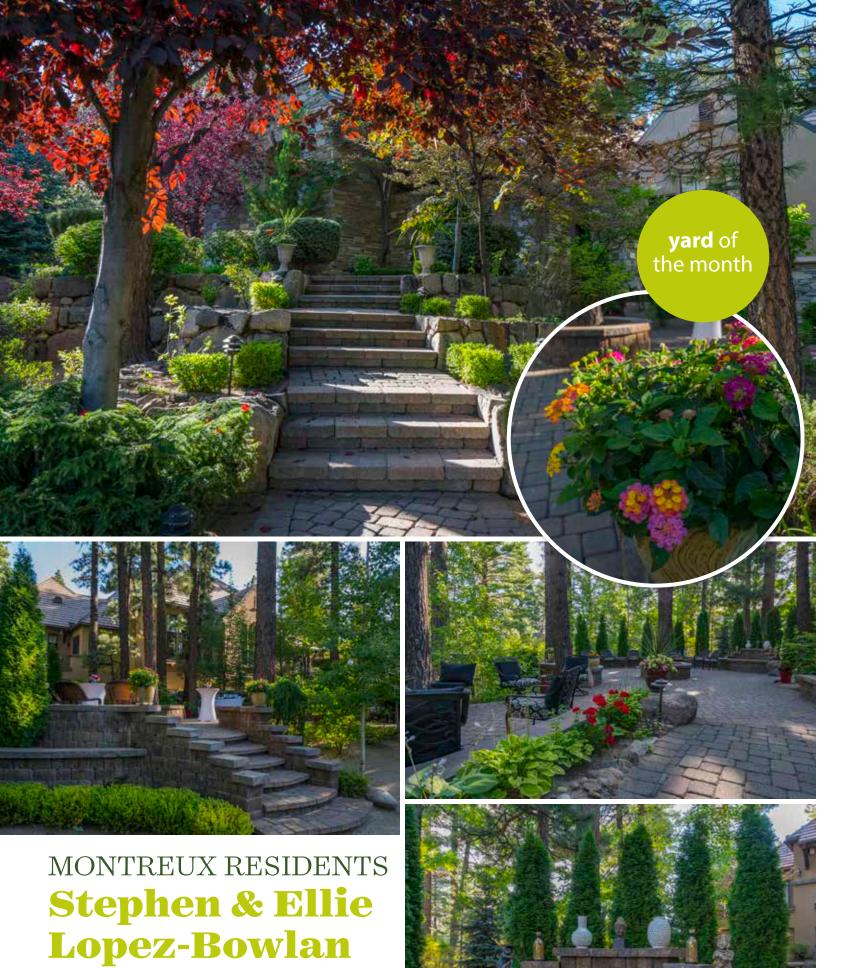
# Makes 8 Cups 4-6 Servings • 3 tablespoons extra-virgin olive oil • 12 ounces ground bison • 1/2 teaspoon salt • 1/2 teaspoon ground black pepper • 1 small onion finely chopped • 2 garlic cloves, mashed • 1 tablespoon ground cumin • 1 tablespoon chili powder • 1 tablespoon pure ancho chile powder • 1/2 teaspoon red pepper flakes • 1 cup canned dices San Marzano tomatoes • 1 (15-ounce) can white beans, rinsed and drained • 1/2 cup chicken stock \* 1 (1-inch square) piece 70% dark chocolate 1 teaspoon dried oregano • 1/2 teaspoon paprika • 1/8 teaspoon ground cinnamon • 1 teaspoon salt • 1/2 teaspoon chopped fresh oregano



In a large pot, heat olive oil over medium-high heat. Add the ground bison and season with the salt and pepper. Cook, stirring occasionally, to brown the meat, 3 to 5 minutes. Add the onion and saute for 2 minutes. Add the garlic and continue cooking for 2 minutes while stirring. Add the cumin, chili powder, ancho chile powder, and red pepper flakes. Stir and cook for another minute. Add the tomatoes, beans, and Chicken Stock. Stir well and bring to a simmer. Reduce the heat to low and simmer for 30 minutes, stirring often to prevent sticking.

Add the chocolate, dried oregano, paprika, cinnamon, and salt. Add the fresh oregano. Adjust the seasoning. Simmer for 5 minutes.

Ladle into bowls and serve with desired accompaniments. If not serving immediately, let the chili cool, and then refrigerate for up to 4 days or freeze for up to a month.



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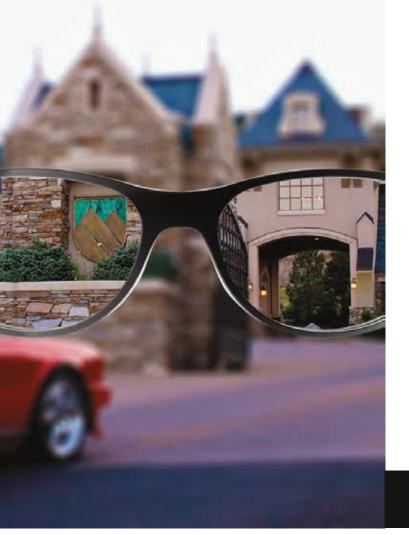
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# Helping Montrêux see clearly.

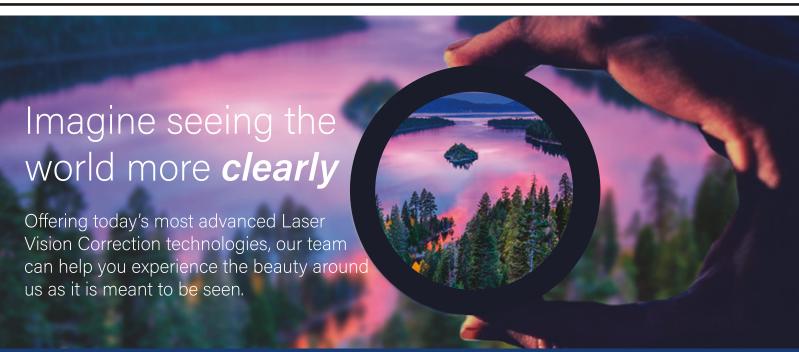
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# **Facts About Retirement**

Retirement can have many meanings. For some, it will be a time to travel and spend time with family members. For others, it will be a time to start a new business or begin a charitable endeavor. Regardless of what approach you intend to take, here are nine things about retirement that might surprise you.

- 1. Many consider the standard retirement age to be 65. One of the key influences in arriving at that age was Germany, which initially set its retirement age at 70 then lowered it to age 65.
- 2. Every day between now and the end of the next decade, another 10,000 baby boomers are expected to turn 65. That's roughly one person every eight seconds.
- 3. In 2018, people aged 65 and older accounted for 15% of the population in the U.S. By 2060, they are expected to represent more than one in four Americans.
- 4. Ernest Ackerman was the first person to receive a Social Security benefit. In March 1937, the Cleveland streetcar motorman received a one-time, lump-sum payment of 17¢. Akerman worked one day under Social Security. He earned \$5 for the day and paid a nickel in payroll taxes. His lumpsum payout was equal to 3.5% of his wages.
- 5. Sixty-seven percent of retirees say they are confident about having enough money to live comfortably throughout their retirement years.
- 6. People aged 65 and older account for 34% of all prescription medication use and 30% of all over-the-counter medication use. Nearly nine of 10 adults aged 65 years and older say they have taken at least one prescription drug in the last 30 days.
- 7. Fifty-nine percent of retirees were dependent upon Social Security as a major source of their income. The average monthly Social Security benefit at the beginning of 2019 was \$1,461.
- 8. Centenarians in 1980 there were 32,000 of them. Today there are more than 86,248 and 79% of them are women.
- 9. Seniors age 65 and over spend a lot of time watching TV, on average, over four hours a day.

# investment corner

This article was provided by Timothy Kinsinger, owner of Nevada Investment Management. It is one of many that can be accessed through his webpage at http://www.nvinvmgt.com/resource-center/retirement/9-facts-about-retirement. The content is developed from sources believed to be providing accurate information. It is not intended to be a solicitation of services or securities of any kind. Please consult legal or tax professionals for specific information regarding your individual situation.





# **December Seminar** Investing for Income in Retirement

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# around town

# **SAVE A DEER** Or...How to Avoid a Deer in Your Highlights

#### By Catherine J. Baal

All of Sierra Canyon's residents have arrived at this development from different areas of the United States. We have come together to enjoy our retirement years and fondly call this area "our home". In Sierra Canyon, we experience the change of seasons and most of us have learned how to live in this totally different steppe environment. Due to our new living location, we have had to educate ourselves about the critters that run through our yards, roam the common areas and roadways. Rabbits, mice, rats, snakes, marmots, lizards, recent stick bugs, ants, covotes, skunks and deer, to name a few. These creatures are new to me and I often deal with them on a daily basis. As a beach girl from the California Central Coast, I have learned not to jump out of my skin when something runs across my path.

One of the scariest encounters for me has been a "deer in my headlights" at dusk on more than one occasion. Traveling through Verdi near Crystal Peak Park and the Sasquatch restaurant, I have encountered deer grazing and crossing the road at their slow, sauntering pace both in a herd or what seems to be a small family group. I decided to do some research and invested less than \$10.00 in a deer whistle, which I purchased through Amazon Prime.

The Save-A-Deer whistle is the latest technology in animal warning devices. At speeds of 35 mph air rushing through the whistle emits a sound frequency, which warns and may freeze deer, preventing them from moving into the path of your vehicle. Deer can hear ultrasonic frequencies generated through the whistle



but the sounds are too high-pitched for humans to hear. Deer are naturally skittish animals so the loud high-pitched sound from a deer whistle will cause them to either stop or run away. This product is the smallest device on the market and its flow through construction makes it self-cleaning. This whistle can be mounted on motorcycles, trucks and cars. Deer are heavy animals with a center of gravity that is elevated by their long legs, which is why striking a deer is often catastrophic for both the animal and the vehicle. A deer whistle mounted on your front grill may prevent car-deer collisions. This simple device could save your life, the life of a deer and perhaps thousands of dollars in car damage.

## **Deer Collision Statistics**

- Deer-vehicle collisions each year in the United States: 1.5 million
- Average driver and passenger deaths per year: 150
- Yearly damage to vehicles: \$1 billion
- · Deadliest month: November
- · Most dangerous state: West Virginia
- Odds of hitting a deer: One in 164 drivers will hit a deer each year. Source: lifewire.com







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Attention Montrêux Residents: Do you own or run a business? To have your business featured free in the resident business guide in an upcoming issue of Mountain Living, please send an e-mail to karen.evjen@n2pub.com This is open to residents of Montrêux only.

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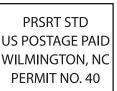
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