



Senior Bulletin

November 2015

Investigation leads to felony conviction

The subject of numerous and lengthy Nevada State Contractors Board investigations, Michael Delbridge was sentenced in August to 12 to 48 months in prison for felony contracting without a license. The sentence was suspended, and Delbridge was placed on probation for up to five years.

Delbridge, who pleaded guilty on April 22 to felony charges of engaging in business without a license, contracting for construction projects under the names “Southwest Construction,” “Roadrunner Construction,” and “Michael Delbridge Construction.” His activities have drawn the Contractors Board’s attention at various times since 1994. He has faced allegations of posing as a licensed contractor, obtaining funds under false pretenses, diversion of funds and victimizing vulnerable persons.

In the most recent case, Del-

Protect Yourself

- **Verify a contractor’s license number at www.nscb.nv.gov or by calling our office.**
- **Always request a written contract that includes specific details relative to every aspect of work to be performed.**
- **Never pay more than 10 percent or \$1,000 up front.**
- **Never pay in cash.**
- **Trust your gut instinct. If a contractor becomes difficult to reach, fails to perform the work, or demands large amounts of funds prior to work being performed/completed, contact the Board ASAP.**

bridge was arrested at the NSCB office on a felony warrant. Board investigators delivered evidence to the Clark County District Attorney’s Office, which then submitted five cases resulting in a felony conviction, including restitution to five homeowners and investigative costs to NSCB. Since Delbridge’s plea in District Court, NSCB criminal investigators have received five

additional complaints. In one case, Delbridge entered into the construction contract after his court appearance. Delbridge has amassed 17 cases at NSCB with additional charges pending as a result of the five new complaints.

“Repeat offenders, such as Mr. Delbridge, who continuously place homeowners at risk because of their unlicensed contracting practices are a serious threat to the public’s safety,” stated Executive Officer Margi A. Grein. “It is always a good feeling when you can partner with other agencies like the Clark County District Attorney to bring these individuals to justice and hopefully deter future harm from being done.”

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Guide to financially supporting grandchildren

Many grandparents spend cash on their grandkids - whether by chipping in on tuition bills, purchasing special treats or simply buying holiday gifts and helping with day-to-day expenses. Many seniors say that creating a financially secure life for themselves and their family is an important goal. As a grandparent, it can be hard to find a balance between supporting and spoiling your grandkids while ensuring you don't run short on funds to reach your own financial and retirement goals. Here are four tips to keep it all in check:

1. Know what you can afford. No matter how much you enjoy splurging on your grandkids, your financial security should remain your first priority. There are many unknowns in retirement, including your longevity, fluctuation of the markets and the impact of inflation on purchasing power. Spend and gift within your means to maintain your own financial health in the future.

2. Determine if you're giving or loaning. If you're giving a gift, understand current federal tax rules, which are based on the calendar year. In 2015, you can give up to \$14,000 to each family member before the federal gift tax is applied. And make certain the recipient knows it's a gift for their own tax purposes, and so there is no uncertainty about whether or not they need to pay you back. If you are loaning money to a grandchild, be very specific about the terms and repayment, and consider having a written document that both parties sign and date. This can help safeguard your financial situation and ensure both of you are on the same page - now and in the future.

3. Talk about it. Many people tend to shy away from discussions about money and finances with their family. If you would like to help support your grandchildren or save for their future goals like college or a down payment on a home, be sure to communicate this with their parents. This can help your adult children do a better job with their own financial planning. For example, if the parents of your grandchild know how much you are expecting to contribute to their



child's education, they may be able to decrease the amount allocated to a 529 Plan and invest more toward other goals, such as their own retirement.

4. Establish boundaries. Even if you want to help your grandchildren financially, depending on their situation, it may not be appropriate to do so, or to repeatedly provide support. Everyone appreciates help, but if your grandchild needs to learn financial independence, there can be value in letting them live within their own means. Keep in mind the smart - and sometimes tough - financial lessons you learned as you made your own way as a young adult, and the pride that came with successfully overcoming challenges.

If you want to provide financial support to a family member, but haven't incorporated it into your overall financial plan, consider consulting a financial professional. He or she can help you evaluate your financial needs and goals and create a strategy. A clear and realistic understanding of your own financial picture can help you identify how much you can comfortably give and stay on track with your own goals.

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Allergies & Asthma



Allergies

Allergy is characterized by an overreaction of the human immune system to a foreign protein substance (“allergen”) that is eaten, breathed into the lungs, injected or touched. This immune overreaction can result in symptoms such as coughing, sneezing, itchy eyes, runny nose and scratchy throat. In severe cases it can also result in rashes, hives, lower blood pressure, difficulty breathing, asthma attacks, and even death.

- * There are no cures for allergies. Allergies can be managed with proper prevention and treatment.
- * Allergies have a genetic component. If only one parent has allergies of any type, chances are 1 in 3 that each child will have an allergy. If both parents have allergies, it is much more likely (7 in 10) that their children will have allergies.
- * More Americans than ever before say they are suffering from allergies. It is among the country's most common, yet often overlooked, diseases.

Prevalence

- * Indoor and Outdoor Allergies – (Allergic rhinitis; seasonal/perennial allergies; hay fever; nasal allergies) Approximately 40 million Americans have indoor/outdoor allergies as their primary allergy. The most common indoor/outdoor allergy triggers are: tree, grass and weed pollen; mold spores; dust mite and cockroach allergen; and, cat, dog and rodent dander.
- * Skin Allergies – (Atopic dermatitis; eczema; hives; urticaria; contact allergies) Approximately 7% of allergy sufferers have skin allergies as their primary allergy. Plants such as poison ivy, oak and sumac are the most common skin allergy triggers. However, skin contact with cockroach and dust mite allergen, certain foods or latex may also trigger symptoms of skin allergy.
- * Food and Drug Allergies – Approximately 6% of allergy sufferers have food/drug allergies as their primary allergy. 90% of all food allergy reactions are caused by 8 foods: milk, soy, eggs, wheat, peanuts, tree nuts, fish and shellfish. For drug allergies, penicillin is the most common allergy trigger.
- * Latex Allergy – Approximately 4% of allergy sufferers have latex allergy as their primary allergy. An estimated 10% of healthcare workers suffer from latex allergy.

- * Insect Allergies – Approximately 4% of allergy sufferers have insect allergies as their primary allergy (bee/wasp stings and venomous ant bites; cockroach and dust mite allergen may also cause nasal or skin allergy symptoms.)
- * Eye Allergies – (Allergic conjunctivitis; ocular allergies) – Approximately 4% of allergy sufferers have eye allergies as their primary allergy, often caused by many of the same triggers as indoor/outdoor allergies.

Asthma

Asthma is characterized by inflammation of the air passages resulting in the temporary narrowing of the airways that transport air from the nose and mouth to the lungs. Asthma symptoms can be caused by allergens or irritants that are inhaled into the lungs, resulting in inflamed, clogged and constricted airways. Symptoms include difficulty breathing, wheezing, coughing tightness in the chest. In severe cases, asthma can be deadly.

- * There is no cure for asthma, but asthma can be managed with proper prevention and treatment.
- * Asthma has a genetic component. If only one parent has asthma, chances are 1 in 3 that each child will have asthma. If both parents have asthma, it is much more likely (7 in 10) that their children will have asthma.
- * More Americans than ever before say they are suffering from asthma. It is one of this country's most common and costly diseases.

Prevalence

- * An estimated 20 million Americans suffer from asthma (1 in 15 Americans), and 50% of asthma cases are “allergic-asthma.” The prevalence of asthma has been increasing since the early 1980s across all age, sex and racial groups.
- * Asthma is more common among adult women than adult men.
- * Nearly 5 million asthma sufferers are under age 18. It is the most common chronic childhood disease, affecting more than one child in 20.
- * Asthma is slightly more prevalent among African Americans than Caucasians.
- * Ethnic differences in asthma prevalence, morbidity and mortality are highly correlated with poverty, urban air quality, indoor allergens, and lack of patient education and inadequate medical care.

Source: www.AAFA.org

Courtesy of Wellness Proposals

Board cites 18 in statewide stings

The Nevada State Contractors Board cited 18 suspected unlicensed contractors during sting operations in Sparks on September 25 and Henderson on September 29. Investigators identified suspects through complaints to the Contractors Board and by examining advertisements on Craig's List and other bulletin board services.

In Henderson, undercover investigators issued citations to 12 suspects. Seven were ordered to appear in court to answer charges of contracting without a license and advertising construction services without a contractor's license. Five were ticketed for unlicensed advertising. Among these, Salvador Ulloa-Gutierrez fled the scene, and two others failed to show up for their meeting at the sting house. The Board has filed affidavits with the district attorney's office to obtain warrants for their arrest on advertising charges.

In Sparks, three suspects

were cited both for allegedly contracting without a contractor's license, a violation of Nevada Revised Statutes Chapter 624.700, and allegedly advertising without a contractor's license (NRS 624.720). One was cited for contracting without a license, and two were charged with illegal advertising. Two of those cited are former Nevada licensed contractors whose licenses have been revoked within the last four months.

"The participation of the entire legitimate construction and development profession is instrumental in bringing the scourge of unlicensed contracting under control," said NSCB Executive Officer Margi Grein. "We are also proud of the cooperation we received from the both the Sparks and Henderson Police Departments. The presence of police officers during these operations sends a strong message that law enforcement across the board considers unlicensed contracting activities

serious threats to the safety and welfare of Nevada's citizens."

In both investigations, Board investigators posing as property owners contacted unlicensed contractors, inviting them to visit the sting location to discuss performing floor tile installation, landscaping, drywall, painting and plumbing work. According to Nevada law, all electrical, plumbing, air conditioning and heating work must be performed by licensed contractors. All other work requires a license if the cost of the project – labor and materials – totals \$1,000 or more or requires a building permit. It is against the law to advertise to perform any trade for which the Board issues licenses.

The Board's criminal investigators conducting stings use the interactions to encourage unlicensed contractors to obtain their contractor's licenses while also fulfilling the Board's mandate to protect the health, safety and welfare of the public.

Contact The Contractors Board!

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