



the SVLA BREEZE

YOUR SPRING VALLEY LAKE ASSOCIATION'S OFFICIAL MONTHLY NEWSPAPER FOR THE JEWEL OF THE HIGH DESERT

February 2016

Ads: 760-843-5456

FREE Sandbag Filling for SVL Community

(See pg 6)

Fishing Areas Under Construction

(See pg 10)

SVLA Audit Report 2015

(See pg 18)

INSIDE THE SVLA BREEZE

| | |
|------------------------------|----------|
| Board Message | pg 4 |
| Did You Know | pg 4 |
| GM Report..... | pg 6 |
| Free Sandbag Filling | pg 6 |
| Operations Report | pg 9 |
| Fishing Areas..... | pg 10 |
| Public Safety..... | pg 12 |
| Community Services..... | pg 13 |
| Fishing & Social Club | pg 15 |
| Lark at the Lake..... | pg 15 |
| 2015 Audit Report..... | pg 18-26 |
| Coffee Break Club | pg 28 |
| SVLA Election Calendar | pg 28 |
| SVL Veterans Club | pg 32 |
| Planning Committee | pg 32 |
| Community Events | pg 32 |

Don't Miss Out! Easter Egg Hunt 2016



Bring your Camera &
Easter Basket

March 26, 2016

9:00 a.m.

Meadowlark Park





Spring Valley Lake Contact Information

Management Staff

General Manager

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Paul Beam: pbeam@svla.com

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Dee Dee Walker: dpoudrier@svla.com

Board of Directors

President Scott Eckert

Vice President Stephen Garcia

Secretary Amy Stanton

Treasurer John D. Smith

Director Robert McCoy

Director Jonathan Tasker

Director Mike Visser

Board Email: board@svla.com



the SVLA BREEZE

SVLA Breeze

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SVLA Administration Office
13325 Spring Valley Parkway
Spring Valley Lake, CA
92395-5107

Mailing Address:

7001 SVL Box
Spring Valley Lake, CA
92395-5107

Association Office:

760-245-9756

Fax Line:

760-245-3076

Website:

www.svla.com



Association office hours:

Tuesday - Friday

7:30 a.m. to 6:00 p.m.

Public Safety:

12975 Rolling Ridge Drive

Spring Valley Lake, CA 92395

Open 24/7/365

Direct Line: 760-245-6400

Additional Services:

Architectural/Code

Enforcement:

760-245-9756

CE@svla.com

Marina Hours:

(October - April)

6 a.m. - 10 p.m.

(May - September)

6 a.m. - 12 Midnight

Equestrian Center:

760-245-9756

12660 Indian River Drive

Apple Valley, CA 92308

Arena Hours: 8 a.m. - 10 p.m.

In Case of Emergency dial: 911

Emergency Contact #s:

SB County Animal Control:

800-472-5609

A.V. - 760-240-7000 x7555

Apple Valley Fire Protection

District (Equestrian Estates):

760-240-7618

Apple Valley Sheriff Station

(Equestrian Estates):

760-240-7400

SVL Fire Station (Lakeside):

760-245-1100

California Highway Patrol:

760-255-8750

San Bernardino County

Sheriff's Department:

760-245-4211

Numbers FYI:

County Code Enforcement

Violations pertaining to County

rules and regs:

760-995-8140

County Building and Safety

New housing construction, struc-

tures built on property:

760-995-8220

(SBC) Planning Dept.

760.995.8140

Town of Apple Valley

(EQ side only): 760-240-7000

Department of Public Works

Water / flood control

760-995-8220

Graffiti Removal:

SB County: 760.995.8140

Apple Valley: 760-240-7000

x7560

San Bernardino County

Environmental Health Services

(Vector Control)

800-442-2283



The SVLA Breeze has incorporated QR Codes into our newspaper. A QR ("Quick Response") Code is a mobile phone readable barcode. Simply point a mobile phone (or other camera-enabled mobile) at it. If the device has had QR Code decoding software installed on it, it will bring up its browser and go straight to that URL. QR Code Reading Apps are available from your Smartphone App Store.

Email Inquiries, Articles, Editorials for The SVLA Breeze to: info@svla.com

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SCOTT ECKERT SVLA BOARD PRESIDENT

I'm very pleased to report that our annual independent audit by Schonwit & Associates for FY2015 was reviewed and approved at our last Board meeting. In summary, the auditor "... did not find any material items of concern with respect to the accounting transaction and financial operations" of SVLA. Also, based upon the outstanding efforts by our staff and collection company, the auditor "... reduced the allowance for uncollectible accounts downward to reflect the overall reductions in past due accounts".

I think the auditor's words speak for themselves and all members can be confident that the finances and accounting procedures of SVLA are honest, accurate, and transparent and our efforts to reduce outstanding assessment accounts is really paying off. The Board will continue to ensure that our finances remain strong and our reserves are funded at the appropriate level for an HOA like SVLA.

I'm sure everyone has noticed by now that the Bear Valley Rd/ Parkway entrance road project into SVL is complete! We've all waited many years for this momentous occasion and there are a lot of happy SVL residents. I again want to thank the City of Victorville, Supervisor Robert Lovin-good, and our staff for working

together to make this happen.

As I mentioned last month, there was a Special Board Meeting on February 9 to consider the recommendations made by the Community Task Force (CTF) regarding proposed rule changes for SVL rental properties. These new rules, if adopted, will affect every property owner in SVL whether you are currently a landlord or ever plan to rent out your property in the future. Unfortunately, the deadline for this article was prior to the meeting, so I am not able to tell you what occurred, but please stay tuned for more information on the outcome.

The Board of Directors election is fast approaching and I hope there will be some good candidates stepping forward to serve our community. Four of the seven Board seats are up for grabs this year. The satisfaction of knowing that you helped make our community better is very rewarding and the pay and benefits are great (just kidding!). Even if you don't run for the Board, it is very important that you participate by voting. Our annual election costs us around \$15,000 and our By-laws require that at least 25% of ALL property owners return their ballots or the election is not valid. If this occurs, we would have to spend additional funds to continue the election and achieve the required quorum.

~ Next Regular Board Meeting ~
Tuesday, February 23, 2016
 6:00PM @ SVL Community Center

January 2016 Board Meeting Summary

- Approved November 17, 2015 Regular Board meeting minutes
- Accepted Nov. 30, 2015 and Dec. 31, 2015 Financial Report
- Approved issuance of Citation-Fine notices
- Approved BAI 16-01-01 for Inspector of Election Service Contract (Budgeted Item)
- Approved BAI 16-01-02 for Public Safety & Maint. Radio System (Reserve Item)
- Approved FY2015 Independent Financial Audit
- Approved Special Feb. 9 Board meeting for CTF Recommendations
- Approved Resolution to Lien 7 Accounts for delinquent assessments
- Approved write-off of \$11,697.20 for 4 uncollectible account balances

**DID YOU
KNOW**



**WE OFFER VESSEL SLIP RENTALS
TO ALL MEMBERS?**



The Association has over 100 slips available for rent in the marina on Spring Valley Parkway. Renting one of these slips can make your summer more enjoyable. Instead of having to launch and remove your boat each time you go out on the lake, you could come down to the marina, walk out onto your boat and take off. These slips are rented for a reasonable cost of \$50 a month, \$125 per quarter or \$360 for a full year. If you are interested in taking advantage of this amenity available to you as a member, contact the Association Office at 760.245.9756.

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Victoria Martin is an active member of the State Bar, licensed to practice law in California. CA Bar # 277116.

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Chris Martin is a Registered Principal and Advisory Associate, Victoria Martin is a Registered Representative. California Insurance License 0C43480.



GLENN GRABIEC General Manager

I mentioned in my article last month that we are going to be busy with several projects in the near future. One of the projects that I am particularly excited about is the upgrade at Fishing Area #8. FA8 is the large fishing area on the north end of our lake that has the dam and platform that juts out into the water. This location has one of the most beautiful views of our lake, but the area has been an eyesore for some time. The contract to beautify the area was approved by the Board of Directors and we anticipate the work to start Mid-February. This rehab will include a restroom, picnic tables, a repositioning of the aerator equipment, drinking fountains and shade covers. Once completed, we will have a nice area to relax for those of us that walk or bike around the lake!

We have a Boy Scout in our community, Colby Hillers, who is going for his Eagle Scout designation. For his community project, he is organizing an event at the

Community Building where Boy Scouts will be on hand to fill sandbags for any association member that needs them. The Association is donating the sand and the bags; and Colby and his team are supplying the labor. The dates for the event will be February 20th and 27th. Keep an eye out for notices coming from the association on our Facebook page and Eblasts.

Finally, I am happy to report that our independent audit has been completed and the results are very positive. The audit validates all of the hard work the Board of Directors and I have been putting into the handling of Association funds. The auditor was pleased to see the quality of our records management, the protections in place for expenditure of funds, and the financial stability of the Association; especially the prudent increase in funding to our Reserve Study. With all of these changes, we are ensuring the future financial stability of the Association. 💎



Lake Stocking Schedule 2015-2016

| | |
|---------------------------------------|-------------------------------------|
| 1,500 lbs.— Week of November 17, 2015 | 1,000 lbs. Week of February 9, 2016 |
| 1,500 lbs. Week of December 15, 2015 | 1,000 lbs. Week of March 21, 2016 |





Free Sandbag Filling for SVL Community Members

Eagle Scout Project

Colby Hillers is a local Boy Scout of Troop 257. He has recently just started work on his Eagle Project. His plan is to fill sandbags for the people who want them. If you have any questions, concerns, or suggestions, feel free to contact him at:

Phone Number: 760-486-1161

Email: colbyhillersBSA@gmail.com

What: Boy Scout handing out free sandbags

When: February 20/27, 2016

Where: 12975 Rolling Ridge Dr.

Time: 10am - 2pm

Other: Sandbags will be given out on a first come, first serve basis. There will be a 10 per person limit. If there are left-over sandbags, they will be free for the taking after 2pm. Scouts will be helping to load sandbags if needed.





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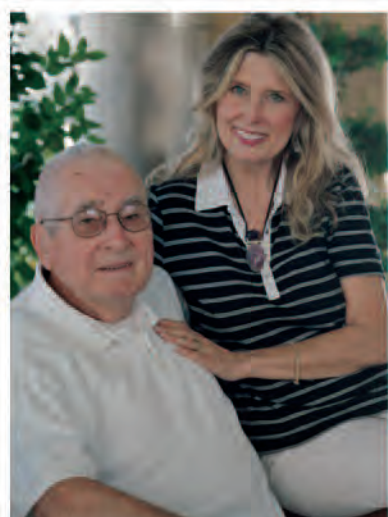
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You have hopefully seen that the fishing area construction is coming up on completion, with Fishing Area 4 taking the lead. It will quickly be ready for use and open for enjoyment. We have all the plants in stock so that we can get back to Fishing area 15 to make it

match the final landscape design.

Fishing area 8 will start construction the week of February 15, 2016 and should be completed by May 31, 2016. We posted an architectural rendering of that area in last month's article.



PROJECTS AROUND THE COMMUNITY

Meadowlark playground will start seeing some action as we will begin installation of the second playground system, swings and shade structure the week of February 8, 2016.

At our Equestrian Estates we have been busy installing new LED security lighting around the barns. We have also started designing a security camera system to oversee the stables, barn area and the equestrian clubhouse.

Trout stocking

Trout stocking just happened on Feb. 8 2016 so get your poles ready.

Upcoming Date:

Week of March 31, 2016-1,000lbs.





January 15, 2016

Fishing Areas Under Construction

Cantilevers, LED Pathways, Decomposed Granite and Much More Coming Your Way!

If you are not a fisherman there is a good chance you may not have noticed the transformation that is currently taking place at some of our fishing areas. Many of them are under construction and are in the process of receiving a major upgrade.

The construction phase of projects never looks pretty but the finished product always makes the messy part worthwhile and we can be certain that these particular upgrades will not leave us disappointed.

Our maintenance crew has been hard at work around the community and while some parts of the upgrades are being contracted out, there is a large part of the work that is being completed by our very own maintenance staff.

If you take a drive around the community, you will notice that fishing areas 4 and 15 are surrounded by large mounds of dirt and many work trucks. Their transformations are in full effect and are going to bring many benefits with them.



If you take a drive by fishing area 12 located on Niagara Dr. you will see a beautiful area that is undergoing some final touches. You will notice the grass has been replaced by decomposed granite ground covering and drought tolerant plants, along with nice flat concrete at the waters edge. The pathway leading out to the water is lined with LED pathway lighting. Each fishing area will have benches and picnic tables along with updated drinking fountains.

Fishing area 4 is going to be different from the other fishing areas in that it is going to include a cantilever that will extend 10' over the water and designed to be ADA accessible from the sidewalk.



While the focus is on fishing areas 12, 15, 4 and 10 at the present moment there are plans approved for fishing area 8 to receive the same upgrades as the others but will also include a restroom facility.



There are many great improvements going on in the community and we encourage everyone to get out and take a look at the upgrades. Even if you are not a fisherman but find yourself

taking a walk or a bike ride through the community, these new upgraded areas can serve as a nice resting place for you.



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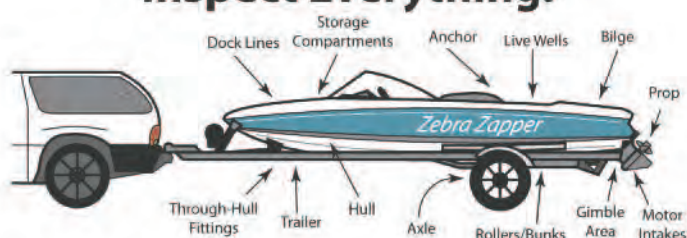
Monday - Friday 8:00am to 5:00pm





ALFRED LOGAN, PUBLIC SAFETY DIRECTOR

Before Leaving & Before Launching...
Inspect Everything!



Registering Your Vessel

If your property is located adjacent to the water, please be sure your vessel is registered. Also, be sure that your vessel has the SVLA and state stickers properly displayed. Our PSD team has surveyed the lake and issued courtesy notices to residents in violation. Thank you for understanding and cooperation.

Vessel Operators Permit

As a reminder, the Public Safety team conducts vessel operators' permit testing every day, starting at 9:00 a.m. The test is held at the Community Building. The process takes about an hour to complete. Please be sure to study section 5 of the rules and regulations. You can find a copy of the rules and regulations at www.SVLA.com. Also, please remember that your guests that operate a power vessel must have a valid vessel operator's permit.



Hi, my name is Jessica. I'm a dispatcher for the Public Safety Department here at Spring Valley Lake. I just

recently started working with the department and so far it has been a wonderful experience. The people I've met have all welcomed me to the community with open arms and I am grateful for the opportunity to work with all of them.

As a dispatcher, we all have our daily duties to help the community, but apart from that, I have also been put in charge of managing the lost and found. Last year, all the items that the department found that no one claimed in a considerable amount of time were donated to a local charity. I hope to do the same this year and we have created a new system to manage/

organize all the items so that they may have a higher chance of being returned to the proper owner.

When I'm not at work, I like to keep myself busy with school. I am majoring in psychiatry with an emphasis in neuroscience. And I hope to one day become a pro-

fessor and research neurodegenerative disorders in the hopes of finding treatment. It's my passion to be able to share my knowledge with students and the community and I work hard towards that goal every day.

REMINDER:

All Vessel Registrations

EXPIRED on 12/31/15

Begin Registering your vessels ASAP

Association Office is open Tuesday- Friday from 7:30am-6:00pm

Vessel Registration Hours: 7:30am - 5:30pm

**CODE ENFORCEMENT
MEMBER SERVICES
COMMUNITY SERVICES
COMMUNITY EVENTS
RECREATION**



PAUL BEAM Director



Thousands of cards, candy and flowers are exchanged on the 14th of this month just to make our loved ones and friends happy. If you haven't picked out that gift for the special someone in your life, you still have time. Don't wait until the last minute. Many times it's about the thought you put into it, and not about the gift. Life is short, so take every opportunity you have to let family and friends know how you feel about them.



It's that time of the year when we start our inspection for all Holiday decorations. We hope that by now you have had time to take down all your Christmas and New Year lights, ornaments, and other decorations. We realize it has been cold & windy, but there have been some very nice days also, so please we thank you for taking down your decorations as soon as possible.



Warning: We feel it is important to bring an issue to light. We are aware that coyotes do live in our community. One of the dens is located on the west side of the golf course. We are also aware that a Bobcat is also in our community at times. It has come to our attention that some of the residents are feeding the coyotes. This needs to stop. For residents with pets who live in golf area #4, please do not leave any pet food out, and do not leave your pets out alone. We have already

lost some pets, as well as some of the ducks & geese. We have been in contact with County Animal Pest Management who trap wild animals. We are hoping that they will come and trap the Bobcat and the coyotes. Until the issue is resolved, **PLEASE WATCH YOUR PETS, AND DO NOT FEED THE WILDLIFE.**

Never want to receive a Citation!! Here's the secret.....When you receive a Courtesy Notice and see that you are getting close to your due date, please call us and get an extension. We do our very best to work with everyone to close out their violations. Since we are a non-profit association, collecting fines is not our goal. We would much rather see our community get back to becoming the Jewel of the Desert. Only **YOU** can help us do that by keeping your property beautiful.

Now that your shrubs are dormant this is the perfect time to trim them. During the spring and summer months we receive many complaints about trees and bushes hanging into other owners' yards. To avoid this, take the proactive attitude and trim now.

Happy Valentine's Day

~ The Code Enforcement Team



Spring Time
in Paris
Dinner Dance
April 9, 2016
5:30pm - 10:00 pm
Community Building
\$7300 Members \$7800 Guests
Drinks Starting at \$150
Live Entertainment by: Dope of Blue
Catered Dinner
Make Reservations by April 5, 2016
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Concessions
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**Cruise Around the Lake
50/50 Drawing
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CAR SHOW



**Saturday March 19th, 2016
10:00AM-2:00PM**

**Support for the SVL Little League and Opening Ceremonies
Dash Plaque for first 30 Entrants. Trophies for 1st-2nd-3rd**



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Club: _____ Email: _____

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Find us on Facebook: Spring Valley Lake Rods & Relics Car Club





The February Notti Italiano dinner was a huge success, thanks to our President Mike Conroy. We had over 100 attendees, including prospective new members. Past President Robert Eaton complimented Mike on his efforts and gave us some laughs with other comments.

Our plates were piled high with the delicious lasagna catered by Nicks Pizza here in our community. We also want to thank Sandy Dorman for arranging the dinner and the volunteers who did a great job in the kitchen. The food was served on time and the tables looked cheerful.

After dinner we played a race horse game. All the winners were

Story by Yvonne Beckelhymer

happy, losers, maybe not so much.

The President is planning golf, wine tasting trips and other activities in the future. If you are interested, look for Mike Conroy or Mike Christie (VP) around the golf course (or in the 19th hole) for further information.

Here is some Social and Fishing Club history you may not know. Since the Club was founded in 1984 there have been 27 Presidents, not including our current one. Some have served more than one term; those were Dave Dorman, Robert Eaton and Carol Grace.

We live in a wonderful community come and have fun with us.

SPRING VALLEY LAKE

SOCIAL & FISHING CLUB

WE FISH... WE SOCIALIZE... WE GOLF....

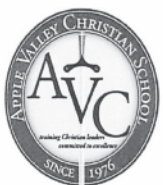
WE HAVE BINGO PARTIES.... WE HAVE FUN!!

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Contact
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YOU MUST BE A SVL ASSOC. MEMBER



AVCS

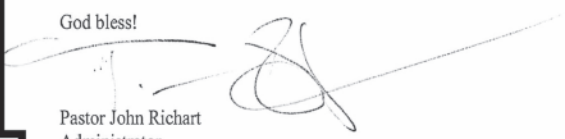
Pastor John Richart,
Administrator

January 25, 2016

To Whom It May Concern,

On behalf of all of the students, staff and families of Apple Valley Christian School I would like to thank the Spring Valley Lake Association for your generous donation of the Meadowlark play equipment. Having raised my own children in SVL, they have spent countless hours entertaining themselves on the play set. It gives me great pleasure to know that countless children throughout the coming years will receive exercise and enjoyment because of your generosity.

God bless!



Pastor John Richart
Administrator

Lark at the Lake

by Joy Ohler



“from Penn to paper it’s our Place to vote”

William Penn, son of an admiral, was expelled from Oxford for nonconformity. Penn traveled the Continent, served in her Navy, and studied law. Also Penn was committed to the “Tower” for disagreeing with prevailing orthodoxy of the day. Within this imprisoned solitude he wrote his most popular fruits, a well received treatise on selflessness, titled: “No Cross, No Crown”

Recidivism however employed, plagued William Penn aggressively and renewed imprisonments hounded till he, like a rebel child, turned to the promise of America as a refuge Place for the religiously persecuted. His constitution drawn on paper for his colony was based on religious toleration and gained him ‘the power to allow’ through the charter process, granting Penn as proprietor and governor of East New Jersey, and Pennsylvania.

His writings are largely controversial, but interpretation and defense of God and Country remain important to most. So I shall close my column this month with a reminder to get out and vote and here restate Penn’s pondering of ‘Frugality or Bounty’; “Frugality is good if Liberty be joined with it...Both together make an excellent Temper. Happy the Place where ever that [SVL] is found. Were it universal, we should be cured of two Extremes, Want and Excess; and the one would supply the other; and so bring both nearer to a Mean; the just degree of earthly happiness...” William Penn, Fruits of Solitude. Adaptation in bracket [].



SPRING VALLEY LAKE LITTLE LEAGUE

LET'S PLAY BALL!!!



COME OUT AND JOIN US FOR
BASEBALL & SOFTBALL!
SIGN UPS



February, 6* and 13*, 2016 at SVL Community Center from 9AM – 1PM
(* = Assessment Day for all new or experiences players between 7 - 16 years old must assess)

Spring Valley Lake (SVL) Community Center

**12975 Rolling Ridge
Victorville, CA 92395**

Player Ages 4-16 YEARS OLD

FEES ARE BASED ON AGE OF YOUR PLAYER(S)

4 - 7 years old: \$130.00

8 - 12 years old: \$145.00

13 – 16years old: \$165.00

Sell SVLLL Fund Raiser cards and earn up to \$40.00

(An additional \$5.00 discount for other family players at all sign ups and if your player(s) played Spring and/or Fall Ball)

FEES INCLUDE: HAT, JERSEY, PICTURES, PLAYER'S INSURANCE & A SEASON OF MEMORIES

PARENTS OR LEGAL GUARDIANS MUST BRING AT SIGN UPS THEIR PLAYER'S ORIGINAL BIRTH CERTIFICATE AND
THREE (3) PROOFS OF RESIDENCY, WHICH ONLY ONE CAN BE A UTILITY BILL

IN LITTLE LEAGUE: "EVERYONE PLAYS BASEBALL"

FOR ADDITIONAL LEAGUE INFORMATION, PLEASE GO TO:

E-mail: springvalleylake@ca49.org

Facebook: www.facebook.com/pages/Spring-Valley-Lake-Little-League/342154136348?fref=t

One moment makes all the difference.



Charitable Donations are a sincere way to express your gratitude this holiday season, and a great way to save on taxes.

The St. Joseph Health, St. Mary Foundation is a trusted partner in the High Desert, raising money for needed equipment at St. Mary Medical Center, community benefit programs such as diabetes screenings and obesity education, along with funding new services here where it's needed most.

If you'd like to learn more about how you can support your community through the St. Joseph Health, St. Mary Foundation and receive a charitable tax deduction please call 760.946.8103.

"Support the Foundation that supports your community!"

We accept gifts of land and stock and can offer Charitable Remainder Trusts along with other giving options. Go to www.StMaryLegacyGift.org for more information.

Visit **StMaryAppleValley.com**
or **scan the QR code**
to make your donation today.



To learn more, please contact:

Paul Kaminski

VP Foundation

Paul.Kaminski@stjoe.org

(760) 946-8167

Jackie Morgan

Manager of Annual Giving

Jacqueline.Morgan@stjoe.org

(760) 946-8167

St. Joseph Health 
St. Mary Foundation

SPRING VALLEY LAKE ASSOCIATION COMPARATIVE FINANCIAL STATEMENTS OCTOBER 31, 2015 AND 2014

WITH INDEPENDENT AUDITORS' REPORT AND SUPPLEMENTARY INFORMATION

Schonwit & Associates

Certified Public Accountants

151 Kalmus Drive, #M-3A, Costa Mesa, California 92626

(714) 437-1025, FAX (714) 437-5900

To the Owners
Spring Valley Lake Association

Report on the Financial Statements

We have audited the accompanying financial statements of Name, which comprise the balance sheet as of October 31, 2015, and the related statements of revenues, expenses and changes in fund balances, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion the financial statements referred to above present fairly, in all material respects, the financial position of Spring Valley Lake Association as of October 31, 2015, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States.

Report on Summarized Comparative Information

We have previously audited Spring Valley Lake Association's October 31, 2014 financial statements, and we expressed an unmodified opinion on those financial statements in our report dated December 22, 2014. In our opinion, the summarized comparative information presented herein as of and for the year ended October 31, 2014, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Schonwit & Associates

SCHONWIT & ASSOCIATES

**SPRING VALLEY LAKE ASSOCIATION BALANCE SHEET
AS OF OCTOBER 31, 2015
(with comparative totals for 2014)**

| | 2015 | | | | 2014 |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Operating Fund | Replacement Fund | Property Fund | Total | Total |
| ASSETS | | | | | |
| Cash and cash equivalents [Note 7] | \$ 498,749 | \$ 683,010 | \$ -- | \$ 1,181,759 | \$ 1,883,012 |
| Member assessments receivable, less allowance for doubtful collection of \$400,000 at 10/31/15 and \$420,000 at 10/31/14 [Note 5] | 123,145 | -- | -- | 123,145 | 247,825 |
| Investments [Note 8] | 353,000 | 736,740 | -- | 1,089,740 | 347,371 |
| Water rights [Note 14] | -- | -- | 3,241,941 | 3,241,941 | 3,241,941 |
| Facilities & equipment, less accumulated depreciation of \$259,422 at 10/31/15 and \$241,926 at 10/31/14 [Note 11] | -- | -- | 315,166 | 315,166 | 292,129 |
| Land held for investment [Note 15] | -- | -- | -- | -- | 20,000 |
| Inventory | 4,716 | -- | -- | 4,716 | 6,137 |
| Note receivable: Lot 47 sale [Note 15] | 39,900 | -- | -- | 39,900 | -- |
| Accrued interest receivable | 716 | 1,430 | -- | 2,146 | 97 |
| Deposits and prepaid expenses | 58,892 | -- | -- | 58,892 | 41,210 |
| Capitalized loan fees, less accumulated amortization of \$2,556 at 10/31/15 and \$1,222 at 10/31/14 [Note 14] | -- | -- | 12,444 | 12,444 | 13,778 |
| Prepaid taxes | 2,756 | -- | -- | 2,756 | 2,867 |
| Due (to)/from fund | (64,788) | 64,788 | -- | -- | -- |
| Total Assets | \$ 1,017,086 | \$ 1,485,968 | \$ 3,569,551 | \$ 6,072,605 | \$ 6,096,367 |
| LIABILITIES | | | | | |
| Accounts payable and accrued expenses | \$ 261,241 | \$ 10,948 | \$ -- | \$ 272,189 | \$ 248,000 |
| Prepaid assessments | 154,941 | -- | -- | 154,941 | 493,421 |
| Accrued payroll | 156,079 | -- | -- | 156,079 | 113,752 |
| Refundable deposits and other liabilities | 12,689 | -- | -- | 12,689 | 13,130 |
| Accrued interest liability [Note 14] | -- | -- | 4,444 | 4,444 | 3,904 |
| Bank loan [Note 14] | -- | -- | 2,908,794 | 2,908,794 | 3,000,000 |
| Total Liabilities | 584,950 | 10,948 | 2,913,238 | 3,509,136 | 3,872,207 |
| FUND BALANCES | 432,136 | 1,475,020 | 656,313 | 2,563,469 | 2,224,160 |
| TOTAL LIABILITIES AND FUND BALANCES | \$ 1,017,086 | \$ 1,485,968 | \$ 3,569,551 | \$ 6,072,605 | \$ 6,096,367 |

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED OCTOBER 31, 2015
(with comparative totals for 2014)**

| | 2015 | | | | 2014 |
|--|-------------------|---------------------|-------------------|---------------------|---------------------|
| | Operating Fund | Replacement Fund | Property Fund | Total | Total |
| REVENUES | | | | | |
| Member assessments | \$ 3,893,496 | \$ 385,600 | \$ -- | \$ 4,279,096 | \$ 4,160,715 |
| Community service fees | 34,506 | -- | -- | 34,506 | 37,302 |
| Community building activities | 189,568 | -- | -- | 189,568 | 222,801 |
| Equestrian fees | 44,653 | -- | -- | 44,653 | 46,593 |
| Owner fees | 206,614 | -- | -- | 206,614 | 284,799 |
| Interest income | 2,327 | 2,851 | -- | 5,178 | 1,755 |
| Gain on sale of land [Note 15] | 34,135 | -- | -- | 34,135 | 27,373 |
| Other revenue | 2,231 | -- | -- | 2,231 | 4,714 |
| Total Revenues | 4,407,530 | 388,451 | -- | 4,795,981 | 4,786,052 |
| EXPENSES | | | | | |
| Salaries and related (supplementary schedule) | 2,027,562 | -- | -- | 2,027,562 | 1,885,717 |
| Lake, marina and parks (supplementary schedule) | 227,688 | -- | -- | 227,688 | 344,689 |
| Equestrian | 16,420 | 51,248 | -- | 67,668 | 12,311 |
| Legal, accounting, & management fees | 248,266 | -- | -- | 248,266 | 206,848 |
| Other professional services (supplementary schedule) | 113,088 | -- | -- | 113,088 | 73,201 |
| Administrative support (supplementary schedule) | 189,458 | 5 | -- | 189,463 | 164,233 |
| Vehicles, equipment, technology (supplementary schedule) | 148,666 | -- | -- | 148,666 | 139,769 |
| Insurance | 139,337 | -- | -- | 139,337 | 147,172 |
| Utilities (supplementary schedule) | 243,967 | -- | -- | 243,967 | 236,354 |
| Surveillance camera project | 42,695 | -- | -- | 42,695 | 31,653 |
| Grounds and building (supplementary schedule) | 512,118 | 135,233 | -- | 647,351 | 462,769 |
| Association events | 82,574 | -- | -- | 82,574 | 71,112 |
| Depreciation and amortization | -- | -- | 87,633 | 87,633 | 79,853 |
| Income taxes | 3,061 | -- | -- | 3,061 | 3,249 |
| Interest expense [Note 14] | -- | -- | 148,706 | 148,706 | 83,656 |
| Bad debt expense | 38,947 | -- | -- | 38,947 | 61,892 |
| Total Expenses | 4,033,847 | 186,486 | 236,339 | 4,456,672 | 4,004,478 |
| EXCESS OF REVENUES OVER/(UNDER) EXPENSES | 373,683 | 201,965 | (236,339) | 339,309 | 781,574 |
| Beginning Fund Balances | 346,371 | 1,333,845 | 543,944 | 2,224,160 | 1,442,586 |
| Interfund Transfers | (287,918) | (60,790) | 348,708 | -- | -- |
| Ending Fund Balances | \$ 432,136 | \$ 1,475,020 | \$ 656,313 | \$ 2,563,469 | \$ 2,224,160 |

See independent auditors' report and accompanying notes to financial statements

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED OCTOBER 31, 2015
(with comparative totals for 2014)**

| | 2015 | | | | 2014 |
|--|----------------|------------------|---------------|--------------|--------------|
| | Operating Fund | Replacement Fund | Property Fund | Total | Total |
| Excess of revenues over/(under) expenses: | \$ 373,683 | \$ 201,965 | \$ (236,339) | \$ 339,309 | \$ 781,574 |
| Adjustments to reconcile excess of revenues over/(under) expenses to net cash provided/(used) by operating activities: | | | | | |
| Depreciation and amortization | -- | -- | 87,633 | 87,633 | 79,853 |
| Decrease in member assessments receivable | 124,680 | -- | -- | 124,680 | 2,454 |
| Increase in accrued interest receivable | (716) | (1,333) | -- | (2,049) | (58) |
| Decrease in inventory | 1,421 | -- | -- | 1,421 | 2,159 |
| Increase/(decrease) in prepaid expenses | (17,682) | -- | -- | (17,682) | 20,447 |
| Decrease in prepaid taxes | 111 | -- | -- | 111 | 3,147 |
| Increase in capitalized loan costs | -- | -- | -- | -- | (15,000) |
| Increase/(decrease) in accounts payable | 13,241 | 10,948 | -- | 24,189 | (88,451) |
| Increase/(decrease) in prepaid assessments | (338,480) | -- | -- | (338,480) | 198,786 |
| Increase in accrued payroll | 42,327 | -- | -- | 42,327 | 8,693 |
| Increase/(decrease) in refundable deposits | (441) | -- | -- | (441) | 4,078 |
| Increase in accrued interest liability | -- | -- | 540 | 540 | 3,904 |
| Change in due to/(from) fund | (302,011) | 302,011 | -- | -- | -- |
| Net cash provided/(used) by operating activities | (103,867) | 513,591 | (148,166) | 261,558 | 1,001,586 |
| Cash provided/(used) by investing activities: | | | | | |
| Acquisition of facilities and equipment | -- | -- | (109,336) | (109,336) | (70,630) |
| Acquisition of water rights [Note 14] | -- | -- | -- | -- | (3,241,941) |
| Sale of land [Note 15] | 20,000 | -- | -- | 20,000 | 20,000 |
| Acquisition of certificates of deposit | (353,000) | (736,740) | -- | (1,089,740) | (347,371) |
| Maturity of certificates of deposit | -- | 347,371 | -- | 347,371 | 346,500 |
| Net cash flows from investing activities | (333,000) | (389,369) | (109,336) | (831,705) | (3,293,442) |
| Cash provided/(used) by financing activities: | | | | | |
| Interfund transfers | (287,918) | (60,790) | 348,708 | -- | -- |
| Acquisition of Note Receivable [Note 11] | (39,900) | -- | -- | (39,900) | -- |
| Acquisition of bank loan | -- | -- | -- | -- | 3,000,000 |
| Principal payments on bank loan | -- | -- | (91,206) | (91,206) | -- |
| Net cash flows from financing activities | (327,818) | (60,790) | 257,502 | (131,106) | 3,000,000 |
| Net increase/(decrease) in cash | (764,685) | 63,432 | -- | (701,253) | 708,144 |
| Cash at beginning of year | 1,263,434 | 619,578 | -- | 1,883,012 | 1,174,868 |
| Cash at end of year | \$ 498,749 | \$ 683,010 | \$ -- | \$ 1,181,759 | \$ 1,883,012 |

See independent auditors' report and accompanying notes
to financial statements

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2015**

NOTE 1. ORGANIZATION

Spring Valley Lake Association [the Association] is a statutory homeowners association which was organized as a non-profit public benefit corporation in December 1969. The Association is a large scale community consisting of 4,213 lots, 1 of which is owned by the Association (see Note 15). The Association, which is located in Spring Valley Lake, California, includes a 200 surface acre fresh water lake, a community building, an equestrian area, and three separate parks. Additionally, a separate, privately operated country club and golf course run through parts of the community. The purpose of the Association is primarily to maintain, preserve and control the defined common areas of the Association.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Principles of Accounting - The books and records for the Association are maintained on the accrual basis of accounting. The tax returns are reported on the accrual basis of accounting.

(b) Capitalization Policy and Depreciation - In accordance with industry standards, the Association has not capitalized in the financial statements the common area real property acquired at its inception from the developer, as all beneficial rights of ownership belong to the unit owners and not to the Association. Replacements and improvements to the real property and common areas have been capitalized in the Association's financial statements.

Significant capital assets not directly associated with the units, referred to as personal property assets (generally, equipment and vehicles), are capitalized and depreciated over their estimated useful lives ranging from 5 to 20 years and using the straight-line method of depreciation. During the year ended October 31, 2015, the Association capitalized \$109,336 of personal property assets.

(c) Fund Accounting - The Association's accompanying financial statements have been prepared using fund accounting. Under this method of accounting, funds are separated into three categories: the operating fund, the replacement fund, and the personal property fund. Disbursements from the replacement fund generally may be made only for designated repair or replacement of major common area components. Disbursements from the operating fund are at the discretion of the Board of Directors and generally are for on-going repairs, maintenance, and administrative functions. Additionally, a third fund (personal property fund) has been established in order to separately account for personal property additions and related depreciation expense.

(d) Investment Income - The Board's policy is to allocate interest earned on replacement fund cash accounts and investments to the replacement fund.

(e) Use of Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates.

(f) Subsequent Events - Subsequent events have been evaluated through January 7, 2016 which is the date the financial statements were available to be issued.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
AS OF OCTOBER 31, 2015**

NOTE 3. COMPARATIVE FINANCIAL STATEMENTS

The financial statements include certain prior year summarized comparative information in total, but not by fund. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Association's financial statements for the year ended October 31, 2014, from which the summarized information was derived.

NOTE 4. INCOME TAXES

The Association had been granted tax exempt status by the IRS under code section 501(c)(4) and therefore is subject to income tax only on income unrelated to its exempt purpose. For California purposes, the Association has been granted tax exempt status as a homeowners association and is subject to tax only on income unrelated to members' dues and assessments (such as interest income less related expenses) at a rate of 8.84%. For the year ended October 31, 2015, the federal and California income tax expense was \$0 and \$3,061, respectively.

The Association utilizes the liability method of accounting for income taxes. Under the liability method deferred income tax assets and liabilities are provided based on the difference between the financial statements and tax basis of assets and liabilities measured by the currently enacted tax rates in effect for the years in which these differences are expected to reverse. Because there is no material difference between the financial accounting and tax basis of the Association's assets and liabilities, the Association has not recorded any deferred tax assets or liabilities.

The Association has adopted accounting standards for the accounting for uncertainty in income taxes. These standards provide guidance for the accounting and disclosure about uncertain tax positions taken by an association. Management believes that all of the positions taken by the Association in its federal and state income tax returns are more likely than not to be sustained upon examination. The Association's tax returns are subject to examination by the Internal Revenue Service and the California Franchise Tax Board, generally for three years and four years, respectively after they are filed.

NOTE 5. ASSESSMENTS AND ASSESSMENTS RECEIVABLE

Association members are subject to paying assessments to fund the Association's operating expenses, future capital acquisitions, and major repairs and replacements. Assessments receivable at October 31, 2015 represent assessments and other fees due from owners. The Association's governing documents provide for various collection remedies for delinquent assessments, including filing of liens on the owner's unit, foreclosing on the unit owner, or obtaining judgment on other assets of the unit owner. At October 31, 2015, the Association has recorded an allowance for uncollectible assessments of \$400,000.

For the year ended October 31, 2015, the Association's quarterly assessment was \$254 per unit. For the 2015/2016 fiscal year, the quarterly assessment has been raised to \$264 per unit.

NOTE 6. REPLACEMENT FUNDING PROGRAM

In accordance with the Association's governing documents, which require that funds be accumulated for future major repairs and replacements, the Association has established certain amounts as reserves for future capital expenditures. Members' assessments relating to the replacement funding program are considered capital contributions from members' dues and as such are restricted in usage. Disbursements are to be made only if specifically approved by the Board of Directors.

A study of Spring Valley Lake Association's replacement funding program was conducted in September 2015. Accordingly, the study recommends a funding contribution for the 2015/2016 fiscal year of \$366,600. The table included in the unaudited supplementary information on future major repairs and replacements is based on these studies.

Replacement funds are being accumulated based on estimates of future needs for repairs and replacements of common property components. Actual expenditures may vary from the estimated amounts and the variations may be material. Therefore, amounts accumulated in the replacement funds may not be adequate to meet all future needs for major repairs and replacements. If additional funds are needed, the Association has the right, subject to the Association's governing documents, to pass special assessments, increase monthly assessments, or delay replacement until funds are available.

NOTE 7. SCHEDULE OF CASH BALANCES

Generally, certificates of deposit and other debt securities with original maturities less than 90 days are considered cash equivalents, while certificates of deposits and debt securities with maturities over 90 days are considered "investments."

At October 31, 2015 and 2014, the Association maintained cash balances at the following institutions:

| <u>Operating Fund:</u> | <u>2015</u> | <u>2014</u> |
|---|-------------------|---------------------|
| Morgan Stanley - money fund | \$ 117,010 | \$ -- |
| Pacific Western Bank - checking | 105,166 | 942,528 |
| Desert Community Bank - checking | 74,747 | -- |
| Pacific Western Bank - checking | 72,412 | -- |
| Desert Community Bank - checking | 71,726 | -- |
| Desert Community Bank - checking | 47,550 | 41,054 |
| Desert Community Bank - manager checking | 8,138 | -- |
| Petty cash | 2,000 | 2,000 |
| Citizens Business Bank - credit card checking | -- | 224,894 |
| Citizens Business Bank - checking | -- | 45,557 |
| Citizens Business Bank - manager checking | -- | 7,401 |
| Total Cash - Operating Fund | <u>\$ 498,749</u> | <u>\$ 1,263,434</u> |

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
AS OF OCTOBER 31, 2015**

NOTE 7. SCHEDULE OF CASH BALANCES - (CONTINUED)

| <u>Replacement Fund:</u> | <u>2015</u> | <u>2014</u> |
|--|-------------------|-------------------|
| Morgan Stanley - money fund | \$ 350,470 | \$ -- |
| Pacific Western Bank - money market | 332,540 | 150,172 |
| Bank of China - New York | -- | 245,031 |
| US Bank National Association | -- | 193,641 |
| Citizens Bank Business Bank - checking | -- | 30,734 |
| | <u> </u> | <u> </u> |
| Total Cash - Replacement Fund | <u>\$ 683,010</u> | <u>\$ 619,578</u> |

NOTE 8. INVESTMENTS

The Association's investments consist of certificates of deposit with original maturities over 90 days. Investment income from these investments is recorded when earned or accrued. The investments are considered to be held to maturity and are carried at cost, which approximates the fair value.

At October 31, 2015 and 2014, the Association's investments are as follows:

| <u>Operating Fund:</u> | <u>2015</u> | <u>2014</u> |
|--|-------------------|-------------------|
| Bank Hapoalim - 0.30%, 11/30/15 | \$ 248,000 | \$ -- |
| TowneBank - 0.45%, 6/27/16 | 105,000 | -- |
| | <u> </u> | <u> </u> |
| Total Investments - Operating Fund | <u>\$ 353,000</u> | <u>\$ --</u> |
| | | |
| <u>Replacement Fund:</u> | | |
| Everbank - 0.30%, 11/25/15 | \$ 248,000 | \$ -- |
| Goldman Sachs Bank - 0.45%, 5/27/16 | 125,000 | -- |
| Ally Bank - 0.65%, 11/28/16 | 125,000 | -- |
| Mutual of Omaha Bank - 0.35%, 2/2/16 | 123,740 | 123,308 |
| American Express Centurion Bank - 1.05%, 5/30/17 | 115,000 | -- |
| Mutual of Omaha Bank - 0.20%, 5/2/15 | -- | 122,120 |
| Mutual of Omaha Bank | -- | 101,943 |
| | <u> </u> | <u> </u> |
| Total Investments - Replacement Fund | <u>\$ 736,740</u> | <u>\$ 347,371</u> |

NOTE 9. CONCENTRATION OF RISK

The Association maintains operating accounts at financial institutions that are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000; however due to the Association's operating requirements, the account balances periodically may exceed the FDIC limit. Depending upon the timing of cash flows, this condition is often temporary but necessary to meet routine operating requirements. The Board of Directors reviews the financial statements monthly and takes steps to correct this condition whenever it occurs. At October 31, 2015, \$260,118 was exposed to this risk at one financial institution.

NOTE 10. SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION

Cash paid for income taxes totaled \$2,940 for the year ended October 31, 2015. Cash paid for interest on the bank loan (Note 14) totaled \$148,166 during the year.

NOTE 11. FACILITIES AND EQUIPMENT

Facilities and equipment (net of fully depreciated assets) consist of the following as of October 31, 2015:

Facilities & Equipment:

| | |
|--------------------------------|-------------------|
| Boats | \$ 93,951 |
| Furniture | 24,696 |
| Recreation | 15,000 |
| Technology | 46,307 |
| Vehicles | 307,422 |
| Equipment | 87,212 |
| | <u> </u> |
| Total | 574,588 |
| | |
| Less: accumulated depreciation | <u>(259,422)</u> |
| | |
| Net facilities and equipment | <u>\$ 315,166</u> |

NOTE 12. REFUNDABLE DEPOSITS

The Association collects deposits from homeowners for architectural review requirements. These deposits are refundable upon compliance with Association architectural guidelines.

NOTE 13. LEGAL CONTINGENCIES

The Association is occasionally involved in litigation arising out of the normal course of business for which the Association consults with outside counsel, as well as tender matters to the Association's insurance carriers for applicable defense. The extent of any future liability is currently unknown. Accordingly, the accompanying financial statements do not include a provision for any such liability.

The Association previously filed a legal action against the Tamarisk Market Place Project, which is a proposed development on land adjacent to the Association. The Association is seeking restraint of the development regarding various issues. As this matter is pending, the outcome cannot be determined at this time. However, it is possible that the Association may continue to incur legal costs for which it will also seek recovery.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
AS OF OCTOBER 31, 2015**

NOTE 14. WATER PURCHASE CONTINGENCIES

Over the past few years, the Board worked diligently on developing a plan to permanently purchase its supply of water. The purpose of this was to provide a vehicle to ultimately reduce the Association's overall annual cost of water, as well as to mitigate the difficult task of adequately budgeting for the acquisition cost of water due to unknown factors relating to usage, weather, and supply prices. Accordingly, the Association received appropriate approval from the ownership and purchased 640 acres of water rights (at a price of \$5,000 per acre-foot) from Aqua Capital Management, LP in March 2014. The total price, plus related closing costs, of \$3,241,941 has been capitalized in these financial statements. The permanent acquisition of water will not completely eliminate the possibility that in certain years the Association may still be obligated to pay for water (based upon certain restrictions pertaining to usage); however it is anticipated that the cost of such possible occurrences will be relatively small compared to the prior purchasing situation.

Pacific Western Bank provided a loan for \$3 million to fund the water purchase rights. The bank loan was initially an interest only loan (at 4.75%), which then converted to a full principal and interest loan payable over 119 months at 5%, with monthly payments of \$23,835.55 and a balloon payment of \$1,284,654 due February 21, 2025. The Association plans to pay for the bank loan from its normal operating budget in lieu of paying for the annual acquisition cost of water.

Future required minimum principal payments on the loan are as follows:

| | |
|--------------------------------------|---------------------|
| Fiscal year ending October 31, 2016: | \$ 143,837 |
| Fiscal year ending October 31, 2017: | 151,196 |
| Fiscal year ending October 31, 2018: | 158,931 |
| Fiscal year ending October 31, 2019: | 167,063 |
| Fiscal year ending October 31, 2020: | 175,610 |
| Thereafter: | <u>2,112,157</u> |
| Total principal payments: | <u>\$ 2,908,794</u> |

NOTE 15. LAND HELD FOR INVESTMENT AND SALE

In August 2014 the Association sold one of the lots owned by the Association for a gross sales price of \$52,500, resulting in a net profit of \$27,373 (after deducting for the original land cost and related closing fees). In January 2015 the Association sold the second of its recorded lots, lot 47, for \$59,900, resulting in a net profit of \$34,135 (after deducting for the original land cost and related closing fees). The Association received a cash down payment of \$20,000 and is carrying a note receivable for the balance of \$39,900. The original terms of this note were interest only payments at 6% per month (\$199.50) commencing February 2015 and continuing thereafter until July 2015, whereby the entire principal balance was due and payable. The Board of Directors allowed for a modification to extend the interest only payments through October 2015 with the full principal balance due November 2015. As of the date of this report, payments have not been received since September 2015 and the Association is considering all legal options to pursue collection on this note.

The Association discovered it owns a third lot and recently placed this lot on the market for sale.

**INDEPENDENT AUDITORS' REPORT
ON SUPPLEMENTARY INFORMATION**

Our report on our audit of the basic financial statements of Spring Valley Lake Association for the year ended October 31, 2015 appears on pages 3 and 4. That audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole.

The supplementary information of operating fund expenses on pages 15-16 is not a required part of the basic financial statements and has been presented for the purpose of additional analysis. We are not aware of any material modifications that should be made to the accompanying supplementary information in order for them to be in conformity with accounting principles generally accepted in the United States.

Accounting principles generally accepted in the United States of America require that supplementary information on future major repairs and replacements on pages 17-19 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Financial Accounting Standards Board, who considers it to be an essential part of financial reporting and for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted principally of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's response to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.


SCHONWIT & ASSOCIATES

January 7, 2016

SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION -
OPERATING FUND EXPENSES
OCTOBER 31, 2015

SALARIES & RELATED

| | |
|---|---------------------|
| Gross salaries | \$ 1,600,383 |
| Payroll taxes | 150,787 |
| Group health insurance | 116,894 |
| Workers compensation | 112,864 |
| HR services | 21,452 |
| Staff-leasing: parkway renovation project | 18,459 |
| Employer retirement contributions | 6,723 |
| Total Salaries and Related | <u>\$ 2,027,562</u> |

LAKE, MARINA & PARKS

| | |
|-------------------------------|-------------------|
| Water assessments | \$ 169,654 |
| Lake stock/fishery | 25,176 |
| Pumping watermaster | 11,002 |
| Lake maintenance/supplies | 9,572 |
| Fishing maintenance/supplies | 9,129 |
| Water monitoring | 3,106 |
| Parks | 49 |
| Total Lake, Marina, and Parks | <u>\$ 227,688</u> |

OTHER PROFESSIONAL SERVICES

| | |
|-----------------------------------|-------------------|
| Service contracts | \$ 66,407 |
| Consulting | 27,239 |
| Technology | 9,741 |
| Website maintenance | 4,276 |
| HR related | 4,025 |
| Reserve study | 1,400 |
| Total Other Professional Services | <u>\$ 113,088</u> |

ADMINISTRATIVE SUPPORT:

| | |
|------------------------------|-------------------|
| Postage & printing | \$ 52,293 |
| Collection costs | 38,010 |
| Office supplies | 27,805 |
| Uniforms | 19,250 |
| Other administrative | 12,813 |
| Licenses/permits | 10,624 |
| Training | 6,275 |
| Board meetings | 5,745 |
| Travel | 5,027 |
| Safety equipment & supplies | 4,220 |
| Professional certification | 3,260 |
| Bank and credit card fees | 2,523 |
| Advertising | 1,613 |
| Total Administrative Support | <u>\$ 189,458</u> |

VEHICLES, EQUIPMENT & TECHNOLOGY

| | |
|--|-------------------|
| Vehicle fuel/oil | \$ 62,382 |
| Marina fuel/oil | 28,884 |
| Vehicle repairs | 26,302 |
| Small tools | 11,832 |
| Computer equipment/maintenance | 9,399 |
| Software licenses | 9,361 |
| Other expenses | 270 |
| Property taxes | 236 |
| Total Vehicles, Equipment & Technology | <u>\$ 148,666</u> |

UTILITIES

| | |
|------------------|-------------------|
| Lake electricity | \$ 70,684 |
| Water/sewer | 70,452 |
| Telephone | 41,350 |
| Electricity | 37,088 |
| Trash collection | 18,071 |
| Natural gas | 5,154 |
| Internet service | 1,168 |
| Total Utilities | <u>\$ 243,967</u> |

GROUNDS AND BUILDING

| | |
|----------------------------|-------------------|
| Capital improvements | \$ 312,324 |
| Grounds maintenance | 87,118 |
| Building maintenance | 48,631 |
| Weed/lot maintenance | 38,807 |
| Equipment rental | 15,478 |
| Janitorial supplies | 9,760 |
| Total Grounds and Building | <u>\$ 512,118</u> |

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2015
(UNAUDITED)**

A study was conducted in September 2015 to estimate the remaining useful lives and the replacement costs of the components of common property. The studies were based upon representations by the Board of Directors and the experience and knowledge of the independent reserve analyst. The estimates were based on current replacement costs. These estimates are used as a foundation in arriving at recommended funding requirements, based upon cash and investments which have been allocated for future repairs and replacements. The following table is based on the studies and presents significant information about the components of common property

| Common Area Component | Estimated Remaining Useful Lives | Estimated Current Replacement Costs | Common Area Component | Estimated Remaining Useful Lives | Estimated Current Replacement Costs |
|---|----------------------------------|-------------------------------------|---------------------------------|----------------------------------|-------------------------------------|
| Administration & Maintenance Building: | | | Equestrian Center: | | |
| HVAC system replacement | 3-9 years | \$ 10,300 | HVAC replacement | 4 years | 15,000 |
| Lighting | 13 years | 5,900 | Gazebo replacement | 0 years | 5,750 |
| Telephone system | 0 years | 11,050 | Bridge replacement | 2 years | 46,200 |
| Handheld radios | 0 years | 9,300 | Sand | 2 years | 9,200 |
| Carpet & furniture | 0-2 years | 14,150 | Metal hay barns | 27 years | 11,000 |
| Overhead doors | 14 years | 18,200 | Flag poles | 7 years | 4,400 |
| Restroom renovation | 0-20 years | 27,600 | Pipe rail replacement | 8-24 years | 104,900 |
| Tile roof replacement | 19 years | 36,750 | Fence replacement | 0-21 years | 81,000 |
| Computers/printers | 0 years | 12,750 | Door repairs | 9 years | 23,700 |
| Flag pole | 7 years | 6,250 | Tile roof replacement | 20 years | 67,400 |
| Signs | 11 years | 18,000 | Walkway poles | 9 years | 11,000 |
| Security system | 6 years | 6,000 | Propane tank | 5 years | 5,000 |
| Building repairs | 4 years | 25,000 | Asphalt repairs | 4-39 years | 934,950 |
| Community Building: | | | Lake and Marina: | | |
| HVAC replacement | 0 years | 34,500 | Boat ramp | 11 years | 8,750 |
| Defibulators | 3 years | 2,700 | Gangways replacement | 8 years | 17,000 |
| Lighting | 4-5 years | 27,600 | Fuel tank, dispenser, & storage | 7 years | 76,700 |
| Handheld radios | 0 years | 22,050 | Fence/sea wall repairs | 0-3 years | 19,800 |
| Security system | 5 years | 6,000 | Shade structure | 3-18 years | 11,100 |
| Flag pole | 7 years | 4,500 | Dock replacement | 0-14 years | 490,150 |
| Patio | 9 years | 9,250 | Lake coving repair | 0 years | 50,000 |
| Floor replacement | 14 years | 39,000 | Fish clean structure | 13 years | 5,300 |
| Tile replacement | 11 years | 23,800 | Dam | 13 years | 52,600 |
| Doors | 27 years | 45,000 | Aerators | 10 years | 25,500 |
| Kitchen appliances | 5-19 years | 9,250 | Water meter devices | 0-9 years | 35,050 |
| Kitchen renovation | 15 years | 17,500 | Well/pump replacement | 4-23 years | 1,223,500 |
| Furniture & window coverings | 0-3 years | 29,900 | Beach Parks: | | |
| Restroom renovation | 13 years | 37,500 | Wrought iron replacement | 11 years | 79,500 |
| Security office renovation | 13 years | 12,150 | Restroom renovation | 22 years | 22,000 |
| Roof replacement | 5-11 years | 77,650 | Metal roof replacement | 28 years | 13,200 |
| Stage | 1 year | 9,200 | Lifeguard towers | 9 years | 18,000 |
| Antenna tower replacement | 12 years | 22,500 | Play equipment | 12 years | 32,500 |
| Fire system replacement | 3-11 years | 23,750 | Basketball courts | 2-8 years | 24,000 |
| Sound system | 5 years | 7,600 | Meadow Lark Park: | | |
| | | | Restroom renovation | 0 years | 17,000 |
| | | | Tile roof replacement | 0 years | 5,450 |
| | | | Play equipment | 0-5 years | 57,000 |
| | | | Basketball court | 8 years | 12,000 |
| | | | Bocce ball courts | 2 years | 30,000 |

SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2015
(UNAUDITED)

| Common Area Component | Estimated Remaining Useful Lives | Estimated Current Replacement Costs |
|---|----------------------------------|-------------------------------------|
| General Common Area: | | |
| Light replacement | 0 years | 3,500 |
| Play equipment (playfair) | 2 years | 46,000 |
| Irrigation system | 0 years | 20,000 |
| Splash equipment | 8 years | 12,000 |
| Bleachers | 10 years | 12,500 |
| Softball/baseball fields | 4-8 years | 51,600 |
| Shade structures | 3-18 years | 11,100 |
| Picnic tables | 0 years | 7,650 |
| Vehicles: | | |
| Security cars/trucks | 1 year | 130,000 |
| Community vehicles | 7 years | 52,000 |
| Security golf carts | 7 years | 7,600 |
| Maintenance & security trailers | 6-19 years | 43,800 |
| Maintenance trucks | 1-19 years | 382,000 |
| Boats: | | |
| Maintenance vessels | 4-19 years | 74,000 |
| Security vessels | 1-4 years | 86,000 |
| Outboard motor replacement | 4 years | 46,250 |
| Maintenance Equipment: | | |
| Tractor replacement | 2-28 years | 111,000 |
| Mowers | 0-13 years | 27,000 |
| Chipper replacement | 5 years | 6,100 |
| Total | | \$ 5,438,350 |
| Study's recommended fund balance at 10/31/15: | | \$ 2,642,557 |
| Actual Replacement Fund balance at 10/31/15: | | \$ 1,475,020 |

Accordingly, the study recommended a contribution to the replacement fund of approximately \$366,600 for the 2015/2016 fiscal year. For the year ended October 31, 2015, the Association provided a contribution (from assessments) to the replacement fund of \$385,600.

Download a pdf file of the 2015 Audit from www.svla.com.

Click on I Want To... tab, Select View Financials



SVL E-Blast Categories

Do You Receive Emails From SVLA?

Are you signed up to receive information from Spring Valley Lake Association via email?

If you are, take a moment to read through and become familiar with the different categories that you will see assigned to emails coming through your inbox.

In an effort to keep everyone informed we have designed a classification system for the emails we send out so that no one is overlooking important or time sensitive information.

All emails coming from the Association will now be classified as either critical, important or routine.

The critical category will contain very important and time sensitive information that all should take the time to read immediately. Some examples of these emails would be emergency information from the Sheriff Department and/or Fire Department, clearing the lake for lightning, etc.

The important category will contain information that is not at the critical level but could still contain time sensitive information and should be reviewed as soon as possible. Some examples are, lost and found pets, power or phone outages, office closures, etc.

Lastly, the routine category will be emails that are for general information and are not urgent but can still be time sensitive. These emails will contain information such as Board of Director's meeting agendas, upcoming events, etc.

Each email will be labeled with the appropriate category; Critical, Important or Routine in the subject line previous to the subject of the message.

If you are not signed up to receive emails from the Association we highly recommend you to do so . You can sign up on the homepage of our website, www.svla.com, scroll to the bottom and enter your email into the box on the bottom right of the page labeled E-Blast or you can also fill out a form in the Association Office.

We also encourage you to like us on Facebook, follow us on Instagram and Twitter to stay connected.

If you have any questions contact the Association





Dr. Joseph E. Eiswert D.M.D.

Temple University Graduate,
USAF Captain
Family Dentistry

Family Dentistry, Implants & Orthodontics

Each one of our patients is unique... with unique needs and concerns. We offer all of the services you would expect and need from a competent dental office. If you have any questions about any of the services below, please give us a call.

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- DIGITAL X-RAYS
- COSMETIC DENTISTRY
- MINI DENTAL IMPLANTS
- LUMINEERS ®
- PORCELAIN VENEERS
- DENTAL CROWNS/BRIDGES
- ZOOM TEETH WHITENING
- COSMETIC DENTISTRY
- INVISIBLE BRACES BY INVISALIGN + CLEAR CORRECT
- ENDODONTICS/ROOT CANAL
- VIZILITE PLUS ®
- RESTORATIVE DENTISTRY
- REPLACEMENT FILLINGS
- ORTHODONTICS
- IMPLANTS
- CHILDREN AND INFANT CARE

Silver Lakes

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Helendale, CA
245-5704

After Hours Emergency, Contact Dr. Eiswert via mobile # 760-954-7012



- SEALANTS
- PRIMARY TMJ TREATMENT
- FILLINGS, ROOT CANALS
- SPORTS DENTISTRY
- PERIODONTAL/GUM DISEASE
- SMILE ENHANCEMENT
- ORAL SURGERY
- DENTURES/PARTIALS
- EXTRACTIONS/WISDOM TEETH
- TRAUMA
- PLAYSAFE ®
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It's time for a Coffee Break!

The Coffee Break Club invites you to join us
THURSDAY

February 18 at 10:00 a.m.
SVLA Community Building
Room CB1

Enjoy **FREE** Keurig Coffee and Tea

Bring sweet snacks to share
Come meet your neighbors and
Share in the dialog that is SVL

**Participate in our
Book Exchange!**

(bring a book - take a book)

For further information
Contact: Dennis Verhagen
760-243-2128

TCBSVL



The Coffee Break

We started off the New Year with new members, new books and some home-baked goodies. We invite you to join us as we meet monthly on the 3rd Thursday at 10:00 a.m. in room CB1 of the Community Building. Bring a book to trade for our Book Exchange, sweet treats to enjoy and join us for free coffee or tea as we share ideas and plans for the upcoming year! Contact Dennis at 760-243-2128 for more information or search FACEBOOK for SVLTCB.



2016 BOARD OF DIRECTORS ELECTION CALENDAR

February 26, 2016 4:00 p.m.
Deadline for withdrawal from candidacy

March TBD
Meet Your Candidates Forum

March TBD "Date of Record" for Election

March TBD Notice of Meeting Mailed Out

April 28, 2016 5:00 p.m.
Ballots by mail returned to TIE P.O. Box by 5:00 p.m.

April 30, 2016 10:00 a.m.
Member Meeting for Purpose of Election of Board of Directors at
the Community Center

32ND Annual

**SENIORS \$1
ON FRIDAY!**

SVLA Breeze

HIGH DESERT SPRING HOME & GARDEN SHOW

At the High Desert Event Center
Home of the San Bernardino County Fair
www.highdeserthomeshows.com

**April 1, 2 & 3
Don't Miss it!**

Friday 12pm-5pm
Saturday 10am-5pm
Sunday 10am-5pm

IN ASSOCIATION WITH:



The Shopper News



**the SVLA
BREEZE**
YOUR SPRING VALLEY LAND ASSOCIATION'S OFFICIAL MONTHLY NEWSLETTER FOR THE HOME OF THE HIGH DESERT

THE
HIGH DESERT

**HOME
& GARDEN
SHOW**

**\$2 OFF
ADMISSION**
WITH THIS COUPON

Friday 12pm-5pm
Saturday 10am-5pm
Sunday 10am-5pm

**APRIL 1, 2 & 3
DON'T MISS IT!**

At the High Desert Event Center
Home of the San Bernardino County Fair
Adults \$6 - Children under 18 FREE with adult.
COUPON MAY NOT BE DUPLICATED

It's Why We Golf

Story and photo submitted by Jeri Lawrence

Tuesday, January 26, 2016 is a day Robert Eaton and friends will always remember. Using a 7-Iron and teeing off from a distance of 135 yards on SVL Country Club Golf Course hole number 18, Robert hit the golf ball straight into the hole. The guys didn't see it go in, so after friend, Rich Puckett, and Robert searched around the green for the ball, another player, Steve Fotiou, said 'hey it's in the hole'. Gary Niemie and Roger Stout were also on hand to witness the ball sitting in the bottom of the cup. There is pain with a hole – in – one, as tradition calls for the "accomplisher" to buy drinks for the other golfers. Ahhh, but it's worth it to see your name placed on the special plaque in the Sand Trap. Congratulations, Robert!



2nd Thursday of the Month

Begins at 6:00pm (Doors open at 5:30pm)

Community Building (CB1) \$5.00 Entry Fee

For Reservations Contact Debbie: 760.245.8204

Jan 14, 2016 Feb 11, 2016 Mar 10, 2016 Apr 14, 2016

May 12, 2016 June 9, 2016 July 14, 2016 August 11, 2016

Sept 8, 2016 Oct 13, 2016 Nov 10, 2016 Dec 8, 2016

Must Bring Your SVL Member Card or Guest Pass For Entry



Power YOGA

6:30 pm - 7:30 pm
Community Building
 Weekly: Tuesday & Wednesday

CLASS SCHEDULE:

| | |
|----------------|-----------------|
| 2/02 Tues- CB3 | 3/01 Tues- CB1 |
| 2/03 Wed- CB1 | 3/02 Wed - CB1 |
| 2/09 Tues- CB1 | 3/08 Tues - CB1 |
| 2/10 Wed- CB1 | 3/09 Wed - CB1 |
| 2/16 Tues- CB1 | 3/15 Tues - CB1 |
| 2/17 Wed- CB1 | 3/16 Wed - CB1 |
| 2/23 Tues- CB3 | 3/22 Tues - CB3 |
| 2/24 Wed- CB1 | 3/23 Wed - CB1 |
| | 3/29 Tues - CB1 |
| | 3/30 Wed - CB1 |

Power Yoga Benefits:

- Creates Long & Lean Muscles
- Conditions the body from strenuous activity
- Helps with sleep

Must Bring SVL Member Card or Guest Pass

ALL AGES ARE WELCOME

For more Info contact Jace Knisely 760.628.6416




Body Express

SVL Group Exercise
 Fully Body Workout

Warm up, Balance,
 Weight Training,
 Floor Abs/Core

All ages are welcome!
 Must Bring SVL Member Card
 or Guest Pass

Classes held weekly:
 Monday 8am - 9am
 Wednesday 8am - 9am
 Friday 8am - 9am

AFAA Certified instructor:
 Jace Knisely 760-628-6416



The SVL Veterans Club

The SVL Veterans Club held their first meeting of 2016 on January 19, 2016. During this meeting, the election of club officers were held and the results are as follows:

President: Douglas Fuller

Vice President: Robert Read Jr

Secretary: Andra Spelich Pier

Treasurer: Robert Drennan

We'd like to take a moment to extend a special thank you to outgoing President (and current VP), Robert Read Jr., for his hard work in seeing this club come to fruition. Your determination and dedication to the successful formation of this club is most appreciated.

Our next meeting will be a dinner/social and is scheduled for **Tuesday, February 16, 2016, at 6:00 p.m.** and it will be held at Thorny's in SVL. Please RSVP one week prior to the meeting.

You can email us at svlveterans@gmail.com or find us on Facebook

SVL Veterans Club



Planning Committee

With the Board approval of our newest committee member, Brian Hurst, we are once again a full committee with seven active members. Brian comes to the committee to represent SVL Little League and the needs in Meadowlark Park for that organization. Dennis Teece was present for the January, 2016 meeting and will take the committee's plans and thoughts back to staff and the BOD for discussion. While park work for Little League cannot begin until after the 2016 baseball season, the approved funds for this first phase of the park updates is in place. The BOD will ultimately decide at what point those funds will be disbursed and when. The park plans include repositioning of the three fields necessary for baseball to be played in Meadowlark Park. Randy Guth, Little League President and Brian

Hurst, Little League representative, came together on the size and layout of those fields which would include the playing field ground cover and fencing. The playing field area is determined by the ages of the team players. The need is for Majors, Minors and T-Ball age children. The new (tentative) plan is for the back stops to be centered in the middle of the park (mirroring most little league baseball fields) and play being towards the outer perimeter of the park. This new layout provides enough area to prevent personal property intrusion while allowing for family and others to be spectators.

The entire committee is excited to see the park plans actually getting on the table for some serious discussions and with funds in the budget to proceed with these plans. Stay tuned. 💎





Easter
Egg

Hunt

Saturday: March 26, 2016

9:00 am Meadowlark Park
(12975 Rolling Ridge Dr.)

Bring Your Camera & Easter Basket
Visit with the Easter Bunny!

Free Donuts, Coffee & Juice



For more information call 760.245.9756





It's that time of the year again...

Vessel Registration 2016

A Members Guide to Making Vessel Registration Easy and Stress Free!!

As all of you vessel owners know it's time to register your vessels for the 2016 year. We all know how stressful and time consuming vessel registrations can be and here at the Association we try to make the process as easy as possible for everyone. There are a couple of things to keep in mind as you prepare to register your vessels.

First off, it is always helpful to call ahead and see what may be missing from your file. Calling ahead can save you a lot of time during this process. We are happy to pull your file and relay to you what items we need in order to completely register your vessel.

The most common missing item from a vessel file is **INSURANCE**. Year after year we run into issues with insurance policies, which ultimately leads to a delay in the registration process. The insurance agencies are supposed to automatically send a copy of insurance policies to us whenever they are renewed and/or changed, some companies are very good at following through on this while others are not so diligent.

Make sure we have a current copy of your insurance. If you have a copy at home, it never hurts to bring it with you so we can obtain a copy for your file or you can request that a copy be faxed directly to our office 760-245-3076.

Also, always double check to make sure that Spring Valley Lake Association is listed as **additionally insured with our mailing address: 7001 SVL Box, Spring Valley Lake CA 92395.**

Secondly, don't forget that a safety inspection is required to be completed each year. Call ahead and schedule an appointment with Public Safety to have the vessel inspected 760-245-6400.

Thirdly, remember that the DMV registration on vessels is renewed every other year... We must have a current copy of your DMV registration at all times in your file. 2016 happens to be a year of renewal for DMV registration for vessels, so please remember to bring the DMV registration with you this year to register.

One more thing to remember is that your Vessel Operator's Permits (VOP's) always match the expiration date on your driver's license. Make sure to remember whenever your driver's license expires that it is time to renew your VOP as well. Keep in mind that if your VOP is renewed within 30 days of your license renewal, you are not required to re-take the VOP exam, a new VOP will be issued to match your new driver's license.

Vessel registrations can be done at the Association Office **Tuesday – Friday from 7:30am-5:30pm**. Feel free to call ahead with any questions in order to save time and make the process easier overall 760-245-9756.





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Victorville, CA 92395 (Next to Post Office)

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Riahn Oh

Joseph W. & Deborah K. Brady
Supporting our Local Community





Bradco High Desert Report
The Bradco Companies: 760.951.5111
Barstow Real Estate Group: 760.256.6843
Alliance Management Group: 760.256.4663

Corporate License No. 01057618

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EVERLY BROTHERS
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BUDDY HOLLY
CHUBBY CHECKER BEATLES
THE PLATTERS RICKY NELSON
FRANKIE AVALON
FATS DOMINO ROY ORBISON

The SVLA Breeze BUSINESS CARD

Your Business Card Belongs in The SVLA Breeze

**Just \$40.00
per month**

It's easy! JUST send your check and Business Card to: The SVLA Breeze PO Box 1079
Helendale, CA 92342

Business Cards that offer discounts or are framed as a coupon will not be accepted.

COMMUNITY events

| | | | |
|------|------------------------------|--------|-------|
| 2/13 | Valentines Dinner Dance | 5:30pm | CB1 |
| 2/18 | Community Plan Committee | 6:30pm | CB4 |
| 2/22 | BOD Executive Session | 6pm | CB4 |
| 2/23 | BOD Meeting | 6pm | CB1 |
| 2/25 | Architectural Committee | 3pm | CB4 |
| 3/1 | Citation Committee | 5:30pm | CB4 |
| 3/1 | SVL COPs Meeting | 6pm | CB1 |
| 3/4 | Lion's Club Poker Tournament | 7pm | CB1 |
| 3/9 | Lake Committee Meeting | 9am | CB3 |
| 2/11 | Architectural Committee | 3pm | CB4 |
| 3/15 | EE Committee Meeting | 6pm | EECH1 |
| 3/17 | Community Plan Committee | 6:30pm | CB4 |
| 3/19 | SVLLL Opening Day | | MLP |

Boat Test for Vessel Operator's Permit occurs Daily at 9am in CB4

SVL Committees

| COMMITTEES | COMMITTEE CHAIR | MONTHLY | TIME/LOCATION |
|------------------------------|-----------------|--------------------------------|---------------|
| Citation Committee | Don Nelson | 1st Tuesday | 5:30pm CB4 |
| Equestrian Estates Committee | Marvin Jobes | 3rd Tuesday Every other Mth | 6pm EQ1 |
| Lake Committee | Pete Lawson | 2nd Wednesday | 9am CB3 |
| Communication Committee | TBD | TBD | TBD |
| Architectural Committee | Ilene Bandringa | 2nd & 4th Thurs. | 3pm CB4 |
| Community Plan Committee | Jeri Lawrence | 3rd Thurs | 6:30pm CB4 |
| Budget Review Committee | TBD | Meetings vary | |

ASSOCIATION OFFICE HOURS

CLOSED MONDAYS

OPEN TUESDAY THRU FRIDAY 7:30 A.M. - 6:00 P.M.

PUBLIC SAFETY 24 HOURS 7 DAYS A WEEK

SVL Clubs

| CLUBS | FACILITATOR+ CONTACT |
|---|--|
| Yacht Club - 3rd TH, 6-8pm CB1 | Dean Von 760-927-2226 |
| Craft Club - 2nd & 4th TH, 10-3pm CB3 | Sandra Dorman 760-962-1999 |
| Rods & Relics Club - 2nd SAT, 8am CB4 | Don Sedam 760-955-6052 |
| Lions Club Poker - 1st F, 7pm CB1 | Jim Meehan 760-680-0029 |
| Social & Fishing Club - Varies, CB1 | Mike Conroy 760-962-1094 |
| The Coffee Break Club-3rd TH, 10am-12pm CB1 | Dennis Verhagen 760-243-2128, thecoffeebreak@earthlink.net |
| Veterans Club - 3rd T, 7-8:30pm, CB3 | Robert Read 760-961-6870 |
| Cub Scout Pak 26 , 2nd, 3rd 4th M, 6pm, CB1 | Britt Imes 760-900-3897 |
| Scouts Venture Crew 257, TH 6:00pm, CB3 | Casey Hillers 760-780-7828, caseyhillers@gmail.com |
| Boy Scouts Troop 2226, 2nd, 3rd 4th M, 6pm, CB3 | C.J. Cook 760-887-6200 |
| Amateur Radio Club - 1st TH, 7pm CB3 | George Ellison KK6EFY 818-585-5759, george@4mailservice.com |

SVL Recreational Classes

| CLASS | DAY | TIME | LOCATION | Instructor |
|---|-------|-------------------------------|------------|---------------------------------|
| Bocceball /Horseshoes | M.W.F | 8 - 11am | MLP | Raul Paz 760-245-6311 |
| Group Exercise (Body Express) | M,W,F | 8 - 9am | CB1 | Jace Knisely 760-628-6416 |
| Archery Club | T | 2pm, 3pm, 4pm | PFP | Bob Gierlich 760-243-6082 |
| Power Yoga | T/W | 6:30pm-7:30pm | CB3 or CB1 | Jace Knisely 760-628-6416 |
| Line Dance Beginner/Intermediate. | M | 9:10-10:10am 10:10-11:40am | CB1 | Su Kim 760-241-8823 |
| Line Dance Ultra Beg./ Beg./Easy Intermediate | T | 8-9am, 9-10am 10-11:30am | CB1 | Su Kim 760-241-8823 |
| Bunco 2nd TH./mo. | TH | 6pm | CB1 | Debbie Clements 760-245-8204 |
| Arthritis Exercise | T,TH | 8 - 9am | CB3 | Dottie Schiller 760-243-4697 |

Key for Locations

| Abbreviation | Name/Location of Facility |
|--------------|--|
| CB1 | Community Building 12975 Rolling Ridge Drive (Great Room) |
| CB3 | Community Building 12975 Rolling Ridge Drive (Small Room) |
| CB4 | Community Building 12975 Rolling Ridge Drive (Conference Room) |
| EECH1 | Equestrian Estates Clubhouse, 12660 Indian River Drive, Apple Valley |
| MLP | Meadow Lark Park, 12975 Rolling Ridge Drive |
| WB | West Beach, 13230 Country Club Drive |
| EB | East Beach, 13244 Country Club Drive |



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Page 37



SVL Yacht Club

Meets the
3rd Thursday
of each
month
6:00 pm- CB1

Activities: Monthly Meetings,
Boat Cruises, Non-Powered
Regatta's & Much More...



SVL Yacht Club



For More Information
Contact Dean Von
760.927.2226
commodore@svlyachtclub.org

Visit us at: www.SVLYachtClub.org

SVL Arthritis Exercise

Weekly Classes: Tues & Thurs 8-9 am

Community Building, CB3

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wrist, neck,
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Dottie Schiller: 760-243-4697

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*Corner of Baseline
and Archibald*

909-944-9442

14758 Pipeline Ave.,
Suite D, Chino Hills
*In The Courts, Across
from 24 Hr. Fitness*

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