



November 2015 Ads: 760-843-5456

SVLA Receives Check from Mojave Water Agency (See pg 12)

Improving Your
Association's
Communication Image
(See pg 20)

SVLA Assessment Collection Policy Enforced (See pg 21)

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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, structures 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



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As you read this, the Parkway repaying project from Bear Valley Rd. into SVL should be close to starting. This project is a result of a lot of coordination between San Bernardino County, City of Victorville, and SVLA, to hammer out a cost-sharing agreement to finally repair the Spring Valley Parkway from Bear Valley Road up to the entry into SVL, at Huerta Street. This is one of the most long-awaited projects in the history of SVL and has been a source of constant complaints since I moved here nearly 20 years ago.

November 1 was the first day of SVLA's 2016 Fiscal Year, which is when SVLA begins our new year for budgeting, accounting, and assessment purposes. With the start of the new Fiscal Year, we have several new capital improvement projects planned as well as several ongoing projects which will be completed over the coming year. Stay tuned for more information from our GM as the year progresses.

After a lot of coordination by our staff with the Mojave Water Agency over the past two years, SVLA received our Cash-for-Grass rebate of over \$38,000 for removing the grass from our Parkway median. The median now uses very little water, looks great, and lowers our maintenance costs. Thanks to all involved in this project, par-

ticularly Dennis Teece, Director of Operations, for making it happen.

We had another great Halloween with literally thousands of trickor-treaters walking our streets, as well as a packed Community Center for the Halloween Party for little ghosts and goblins. Events like this can't happen without the help of our staff, local Scouts, and our Social Event Team. We again had excellent support from the Sheriff, CHP, COPs, VVC Police, and County Fire. All of these agencies help to ensure a safe Halloween in our community every year. I also want to thank everyone who helped clean up our community the day after Halloween. There were many people who volunteered their time, including a group of our local Cub Scouts and Boy Scouts.

Last month, for the first time in SVLA's history, the Board took action to foreclose and sell a property within SVLA that was seriously delinquent on their annual assessments. This action was taken only after repeated failed attempts to work with the owner to resolve the problem. The Board takes this action very seriously, however, in fairness to all homeowners who DO pay their assessments, it was the only remaining option available to collect the assessments owed to the members of SVLA. Please see the separate article on

this subject for some more information.

Your annual assessment of \$1056 was due November 1, and is again payable quarterly or annually. Assessments make up about 90% of our annual operating revenue, and are critical to maintaining and operating SVLA. If you are behind on your assessments, don't wait until we send your account to our collection company, which will only increase the amount you owe. If you are delinquent, please contact our staff to see if we can come up with a plan that avoids costly collection action.

on its way this winter, please make sure we have your email address on file so you can receive important e-Blasts when necessary. I also suggest you visit our Face-Book page (if that means anything to you) and also familiarize yourself with our website at www.svla. com. Your email address will not be sold or used for any commercial purposes.

Happy Thanksgiving to our hard-working staff, fellow Board members, and all members of our community.

The next Regular Board Meeting will be held at 6PM on Nov. With all the reports of El Niño 17 in the SVL Community Center.



October 2015 Board Meeting Summary

- · Approved Sept 22, 2015 Regular Board meeting minutes
- Accepted Sept. 30, 2015 Financial Report
- Approved issuance of Citation-Fine notices
- Approved changing Nov. Regular Board meeting to November 17, 2015
- Approved research to form an Archive & Historical Committee

November regular Board Meeting moved to:

Tuesday, November 17, 6:00PM @ Community Building



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GLENN GRABIEC General Manager

another Halloween event! As an open community with county roads, we cannot control access to our community, but we can certainly implement management strategies. By implementing an Incident Action Plan supported by electronic signage, we managed many of the traffic issues that had been experienced in years past. We once again had outstanding support from all of our local public service agencies. I consider it a success in that we had no reported injuries, vandalism or other crimes. In fact, the discarded candy wrappers were about the only visible signs of the event; and even then, there wasn't much.

As we start into our new fiscal year, I wanted to remind everyone that we have contracted with a new accounting firm, ProActive Professional Management. By now, you should have received a letter from me describing this transition and how to adjust your bill pay accounts. You should also have received a statement for your quarterly assessment. Since we are transitioning to this new company, no late fees will be charged for this quarter in case someone overlooked the new mailing address. I am assured by ProActive that if someone inad-

Well, it looks like we survived vertently mails their payment to Total Property Management, Pro-Active should be able to catch it.

I mentioned last month that I am working with Victorville City and San Bernardino County officials on the recent flood issues experienced by several property owners on Autumn Leaves Ave., Yellowstone Ave., and Prado Way. I accompanied Victorville City officials during an inspection of the facilities that control runoff from Spring Valley Ridge. They have assured me that they will have their engineers, in cooperation with San Bernardino County engineers, determine what mitigating factors can be accomplished in the near future and what solutions can ultimately remedy the situation. Until that time, protect your property with water-diversion measures.

I also wanted to remind boat owners - winter is coming. If you have a vessel, winterizing it is a must! Every year we hear stories of vessel owners that forgot to ensure their vessels are prepared for the winter; resulting in serious damage, usually to the engines. Write yourself a reminder to do this before we experience a freezing spell.

Lastly, I hope everyone enjoys a wonderful Thanksgiving!



THAT SPRING VALLEY LAKE BELONGS TO THE COUNTY?

Although we are referred to as being a part of Victorville, Spring Valley Lake actually is a part of San Bernardino County. This means that all roads and sidewalks that are throughout the Community belong to the County and are not maintained by the city or the Association. The Association receives a lot of reports/complaints but all issues pertaining to roads and sidewalks need to be reported to San Bernardino County.

If you have an issue or complaint to report regarding the roads or sidewalks within Spring Valley Lake contact San Bernardino County at 909-387-2020.





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

31ST Annual

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

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IN ASSOCIATION WITH: Sunday 10am-5pm











See us at the Home Show

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General: \$6, Parking: Free Children under 18 Free with adult Page 7

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PROJECTS AROUND THE COMMUNITY

We have just finished up this fiscal year with a couple of big events here in our community. All our departments came together and made every effort to provide a fun and safe time for our community. Paul Beam, Director of Community Services, and the team put on our Annual Hoedown October 3, which was the largest turn out in its history. We are excited this family fun event will continue to grow. The other big event we did this past month is our Halloween night event at the Community Center; which is put on for our community children and children at heart to enjoy a safe environment with games, hot dogs and of course candy.

Both of these events take our crews 2 days to completely set up and a couple days to tear down. Everything went as planned, and thanks to all the departments - Public Safety, Community Services, Admin - for their support and direction as required. I would also like to thank the committees involved, as well as Tom and Joshua Grading for donating the use of their flatbed tractor trailer which we used as a stage for the Hoedown.

SVLA would like to congratulate Lugo Quezada, who has just



completed the required courses needed to be a Certified Structural welder AWS D1.1. We appreciate his dedication and focus on the job and with his continued education.

This fiscal year has been a busy year for operations with a lot of projects to help enhance our community, here is a list of the major projects we have completed and started this fiscal year.

- Barn aisle mats which we worked on closely with the EE committee.
- Center Median project—which included a cash for grass check from MWA in the amount of \$38,410.00.
- Community Center upgrade which included new landscape.
- · Maintenance Yard fencing
- · New marina fuel pump point of

sale system.

- New playground equipment, swing sets and Shade structures at Meadowlark Park.
- New EE center and Arena fencing.
- New pump as FA14 well
- Started fishing area upgrade at FA 12 which is almost at comple-

tion; FA 15, FA 4, FA 10 to be renovated in consecutive order.

- FA 8 upgrade in its final stages of permit approval and all fishing area upgrades are approved for the cash for grass program.
- New fire alarm and emergency call box at the barns.
 Here are a few pictures:



Barn Aisle Mats



Center Median Upgrade



Community Center



EQ and Arena Fencing



FA12 Upgrade

OUR LAKE

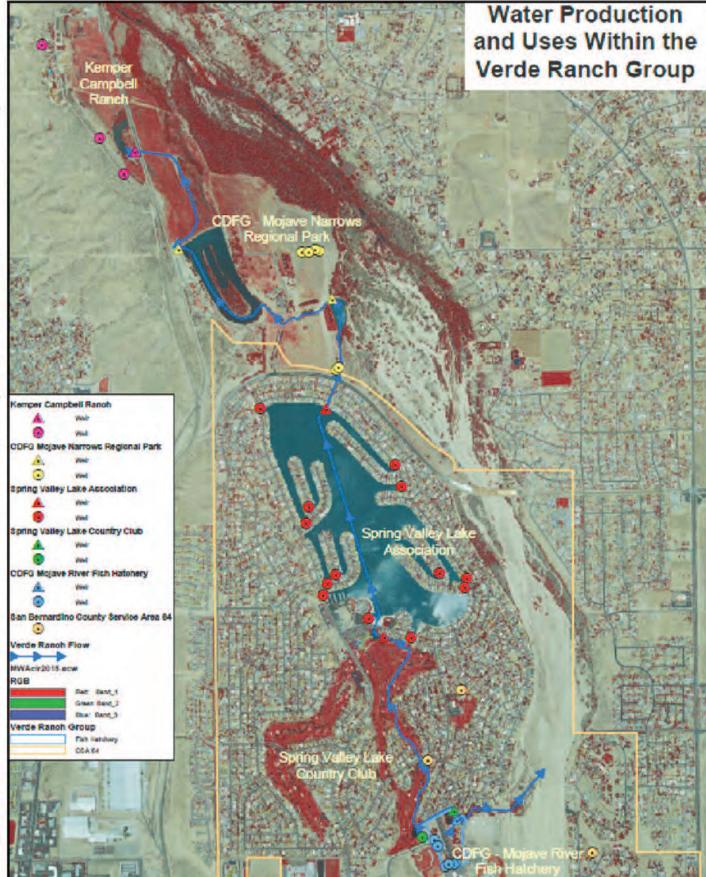
We have scheduled our annual fish stocking of trout for winter fishing. We will be planting trout in the 1lbs range with a few trophy size trout at each of the following plantings:

- 1,500 lbs week of 11/17/15
- 1,500 lbs week of 12/15/15
- 1,000 lbs week of 2/9/16
- 1,000 lbs week of 3/21/16

This winter is also when we start our annual buoy maintenance, as we will be resetting location and repairing each buoy. While we do this, we will be replacing the old solar lighting to install stronger mounted lights. We are now entering our 3rd year with lights on-top of each buoy. They have been a great addition; providing safety and beauty at night to our lake.

One of our ongoing tasks is lake water quality monitoring which we do in-house. We send samples to our lake consultant's laboratory for testing bi-annually. Aquatechnex monitors and collects data not only on our lake quality, but also on the vegetation and bottom hardness and contour. This report is posted on our website bi-annually. So please look for this if you are interested with their results.

Last month I mentioned our final report on our water usage for our lake. I have received this map that shows the Verde group water trail for your interest.



SVLA Receives \$38,410 check from Mojave Water Agency

In November 2014 Spring Valley Lake
Association kicked off Mojave Water Agency's
Large Scale Turf Replacement Program with the
improvement of their center median. The center
median was previously landscaped with grass and
large trees that required a lot of water. With the
drought in full effect, Spring Valley Lake's Board
of Directors saw the need to improve the center
median and transform it into a desert friendly
landscape. The new design was not only intended
to enhance the appearance of the community but
also to comply with the drought restrictions.

MWA, along with the Alliance for Water Awareness and Conservation, has been offering the Cash for Grass program since 2008, which provides 50 cents per square foot rebate for turf removal to residential customers. This program has resulted in the removal of 7.5 million square feet of turf and a savings of 1,257.7 acre-feet of water, to date.

The new large scale program provided a rebate of \$1 per square foot of turf removed. Spring Valley Lake Association was proud to be the first participant in this new program with their Center Median Project. This project resulted in the removal of 38,410 square feet of turf and is going to serve as a "drive-by" demonstration garden, to encourage others to participate in the program.

On October 29, 2015 Mojave Water Agency presented Spring Valley Lake Association with a check in the amount of \$38,410. The total amount reflects the total square feet of turf which was removed in the completion of their project. With the drought restrictions in full effect, every drop of water saved is critical and this is a great program which offers a nice reward.

Mojave Water Agency is doing their part in offering an incentive for anyone interested in replacing their turf with a desert friendly landscape; it is now up to the rest of the High Desert community to play their part just as Spring Valley Lake Association has. For more information on this program contact Nicholas Schneider, MWA Water Conservation Manager at 760.946.7038.



Pictured Left to right: Glenn Grabiec—SVLA General Manager, Dennis Teece—SVLA Director of Operations, Mike Page—MWA, Nicholas Shneider-WMWA





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FINEED PARTL

Halloween is always a big evening here in Spring Valley Lake and this year did not disappoint. The Community Building was transformed into a spooky haunted room which housed 10 different games which were visited by nearly 350 children throughout the evening. The haunted maze brought screams that could be heard throughout the room. It was a fun evening for all who came through and all the children left with their buckets and bags full of candy Spring Valley Lake extends a large thank you to the Boy Scouts, Cub Scouts and Venture Crew who were a big help throughout the evening.



One moment makes all the difference.



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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.

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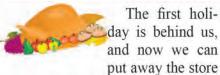
To learn more, please contact:

Paul Kaminski

Jackie Morgan

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Paul.Kaminski@stjoe.org Jacqueline.Morgan@stjoe.org
(760) 946-8167 (760) 946-8167





candy, and get ready for all the home baked goodies. The seasons before us are a time of sharing with family and friends, and enjoying all the fine foods and traditions of your cultures.

Before you get started with the hustle and bustle of the holidays, make sure you have winterized your swamp coolers, pipes, and outside water lines & hoses. Water lines will freeze up here in the high desert during the winter, so make sure you wrap them. Drain swamp coolers and cover them up. Last year we had reports of many cracked and broken water lines. If you have any questions at all, please call in the association office.

With cooler weather coming, you will be turning on your heaters, so checking those air filters is another good thing to be doing. Make sure your smoke detectors have good batteries in them. It's better to always be on the safe side.

Please be aware that we are issuing Courtesy Notices on any and all boats, motor homes, fifth wheels, campers, personal water toys, boat trailers, etc. parked in the driveways for more than 72 hours. Please find storage place for them for winter.

Code Enforcement and Public Safety are receiving many complaints of people doing illegal trash dumping on the streets and on empty lots. If you are unable to

afford trash service with Advance Disposal, then you must take your trash to the County Dump site. You CANNOT dump your trash in Spring Valley Lake dumpsters, on the streets, in vacant lots, or in other homeowners' trash bins. If you are caught, you will be issued a citation by Code Enforcement and by the SB County Sheriff Dept. Please be respectful of other people.

Once again, we want to remind people that you CANNOT make ANY changes to the outside exterior of your house or property without the approval of the Architectural Committee. It just takes a few minutes to fill out the project application, and submit it to Ashley Yates in the Association office. She is there to help you with any questions you may have. Doing the application is much better than facing a possible \$1,000 fine. Be proactive with your projects and it will help us all.

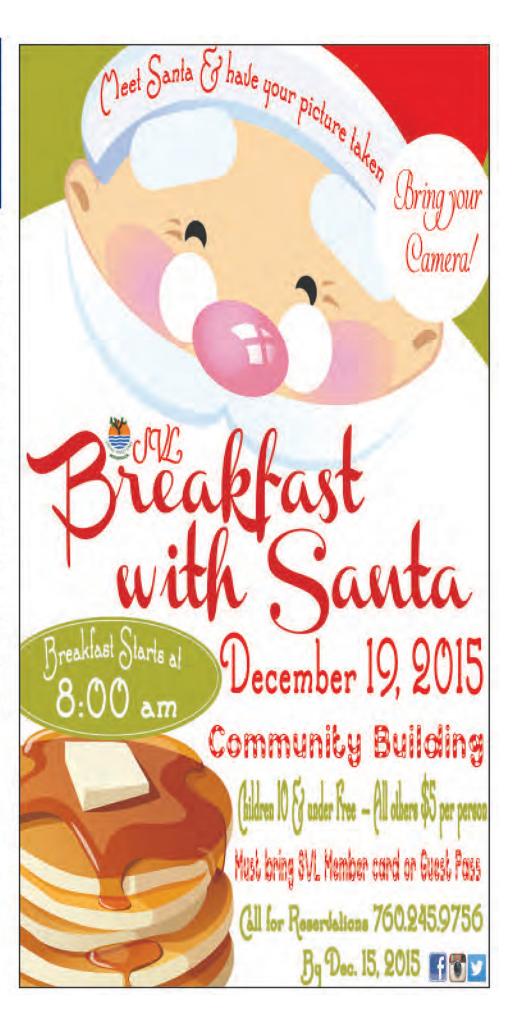
Everyone have a marvelous Thanksgiving and spend time with family and friends.



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~ Code Enforcement Team





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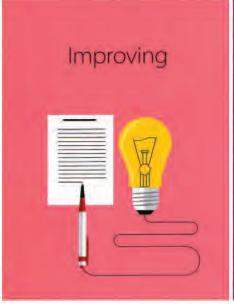
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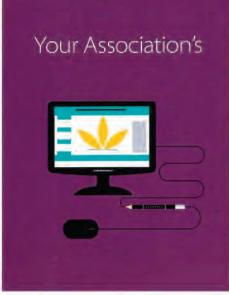
(Just 1/4 mile south of Valley-Hi Toyota & Costco) Monday-Saturday 9am-7pm Sunday 10am-5pm





Our General Manager, Glenn Grabiec, recently had this article published in the California Association of Community Managers quarterly magazine. This organization trains and certifies all community managers in California. The magazine is a reference tool for all community management industry professionals in California.









Despite our best efforts as community managers to keep homeowners and residents informed, there are still homeowners and, at times, board members, who complain about secrecy and lack of communication from the association.

Just over two years ago, I was hired as the onsite general manager for Spring Valley Lake Association (SVLA), a large scale community in the High Desert of San Bernardino County with over 4,200 properties, a water ski lake, golf course and equestrian center. The community is quite diverse demographically, with a mix of everything from retirees to families with parents who commute out of the area for work.

Shortly after taking the position, I was confronted with many of the same questions that I'm sure many of you have experienced: "What are we doing for the benefit of the homeowners?"
"Why are assessments at the level they are?"

Initially, I was surprised by the lack of awareness because I knew SVLA had a newly designed website, a Facebook page, a monthly newsletter and an email distribution system to provide timely, meaningful and accurate information to homeowners. I thought it was quite possible that these criticisms may be related more to the message than the methods. But, I needed to assess the effectiveness of the methods before I could tackle the message.

I hired Stevens Consulting Services to conduct an inventory and evaluation of our public relations activities, projects and services. The key component of this evaluation was a short online survey that elicited responses from 405 homeowners (395 was necessary to achieve an accuracy of plus or

minus 5%). I was told that conducting a survey of this type may be risky because it could elicit information that would require the association to change direction. At the same time, I knew it would send a clear message to the homeowners that the association was doing everything it could to become more responsive and professional in our communications.

The survey was conducted with a single focus: to examine the association's current communication methods and gauge:

- Whether homeowners and residents are *aware* of the different communication methods SVLA uses,
- 2. If they are aware of these different methods, which communication channels do they *access*,
- 3. And which channels do they *prefer*.

The survey revealed that the majority of respondents were aware of our various communication methods (Website, 96.50%; Facebook, 63.16%; newsletter, 96.98%; e-blasts, 88.22%) and accessing each fairly regularly (68.19% access the website; 31.63% visit Facebook page; 83.04% read newsletter monthly; and 80.25% signed up to receive emails).

The most significant finding in the survey validated our belief that homeowners and residents are satisfied with our efforts: 46.62% rated SVLA's effectiveness in informing homeowners and residents about the association's role, activities, projects and services as "good," and 29.32% rated it "excellent."

In addition to the survey, I focused on ensuring our effective communication efforts could transcend any transition of managers and board members to

maintain consistency. To achieve this, our consultant prepared specific recommendations to draft our first communications plan, which includes four clearly defined goals to guide SVLA in its future public relations, public information and public outreach activities:

- To ensure that homeowners, residents and community atlarge continually receive accurate, timely and relevant information about SVLA.
- To continually improve communication methods used to inform home owners, residents and community-at-large and to facilitate two-way communications.
- To enhance the image of SVLA as a professional organization.
- To demonstrate that SVLA is a professional managed association providing competent services that meet the needs of its members.

Naomi Patterson, whom I appointed as the new Media Coordinator/Public Information Officer to carry out these important goals, says this new communications plan has helped her identify more meaningful information to communicate to homeowners. "The communications plan has also given me the freedom to get out and gather information as it is happening within the community, instead of hearing it second hand," she says. "This has allowed me to publish things before some of the rumors start forming, which

has resolved some of the conflict we were often experiencing."

Lessons Learned

In my experience at SVLA, the process of reviewing and improving our communication efforts has already had a positive impact: we are keeping everyone informed and improving the professional image of our association at relatively low fiscal impact. By following through with the assessment and being very forthcoming with the results, the board demonstrated their commitment to serving the needs of the homeowners.

Overall, conducting the survey helped improve the association's reputation because it demonstrated that the association was: 1) not afraid to hear the truth from homeowners -good or bad; 2) willing to solicit and take feedback from homeowners to make any necessary improvements; and, 3) open and transparent about the results of the survey.

For me, this process validated that we as community managers exercise due diligence when we use a variety of communications methods to share information with homeowners. Yet, we shouldn't become complacent, assuming that our current communication methods remain effective especially with an ever-changing demographic in our communities. I would encourage any community manager experiencing some of these same issues to consider undertaking this process. You have nothing to lose and will gain a greater perspective on how you can better serve your communities.

First SVLA Property Foreclosure for Past-due Assessments

by Scott Eckert

If you read the monthly Board meeting summary every month in The SVLA Breeze, you will often see a line that says "Approval of Property Liens for Unpaid Assessments", and not think much of it. Unfortunately, for one SVLA homeowner last month, that notice led to the loss of their property in a foreclosure sale for failure to pay their annual assessments. This was the first time in SVLA's 45year history that a foreclosure sale was conducted to collect past-due assessments, and was taken only as a last resort when the owner refused every opportunity to resolve the problem.

Our annual disclosure package that is mailed to every homeowner in late-September includes the SVLA Assessments and Foreclosure Notice and Delinquent Assessments Collection Policy, and I strongly advise everyone to become familiar with the entire process (begins on page 16 this year).

In a nutshell, under California law and our governing documents, if you fail to pay your assessments SVLA may record a lien on your property and ultimately foreclose (i.e., sell your property at auction to highest bidder) on your property to collect the past-due assessments you owe. This is a drastic step that the Board does not ever want to take, but for some delinquent property owners, is the only action that will get their attention and make them pay their assessments – just like the rest of us have

to do to live in Spring Valley Lake.

Unfortunately, SVLA has begun the process of foreclosure on over 50 homeowners who refuse to pay their assessments. The worst thing these homeowners can do is to ignore the problem, since it is not going to go away on its own. Most of the owners who have the foreclosure process started against their property end up paying their past-due assessments prior to the property being sold, but the total amount due is now much higher because of all the added legal costs associated with the foreclosure process.

SVLA offers opportunities to work out payment plans for those who get behind in their assessments, so please take advantage of that option if you need it. However, once it goes beyond that point in the process, a well-defined process begins that can result in loss of your property to foreclosure without anyone ever setting foot in a courtroom.

Please pay your SVLA assessments on time just like you would your county property taxes, mortgage payment or insurance, because the result of not doing so can be disastrous in each case. Please don't let your account reach the point of having your account turned over to our collection company. When that happens, the best that can happen is that you simply incur hefty additional costs, and the worst that can happen is you may lose your property.

It's time for a Coffee Break!

The Coffee Break Club invites you to join us
THURSDAY
November 19 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: Lisa Verhagen 760-243-2128

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Lark at the Lake by Joy Ohler



Gardening on a hill or mound? Be grateful. Don't have hills or mounds? They actually help you: Use 50% less of WATER the very first year, more & more savings later on. Grow your plants & trees FIVE TIMES bigger & faster.

Tips on mound and hill assembly: 1. Gather all the woody waste material you can find: big & small logs, twigs, wood chips, branches - it's a great way to recycle and reuse dead trees and wood - but please NO: eucalyptus, black oak or aromatic or treated wood. 2. Either dig a trench or hole - any depth (the deeper the better) - assemble wood pieces into a mound (1-3 feet minimum) or just pile the logs on top of the soil. You double your planting space and the hill adds visual interest to any garden 3. Cover the wood with compostable materials: Cover the hill with soil and leaves (6 inches) and on top of those two inches of mulch (woodchips, more leaves, etc.) to retain the moisture in the hill and prevent weeds. Water the hill thoroughly to start the decomposition process. 4. Start planting any kind of trees, bushes, flowers, vegetables - they will grow

FIVE times faster than anywhere else. The first year your plants will require some watering - you will save 50% - but the following years you will need less & less water. 5. Expect the whole hill to reduce (compact) one forth in the first year - eventually settling the final appearance. The trees & plants are not affected by the settling of the hill – Q&A? Google "Huegelkulture" for more detailed information and illustrations.

Teach the little ones, be still and know;
It's Life and Love that Teaches here
Learn too
Wisdom's Grace through Gratitude;
We learn... we grow... the rightful
place;
A home, a neighborhood...to unfold,
"Teach the little ones."
With joy and Thanksgiving
Because this
The bright promise is for all our sake.
Thanksgiving comes to Spring Valley
Lake



ALFRED LOGAN, PUBLIC SAFETY DIRECTOR **SVL Citizens on Patrol (COPs)**



We would like to recognize Earl Perat (4 years C.O.P.) and Ziggy Sims (7 years C.O.P.) We are thankful to have volunteers like Earl and Ziggy. Although we have many volunteers, Ziggy and Earl have had our attention during the last few months. We recognized their hard work and dedication to this community. The Citizens On Patrol consist of a volunteer unit that provides proactive patrol and

has direct access to the Sheriff's dispatch. The Spring Valley Lake Citizens on Patrol unit is looking for more volunteers. Here are the basic qualifications: Must be at least 18 years of age, must be a legal U.S. resident, pass an oral interview and pass a background investigation. Once you pass all requirements, you will be requested to attend the Citizen Volunteer Academy training course.

Halloween

loween in SVL. As normal there

We are excited to report a safe Hal- were thousands of pedestrians. Thanks to the Sheriff, CHP, VVC



PD, and Law enforcement volunteers; It is because of our great, collaborative teamwork that we had a successful night.

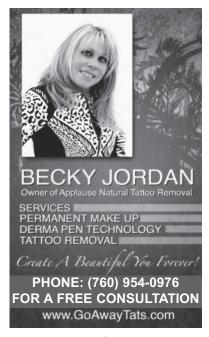
Preparing for the Holidays

As the holiday season begins to approach, Public Safety would like to remind residents of unique services to help you enjoy your holiday functions with as less stress as possible. For example, holiday seasons usually call for trips outof-town. Public Safety does offer special patrols, also known as residential checks, of your property while you are away for any length of time. Just contact our dispatcher with your request. Additional steps you can take to secure your home, while out of town, include

setting your alarm, ensuring that all entries are locked and possibly leaving a porch light on.

Along with family trips, family parties are also a part of the holiday season. Residents are advised to be mindful of sound appropriateness and your neighbors whenever hosting a party. Residents, if you do feel your neighbor's activity is causing a disturbance of the peace, then please contact the Public Safety Department, and an officer will respond to evaluate the situation.





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How to Sell Your House Without An Agent

Spring Valley Lake, CA - If you've tried to sell your home yourself, you know that the minute you put the "For Sale by Owner" sign up, the phone will start to ring off the hook. Unfortunately, most calls aren't from prospective buyers, but rather from every real estate agent in town who will start to hound you for your listing.

Like other "For Sale by Owners", you'll be subjected to a hundred sales pitches from agents who will tell you how great they are and how you can't possibly sell your home by yourself. After all, without the proper information, selling a home isn't easy. Perhaps you've had your home on the market for several months with no offers from qualified buyers. This can be a very frustrating time, and many homeowners have given up their dreams of selling their homes themselves. But don't give up until you've read a new report entitled "Sell Your Own Home" which has been prepared especially for homesellers like you. You'll find that selling your home by yourself is entirely possible once you understand the process.

Inside this report, you'll find 10 inside tips to selling your home by yourself which will help you sell for the best price in the shortest amount of time. You'll find out what real estate agents don't want you to know.

To order a FREE Special Report, visit www.ZeroAgent.info or to hear a brief recorded message about how to order your FREE copy of this report call toll-free 800-596-5137 and enter 1017. You can call any time, 24 hours a day, 7 days a week. Get your free special report NOW to learn how you really can sell your home your-

This report is courtesy of www.HighDesertHomeSales.net and GDR Inc. dre #01524222

Empty Nesters: FREE Special Report Reveals 9 Costly Mistakes to **Avoid When Selling Your Home**

High Desert, CA - Are you an "Empty Nester" who needs a home for the future? Is it time to downsize or to move into another home more suitable for your glorious retirement years?

Like thousands of residents in our area, you may be discovering that after years of non-stop child traffic in and out of your doors, toys on the floor, music floating through out, suddenly you can hear a pin drop over the quiet hum of the refrigerator. Your rooms are filled with pictures and memories of this wonderful time of your life, but there are many empty rooms gathering dust now that your children have moved on. The freer years ahead are exciting ones to look forward to, and it's time for you to move on as

If you find yourself in this situation, you're in vast and good company. And what that means is that there are many wonderful opportunities for you to create this new chapter in your life...if you know what is takes to get the most out of the equity you've built up in your current home.

To help you understand the issues involved in making such a move, and how to avoid the 9 most common and costly mistakes most Empty Nesters make, a new report called "Empty Nester: How to Sell the Place You Call Home" has been prepared which identifies these issues, and shows you how to steer clear of the mistakes that could cost you literally thousands of dollars.

To order a FREE Special Report, visit www.EmptyNest.info or to hear a brief recorded message about how to order your FREE copy of this report call toll-free 800-596-5137 and enter 1013. You can call any time, 24 hours a day, 7 days a week. Get your free special report NOW to find out how you can fly your empty nest with the most cash in your pocket.

This report is courtesy of www.HighDesertHomeSales.net and GDR Inc. dre #01524222



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High Desert Villas

16850 Jasmine St., Victorville Tuesday, Nov. 3, 2015 at 10:00 am Private Appointment Anytime Call (760) 951-8787

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Meetings cover:

- Medicare basics Parts A, B, C, D
- Benefits of multiple Medicare Plans
- How health reform & the prescription "donut hole" in 2016 & more



Community Coffee Break!

What a fun time we shared at our October meeting of The Coffee Break Club!

Our Book Exchange continues to grow every month and the free Keurig coffee, tea and sweet snacks make for a wonderful way to share the morning.

We invite you to attend our next gathering on Thursday November 19 at 10:00 a.m. in the Community Building Room CB1 For info contact: Lisa Verhagen 760-243-2128





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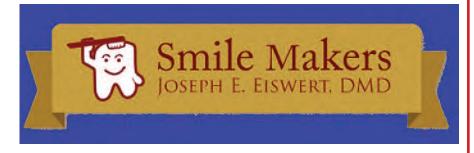
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Thank You SVL Cub Scouts and Boy Scouts!

The SVL Cub Scouts, Boy Scouts and Venture Crew were a huge help Halloween evening by volunteering and playing a role in making the Halloween Party, at the Community Building, a success...But they did not stop there.

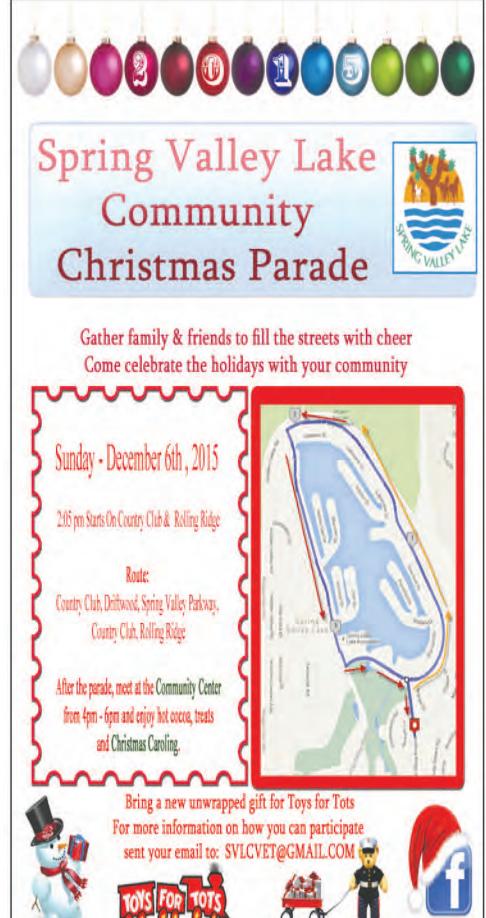
Sunday morning November 1, 2015, Pack 26 and Boy Scout Troop 2226 gathered at the Community Building and made their way around the Community to pick up trash that was left by the Halloween crowd the evening before.

These groups are such a great asset within our community and are continually playing a positive role.

Spring Valley Lake Association extends a big thank you to their dedication and contribution









The SVL Veterans Club

formed to provide an outlet for Veterans to gather within their community and interact in a social setting. It is the primary goal of this club to serve as a service organization within the confines of Spring Valley Lake. Having our meetings in close proximity to the residences of our members, especially our disabled members, will be extremely beneficial and assist them in their ability to participate on a regular basis.

In lieu of our November meeting, we are holding our First Annual Veterans Club Banquet. At our

The SVL Veterans Club has been last meeting we voted to skip our December meeting to allow people to spend more time with their families over the holidays. Our next meeting is scheduled for Tuesday, January 19, 2016, at 7:00 p.m. in the Community Building room CB3. We will be holding elections for club officers so it is important that you attend. If you are interested in holding an office, please contact Robert Read at the email address listed below. Meetings are held the 3rd Tuesday of the month. We invite you to attend and become part of this wonderful community effort!

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

SVL Veterans Club







COMMUNITY

11/14	SVL Holiday Boutique	9am	СВ
11/16	BOD Executive Session	6рт	CB4
11/17	BOD Meeting	6рт	CB1
11/17	Equestrian Estates Committee	6рт	EECH1
11/19	Community Plan Committee	6:30pm	CB4
11/26	THANKSGIVING HOLIDAY OFFICE CLOSED		
11/27	THANKSGIVING HOLIDAY OFFICE CLOSED		
12/1	Citation Committee	5:30pm	CB4
12/3	SVL Tree Lighting Ceremony	6рт	West Beach
12/4	Lion's Club Poker Tournament	7pm	CB1
12/10	Architectural Committee	3pm	CB4
12/12	Holiday Gala Dinner Dance	5:30pm	CB1

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

SVL Committees			
COMMITTEES	COMMITTEE CHAIR	MMITTEE CHAIR MONTHLY	
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	Byron Ward 760-963-4942
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	Carol Grace 760-243-8014
The Coffee Break Club-3rd TH, 10am-12pm CB1	Lisa 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 5:30pm, 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	Т	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.	М	9:10-10:10am 10:10-11:40am	CB1	Su Kim 760-241-8823
Line Dance Ultra Beg./ Beg./Easy Intermediate	Т	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	т,тн	8 - 9am	СВЗ	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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