



# the SVLA BREEZE

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

March 2020

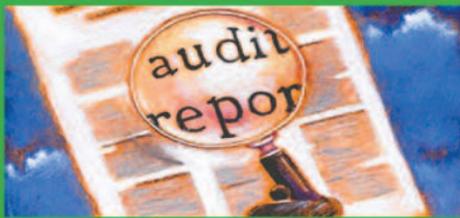
Ads: 760-628-9732

**YOUR**  
 **VOTE**  
**MATTERS**

**Ballots by Mail**  
Must be returned to  
T.I.E. P.O. Box  
By 5pm, April 23  
(Remember to sign  
Envelope #2)

**YAC COMMITTEE IS BACK!**  
(SEE PG 9)

**SVLA AUDIT REPORT**  
(SEE PG 12)



## INSIDE THE SVLA BREEZE

BOD.....	pg 4
GM Report.....	pg 6-7
Operations.....	pg 8
YAC Committee.....	pg 9
Code Enforcement.....	pg 10
SVLA Audit Report.....	pg 12-20
Community Matters.....	pg 24
Public Safety.....	pg 25
Community Events.....	pg 28
Veterans Club.....	pg 29
Yacht Club.....	pg 30



# Family CAMP OUT

**APRIL 18 - APRIL 19, 2020**

**11:00AM CHECK IN**

**East Beach 13244 COUNTRY CLUB DR.**

\$15 per person

by March 27, 2020

\$20.00 per person

March 30- April 10

**MUST REGISTER NO LATER THAN APRIL 10, 2020**

All children must be accompanied by an adult for the entire duration of the camp out.

You must provide your own camping gear (tent, sleeping bags, personal items, etc.)

*Meals will be provided!*

**REGISTRATION PAPERWORK  
CAN BE ACCESSED ON OUR  
WEBSITE OR PICKED UP IN THE  
ASSOCIATION OFFICE.**





# Spring Valley Lake Contact Information

## Management Staff

### General Manager

Alfred Logan: alogan@svla.com

### Director Public Safety

Lisa Hartley: lhartley@svla.com

### Director of Operations

(TBD)

### Director Administration & Human Resources

Jeanee Beam: jbeam@svla.com

### Accounts Manager

Dee Dee Walker: dwalker@svla.com

## Board of Directors

**President** Brian Bickhart

**Vice President** Ryan Williams

**Secretary** Lewis Ponce

**Treasurer** JoAnne Romero

**Director** Cheri Boyd

**Director** Deedee Garcia

**Director** Robert Read

**Board Email:** board@svla.com

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



**SVLA Breeze**  
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Helendale, CA  
92342

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

# LYON'S

FLOOR COVERING & BLINDS

**Family Owned & Operated**

*Serving the High Desert and surrounding areas.*

*Our experienced team provides installation of quality:*

- carpet
- tile
- granite
- hardwood
- laminat
- waterproof flooring.

*We also provide bathroom & kitchen remodeling.*



## VICTORVILLE

15922 BEAR VALLEY RD

M-F 9AM-5PM

SAT 10AM-3PM

## BARSTOW

427 E. MAIN ST

M-F 10AM-4PM

SAT 10AM-2PM

## **SPECIAL OFFERS**

### **STOCK PORCELAIN TILE**

12/24 or 20/20 \$.73 /ft

### **SHAW BELLERA CARPET**

10 year free replacement ~ beautiful colors  
See store or website for details

### **MOHAWK SILK CARPET**

Softest carpet there is!  
Great warranty ~ always on sale  
Hundreds of yards of carpet in stock

### **CARPET SPECIAL**

100 yards of carpet installed for \$1350!  
Limited to supply on hand  
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### **WATERPROOF FLOORING**

Great products starting at \$5.50/ft installed

### **TILE INSTALLED**

Starting at \$4.50/ft ~ See store for details

### **LAMINATE FLOORING**

Installed \$3.50/ft ~ several colors to choose from

### **70 oz CARPET FROM SHAW**

\$3.00/ft installed with moisture barrier pad

**Call our team today at 760-949-8001 when you're ready to make a change in your home or office.**



SVLA BOARD PRESIDENT

## BRIAN BICKHART

As we move into spring this year, I would like to remind everyone with landscape plans to make an appointment with the architectural department, as they no longer accept walk ins. The board is busy working on solutions for the country club, lake clarity and the park/baseball fields for Little League. I would also like to remind everyone to vote, sign and return your ballots for this year's

Board of Directors election!!! Ballots should be sent out March 23rd and need to be returned by April 23rd or dropped off the morning of April 25th to be counted. Even if you are not sure whom to vote for, (you can vote for up to 4 people this election) please return your ballot. We need to make quorum to avoid additional costs. Hope to see you all at the meeting this month! 💎



## 2020 Board of Directors Election Calendar

- March 21, 2020..... 10:00 a.m.  
Meet the Candidates - Community Center
- March 23, 2020..... "Date of Record" for Election
- March 23, 2020..... Notice of Meeting Mailed Out
- April 23, 2020..... 5:00 p.m.  
Ballots by mail returned to TIE P.O. Box by 5:00 p.m.
- April 25, 2020..... 10:00 a.m.  
Member Meeting for Purpose of Election of Board of Directors at the Community Center

### Ballots by Mail

*Must be returned to TIE P.O. Box  
By 5:00 p.m., April 23, 2020*

*\*\*Please remember to sign\*\**

*Envelope #2 (Mailing Envelope)*

### Member Meeting to Elect Board of Directors

*April 25, 2020 @ 10:00 a.m.  
Community Center - 12975 Rolling Ridge Dr.*

APRIL 11, 2020



# EASTER Egg Hunt



**9:00 AM**

*Hunt Begins Promptly at 9:00 am*

**WEST BEACH**

*13230 Country Club Dr.*

**BRING YOUR EASTER BASKETS**

*Take pictures with the Easter Bunny*

**MEMBERSHIP CARDS AND GUEST PASSES REQUIRED!!**

# New to Our *Community*

**Nyra Khetarpal, M.D.**  
*Board Certified Internal Medicine*

Dr. Khetarpal's background includes working as a hospitalist physician with a diverse patient population in New York City and Boston. She is a good listener and enjoys learning about each patient's personal story. Dr. Khetarpal strives to stay up-to-date in medicine and provide high quality, individualized care to her patients.



*Welcome to the High Desert!*



18522 Highway 18, Suite 208, Apple Valley, CA 92307 | 760-242-9262 | ChoiceMG.com



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a neighborly company



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- Call For a Free Estimate

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2018 Molly Maid, LLC. Each franchise is independently owned and operated.

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**Free House Cleaning On Your 5th**

**Regularly Scheduled Cleaning**

One offer per household. Limited time offer.

**760-684-4521**



# BEFORE AFTER





~ Nick Gonzalez, Director of Operations

Hello SVLA residents!

The maintenance crew worked arduously on assembling and installing the water filtration systems at fishing areas #7, #9 and #14. All 3 filter systems are fully assembled and ready to be energized by Edison. We are hoping to be energized and operating within 2-3 weeks. Maintenance still needs to fabricate roof covers and gates, which will hopefully be concluded within 45 days.



Many residents, especially homeowners that live on the lake, have noticed a high population of wandering seagulls on the lake. Many have voiced their concerns about those contributing factors like surface scum from ex-

cretion, phosphorous, nitrogen, pathogenic bacteria and floating feathers coming from the flock of seagulls. The Lake Committee's next scheduled meeting will be on March 13, at 6:30pm at the Community Center. Please join us and listen in as we combine our thoughts and discuss solutions to this matter. A 2-man crew is currently scheduled every other day to remove floating feathers and debris throughout the body of the lake. The crew usually goes out mid afternoon.

### OUR LAKE



The current water quality has held from previous months due to low temperatures. Meaning, dissolved oxygens average is 11.2, saturation 105% and transparency 1'.6". Hopefully, by next month, we will be able to provide nitrogen and phosphorous data.

On February 20, SVLA received a fish delivery from aquaculturist Alpine Fisheries located in San Diego. These fish were stocked for forage and recreation.

The delivery included 3,000 red ear sunfish, 1,685 crappie, 7,500 rosey red minnows and 7,500 shiners.

Maintenance is still being performed on and around the lake. We recently painted the dam at the beach area, serviced and repaired aerators, removed weeds throughout the beach area, and painted and repaired picnic tables. We are currently painting buoys, continuing to prune the trees on east and west beach and removing debris on and around the lake.



At the equestrian center, maintenance replaced 65 light bulbs throughout the center. There were also 7 security LED

lights (energy savers) installed throughout the equestrian center as well. Within the next 2-4



weeks maintenance will begin weed abating the trails and V-ditches. We have also begun activating all irrigation valves at FA's, beach areas and all parks on the lake and EQ side. All watering times are set to water during the night.

The maintenance department is always working diligently on maintaining SVLA's stature. If you ever notice a maintenance related issue or concern around the community, please call the Association Office and we will do our due diligence to correct the issue/s or concerns!



# The Youth Activity Committee

is back!

**VOLLEYBALL & BASKETBALL LEAGUES...PITCH-HIT-RUN & PUNT-PASS-KICK TOURNA-MENTS...FAMILY EVENT DAYS**

**FINE ARTS FROM MUSIC TO DANCE...ACTING...RECITALS & THEATRE PRODUCTIONS**



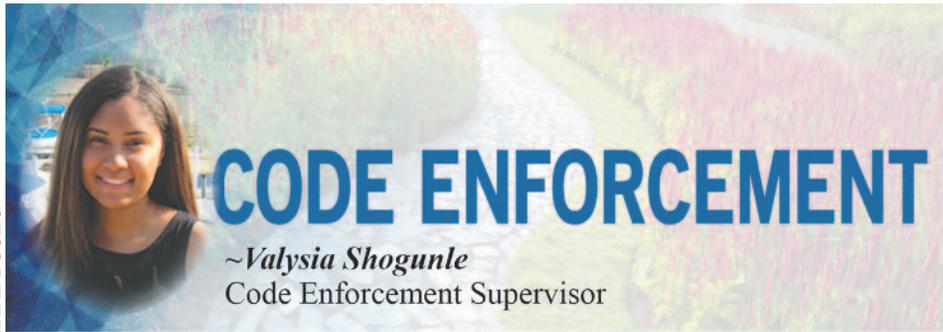
*YOUNG AT HEART  
EIGHT TO EIGHTY  
PARTICIPATE*

- PERFORM
- DIRECT
- PRODUCE
- ENJOY!

**All, plus more, is possible with your input!  
Volunteers wanted! Your assistance is needed!**

Sign Up Today. Committee Application is available at the  
Association Office.

**SVLA MEMBER PARTICIPATION IS NEEDED TO SUCCEED!**



The flowers are blooming, the birds are chirping, the sun is shining, it's SPRING! What a winter we had; and as we look forward to spring, we should all keep a few things in mind. We are not the only things that thrive in the springtime. Weeds are loving the recent rain and warmer conditions. Before you know it, that little "weedling" that was an inch quickly grew and brought others along. It's happening all over the community and Code enforcement has been issuing door hangers to many owners to get them under control. If you have not corrected it by now, there may be a letter in the mail for you that is not so forgiving. Please be aware that weeds are in violation of the R&R Section 6.2.1 "Landscaping of the entire lot, including easement areas, shall be maintained at all times...." This rule also applies to overgrown grass, dead shrubs or trees, excessive tree debris...etc.



### R&R Section 16

For those of you who may not be aware, to maintain a rental property in SVLA there are a couple of things you must do first. To start off, you must live in the commu-

nity as an owner for at least one year prior to renting your property. Soon after, you will need to submit a rental dwelling application to the county and once you receive the license, provide the association with a copy. This dwelling license needs to be renewed annually from the day issued. The application can be found on the San Bernardino county website: [www.sbcounty.gov](http://www.sbcounty.gov) and on our website: [www.svla.com](http://www.svla.com).



February was the start of reviewing architectural applications with an appointment only system. It's off to a great start! As architectural liaison, I was able to meet with approximately 20 owners who successfully scheduled an appointment. I prepared information and photos to assist with the applications submitted for review. This time also allows for the owner to ask any remaining question that they may have. Appointments can be made via our website at [www.svla.com](http://www.svla.com). Click the Departments tab and pull down to Architecture. Appointments are reserved in 15 minute increments We look forward to the many other ways we will advance to provide you with quality service.

Code Enforcement Violations	FEB Stats
IN PROGRESS	131
OPENED – (New Violations)	345
CITATIONS	28
CLOSED – (Resident complied)	493
YELLOW TAGS (Courtesy Notices)	132
OPEN ESCROWS	25

Rental Rule	Stats
Open violations	31
Dwelling license	5
Res. Rule Violation	0
Total confirmed rentals	255

## County of San Bernardino Special Districts Department Water and Sanitation Division CSA 64 (Spring Valley Lake) Street Sweeping Schedule



2020

January 7-10 & January 14-17  
February 11-14 & February 18-21  
March 10-13 & March 17-20  
April 7-10 & April 14-17  
May 12-15 & May 19-22  
June 9-12 & June 16-19  
July 14-17 & July 21-24  
August 11-14 & August 18-21  
September 8-11 & September 15-18  
October 13-16 & October 20-23  
November 10-13 & November 17-20  
December 8-11 & December 15-18

**All Street Sweeping occurs between the hours of 7 am and 4 pm. No sweeping on Saturday, Sunday, or Mondays. This schedule is subject to change due to Holiday's, weather and/or equipment maintenance.**



**Reducing water sprinkling along with parking off the paved roadways on the above dates will help facilitate this service.**

*"We only do quality work guaranteed"*



**American Tree Co.**



**CSLB # 927926**



***Tree Trimming - Tree Removal - Stump Removal - Tree Planting***

**"The bitterness of poor workmanship lingers long after the lowest bid!"**

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# SPRING VALLEY LAKE ASSOCIATION COMPARATIVE FINANCIAL STATEMENTS OCTOBER 31, 2019 AND 2018

## INDEPENDENT AUDITORS' REPORT AND SUPPLEMENTARY INFORMATION

**LEVY, ERLANGER & COMPANY LLP**

**Certified Public Accountants**

290 King Street, Suite 12

San Francisco, CA 94107

### INDEPENDENT AUDITOR'S REPORT

Board Of Directors  
**Spring Valley Lake Association**  
Spring Valley Lake, California

We have audited the accompanying financial statements of **Spring Valley Lake Association** (the Association), which comprise the balance sheets as of October 31, 2019 and 2018, and the related statements of revenues, expenses, and changes in fund balances and cash flows for the years 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 these 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 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 audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from 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 auditor's judgment, including the assessment of the 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, 2019 and 2018, and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

#### **Future Major Repairs and Replacements**

As further discussed in the notes to the financial statements, the Association has completed a study of its common area major components sufficient to assist the Board in planning for future major repairs and replacements. The reasonableness of the resulting replacement reserve funding plan is a function of the completeness of the major component list and the accuracy of the estimated quantity, useful and remaining lives, and replacement costs of those components.

Funds are being accumulated in the replacement fund based on estimated future costs for repair and replacement of common area property. Actual expenditures and investment income may vary from the estimated amounts, and the variations may be material. Therefore, amounts accumulated in the replacement fund may or may not be adequate to meet all future component repair and replacement costs. The ability of the Association to fund its future requirements is dependent upon annual increases in that portion of the assessment which is allocated to the replacement fund, and/or special assessments. In the event that funds are not available when needed, the Board may, subject to the constraints of California law and the Association's governing documents, increase regular assessments, levy special assessments, and/or delay repair and replacement of common area major components until sufficient funds are available.

#### **Disclaimer of Opinion on Required Supplementary Information**

Accounting principles generally accepted in the United States of America require that the information on future major repairs and replacements of common property 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, which considers it to be an essential part of financial reporting 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 of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses 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.

*Levy, Erlanger & Company LLP*

January 9, 2020

**SPRING VALLEY LAKE ASSOCIATION  
BALANCE SHEETS  
OCTOBER 31, 2019 AND 2018**

	2019				2018
	Operations	Replacement	Reconstruction	Total	Total
	Fund	Fund	Fund	Funds	Funds
<b>ASSETS</b>					
Cash and cash equivalents (Note 2)	\$ 1,252,540	\$ 817,494	\$ -	\$ 2,070,034	\$ 908,892
Investment in certificates of deposit (Note 2)	500,000	1,050,000		1,550,000	2,660,000
Assessments receivable, less allowance for doubtful accounts of \$333,000 and \$290,000, respectively (Note 2)	153,859			153,859	133,494
Water rights (Note 6)			3,567,641	3,567,641	3,567,641
Interest receivable	3,751	5,832		9,583	11,874
Prepaid insurance	27,806			27,806	34,784
Deposits and other prepaid expenses	67,097			67,097	32,473
Other receivables	22,741			22,741	
Inventory	4,903			4,903	4,903
Facilities and equipment, net of accumulated depreciation of \$500,053 and \$453,500, respectively (Note 5)			145,659	145,659	192,989
Capitalized loan fees, less accumulated amortization of \$7,892 and \$6,558, respectively			7,108	7,108	8,442
<b>Total assets</b>	<b>\$ 2,032,697</b>	<b>\$ 1,873,326</b>	<b>\$ 3,720,408</b>	<b>\$ 7,626,431</b>	<b>\$ 7,555,492</b>
<b>LIABILITIES</b>					
Bank overdraft	\$ -	\$ -	\$ -	\$ -	\$ 4,864
Accounts payable	108,998			108,998	180,686
Salaries and wages payable	234,838			234,838	247,427
Assessments paid in advance	490,572			490,572	415,204
Refundable deposits and other liabilities	13,231			13,231	1,683
Income taxes payable	428	832		1,260	1,035
Bank loan payable (Note 7)			2,296,237	2,296,237	2,461,294
Major component replacement liability (Note 3)		3,265,954		3,265,954	3,366,024
<b>Total liabilities</b>	<b>848,067</b>	<b>3,266,786</b>	<b>2,296,237</b>	<b>6,411,090</b>	<b>6,678,217</b>
<b>COMMITMENTS (NOTE 4)</b>					
	-	-	-	-	-
<b>FUND BALANCE (DEFICIT)</b>	<b>1,184,630</b>	<b>(1,393,460)</b>	<b>1,424,171</b>	<b>1,215,341</b>	<b>877,275</b>
<b>Total liabilities and fund balance</b>	<b>\$ 2,032,697</b>	<b>\$ 1,873,326</b>	<b>\$ 3,720,408</b>	<b>\$ 7,626,431</b>	<b>\$ 7,555,492</b>

**SPRING VALLEY LAKE ASSOCIATION  
STATEMENT OF REVENUES, EXPENSES  
AND CHANGES IN FUND BALANCES  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

	2019				2018
	Operations	Replacement	Reconstruction	Total	Total
	Fund	Fund	Fund	Funds	Funds
<b>REVENUES</b>					
Assessments	\$ 4,170,072	\$ 403,200	\$ -	\$ 4,573,272	\$ 4,468,332
Community building activities	182,017			182,017	176,312
Community service fees	75,156			75,156	81,359
Equestrian fees	63,605			63,605	59,610
Gain on sale of fixed assets			3,200	3,200	
Interest income (Note 2)	17,990	35,072		53,062	41,905
Owner fees	157,104			157,104	133,401
Late charges and other income	118,643			118,643	90,987
<b>Total revenues</b>	<b>4,784,587</b>	<b>438,272</b>	<b>3,200</b>	<b>5,226,059</b>	<b>5,051,906</b>
<b>EXPENSES</b>					
<u>Administration</u>					
Association events	91,645	-	-	91,645	83,249
Bad debt expense (recovery)	43,000			43,000	1,919
Depreciation and amortization			51,786	51,786	68,258
Income tax provision (Note 2)	1,584	3,076		4,660	3,203
Insurance	185,949			185,949	150,713
Interest expense			120,970	120,970	129,118
Legal and accounting	186,576			186,576	282,143
Office, printing and postage	160,255			160,255	175,271
Other professional services	156,082			156,082	152,754
Reserve study	2,900			2,900	2,900
	827,991	3,076	172,756	1,003,823	1,049,528
<u>Maintenance and operations</u>					
Capital improvements	212,502	-	-	212,502	399,825
Equestrian	29,292			29,292	24,511
Janitorial services	9,497			9,497	9,460
Lake system	184,458			184,458	171,575
Landscape maintenance	100,208			100,208	115,868
Payroll, payroll taxes and benefits	2,283,154			2,283,154	2,367,267
Vehicles	89,393			89,393	104,362
Water assessments	123,660			123,660	125,274
Other maintenance and operations	91,518			91,518	118,772
	3,123,682	-	-	3,123,682	3,436,914

See independent auditor's report and accompanying notes

**SPRING VALLEY LAKE ASSOCIATION  
STATEMENTS OF REVENUES, EXPENSES  
AND CHANGES IN FUND BALANCES  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

**SPRING VALLEY LAKE ASSOCIATION  
STATEMENTS OF CASH FLOWS  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

SVLA Breeze

	2019				2018
	Operations	Replacement	Reconstruction	Total	Total
	Fund	Fund	Fund	Funds	Funds
<b>EXPENSES (CONTINUED)</b>					
<i>Utilities</i>					
Garbage collection	\$ 24,744	\$ -	\$ -	\$ 24,744	\$ 27,084
Gas and electricity	102,535			102,535	90,358
Internet access	25,472			25,472	19,674
Water and sewer	61,485			61,485	66,502
	<u>214,236</u>	<u>-</u>	<u>-</u>	<u>214,236</u>	<u>203,618</u>
<i>Major repairs and replacements</i>					
Major component replacement provision	-	546,252	-	546,252	1,891,434
	<u>-</u>	<u>546,252</u>	<u>-</u>	<u>546,252</u>	<u>1,891,434</u>
Total expenses	<u>4,165,909</u>	<u>549,328</u>	<u>172,756</u>	<u>4,887,993</u>	<u>6,581,494</u>
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES</b>	<b>618,678</b>	<b>(111,056)</b>	<b>(169,556)</b>	<b>338,066</b>	<b>(1,529,588)</b>
<b>BOARD-APPROVED INTERFUND RECLASSIFICATIONS AND TRANSFERS</b>	<b>(426,173)</b>	<b>140,224</b>	<b>285,949</b>		
<b>FUND BALANCE (DEFICIT), BEGINNING OF YEAR (NOTE 10)</b>	<b>992,125</b>	<b>(1,422,628)</b>	<b>1,307,778</b>	<b>877,275</b>	<b>2,406,863</b>
<b>FUND BALANCE (DEFICIT), END OF YEAR</b>	<b>\$ 1,184,630</b>	<b>\$ (1,393,460)</b>	<b>\$ 1,424,171</b>	<b>\$ 1,215,341</b>	<b>\$ 877,275</b>

	2019				2018
	Operations	Replacement	Reconstruction	Total	Total
	Fund	Fund	Fund	Funds	Funds
<b>OPERATING ACTIVITIES</b>					
Excess (deficiency) of revenues over expenses	\$ 618,678	\$ (111,056)	\$ (169,556)	\$ 338,066	\$ (1,529,588)
Adjustments to reconcile excess (deficiency) of revenues over expenses to net cash provided by operating activities:					
Major component replacement provision	-	546,252	-	546,252	1,891,434
Major component replacement expenditures		(646,322)		(646,322)	(404,534)
Bad debt expense (recovery)	43,000			43,000	1,919
Depreciation and amortization			51,786	51,786	68,258
Gain on sale of fixed assets			(3,200)	(3,200)	
Decrease (increase) in assets:					
Assessments receivable	(63,365)			(63,365)	(58,732)
Interest receivable	511	1,780		2,291	(5,780)
Inventory					491
Deposits and prepaid expenses	(34,624)			(34,624)	33,916
Prepaid insurance	6,978			6,978	(34,784)
Prepaid income taxes					182
Other receivables	(22,741)			(22,741)	
Increase (decrease) in liabilities:					
Bank overdraft	(4,864)			(4,864)	4,864
Accounts payable	(71,688)			(71,688)	165,601
Salaries and wages payable	(12,589)			(12,589)	58,563
Assessments paid in advance	75,368			75,368	(151,927)
Refundable deposits and other liabilities	11,548			11,548	(12,056)
Income taxes payable	128	97		225	1,035
Property taxes payable					(3,586)
Total adjustments	(72,338)	(98,193)	48,586	(121,945)	1,554,864
<b>NET CASH PROVIDED BY (USED FOR) OPERATING ACTIVITIES</b>	<b>546,340</b>	<b>(209,249)</b>	<b>(120,970)</b>	<b>216,121</b>	<b>25,276</b>

**SPRING VALLEY LAKE ASSOCIATION  
STATEMENTS OF CASH FLOWS  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

	2019			2018	
	Operations Fund	Replacement Fund	Reconstruction Fund	Total Funds	Total Funds
<b>INVESTING ACTIVITIES</b>					
Net (purchase) sale of facilities and equipment	\$ -	\$ -	\$ 78	\$ 78	\$ -
Net (purchase) sale of certificates of deposit	350,000	760,000		1,110,000	(301,000)
<b>NET CASH PROVIDED BY (USED FOR) INVESTING ACTIVITIES</b>	<u>350,000</u>	<u>760,000</u>	<u>78</u>	<u>760,078</u>	<u>(301,000)</u>
<b>FINANCING ACTIVITIES</b>					
Payments of principal on bank loan payable	-	-	(165,057)	(165,057)	(156,909)
<b>NET CASH PROVIDED BY (USED FOR) FINANCING ACTIVITIES</b>	<u>-</u>	<u>-</u>	<u>(165,057)</u>	<u>(165,057)</u>	<u>(156,909)</u>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	896,340	550,751	(285,949)	1,161,142	(432,633)
<b>BOARD-APPROVED INTERFUND RECLASSIFICATIONS AND TRANSFERS</b>	(426,173)	140,224	285,949	-	-
<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<u>782,373</u>	<u>126,519</u>	<u>-</u>	<u>908,892</u>	<u>1,341,525</u>
<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	<u>\$ 1,252,540</u>	<u>\$ 817,494</u>	<u>\$ -</u>	<u>\$ 2,070,034</u>	<u>\$ 908,892</u>
<u>Supplemental Disclosures</u>					
Interest paid	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 120,970</u>	<u>\$ 120,970</u>	<u>\$ 129,118</u>
Income taxes paid	<u>\$ 1,456</u>	<u>\$ 2,979</u>	<u>\$ -</u>	<u>\$ 4,435</u>	<u>\$ 1,986</u>

See independent auditor's report and accompanying notes

**SPRING VALLEY LAKE ASSOCIATION  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

**THE ASSOCIATION**

**Spring Valley Lake Association** (the Association) is a common interest development located in Spring Valley Lake, California which consists of 4215 residential units and certain common area property. The Association was organized as a nonprofit mutual-benefit corporation in December 1969 to provide for management, maintenance and architectural control of the individual units and the common area property. The Association is governed by a member-elected Board of Directors which is responsible for enforcing provisions of the governing documents, which include covenants, conditions and restrictions (CC&Rs), by laws, and rules and regulations. Major decisions, as determined by the CC&Rs, are referred to the Association owners as a whole.

**SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Assessments.** Association members are subject to annual assessments, usually payable in equal monthly installments, to provide funds for operating expenses and major repairs and replacements. In addition to regular annual assessments, special and/or emergency assessments may be imposed by the Association's Board Of Directors, under certain circumstances without member approval. Any excess assessments at year end are retained by the Association for use in the succeeding year. Revenues and expenses and information about future major repairs and replacements are explained in greater detail in the annually-distributed pro forma operating budget (pursuant to California Civil Code Section 5300).

**Assessments receivable** at the balance sheet date represents the aggregate amount of assessments due from unit owners. The Association's policy is to retain a collection service and/or legal counsel and place liens on the properties of owners whose assessments are delinquent. In certain instances, foreclosure may be necessary. The collection process is explained in greater detail in the annually distributed annual statement of collection procedure (pursuant to California Civil Code Section 5730). Because of these collection procedures, the Board believes that, subject to a reasonable allowance for doubtful accounts, if any, all assessments are collectible. The estimate of allowance for doubtful accounts, if any, is based, generally, on amounts past due greater than 90 to 120 days.

See independent auditor's report

**SPRING VALLEY LAKE ASSOCIATION  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

**SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**Basis of presentation.** The accompanying financial statements, and the Association's corporate income tax returns, have been prepared on the accrual basis of accounting, in accordance with accounting principles generally accepted in the United States of America, whereby revenues are recognized when earned and expenses are recognized when incurred.

**Cash and cash equivalents.** For purposes of the statement of cash flows, the Association considers all short-term investments with a maturity at date of purchase of three months or less to be cash equivalents. Cash equivalents are classified with cash in the balance sheet.

**Concentrations of credit risk.** Financial instruments which potentially subject the Association to concentrations of credit risk consist principally of cash, cash equivalents and investments. The Association maintains its financial instruments with what management believes to be high credit quality financial institutions and limits the amount of credit exposure to any one particular institution. Cash, cash equivalents and investments in excess of federal deposit insurance (FDIC) coverage limits as of October 31, 2019 totaled approximately \$865,000.

**Estimates.** The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America 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. Estimates also affect the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates, and the differences could be material.

**Fund accounting.** The Association's governing documents provide certain guidelines for governing its financial activities. To ensure the observance of limitations and restrictions on the use of financial resources, the Association maintains its accounts using fund accounting. Financial resources are classified for accounting and reporting purposes in two funds established according to their nature and purpose. The operations fund is used to account for the financial resources available for the general day-to-day operations of the Association. The replacement fund is used to accumulate financial resources designated for future major repairs and replacements.

**SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

**Income taxes** are paid on income from sources which are not related to the nonprofit, membership purposes of the Association. Nonmembership income, less related nonmembership expenses, subject to federal and California income taxes includes interest earned on cash and cash equivalents, and investments.

For federal purposes, the Association may elect to be taxed as either a regular corporation or as a homeowners association. In the former instance, it is taxed at a flat 21% rate on net nonmember income; in the latter case it is taxed at a flat 30% rate on net nonexempt function income (which is generally similar to net nonmember income). California income tax approximates 9% of net nonmember income.

The Association's tax filings are subject to audit by various taxing authorities: federal income tax returns for the previous three years remain open to examination by the Internal Revenue Service and California income tax returns for the previous four years remain open to examination by the Franchise Tax Board. In evaluating the Association's tax provisions and accruals, the Association believes that its estimates are appropriate based on current facts and circumstances.

**Interest earned** on operations and replacement funds, net of related income taxes, is retained in said respective funds.

**Investments** consist of federally-insured certificates of deposit and stated at cost which approximates market value.

**Membership** in the Association is mandatory by virtue of unit ownership.

**Real and personal common property** acquired by the original owners from the developer is not recognized in the Association's financial statements, in accordance with prevalent industry practice, because it is commonly owned by the individual Association members and its disposition by the Board Of Directors is restricted. Similarly, major repairs, replacements and improvements to real and personal property are not recognized.

**Facilities and equipment** are generally recorded at cost and depreciated on the straight line method over estimated useful lives of 7 to 15 years.

**SPRING VALLEY LAKE ASSOCIATION  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

**MAJOR COMPONENT REPLACEMENT LIABILITY**

The Association's governing documents, and California state law (Civil Code Section 5300), require that the Board Of Directors provide for the repair and replacement of common area major components. Accordingly, funds which comprise the replacement fund are not generally available for the payment of day-to-day operating expenses.

The Association has completed a study of its common area major components sufficient to assist the Board in planning for future major repairs and replacements. The reasonableness of the resulting replacement reserve funding plan is a function of the completeness of the major component list, and the accuracy of the estimated quantity, useful and remaining lives, and replacement costs of those components.

In July 2019, Association Reserves, a Dublin, California-based construction consulting firm, performed a component study to estimate the useful and remaining lives and replacement costs of the Association's common property. The Board is funding future major repairs and replacements over the estimated remaining useful lives of the components based on the foregoing study and their judgment, considering amounts previously accumulated in the replacement fund. Accordingly, \$440,000 of reserve funding has been included in the 2020 budget.

Funds are being accumulated in the replacement fund based on estimated future costs for repair and replacement of common area property. Actual expenditures and investment income may vary from the estimated amounts, and the variations may be material.

Therefore, amounts accumulated in the replacement fund may or may not be adequate to meet all future component repair and replacement costs. The ability of the Association to fund its future requirements is dependent upon annual increases in that portion of the assessment which is allocated to the replacement fund, and/or special assessments. In the event that funds are not available when needed, the Board may, subject to the constraints of California law and the Association's governing documents, increase regular assessments, levy special assessments, and/or repair and replacement of common area major components until funds are available.

**MAJOR COMPONENT REPLACEMENT LIABILITY (CONTINUED)**

Activity in the major component replacement liability account during the years ended October 31, 2019 and 2018 is summarized as follows:

	<u>2019</u>	<u>2018</u>
Liability balance, beginning of year	\$ 3,366,024	\$ 1,879,124
Provision for annual wear	<u>546,252</u>	<u>1,891,434</u>
	<u>3,912,276</u>	<u>3,770,558</u>
Expenditures:		
Asphalt	(62,558)	(5,400)
Building	(399)	-
Community center	-	(24,809)
Lake and Marina	(153,022)	-
Equestrian	(28,700)	(5,603)
Parks	(267,336)	(260,544)
Vehicles	<u>(134,307)</u>	<u>(108,178)</u>
	<u>(646,322)</u>	<u>(404,534)</u>
Liability balance, end of year	<u>\$ 3,265,954</u>	<u>\$ 3,366,024</u>

**COMMITMENTS**

The Association enters into contracts for management and/or maintenance services in the normal course of its business operations. These contracts are generally cancelable on thirty to ninety days' advance notice.

See independent auditor's report

**SPRING VALLEY LAKE ASSOCIATION  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED OCTOBER 31, 2019 AND 2018**

**FACILITIES AND EQUIPMENT**

Facilities and equipment generally consist of personal property which is purchased and disposed of at the discretion of the Board of Directors.

Facilities and equipment as of October 31, 2019 and 2018 consist of the following:

	<u>2019</u>	<u>2018</u>
Boats	\$ 69,443	\$ 75,443
Furniture	18,794	18,794
Recreation	15,000	15,000
Technology	114,908	109,686
Vehicles	381,999	381,999
Equipment	<u>45,568</u>	<u>45,567</u>
	645,712	646,489
Accumulated depreciation	<u>(500,053)</u>	<u>(453,500)</u>
Net facilities and equipment	<u>\$ 145,659</u>	<u>\$ 192,989</u>

**WATER RIGHTS PURCHASES**

For a number of years the Association's Board of Directors worked diligently on 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. In March 2016, the Association acquired additional water rights for \$325,700. The total purchase prices, plus related closing costs, of \$3,567,641 have 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 restriction pertaining to usage). However, it is anticipated that the cost of such possible occurrences will be relatively small compared to the prior purchasing situation.

**BANK LOAN PAYABLE**

The Association borrowed \$3,000,000 from Pacific Western Bank for funding the initial water purchase rights. The bank loan was initially an interest only loan at 4.75%, which converted to a full principal and interest loan 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 outstanding balance of the bank loan is \$2,296,237 at October 31, 2019. All borrowings are secured by the Association's receivables and the Board Of Director's authority to impose special assessments necessary to repay the Bank debt. Minimum payments of principal for the next five years are as follows:

<u>Year</u>	
2020	\$ 171,220
2021	179,781
2022	188,770
2023	198,209
2024	208,119
2025 and thereafter	<u>1,350,138</u>
	<u>\$ 2,296,237</u>

**DATE OF MANAGEMENT'S REVIEW**

In preparing the financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through January 9, 2020, the date that the financial statements were available to be issued.

See independent auditor's report

**SPRING VALLEY LAKE ASSOCIATION  
SUPPLEMENTARY INFORMATION  
ON FUTURE MAJOR REPAIRS & REPLACEMENTS  
OCTOBER 31, 2019  
(UNAUDITED)**

The following information on common area major components was compiled by Association Reserves of Dublin, California as of July 2019 and has served as the basis for the current estimates of replacement reserve funding:

#	Component	UL	RUL	Current Cost Estimate	Fully Funded Balance
<b>Admin &amp; Maintenance Bldgs</b>					
303	HVAC System - Replace (Front)	20	0	\$7,400	\$7,400
303	HVAC System - Replace (Rear)	20	0	\$7,400	\$7,400
304	Parking Lot Lights - Replace	25	9	\$5,900	\$3,776
305	Handheld Radios - Replace (Maint.)	4	0	\$9,300	\$9,300
310	Security System - Modernize	7	1	\$7,000	\$6,000
350	Flag Pole - Replace	40	0	\$6,250	\$6,250
601	Carpet - Replace	6	0	\$8,150	\$8,150
702	Overhead Doors - Replace	20	10	\$18,200	\$9,100
909	Restroom - Refurbish (Maint)	25	0	\$3,500	\$3,500
909	Restrooms - Refurbish (Admin)	25	0	\$6,600	\$6,600
909	Restrooms - Refurbish (Public)	25	0	\$6,600	\$6,600
911	Furniture - Partial Replacement	4	0	\$7,000	\$7,000
912	Computer/Printers - Replace	5	0	\$12,750	\$12,750
1304	Tile Roof - Replace Underlay -Admin	30	0	\$18,150	\$18,150
1304	Tile Roof - Replace Underlay -Maint	30	17	\$18,600	\$8,060
1402	Entrance Sign - Replace	25	7	\$18,000	\$12,960
1900	Building Exteriors - Repair	30	0	\$25,000	\$25,000
1901	Building Interior - Remodel	30	0	\$143,000	\$143,000
<b>Community Center</b>					
303	HVAC Systems - Replace	20	16	\$64,000	\$12,800
304	Defibulators - Replace	5	4	\$2,700	\$540
304	Interior Lighting - Replace	25	0	\$15,000	\$15,000
305	Dig. Mobile Radios - Replace (PSD)	7	3	\$8,100	\$4,629
305	Handheld Radios - Replace (PSD)	4	0	\$13,950	\$13,950
310	Security System - Modernize	7	1	\$6,500	\$5,571
320	Parking Lot Lights - Replace	25	2	\$12,600	\$11,592
350	Flag Pole - Replace	40	3	\$4,500	\$4,163
404	Patio - Refurbish	10	5	\$9,250	\$4,625
602	Vinyl Floor - Replace	15	10	\$39,000	\$13,000
603	Tile - Replace	25	7	\$23,800	\$17,136
702	Metal Doors - Replace	40	23	\$45,000	\$19,125
901	Refrigerator/Freezer - Replace	15	1	\$6,250	\$5,833
901	Stoves - Replace	20	15	\$3,000	\$750
903	Folding Furniture - Replace	10	9	\$11,600	\$1,160
903	Furniture - Replace (Boardroom)	10	9	\$7,750	\$775
908	Window Coverings - Replace	10	7	\$9,900	\$2,970
909	Kitchen - Refurbish	20	11	\$17,500	\$7,875
909	Restrooms - Refurbish	25	0	\$37,500	\$37,500
909	Security Offices - Refurbish	15	9	\$12,150	\$4,860
915	Stage - Replace	15	14	\$7,400	\$493
1301	Cap Sheet Roof - Replace	12	7	\$12,950	\$5,396
1303	Flat Roof - Replace	20	3	\$50,400	\$42,840
1304	Tile Roof - Replace Underlayment	30	3	\$14,300	\$12,870
1802	Antenna Tower - Replace	15	8	\$22,500	\$10,500

#	Component	UL	RUL	Current Cost Estimate	Fully Funded Balance
1803	Fire Alarm System - Replace	20	2	\$12,500	\$11,250
1804	Fire Suppression System - Replace	20	7	\$11,500	\$7,475
1805	Sound System - Replace	15	1	\$7,700	\$7,187
1806	Projector/Screen - Replace	10	2	\$22,000	\$17,600
<b>Equestrian Center</b>					
303	HVAC Unit - Replace (Apartment)	15	0	\$5,625	\$5,625
303	HVAC Unit - Replace (Clubroom)	15	0	\$9,375	\$9,375
350	Flag Poles - Replace	40	3	\$4,400	\$4,070
408	Judges Gazebo - Replace	30	28	\$8,510	\$567
409	Bridges - Replace	30	0	\$46,200	\$46,200
409	Sand - Replace (Arena)	4	3	\$28,600	\$7,150
410	Footing - Replace	8	8	\$28,000	\$0
425	Metal Hay Barns - Replace	35	23	\$11,000	\$3,771
503	Heavy Pipe Rail - Replace (Arenas)	25	20	\$40,000	\$8,000
503	Pipe Rail - Replace (Stalls/Pens)	30	4	\$64,900	\$56,247
505	Wood Fence - Replace	15	2	\$13,000	\$11,267
506	Vinyl Fence - Replace	30	17	\$68,000	\$29,467
702	Metal Doors - Replace	25	5	\$23,700	\$18,960
909	Restrooms (Barn) - Refurbish	25	24	\$3,000	\$120
909	Restrooms (Clubhouse) - Refurbish	25	1	\$3,000	\$2,880
1304	Tile Roof - Replace Underlayment	30	16	\$23,400	\$10,920
1304	Tile Roof - Replace Underlayment	30	16	\$44,000	\$20,533
1904	Walkway Poles - Replace	30	5	\$11,000	\$9,167
1908	Propane Tank - Replace	40	1	\$5,000	\$4,875
1910	Windows (apartment) - Replace	25	21	\$2,875	\$460
1911	Tile Floor (apartment) - Replace	20	16	\$5,900	\$1,180
1913	Sliding Doors (apartment) - Replace	25	21	\$5,800	\$928
<b>Asphalt</b>					
201	Asphalt - Overlay (Admin)	40	35	\$54,700	\$6,838
201	Asphalt - Overlay (Beach)	40	35	\$84,750	\$10,594
201	Asphalt - Overlay (CB MP)	40	35	\$96,300	\$12,038
201	Asphalt - Overlay (EQ)	40	35	\$48,700	\$6,088
201	Asphalt - Remove & Replace (Admin)	40	10	\$119,200	\$89,400
201	Asphalt - Remove & Replace (Beach)	40	10	\$185,000	\$138,750
201	Asphalt - Remove & Replace (CB MP)	40	10	\$210,000	\$157,500
201	Asphalt - Remove & Replace (EQ)	40	10	\$106,250	\$79,688
202	Asphalt - Seal/Repair (All)	5	4	\$38,000	\$7,600
<b>Lake &amp; Marina</b>					
103	Boat Ramp - Replace	25	7	\$8,750	\$6,300
111	Gangways - Replace	50	4	\$17,000	\$15,640
314	Fuel Dispenser - Replace	20	3	\$17,500	\$14,875
314	Fuel Station POS - Replace	8	3	\$13,500	\$8,438
315	Fuel Storage Tank - Replace	40	3	\$45,700	\$42,273
501	Sea Wall - Partial Replace	15	0	\$13,800	\$13,800
503	Iron Fence/Rail - Replace	20	0	\$6,000	\$6,000
510	Shade Structure - Replace	20	14	\$8,600	\$2,580
511	Shade Fabric - Replace	5	1	\$2,600	\$2,080
1901	Docks - Replace (Phase 1)	50	4	\$229,500	\$211,140

See independent auditor's report and accompanying notes

**SPRING VALLEY LAKE ASSOCIATION  
SUPPLEMENTARY INFORMATION  
ON FUTURE MAJOR REPAIRS & REPLACEMENTS  
OCTOBER 31, 2019  
(UNAUDITED)**

# Component	UL	RUL	Current Cost Estimate	Fully Funded Balance
1901 Docks - Replace (Phase 2)	50	10	\$255,500	\$204,400
1902 Dock Bumpers - Partial Replace	5	3	\$5,150	\$2,060
1904 Fish Cleaning Station - Replace	25	9	\$5,300	\$3,392
1910 Lake Liner - Partial Repair	2	1	\$166,000	\$83,000
1912 Dam - Refurbish	45	9	\$54,000	\$43,200
1914 Aerators - Replace	15	6	\$25,500	\$15,300
1914 Lake Water Flow Meters - Replace	15	5	\$17,550	\$11,700
1914 Outflow Monitor Devices - Replace	20	0	\$17,500	\$17,500
1915 Wells - Replace (#1,2,10,15)	25	18	\$310,000	\$86,800
1915 Wells - Replace (#3,5,14)	25	15	\$233,000	\$93,200
1915 Wells - Replace (#6,11,13)	25	19	\$233,000	\$55,920
1915 Wells - Replace (#7,9,16)	25	16	\$233,000	\$83,880
1916 Well Pumps - Replace (#1,2,10,15)	10	3	\$66,000	\$46,200
1916 Well Pumps - Replace (#16)	10	9	\$15,000	\$1,500
1916 Well Pumps - Replace (#3,5,14)	10	0	\$49,500	\$49,500
1916 Well Pumps - Replace (#6,11,13)	10	4	\$49,500	\$29,700
1916 Well Pumps - Replace (#7,9)	10	2	\$34,500	\$27,600
1920 Lake Filter System - Replace	25	24	\$18,000	\$720
1921 Lake Filter Pump/UV Sterilizer	7	6	\$36,000	\$5,143
<b>Parks</b>				
320 Pole Lights - Partial Replace	1	0	\$3,500	\$3,500
404 Picnic Tables - Partial Replace	2	1	\$7,700	\$3,850
405 Metal Play Equip. - Replace (MLP)	15	12	\$11,000	\$2,200
405 Play Equipment - Replace (Beach)	15	8	\$33,000	\$15,400
405 Play Equipment - Replace (MLP)	15	13	\$46,000	\$6,133
405 Play Equipment - Replace (Playfair)	15	0	\$46,000	\$46,000
405 Splash Equipment - Replace	10	4	\$12,000	\$7,200
406 Bark - Replace (MLP)	15	11	\$16,000	\$4,267
406 Bark - Replace (PF)	15	0	\$16,000	\$16,000
407 Shade Structure - Replace (Beach)	20	16	\$4,000	\$800
407 Shade Structure - Replace (PF)	20	14	\$8,600	\$2,580
407 Shade Structures - Replace (MLP)	20	16	\$28,000	\$5,600
408 Shade Fabric - Replace (Beach)	5	1	\$2,000	\$1,600
408 Shade Fabric - Replace (MLP)	5	1	\$6,000	\$4,800
408 Shade Fabric - Replace (PF)	5	1	\$2,600	\$2,080
410 Bleachers - Replace (Beach)	25	24	\$4,000	\$160
410 Bleachers - Replace (LP)	25	24	\$4,000	\$160
410 Bleachers - Replace (MLP Basketball)	25	24	\$4,000	\$160
410 Bleachers - Replace (MLP)	25	24	\$11,500	\$460
502 Backstop/Dugouts - Replace	25	24	\$100,500	\$4,020
503 Metal Fence/Rail - Replace (BP)	25	7	\$79,500	\$57,240
909 Restrooms - Refurbish (Beach Park)	25	18	\$22,000	\$6,160
909 Restrooms - Refurbish (MLP)	25	21	\$17,000	\$2,720
1010 Irrigation System - Repair/Replace	40	38	\$200,000	\$10,000
1304 Metal Roof - Replace (MLP)	35	33	\$5,450	\$311
1308 Metal Roof - Replace (Beach)	35	24	\$13,200	\$4,149
1607 Basketball Court - Resurface (BP)	10	9	\$12,000	\$1,200
1607 Basketball Court - Resurface (LP)	10	9	\$12,000	\$1,200
1607 Basketball Court - Resurface (MLP)	10	9	\$12,000	\$1,200

# Component	UL	RUL	Current Cost Estimate	Fully Funded Balance
1610 Lifeguard Towers - Replace	10	5	\$18,000	\$9,000
1901 Bocce Ball Courts - Resurface (MLP)	15	0	\$30,000	\$30,000
1910 Elevated Deck - Replace	30	29	\$12,000	\$400
1911 Elevated Deck Railing - Replace	20	19	\$6,000	\$300
<b>Vehicles &amp; Equipment</b>				
1 Security Car - Replace	4	2	\$26,000	\$13,000
2 Security Car - Replace	4	2	\$26,000	\$13,000
3 Security Car - Replace	4	2	\$26,000	\$13,000
4 Security Car - Replace	4	2	\$26,000	\$13,000
5 Community Services Car - Replace	12	10	\$26,000	\$4,333
6 Community Services Car - Replace	12	10	\$26,000	\$4,333
7 Security Truck - Replace	6	4	\$33,000	\$11,000
8 Security Golf Cart - Replace	10	9	\$7,600	\$760
11 Security Boat - Replace	12	0	\$12,000	\$12,000
12 Security Boat - Replace	12	11	\$12,000	\$1,000
13 Security Boat - Replace	25	0	\$26,000	\$26,000
14 Security Boat - Replace	25	23	\$70,000	\$5,600
20 Maint. Truck - Replace	20	1	\$32,000	\$30,400
21 Maint. Truck - Replace	20	4	\$29,000	\$23,200
22 Boom Lift - Replace	20	19	\$35,000	\$1,750
23 Maint. Truck - Replace	20	4	\$29,000	\$23,200
24 Maint. Truck - Replace	20	19	\$33,750	\$1,688
25 Maint. Truck - Replace	20	14	\$30,000	\$9,000
26 Maint. Truck - Replace	20	14	\$36,000	\$10,800
27 Maint. Truck - Replace	20	14	\$30,000	\$9,000
28 Maint. Truck - Replace	20	15	\$32,000	\$8,000
29 Maint. Truck - Replace	20	16	\$30,000	\$6,000
30 Maint. Truck - Replace	20	14	\$30,000	\$9,000
31 Maint. Truck - Replace	20	0	\$32,000	\$32,000
32 Maint. Boat - Replace	30	15	\$48,000	\$24,000
33 Maint. Boat - Replace	25	0	\$26,000	\$26,000
34 Maint. Trailer - Replace	20	17	\$7,000	\$1,050
35 Maint. Trailer - Replace	20	7	\$7,900	\$5,135
36 Maint. Trailer - Replace	20	15	\$8,900	\$2,225
37 Maint. Trailer - Replace	20	15	\$8,900	\$2,225
38 Maint. Trailer - Replace	20	10	\$700	\$350
39 Maint. Trailer - Replace	20	10	\$2,100	\$1,050
40 Maint. Trailer - Replace	20	7	\$3,800	\$2,470
41 Maint. Trailer - Replace	20	7	\$3,800	\$2,470
42 Security Trailer - Replace	20	14	\$2,100	\$630
43 Equestrian Tractor - Replace	30	24	\$27,000	\$5,400
44 Maint. Tractor - Replace	30	19	\$37,000	\$13,567
45 Equestrian Tractor - Replace	30	0	\$47,000	\$47,000
47 Maint. Wood Chipper - Replace	20	1	\$6,100	\$5,795
48 Maint. Mower - Replace	15	0	\$9,000	\$9,000
49 Maint. Mower - Replace	15	9	\$18,000	\$7,200
1900 Outboard Motor - Replace	6	0	\$11,000	\$11,000
1900 Outboard Motor - Replace	6	5	\$16,000	\$2,667
1900 Outboard Motor - Replace	6	0	\$9,250	\$9,250
1900 Outboard Motor - Replace	6	0	\$11,000	\$11,000
185 Total Funded Components				\$3,265,954

The Association has conducted a study to estimate the useful and remaining lives and current replacement costs of common property major components. Funding requirements consider an estimated **after-tax interest rate** of 1% on replacement fund cash balances and an annual **inflation rate** of 3% on major component replacement costs. The replacement fund **cash** and investment balances at October 31, 2019 totaled **\$1,867,494**. The estimated **liability** for major repairs and replacements at this date totaled approximately **\$3,265,954**. The portion of **2020** regular **assessments** budgeted to be allocated to the replacement fund totals **\$440,000**.

See independent auditor's report and accompanying notes

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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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Apple Valley, CA  
**242-7800**

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

## *Dear Spring Valley Lake Residents:*

I am writing to provide an update regarding the proposed creation of a Community Services District to oversee Spring Valley Lake. I have consistently expressed the opinion that our existing governmental structure under CSA 64 affords us the cheapest water rates combined with some of the best service that we can get from any governmental entity within the county. I do not, therefore, understand the rationale for creating a new governmental agency to replace something that is already functioning well.

More importantly, I believe that the possible sale of Spring Valley Lake Country Club by its current owner, ClubCorp, is a far greater threat to our community that requires the attention of our residents much more than organizational restructuring. Nonetheless, the County Local Agency Formation Commission recently voted to approve moving forward with examining the feasibility of creating a new Community Service District.

In the last month, many things have transpired, which I want to bring you up to date with:

1. Ms. Katrina Siverts, publisher of the Mojave River Valley News, scheduled an appointment with me at our offices and we met on January 24, 2020. She asked me if she could interview me regarding the proposed SVL CSD and I told her I had absolutely no problem with that. She had informed me that she had made the same request of individuals representing the proposed SVL CSD.

2. I have attempted to engage in public dialogue with proponents of the CSD, offering them a number of forums, including interviews and/or debates on the topic. These efforts, to date, have been rebuffed.

I would encourage folks who are concerned about this matter to encourage public dialogue about this. There are two sides to every issue.

3. With the help of a great staff in our office I have assembled a number of documents relative to the CSD, including the following:

- a. Open Letter to residents (published in January)
- b. Overview of the Phelan Pinon Hills CSD – 2019/2020 Fiscal Budget Report
- c. Overview of the Helendale CSD 2020 Fiscal Budget Report
- d. Overview of the Proposed SVLA CSD by Joseph W. Brady
- e. Overview of the Phelan Pinon Hills CSD
- f. Overview of the Survey of SVL Residents from Mojave River Valley News – February 2020 Edition

g. Important Chronological Dates – SVL HOA/SVLA Proposed CSD CSA 64

h. LAFCO comments – July 2, 2019 Minutes

i. Proposed Feasibility Study and Executive Summary Report – June 2018

j. Proposed SVLA CSD Community Meeting - October 2, 2019

k. Proposed SVLA CSD Community Meeting – November 16, 2019

l. Proposed CSD SVL (Trash and Refuse Issues)

We are going to make all of these documents public with the creation of a website within the next 90-days. Most importantly, we are trying to identify potential members of a committee representing opposition to the Community Services District. I am not interested in chairing the committee but will offer my participation and support.

If you wish to receive a copy of these documents, please email me at josephwbrady56@gmail.com or text me your full information (your name, your mailing address, your email and your cell to my cell at (760) 954-4567.

While many people talk about transparency, I believe it is especially important to the residents of SVL who will be voting on this matter. This issue is only going to be voted on by registered voters within SVL boundaries and the boundaries that will be adopted by LAFCO in the upcoming months. I'm hoping to find a time in early May for residents who are opposed to this proposed CSD to meet and to determine from that group a leadership group that can help move this discussion forward.

But most importantly, SVL Homeowners Association has been attempting to work with ClubCorp of America on a solution for SVL Country Club, one of the greatest recreational assets within the High Desert (Mojave River Valley) region, but most importantly an integral part of SVL Homeowners Association. Sale and/or closure of our golf course, the last remaining private course on the High Desert, would deal a devastating blow, not only to Spring Valley Lake, but to the Mojave River Valley as a whole.

I understand that a three-person committee, Mr. Brian Bickhart, the current President of the Board for Spring Valley Lake Homeowners Association, Ms. JoAnne Romero, existing Board member for SVL and Robert Read, Jr. existing Board member for SVL, a former President of the Association and a strong advocate for Veterans within the High Desert region, was formed to review SVLA-SVLCC Task Force Study and Recommendations (on file with SVLA Association). This committee recommended pursuing the Purchase Option. SVLA Board has select three Directors to work with a five-member Task Force, and a Consultant yet to be hired, to review the feasibility of purchasing.

I strongly encourage the Association to find a consultant from the golf industry who has a tremendous amount of experience with facilitating discussions between similar size homeowners associations and the world's largest operator of private country clubs (ClubCorp of America) to ensure that ClubCorp of America does not shutdown SVLCC, causing serious financial harm to its employees, its residents and to all the residents within our community as well as the residents throughout the High Desert (Mojave River Valley) region.

Spring Valley Lake is a great location, centrally located and adjacent to Victor Valley Community College where I am proud to serve as President of the Board of Trustees. I also hope that in the upcoming months, that Victor Valley Community College District can strengthen its relationship with SVL Homeowners Association, its Board of Directors, etc.

The issue of Spring Valley Lake Country Club and its long-term existence is paramount, and I believe the number one issue for SVL homeowners and residents to deal with this year. I have suggested to members of the proposed CSD Committee that we concentrate all of our efforts this year on one thing and one thing only and that is to help acquire or come up with a financial solution that benefits the residents in SVL and gives us control of SVL Country Club and the improvements that are needed (we estimate nearly \$2M is needed in this regard) to reposition this great asset and to ensure its long-term survival. Then at some future time, there will always be time to discuss a proposed CSD. What is more important?

1. Saving our community and repositioning Spring Valley Lake Country Club for the next 50 years; or
2. Bringing in an inexperienced government to take over an already existing governmental agency that offers us the lowest possible operating costs around.

I personally believe that it is going to be a challenge to get 66 2/3% of the voting owners within Spring Valley Lake to agree on the country club purchase as well as getting nearly 5,400 registered voters within SVL's boundaries to approve or not approve a CSD. I believe it's a confusing issue. I guess we will have to let the voters make up their mind.

I thank you for reading this full letter.

For more information, please contact Mr. Joseph W. Brady at (760) 954-4567 or via email to: josephwbrady56@gmail.com.

P:\Administrative Files\Articles\Revised Letter per Breeze Guidelines 2-28-2020wc.doc

*Paid for by Joseph Brady*



## Stoner Family Trust Gives \$100,000 To Local Charity

Story and photos submitted by Linda Scott

Thanks to the generosity of local Spring Valley Lake residents Dale Stoner, and his wife, Od, over 1,000 additional youth in need, will have their lives touched and improved!

Over the years they have supported Assistance League of Victor Valley®. They have been impressed with all that is accomplished by this all-volunteer organization and that all funds raised stay in the Victor Valley. So they decided to give a very special and generous gift!

On Thursday, February 13, they attended the monthly regular meeting of Assistance League

and presented them with a check for \$100,000! This was of course met with a standing ovation of appreciation.

The Stoners are not new to opening their hearts and helping others in need. In 2016, they began a scholarship program, providing full college tuition for two students each year for four years each, helping a total of eight students! They have always been believers in 'paying it forward' in helping others.

The Stoners don't expect anything back except to see others pay it forward as well. 💎



*Dale, 90 years old, shares a joke and also his appreciation for what volunteers mean to our community, with his wife, Od.*

*Dale and Od Stoner present check to Linda Elliott & Kathie Bordonaro of Assistance League of Victor Valley. Over 80 volunteer members attended.*



## Spring Valley Lake Residents Are Acting Out

by Jeri Lawrence

**The**  
**SUNSHINE**  
**BOYS**  
BY NEIL SIMON

**Directed by: Sheila Fares**

**Friday, Saturday & Sunday March 13th Thru March 22nd**  
**Friday and Saturday 7:30 p.m. Sunday 2:30 p.m.**  
**\$14 General admission \$12 Senior & Students**  
**442.229.4149 Stagecraftersproductions3@gmail.com**

 High Desert Center for the Arts 15615 E. 8th St. Victorville Ca. 92392

If you are seeking to find comedy close to home, this production of *The Sunshine Boys* is a must see. Our own Sheila Fares directs and has a cameo in her latest production at the High Desert Center for the Arts in Victorville. This comedy remake stars Bill Rains and Bruce Matthews as two past vaudeville performers who off stage could not stand each other. Coming together after many years to do a TV special about those vaudeville days, proves that time away does not heal.

Lewis and Clarke, as they are known as, will keep you laugh-

ing as the two of them try to reunite. The chemistry is perfect with these two actors that Sheila chose to play these parts. You will understand that, as the play moves past the TV interview and into the personal struggles they encounter.

SVL resident, Don Amador, will once again "star" as the set constructor. Sheila is founder of Stage Crafters with many great performances utilizing Spring Valley Lake residents. Be sure to catch this latest show and watch for upcoming productions. 💎

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Lifetime Savings: \$0

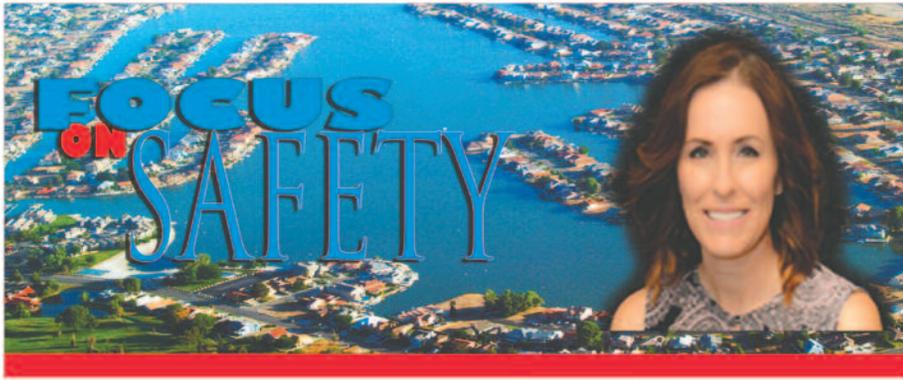
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LISA HARTLEY, PUBLIC SAFETY DIRECTOR

Please remember the bottom on the lake is clay, therefore only mushroom type anchors or sandbags are the only anchors to be used while boating on Spring Valley Lake. Claw like anchors or anchors with sharp edges can cause damage to the clay while the anchor is being dragged along the bottom. Please contact the Public Safety Department with any questions.

**Rules and Regulations: 5.1.19.** Only mushroom-type anchors and/or sandbags may be used.



### VESSEL REGISTRATION CHECKLIST

**ALL Documents MUST list the same Homeowner/Tenant member's name**

#### **Items Required for Powered Vessel Registration:**

- \_\_\_ Current DMV Reg. for Powered Vessels
- \_\_\_ Current Driver's License
- \_\_\_ Current Vessel Operator's Permit (VOP)
- \_\_\_ SVL Safety Inspection (Call 760- 245-6400)
- \_\_\_ Conditions for Issuance Form **Signed**
- \_\_\_ **Insurance Policy:**
  - Policy number
  - Policy period (Effective to Expiration Dates)
  - CF #, Hull #, Name of Vessel
  - \$300,000 minimum liability
  - SVLA listed as **Additional Insured or Additional Interest** w/ mailing address:
    - 7001 SVL Box, Victorville, CA 92395
    - Name of Insured
- \_\_\_ Payment of Sticker Fee
  - \$55.00 Powered Vessels (15 H.P. and under)
  - \$155.00 Powered Vessels (Over 15 H.P.)

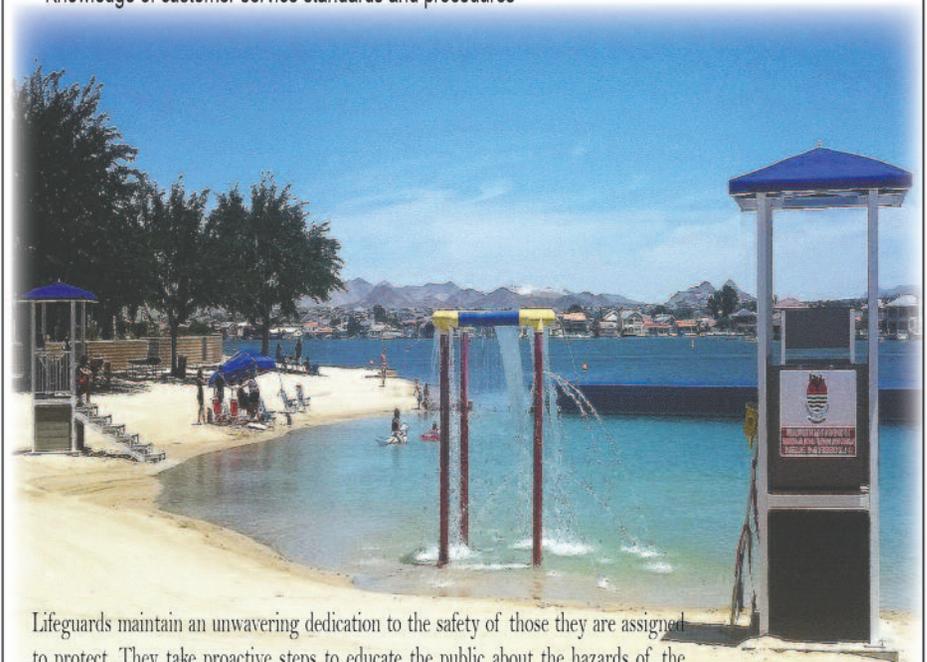
## NEED A SUMMER JOB? BECOME A SPRING VALLEY LAKE

#### Minimum Job Requirements:

- C.P.R. Certified
- A.E.D. and First Aid Certified
- Lifeguard Certified
- Have familiarity with the basic duties and responsibilities as a lifeguard

#### Knowledge, Skills, and Ability Requirements:

- Ability to react calmly and effectively in emergency situations
- Skill in the application of lifeguarding surveillance and rescue techniques
- Ability to pass pre-employment physical skills evaluation
- Ability to prepare routine administrative paperwork
- Knowledge of C.P.R. and emergency medical procedures
- Ability to follow routine verbal and written instruction
- Knowledge of customer service standards and procedures



Lifeguards maintain an unwavering dedication to the safety of those they are assigned to protect. They take proactive steps to educate the public about the hazards of the aquatic environment and inform ways to safely enjoy aquatic recreation. They recognize and maintain the highest standards\* of fitness in strength, stamina, and physical skill as those attributes may mean the difference. They make every reasonable effort to prevent accidents before they occur, and avoid any undue distraction. They proudly carry out the duties assigned to them, while providing the highest possible level of courtesy, respect, and assistance to those whom they watch over.

*All certifications must come from a recognized and legitimate source to be accepted.*

**No Phone Calls Please!**

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# COMMUNITY events

3/17/20	Community Task Force	5:30pm	
3/17/20	Equestrian Committee Meeting	6pm	EQ1
3/21/20	<b>MEET THE CANDIDATES</b>	10am	MLH
3/23/20	BOD Executive Session	6pm	PVR
3/24/20	BOD Open Session	6pm	MLH
3/26/20	Architectural Committee	4pm	PVR
4/3/20	Lion's Club Poker Tournament	6pm	MLH
4/7/20	Citation Committee	5:30pm	PVR
4/7/20	Community Task Force	5pm	
4/7/20	SVL C.O.P's	5:30pm	PR
4/9/20	Architectural Committee	4pm	PVR
4/9/20	Lake Committee	6:30pm	PR
4/11/20	<b>EASTER EGG HUNT</b>	9am	WB
4/18/20 - 4/19/20	<b>FAMILY CAMPOUT</b>	11am	EB



**ASSOCIATION OFFICE HOURS**  
CLOSED MONDAYS  
OPEN TUESDAY THRU FRIDAY 7:30 A.M. - 6:00 P.M.

**Boat Test** for Vessel Operator's Permit occurs Daily at 9am in PVR  
**Vessel Operator's Permit renewals** occur Daily at 7pm in addition to the original 9am slot - (See Public Safety Dispatch)  
On line test available at [www.svla.com](http://www.svla.com) (Public Safety page)

#### SVL Clubs

CLUBS	FACILITATOR+ CONTACT
Amateur Radio Club - 1st TH, 7pm PR	George Ellison NOGWE 760-810-1008, george@4mailservice.com
Boy Scouts Troop 2226, 2nd, 3rd 4th M, 6pm PR	C.J. Cook 760-887-6200
Cub Scout Pak 26 , 2nd, 3rd 4th M, 6pm MLH	Britt Imes 760-900-3897
The Coffee Break Club-3rd TH, 10am-12pm MLH	Dennis Verhagen 760-243-2128, dennisverhagen@earthlink.net
Lions Club Poker - 1st F, 7pm MLH	Don Nelson 760-964-7552
Rods & Relics Club - 2nd SAT, 8am PVR	Don Sedam 760-955-6052
Social & Fishing Club - Varies, MLH	Robert Eaton 760-951-8721
SVL Pan Group, 2nd & 3rd W, 12pm - 4pm PR	Carol Christie 760-243-1526
Veterans Club - 4th TH, 6-8:30pm PR	Chris Harvey 209-338-7349
Yacht Club - 3rd TH, 6-8pm MLH	Rick Groff 442-242-7095

#### SVL Recreational Classes

CLASS	DAY	TIME	LOC.	Instructor
Bocceball /Horseshoes	M.W.F	8 - 11am	MLP	Raul Paz 760-245-6311
Group Exercise (Body Express)	M,W,F	8 - 9am	MLH	Jace Knisely 760-628-6416
Power Yoga	T/W	6:30pm-7:30pm	PR/MLH	Jace Knisely 760-628-6416
Line Dance Beginner/Intermediate.	M	9:10-10:10am 10:10-11:40am	MLH	Su Kim 760-241-8823
Line Dance Ultra Beg./ Beg./Easy Intermediate	T	8-9am, 9-10am 10-11:30am	MLH	Su Kim 760-241-8823
Arthritis Exercise	T,TH	8 - 9am	PR	Dottie Schiller 760-243-4697

#### SVL Committees

COMMITTEES	COMMITTEE CHAIR	MONTHLY	TIME/LOCATION
Citation Committee	Don Nelson	1st Tuesday	5:00pm PVR
Community Task Force		1st Tuesday & 3rd Tuesday	5:30pm 5:30pm
Equestrian Estates Committee	Karina Rodriguez	3rd Tuesday	6pm EECH1
Lake Committee	Brian Wells	2nd Thursday	6:30pm PR
Architectural Committee	Myron Becker	2nd & 4th Thurs.	4pm PVR
Community Plan Committee		(Inactive)	

#### Key for Locations

Abbreviation	Name/Location of Facility
MLH - Meadowlark Hall	Community Building 12975 Rolling Ridge Drive (Great Room)
PR - Palm Room	Community Building 12975 Rolling Ridge Drive (Small Room)
PVR - Parkview Room	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
PFP	Playfair Park (Equestrian Estates)



# The SVL Veterans Club

a 501©(3)  
organization



We're making plans for a Mystery Dinner at SVLCC, a Spaghetti Dinner at the SVLA Community Center and we are working with Victor Valley College on some exciting ideas. Check the FB Group for more info!

There are a variety of ways our members can volunteer to help those in need. Attend a meeting and find out how! We'd like for you to join us!



Thursday March 26th  
from 6-8 pm  
At NICK'S PIZZA  
(on the Parkway)

For more information  
Contact: Chris Harvey  
President, SVL Veterans

1-209-338-7349





The Spring Valley Lake Yacht Club's February monthly meeting was well attended, and we signed up 4 new members. Welcome new members Joyce and Mike Chamberlain, Robin Cozart and Dave Summers.

Plans for our March 19th meeting St. Patrick's Potluck Meal were discussed, and a sign-up sheet was passed around. If you plan to attend and did not sign up, please call Rick Groff at 442-242-7095 or email Amy Pullen-Bickhart at Apullen112@gmail.com and let us know how many and what you plan to bring or ask what we may need.

Saturday April 4th is our Chili Cook-off and we are looking for Chili Cooks to bring their best Chili to be judged by your neighbors. Judging will be by those who come and taste the Chili entries. (See flyer).

Saturday May 2nd will be the

Antique and Classic Boat show at the Marina. Come on down and view some very cool wooden and classic boats on display from the So Cal Chapter of The Antique and Classic Boat Society. Keep an eye on the lake that day, as they do plan to take a ride around the lake between 1:00 and 2:00 p.m. There is No Charge to come and view the boats.

We would like to thank the SVLA Board of Directors who approved all our events for this year. Thanks for your continued support of the Yacht Club.

Our next monthly meeting is Thursday, March 19th at 6:00 p.m. We meet at the SVL Community Center at 12975 Rolling Ridge Drive in Meadowlark Hall (CB1). Any questions or interested in joining, feel free to contact Commodore Rick Groff at 442-242-7095 or Membership Chairperson Lori Rice: Lori.rice@ymail.com



# CHILI COOK OFF

## SATURDAY

**APRIL 4 11AM-2PM**  
**SVL COMMUNITY BUILDING**  
**SPRING VALLEY LAKE YACHT CLUB IS**  
**HOSTING A CHILI COOK OFF. LOOKING FOR SVL**  
**RESIDENTS AND THEIR GREAT CHILI RECIPES.**  
**ENTRY FEE \$10.00 PER ENTRY**  
**TASTING KITS \$5.00 PER KIT**  
**COME VOTE FOR YOUR FAVORITE CHILI ENTRY**  
**HOT DOGS AND SODA WILL BE AVAILABLE FOR**  
**.....PURCHASE.....**  
**FIRST PRIZE \$100.00**  
**FOR FURTHER INFORMATION CONTACT**  
**RICK GROFF @ 442-242-7095**

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CHERI BOYD  
BRIAN HURST  
BILL SCOTT**

**Shared Values & Goals**

- Safe Community
- Sound Finances
- Protecting Property Values
- Improving Lake Water Quality
- Useful & Attractive Amenities
- Aggressive Debt Collection
- Fair and Consistent Code Enforcement
- Road Improvement

*Independent Individuals...*

*Working as a Team.....*

*for Spring Valley Lake!*

Please vote for ALL 4

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