



the SVLA BREEZE

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

February 2018

Ads: 760-220-7096

SVLA AUDIT REPORT 2017 (PG. 7 - 15)

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& Easter baskets!**



Spring Valley Lake Contact Information

Management Staff

General Manager

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Director Public Safety

Lisa Hartley: lhartley@svla.com

Director of Operations

Dennis Teece: dteece@svla.com

Director Administration & Human Resources

Jeaneen Beam: jbeam@svla.com

Accounts Manager

Dee Dee Walker: dpoudrier@svla.com

Board of Directors

President Stephen Garcia

Vice President Amy Stanton

Secretary Christopher Huntingford

Treasurer John D. Smith

Director Loran Keith

Director Robert McCoy

Director Stephen Orr

Board Email: board@svla.com



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92342

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

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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

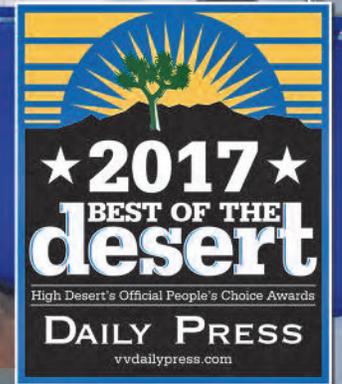
San Bernardino County
Environmental Health Services
(Vector Control)
800-442-2283



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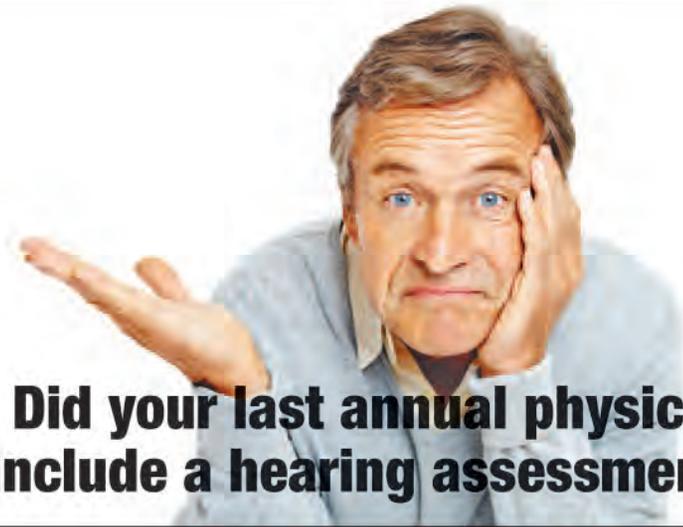
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CONTACT
US!

11849 HESPERIA RD.
SUITE 5
HESPERIA, CA 92345

CHERYL L. BLUY, CPA
760-998-2811

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ALFRED LOGAN, GENERAL MANAGER

We are excited to report that our community is continuing to go in a great direction regarding the curb appeal of properties. (Pictured right) Our Code Enforcement team is diligently inspecting their areas and enforcing SVLA's community rules. We are thankful for residents who have decided to enhance the appearance of their properties. We appreciate your effort and dedication in keeping SVL the Jewel of the High Desert.

Speeding vehicles

We received several concerns from residents regarding vehicles speeding in our community. We are asking all residents to take a proactive stance and be mindful of your speed. Additionally, please do not engage in activities that are known to be a distraction while driving. Every resident should feel safe when walking or enjoying themselves in the community. If you notice unsafe speeds in your neighborhood, please call the California Highway Patrol at 760-255-8750. The more calls CHP receives about our community, the

more data they will have to support providing more speed control measures in our community. Please do not hesitate to call CHP!

Survey

As you all know, we strive to provide outstanding service to our residents. We are consistently training and growing as a team. Furthermore, we would like to hear from you. We would like to know which area(s) that we need to grow in and improve on from your perspective! When filling out this survey please keep in mind we are looking for constructive reviews with the intent to implement positive change and notify the team of excelling areas. We will not entertain any personal attacks on employees or Board of Directors. Please keep your eyes out for the survey to be released around the end of February. We will release the link on Facebook and by E-mail. We will allow 15 days before we conclude our survey. Please note that the survey is being created for internal use only. We value your opinion and look forward to hearing from you!

BEFORE ↔ **AFTER**



Board of Directors:
 Top: Rob McCoy, Christopher Huntingford, Stephen Orr
 Middle: Amy Stanton, Loran Keith
 Bottom: John Smith, Steve Garcia

Thank you to our Board of Directors!

You all do so much for our community and often are not thanked. Thank you for giving your time and dedication to your community. You are appreciated!





SPRING VALLEY LAKE ASSOCIATION COMPARATIVE FINANCIAL STATEMENTS OCTOBER 31, 2017 AND 2016

INDEPENDENT AUDITORS' REPORT AND SUPPLEMENTARY INFORMATION

Schonwit & Associates, Certified Public Accountants

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

(714) 437-1025 • FAX (714) 437-5900

To the Board of Directors and Owners
Spring Valley Lake Association

Report of the Financial Statements

We have audited the accompanying financial statements of Spring Valley Lake Association, which comprise the balance sheet as of October 31, 2017, and the related statements of revenues, expenses and changes in fund balances, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

Opinion

In our opinion the financial statements referred to above present fairly, in all material respects, the financial position of Spring Valley Lake Association as of October 31, 2017, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States.

Report on Summarized Comparative Information

We have previously audited Spring Valley Lake Association's October 31, 2016 financial statements, and we expressed an unmodified opinion on those financial statements in our report dated January 10, 2017. In our opinion, the summarized comparative information presented herein as of and for the year ended October 31, 2016, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Costa Mesa, California
December 19, 2017

Schonwit & Associates
SCHONWIT & ASSOCIATES

**SPRING VALLEY LAKE ASSOCIATION BALANCE SHEET
AS OF OCTOBER 31, 2017
(WITH COMPARATIVE TOTALS FOR 2016)**

	2017			2016	
	Operating Fund	Replacement Fund	Property Fund	Total	Total
ASSETS					
Cash and cash equivalents (Note 7)	\$ 1,129,292	\$ 212,233	\$ --	\$ 1,341,525	\$ 1,013,913
Member assessments receivable, less allowance for doubtful collection of \$290,000 at 10/31/17 and \$335,000 at 10/31/16 (Note 5)	76,681	--	--	76,681	124,199
Investments (Note 8)	650,000	1,709,000	--	2,359,000	1,666,000
Water rights (Note 14)	--	--	3,567,641	3,567,641	3,567,641
Facilities & equipment, less accumulated depreciation of \$385,585 at 10/31/17 and \$309,155 at 10/31/16 (Note 11)	--	--	259,913	259,913	297,806
Inventory	5,394	--	--	5,394	4,903
Accrued interest receivable	2,429	3,665	--	6,094	2,372
Deposits and prepaid expenses	66,389	--	--	66,389	96,546
Capitalized loan fees, less accumulated amortization of \$5,224 at 10/31/17 and \$3,890 at 10/31/16 (Note 14)	--	--	9,776	9,776	11,110
Prepaid taxes	182	--	--	182	2,271
Due (to)/from fund	33,200	(33,200)	--	--	--
Total Assets	\$ 1,963,567	\$ 1,891,698	\$ 3,837,330	\$ 7,692,595	\$ 6,786,761
LIABILITIES					
Accounts payable and accrued expenses	\$ 208,337	\$ 12,574	\$ --	\$ 220,911	\$ 208,253
Prepaid assessments	567,131	--	--	567,131	567,482
Accrued payroll	188,864	--	--	188,864	188,188
Refundable deposits and other liabilities	13,739	--	--	13,739	20,015
Accrued interest liability (Note 14)	--	--	3,586	3,586	3,791
Bank loan (Note 14)	--	--	2,618,203	2,618,203	2,767,375
Total Liabilities	978,071	12,574	2,621,789	3,612,434	3,755,104
FUND BALANCES	985,496	1,879,124	1,215,541	4,080,161	3,031,657
TOTAL LIABILITIES AND FUND BALANCES	\$ 1,963,567	\$ 1,891,698	\$ 3,837,330	\$ 7,692,595	\$ 6,786,761

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED OCTOBER 31, 2017
(WITH COMPARATIVE TOTALS FOR 2016)**

	2017			2016	
	Operating Fund	Replacement Fund	Property Fund	Total	Total
REVENUES					
Member assessments	\$ 4,142,840	\$ 324,000	\$ --	\$ 4,466,840	\$ 4,449,192
Community service fees	68,098	--	--	68,098	53,680
Community building activities	193,702	--	--	193,702	186,249
Equestrian fees	59,735	--	--	59,735	50,075
Owner fees	164,489	--	--	164,489	190,054
Interest income	4,596	18,251	--	22,847	9,916
Gain on sale of land (Note 15)	--	--	--	--	37,112
Legal fee recovery (Note 13)	105,000	--	--	105,000	--
Bad debt recovery	15,197	--	--	15,197	30,646
Other revenue	7,792	13,484	--	21,276	43,507
Total Revenues	4,761,449	355,735	--	5,117,184	5,050,431
EXPENSES					
Salaries and related (supplementary schedule)	2,275,214	--	--	2,275,214	2,255,978
Lake, marina and parks (supplementary schedule)	227,065	--	--	227,065	358,253
Recreation equipment and improvements	--	--	--	--	27,659
Equestrian	35,237	2,909	--	38,146	5,190
Legal, accounting, & management fees	198,857	--	--	198,857	215,588
Other professional services (supplementary schedule)	128,258	--	--	128,258	139,008
Administrative support (supplementary schedule)	197,396	--	--	197,396	188,535
Vehicles, equipment, technology (supplementary schedule)	139,053	--	--	139,053	139,014
Insurance	159,576	--	--	159,576	168,242
Utilities (supplementary schedule)	192,370	--	--	192,370	198,766
Surveillance camera project	2,643	--	--	2,643	16,806
Grounds and building (supplementary schedule)	208,145	--	--	208,145	555,661
Association events	76,675	--	--	76,675	74,350
Depreciation and amortization	--	--	86,801	86,801	92,331
Income taxes	1,832	--	--	1,832	3,108
Interest expense (Note 14)	--	--	136,649	136,649	143,954
Total Expenses	3,842,321	2,909	223,450	4,068,680	4,582,243
EXCESS OF REVENUES OVER/(UNDER) EXPENSES	919,128	352,826	(223,450)	1,048,504	468,188
Beginning Fund Balances	352,394	1,573,872	1,106,391	3,031,657	2,563,469
Interfund Transfers	(286,026)	(47,574)	333,500	--	--
Ending Fund Balances	\$ 985,496	\$ 1,879,124	\$ 1,215,541	\$ 4,080,161	\$ 3,031,657

See independent auditors' report and accompanying notes to financial statements

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED OCTOBER 31, 2017
(WITH COMPARATIVE TOTALS FOR 2016)**

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2017**

	2017			2016	
	Operating Fund	Replacement Fund	Property Fund	Total	Total
Excess of revenues over/(under) expenses:	\$ 919,128	\$ 352,826	\$ (223,450)	\$ 1,048,504	\$ 468,188
Adjustments to reconcile excess of revenues over/(under) expenses to net cash provided/(used) by operating activities:					
Depreciation and amortization	-	-	86,801	86,801	92,331
(Increase)/decrease in member assessments receivable	47,518	-	-	47,518	(1,054)
Increase in accrued interest receivable	(2,175)	(1,547)	-	(3,722)	(226)
Increase in inventory	(491)	-	-	(491)	(187)
(Increase)/decrease in prepaid expenses & deposits	30,157	-	-	30,157	(37,654)
Decrease in prepaid taxes	2,089	-	-	2,089	485
Increase/(decrease) in accounts payable	84	12,574	-	12,658	(53,936)
Increase/(decrease) in prepaid assessments	(351)	-	-	(351)	412,541
Increase in accrued payroll	676	-	-	676	32,109
Increase/(decrease) in refundable deposits	(6,276)	-	-	(6,276)	7,326
Decrease in accrued interest liability	-	-	(205)	(205)	(653)
Net cash provided/(used) by operating activities	990,359	363,853	(136,854)	1,217,358	909,270
Cash provided/(used) by investing activities:					
Acquisition of facilities and equipment	-	-	(47,574)	(47,574)	(73,637)
Acquisition of water rights (Note 14)	-	-	-	-	(325,700)
Acquisition of certificates of deposit	(650,000)	(910,000)	-	(1,560,000)	(1,666,000)
Maturity of certificates of deposit	327,000	540,000	-	867,000	1,089,740
Net cash flows from investing activities	(323,000)	(370,000)	(47,574)	(740,574)	(975,597)
Cash provided/(used) by financing activities:					
Interfund transfers	(286,026)	(47,574)	333,600	-	-
Maturity of Note Receivable (Note 11)	-	-	-	-	39,900
Principal payments on bank loan	-	-	(149,172)	(149,172)	(141,419)
Net cash flows from financing activities	(286,026)	(47,574)	184,428	(149,172)	(101,519)
Net increase/(decrease) in cash	381,333	(53,721)	-	327,612	(167,846)
Cash at beginning of year	747,959	265,954	-	1,013,913	1,181,759
Cash at end of year	\$ 1,129,292	\$ 212,233	\$ -	\$ 1,341,525	\$ 1,013,913

See independent auditors' report and accompanying notes to financial statements.

NOTE 1. ORGANIZATION

Spring Valley Lake Association [the Association] is a statutory homeowners association which was organized as a non-profit public benefit corporation in December 1969. The Association is a large scale community consisting of 4,214 lots. The Association, which is located in Spring Valley Lake, California, includes a 200 surface-acre fresh water lake, a community building, an equestrian area, and three separate parks. Additionally there is a separate, privately operated country club and a golf course that runs through parts of the community. The purpose of the Association is primarily to maintain, preserve and control the defined common areas of the Association.

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

Significant capital assets not directly associated with the units, referred to as personal property assets (generally, equipment and vehicles), are capitalized and depreciated over their estimated useful lives ranging from 5 to 20 years and using the straight-line method of depreciation. During the year ended October 31, 2017, the Association capitalized \$47,574 of vehicles and related equipment.

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

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

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

(f) Subsequent Events - Subsequent events have been evaluated through December 19, 2017 which is the date the financial statements were available to be issued.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2017**

NOTE 3. COMPARATIVE FINANCIAL STATEMENTS

The financial statements include certain prior year summarized comparative information in total, but not by fund. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Association's financial statements for the year ended October 31, 2016, from which the summarized information was derived.

NOTE 4. INCOME TAXES

The Association had been granted tax exempt status by the IRS under code section 501(c)(4) and therefore is subject to income tax only on income unrelated to its exempt purpose. For California purposes, the Association has been granted tax exempt status as a homeowners association and is subject to tax only on income unrelated to members' dues and assessments (such as interest income less related expenses) at a rate of 8.84%. For the year ended October 31, 2017, the federal and California income tax expense was \$0 and \$1,832, respectively.

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

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

NOTE 5. ASSESSMENTS AND ASSESSMENTS RECEIVABLE

Association members are subject to paying assessments to fund the Association's operating expenses, future capital acquisitions, and major repairs and replacements. Assessments receivable at October 31, 2017 represent assessments and other fees due from owners. The Association's governing documents provide for various collection remedies for delinquent assessments, including filing of liens on the owner's unit, foreclosing on the unit owner, or obtaining judgment on other assets of the unit owner. At October 31, 2017, the Association has recorded an allowance for uncollectible assessments of \$290,000.

For the year ended October 31, 2017, the Association's quarterly assessment was \$265 per unit. For the 2017/2018 fiscal year, the quarterly assessment is budgeted to remain at \$265 per unit.

NOTE 6. REPLACEMENT FUNDING PROGRAM

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

A study of Spring Valley Lake Association's replacement funding program was conducted in August 2017. Accordingly, the study recommends a funding contribution for the 2017/2018 fiscal year of \$396,000. The table included in the unaudited supplementary information on future major repairs and replacements is based on these studies.

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

NOTE 7. SCHEDULE OF CASH BALANCES

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

At October 31, 2017 and 2016, the Association maintained cash balances at the following institutions:

<u>Operating Fund:</u>	<u>2017</u>	<u>2016</u>
Pacific Western Bank - checking	\$ 701,040	\$ 494,735
Morgan Stanley-money fund	194,457	145,352
Desert Community Bank - checking	137,622	77,465
Desert Community Bank - checking	57,345	10,286
Desert Community Bank - checking	30,243	11,472
Desert Community Bank - manager checking	7,969	7,049
Petty cash	616	1,600
Total Cash - Operating Fund	<u>\$ 1,129,292</u>	<u>\$ 747,959</u>

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2017**

NOTE 7. SCHEDULE OF CASH BALANCES - (CONTINUED)

<u>Replacement Fund:</u>	<u>2017</u>	<u>2016</u>
Morgan Stanley - money fund	\$ 212,233	\$ 153,926
Pacific Western Bank - money market	-	112,028
Total Cash - Replacement Fund	\$ 212,233	\$ 265,954

NOTE 8. INVESTMENTS

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

At October 31, 2017 and 2016, the Association's investments are as follows:

<u>Operating Fund:</u>	<u>2017</u>	<u>2016</u>
Great Southern-8%, 12/19/17	\$ 70,000	\$ 70,000
Medallion Bank-55%, 3/14/17	-	70,000
Medallion Bank-65%, 7/26/17	-	47,000
Beal Bank-65%, 7/26/17	-	70,000
Everbank-8%, 10/20/17	-	70,000
Compass Bank Birm, AI-1.1%, 12/8/17	50,000	-
Bank of India-1.0%, 2/7/18	75,000	-
Goldman Sachs, NY, 5/27/16, .45%	-	-
Compass Bank Birm, AI-1.2%, 3/8/18	50,000	-
Bank of Baroda-1.05%, 4/13/18	100,000	-
Synchrony Draper UT-1.2%, 5/25/18	130,000	-
Compass Bank-1.35%, 6/8/18	50,000	-
Capital One, Glen Allen Va-1.4%, 8/8/18	75,000	-
Goldman Sachs, NY-1.45%, 9/6/18	50,000	-
Total Investments - Operating Fund	\$ 650,000	\$ 327,000

NOTE 8. INVESTMENTS (continued)

<u>Replacement Fund:</u>	<u>2017</u>	<u>2016</u>
Wells Fargo Bank-1.0%, 12/20/17	\$ 124,000	\$ 124,000
BMO Harris Bank-.7%, 1/12/18	150,000	150,000
Comenity Bank-1.0%, 4/19/18	100,000	100,000
Ally Bank -.65%, 11/28/16	-	125,000
Wells Fargo Bank-1.2%, 5/14/18	100,000	-
Am. Express Centurion Bank - 1.50%, 10/12/18	100,000	-
Am. Express Centurion Bank - 1.05%, 5/30/17	-	115,000
Homestreet Bank-.5%, 2/13/17	-	150,000
Wyomissing PA-.7%, 8/25/17	-	150,000
Republic Bank-.85%, 8/27/18	150,000	150,000
Old Missouri-.95%, 11/5/18	150,000	150,000
BMW Salt Lake-1.3%, 11/30/18	125,000	-
Franklin Syn-1.35%, 1/18/19	70,000	-
Capital One-Glen Allen-1.55%, 2/15/19	100,000	-
Discover Bank Greenwood-1.6%, 3/7/19	100,000	-
Capital One McLean VA-1.65%, 6/3/19	115,000	-
Investors CMTY-1.5%, 8/15/19	100,000	-
Comenity Bank-1.75%, 9/6/19	100,000	-
Ally Bank - 1.05%, 6/4/18	125,000	125,000
Total Investments - Replacement Fund	\$ 1,709,000	\$ 1,339,000

NOTE 9. CONCENTRATION OF RISK

The Association maintains operating accounts at financial institutions that are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000; however due to the Association's operating requirements, the account balances periodically may exceed the FDIC limit. Depending upon the timing of cash flows, this condition is often temporary but necessary to meet routine operating requirements. The Board of Directors reviews the financial statements monthly and takes steps to correct this condition whenever it occurs. At October 31, 2017, \$451,040 was exposed to this risk at one financial institution.

NOTE 10. SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION

Cash paid for income taxes totaled \$2,000 for the year ended October 31, 2017. Cash paid for interest on the bank loan (Note 14) totaled \$136,854 during the year.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2017**

NOTE 11. FACILITIES AND EQUIPMENT

Facilities and equipment (net of fully depreciated assets) consist of the following as of October 31, 2017:

Facilities & Equipment:

Boats	\$ 89,451
Furniture	3,794
Recreation	15,000
Technology	30,445
Vehicles	385,029
Equipment	121,779
Total	<u>645,498</u>
Less: accumulated depreciation	<u>(385,585)</u>
Net facilities and equipment	<u>\$ 259,913</u>

NOTE 12. REFUNDABLE DEPOSITS

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

NOTE 13. LEGAL CONTINGENCIES

The Association is occasionally involved in litigation arising out of the normal course of business for which the Association consults with outside counsel, as well as tender matters to the Association's insurance carriers for applicable defense.

The Association is currently handling a liability claim along with several personnel related matters. These cases have been tendered to the Association's insurance carrier for defense and coverage (subject to minimum deductible requirements payable by the Association), with the exception of one case that is not covered by insurance. As these matters are pending, the extent of any future liability, if any, is currently unknown. Accordingly, the accompanying financial statements do not include a provision for any such liability. However, at this time, it is not contemplated that any of these matters will have a material effect upon the Association.

Additionally, the Association previously filed a legal action against the Tamarisk Market Place Project, which was a proposed development on land adjacent to the Association. Through various legal proceedings, the Association ultimately won its appeal case in 2016 and successfully recovered \$105,000 in legal fees during this current fiscal year.

NOTE 14. WATER RIGHTS PURCHASES AND BANK LOAN

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 restrictions pertaining to usage); however it is anticipated that the cost of such possible occurrences will be relatively small compared to the prior purchasing situation.

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

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

Fiscal year ending October 31, 2018:	\$ 160,742
Fiscal year ending October 31, 2019:	166,948
Fiscal year ending October 31, 2020:	175,489
Fiscal year ending October 31, 2021:	184,467
Fiscal year ending October 31, 2022:	193,905
Thereafter:	<u>1,736,652</u>
Total principal payments:	<u>\$ 2,618,203</u>

NOTE 15. LAND HELD FOR INVESTMENT AND SALE

In January 2015, the Association sold the second of its recorded lots, lot 47, for \$59,900, resulting in a net profit of \$34,135 (after deducting for the original land cost and related closing fees). The Association received a cash down payment of \$20,000 and carried a note receivable for the balance of \$39,900. The original terms of this note were interest only payments at 6% per month (\$199.50) commencing February 2015 and continuing thereafter until July 2016, whereby the entire principal balance was due and payable. The Board of Directors allowed for a modification to extend the interest only payments through October 2015 with the full principal balance due November 2015. During the 2016 fiscal year, the note went into default whereby the Association foreclosed upon the lot and subsequently re-sold the lot in October 2016 for \$45,278, which essentially covered the original note balance of \$39,900, unpaid interest on the note, and recovery of related foreclosure fees.

Finally, it was discovered in 2016 that the Association owned a third lot. This lot was sold in July 2016 for a net profit of \$37,112.

**INDEPENDENT AUDITORS' REPORT
ON SUPPLEMENTARY INFORMATION**

Our report on our audit of the basic financial statements of Spring Valley Lake Association for the year ended October 31, 2017 appears on pages 3 and 4. That audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole.

The supplementary information of operating fund expenses on pages 16-17 is not a required part of the basic financial statements and has been presented for the purpose of additional analysis. We are not aware of any material modifications that should be made to the accompanying supplementary information in order for them to be in conformity with accounting principles generally accepted in the United States.

Accounting principles generally accepted in the United States of America require that supplementary information on future major repairs and replacements on pages 18-20 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Financial Accounting Standards Board, who considers it to be an essential part of financial reporting and for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted principally of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's response to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Schonwit & Associates
SCHONWIT & ASSOCIATES

Costa Mesa, California
December 19, 2017

(A copy of the Independent Auditors' Report can be downloaded from the SVLA website at: www.svla.com)

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION •
OPERATING FUND EXPENSES
OCTOBER 31, 2017**

SALARIES & RELATED

Gross salaries	\$ 1,769,380
Group health insurance	186,052
Payroll taxes	158,119
Workers compensation	116,101
HR services	25,135
Employer retirement contributions	20,427

Total Salaries and Related \$ 2,275,214

LAKE, MARINA & PARKS

Water assessments	\$ 170,685
Lake stock/fishery	27,906
Pumping watermaster	18,268
Fishing maintenance/supplies	7,304
Lake maintenance/supplies	2,046
Water monitoring	856

Total Lake, Marina, and Parks \$ 227,065

OTHER PROFESSIONAL SERVICES

Service contracts	\$ 98,422
Consulting	21,505
Website maintenance	3,111
Reserve study	2,900
HR related	2,320

Total Other Professional Services \$ 128,258

ADMINISTRATIVE SUPPORT:

Postage & printing	\$ 58,063
Office supplies	31,603
Collection costs	24,940
Uniforms	24,701
Other administrative	14,225
Licenses/permits	12,549
Training	10,451
Travel	6,547
Safety equipment & supplies	3,735
Board meetings	3,248
Bank and credit card fees	2,892
Professional certification	2,290
Advertising	2,152

Total Administrative Support \$ 197,396

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION -
OPERATING FUND EXPENSES - (CONTINUED)
OCTOBER 31, 2017**

VEHICLES, EQUIPMENT & TECHNOLOGY

Vehicle fuel/oil	\$ 49,088
Marina fuel/oil	27,801
Vehicle repairs	27,074
Computer equipment/maintenance	15,653
Small tools	9,710
Software licenses	7,921
Property taxes	1,826
	<hr/>
Total Vehicles, Equipment & Technology	<u>\$ 139,053</u>

UTILITIES

Water/sewer	\$ 51,104
Lake electricity	47,615
Electricity	38,803
Telephone & internet	25,926
Trash collection	23,198
Natural gas	5,724
	<hr/>
Total Utilities	<u>\$ 192,370</u>

GROUNDS AND BUILDING

Capital improvements	\$ 49,917
Grounds maintenance	44,131
Weed/lot maintenance	45,770
Building maintenance	43,093
Equipment rental	14,272
Janitorial supplies	10,962
	<hr/>
Total Grounds and Building	<u>\$ 208,145</u>

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2017
(UNAUDITED)**

A study was conducted in August 2017 to estimate the remaining useful lives and the replacement costs of the components of common property. The studies were based upon representations by the Board of Directors and the experience and knowledge of the independent reserve analyst. The estimates were based on current replacement costs, using an inflation rate of 3% and "after tax" interest earning rate of 1%. These estimates are used as a foundation in arriving at recommended funding requirements, based upon cash and investments which have been allocated for future repairs and replacements. The following table is based on the studies and presents significant information about the components of common property.

<u>Common Area Component</u>	<u>Estimated Remaining Useful Lives</u>	<u>Estimated Current Replacement Costs</u>
Administration & Maintenance Building:		
HVAC system replacement	0 years	\$ 14,800
Lighting	11 years	5,900
Building-interior remodel	0 years	143,000
Handheld radios	2 years	9,300
Carpet & furniture	0 years	15,150
Overhead doors	12 years	18,200
Restroom renovation	0-24 years	27,600
Tile roof replacement	0-19 years	36,750
Computers/printers	0 years	12,750
Flag pole	5 years	6,250
Signs	9 years	18,000
Security system	3 years	6,500
Building repairs	2 years	25,000
Community Building:		
HVAC replacement	18 years	64,000
Defibulators	1 year	2,700
Lighting	2-3 years	27,600
Radios	2-5 years	22,050
Security system	3 years	6,500
Flag pole	5 years	4,500
Patio	7 years	9,250
Floor replacement	12 years	39,000
Tile replacement	9 years	23,800
Doors	25 years	45,000
Kitchen appliances	3-17 years	9,250
Kitchen renovation	13 years	17,500
Furniture & window coverings	0-9 years	29,900
Restroom renovation	11 years	37,500
Security office renovation	11 years	12,150
Roof replacement	3-9 years	77,650
Stage	0 years	9,200
Antenna tower replacement	10 years	22,500
Fire system replacement	1-9 years	24,000
Sound system	3 years	7,700

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2017
(UNAUDITED)
(CONTINUED)**

Common Area Component	Estimated Remaining Useful Lives	Estimated Current Replacement Costs
Equestrian Center:		
HVAC replacement	2 years	15,000
Gazebo replacement	0 years	15,230
Bridge replacement	0 years	46,200
Sand	0 years	9,300
Metal hay barns	25 years	11,000
Flag poles	5 years	4,400
Pipe rail replacement	6-22 years	104,900
Fence replacement	0-19 years	81,000
Doors	7-23 years	29,500
Windows	23 years	2,875
Floor & carpet	3-18 years	6,950
Tile roof replacement	18 years	67,400
Walkway poles	7 years	11,000
Propane tank	3 years	5,000
Asphalt repairs	2-37 years	941,150
Lake and Marina:		
Boat ramp	9 years	8,750
Gangways replacement	6 years	17,000
Fuel tank, dispenser, & storage	5 years	76,700
Fence/sea wall repairs	0-1 year	19,800
Shade structure	1-16 years	11,100
Dock replacement	5-12 years	490,150
Lake coving repair	0 years	166,000
Fish clean structure	12 years	5,300
Dam	11 years	52,600
Aerators	8 years	25,500
Water meter devices	2-7 years	35,050
Wells/well pump replacement	2-21 years	1,223,500
Beach Parks:		
Metal fence/rail	9 years	79,500
Restroom renovation	20 years	22,000
Metal roof replacement	26 years	13,200
Lifeguard towers	7 years	18,000
Play equipment	10 years	33,000
Basketball courts	0-6 years	24,000
Meadow Lark Park:		
Restroom renovation	24 years	17,000
Metal roof replacement	30 years	5,450
Play equipment	0-14 years	57,000
Basketball court	7 years	12,000
Bocce ball courts	0 years	30,000
Bark	13 years	16,000

Common Area Component	Estimated Remaining Useful Lives	Estimated Current Replacement Costs
General Common Area:		
Light replacement	0 years	3,500
Play equipment (playfair)	0 years	46,000
Irrigation system	0 years	20,000
Splash equipment	6 years	12,000
Bleachers	0 years	13,000
Softball/baseball fields	0 years	51,600
Elevated decks	0 years	18,000
Shade structures	3-18 years	62,100
Picnic tables	0 years	7,700
Vehicles:		
Security cars/trucks	0 years	130,000
Community vehicles	0 years	52,000
Security golf carts	0 years	7,600
Security trailer	16 years	2,100
Maintenance trailers	9-17 years	43,100
Maintenance trucks	0-18 years	382,000
Boats:		
Maintenance vessels	2-17 years	74,000
Security vessels	0-2 years	114,000
Outboard motor replacement	0-2 years	46,250
Maintenance Equipment:		
Tractor replacement	0-26 years	111,000
Mowers	0-11 years	27,000
Chipper replacement	3 years	6,100
Total		<u>\$ 5,537,300</u>
Study's recommended fund balance at 10/31/17:		<u>\$ 3,360,814</u>
Actual Replacement Fund balance at 10/31/17:		<u>\$ 1,879,124</u>

Accordingly, the study recommends a contribution to the replacement fund of approximately \$396,000 for the 2017/2018 fiscal year. For the year ended October 31, 2017, the Association provided a contribution (from assessments) to the replacement fund of \$324,000.

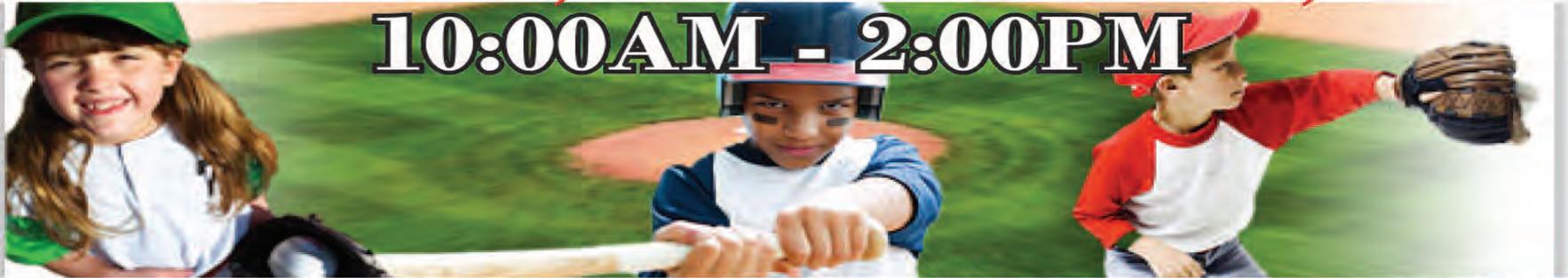


50/50 Drawing & Raffle

Support for the SVL Little League and BSA Venture Crew 257
 Dash Plaque for first 30 Entrants. Trophies for 1st-2nd-3rd.
 Plus Player's & Scout's Choice Award

SATURDAY, MARCH 17TH, 2018

10:00AM - 2:00PM



SVL RODS & RELICS CAR SHOW REGISTRATION FORM
 Location: Community Building 12975 Rolling Ridge Dr. in Spring Valley Lake

Name: _____ Phone: _____

Club: _____ Email: _____

Vehicle: _____



All Proceeds go to the SVL Little League & BSA Venture Crew 257.
 Pre-registration \$15.00- Show day \$20.00

Send registration form and payment to : 9269 SVL Box Victorville, Ca 92395
 Make checks payable to Don Sedam

For more info contact Mark Sedam: 714-458-5486 or marksedam@sbcglobal.net
 Find us on Facebook: Spring Valley Lake Rods & Relics Car Club



Association Discount

Get the discount you deserve! Association Discounts are available for your Homeowner's Insurance.

We represent the top insurance companies in the Nation. Allow us to review your current coverage to make sure you are receiving ALL the discounts available to you!



Call us today to speak to one of our knowledgeable insurance agents.

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We are a full service animal hospital & offer the following services:

- Puppy & Kitten Wellness Programs
- Laser Therapy • Digital Radiographs
- Digital Dental Radiographs • Ultrasound
- Spay • Neuter • Dental Cleaning
- TPLO Surgeries

We provide our patients experienced care with a gentle touch.

Hours:

Monday - Friday -
7:30am-6pm
Saturday - 8am-4pm
Sunday - Closed

We offer low cost vaccine clinics:
Thursday from 2-4pm &
Saturday from 9-12pm
Rabies are only \$8.00



\$20 OFF EXAM

OR 20% OFF

Dental Cleaning Packages
Bear Valley Animal Hospital
Expires: 03/01/2018

~Grooming Available ~ 760-240-7828

We have Social,
Tennis and Golf
Memberships available.

**Join today & start using
today!**

Call now!

Spring Valley Lake Country Club

Spring Valley Lake Country Club offers championship golf, incredible amenities, family fun and much more!

Members will enjoy:

- 18 holes of championship golf
- PGA golf professional and USPTA tennis instruction
- Four lighted Har-Tru tennis courts
- Complimentary golf and tennis clinics
- Fitness center with cardio machines, free weights and more
- Heated junior Olympic-sized pool with beginning and advanced swimming programs available year round
- Delicious, handcrafted cuisine in a casual setting
- Family-friendly social events
- Jr. golf camp, summer kid's camp and childcare available
- 50% off a la carte dining plus access to ClubCorp's nationwide Network through O.N.E. (Optimal Network Experiences) program

Contact Membership to schedule your tour today!

(760) 245-5356 ext. 247

13229 Spring Valley Parkway | Victorville | CA | 92395

Get connected with us on Social Media:

Join our Text Messaging Program by texting "JOIN" to 760-523-8771. OR follow us on the following sites:



@SpringValleylakeCC



@_SpringValley_



@SpringValleylakeCoutryClub



Meetings: 2nd Saturday of each month
Time: 8:00am Where: Community Building- CB4
Cost: \$20 yearly dues

Are you interested in car collecting, restoring and other related activities?

Join the Spring Valley Lake Rods and Relics Car Club!

The club is open to all makes, models & years of vehicles.

For more information contact: Don Sedam 760.955.6052

Find us on [facebook](#) Spring Valley Lake Rods & Relics Car Club



Power YOGA

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

CLASS SCHEDULE:

02/06 Tues- CB1	03/06 Tues- CB1
02/07 Wed - CB1	03/07 Wed- CB1
02/13 Tues - CB1	03/13 Tues- CB1
02/14 Wed- CB1	03/14 Wed - CB1
02/20 Tues- CB1	03/20 Tues- CB1
02/21 Wed- CB1	03/21 Wed- CB1
02/27 Tues- CB3	03/27 Tues- CB3
02/28 Wed - CB1	03/28 Wed- CB1

Power Yoga Benefits:

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



Must Bring SVL Member Card or Guest Pass

ALL AGES ARE WELCOME

For more Info contact Jace Knisely 760.628.6416

Z

Tuesdays & Thursdays

8:30pm - 9:30 pm

Certified Zumba Instructor:
 JoAnna Cloward 760.240.7386



Open to ages 12+

Dress: Work out clothes & Tennis Shoes

Workout Includes: Warm up & Cool Down

Latin Dance Cardio

If you love music and want to have a great work out
 Zumba fitness is for you!!

Community Center
 12975 Rolling Ridge Dr.

U

M

B

A

Must Bring SVL Member Card or Guest Pass for entry.

Class Schedule:

February

02/01 - Thurs
 02/06 - Tues
 02/08 - Thurs
 02/13 - Tues
 02/15 - Thurs
 02/20 - Tues
 02/22 - Thurs
 02/27 - No Class
 02/28 - Thurs

March

03/06 - Tues
 03/08 - Thurs
 03/13 - Tues
 03/15 - Thurs
 03/20 - Tues
 03/22 - Thurs
 03/27 - No Class
 03/29 - Thurs



Protect Our Wildlife

DO NOT FEED BREAD TO AQUATIC BIRDS!!!



Bread has been proven to cause “Angel Wing Syndrome” in aquatic birds.

Angel Wing Syndrome causes the birds to lose feathers and causes the last joint of the wing to become twisted with the wing feathers. This results in them pointing laterally, instead of allowing the feathers to lay against the body. This syndrome also leads to other complications for the birds health and can ultimately be fatal.

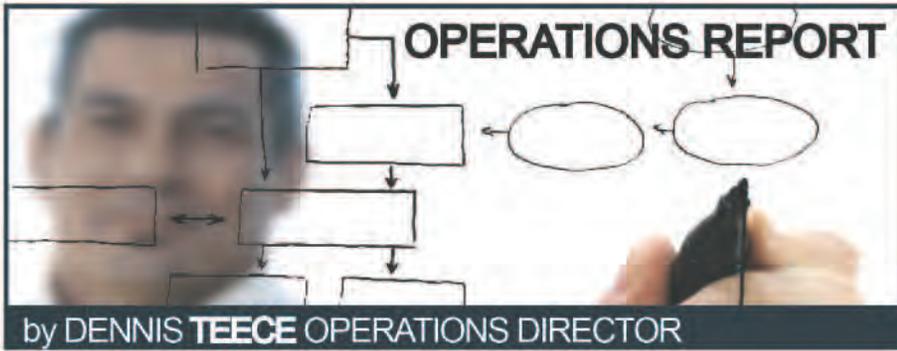


Here in Spring Valley Lake we have a large population of ducks, geese and mud hens that circulate throughout our community.

We know it is very tempting to feed them so we are asking the community to think of the birds health & well-being when doing so.

Do not feed them bread!!!

Stick to bird food, corn, oats and other protein rich feed.



by DENNIS TEECE OPERATIONS DIRECTOR

PROJECTS AROUND THE COMMUNITY

Looking forward to 2018. We are excited to break ground on the Meadowlark Park reconditioning project in March 2018. We are also looking forward to getting the hybrid fleet of vehicles in use this year, as well as selling off the old inventory that is being replaced. We will be adding new picnic areas with shade structures, replacing the judges gazebo at the Equestrian Estates center, painting the EE Center, upgrading and repairing the bridle trail bridges, and adding shade structures and misters to the barn. We are also looking at replacing some gates at the beach as well as adding shade structures at the fishing areas: upgrading fishing area 1.

Around the Lake in 2018, we look forward to our Alum treatment which is part of the water clarity plan of 2010. You will notice immediate clarity after the application. The trout planting this season seems to be another success. We have our last planting in February for trout.

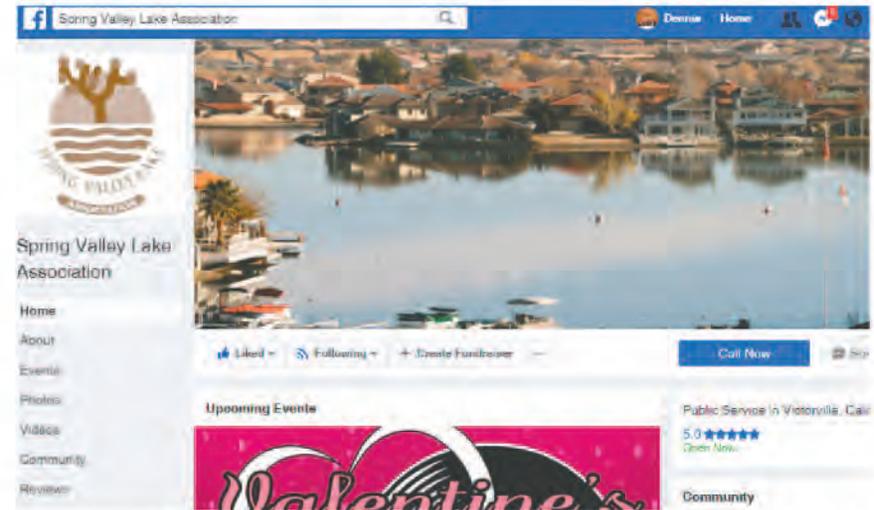
We look forward to working with the clubs as they take ownership of the fishing areas. We hope this helps to establish our clubs and make them known to the community as they donate items to these areas; maybe help with clean up and renaming them

appropriately. The Veterans Club is working with us on fishing area 1. They look forward to presenting a monument and flags. Fishing Area 10 is where the Lions club donated a park bench. Look for more on these adopted areas this year. Also, the Maintenance Department will be hitting our amenities, determined to address all maintenance issues around our community.

Our upcoming SVLA event schedule looks like this for 2018:

February	Valentine dance
March	Easter egg hunt
April	Family Campout
May	Summer kick off
June	Concert
June	Festival
July	Concert
August	Concert
August	Luau dinner
September	Wine & Jazz
October	Hoedown
October	Halloween party
November	Craft Fair
December	Tree lighting
December	Parade
December	Holiday gala
December	Breakfast with Santa

You also may have seen on Facebook that we have rolled out our new plug-in hybrid vehicles this month. We are excited to share the fuel saving report quar-



terly with you. On that note, let's talk about the vehicles we will be auctioning off. If you are interested in bidding on a vehicle, please like our Facebook Page so that you will be one of the first to know as soon as the auction opens.

The auction page will be similar to this with full description of each vehicle. Since these vehicles all look the same, they are all different in terms of mechanical information. I know that I have been mentioning this for a few months, but these will be up for auction quickly as we are wrapping up on un-equipping these vehicles. The auction will be first posted on our Facebook page; so be sure to like our page. Again we will be auctioning off six (6) 2012 Chev-

rolet Impalas and one (1) 2007 Chevrolet Colorado.



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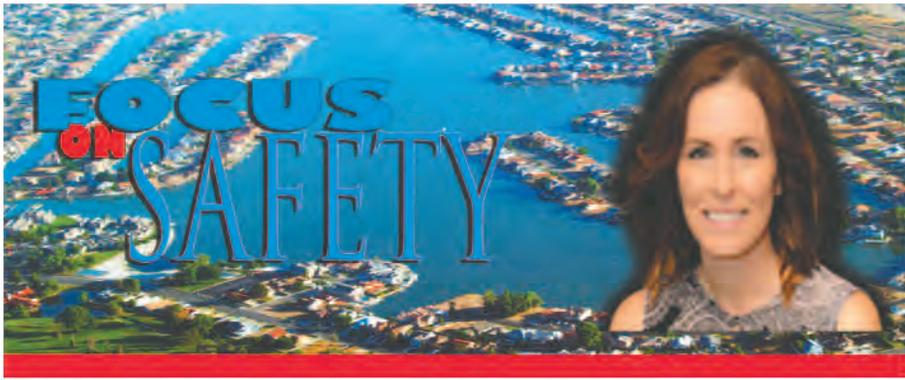


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LISA HARTLEY, PUBLIC SAFETY DIRECTOR



The Equestrian side of Spring Valley Lake has experienced some mail theft recently. This mail theft is happening all over the High Desert and I wanted to give the Spring Valley Lake residents some suggestions that might help prevent this from happening.

- Remove mail from boxes as soon as possible every day. Please do not leave mail in your mailbox overnight.
- Deposit outgoing mail in slots inside post offices or hand it to mail carriers if possible.
- Request a vacation hold even if you will be gone for just a few days. This can be done at a post office or online at holdmail.usps.com/holdmail. Or ask someone you trust to pick up your mail and hold it for you until you return.

- Do not send cash in the mail.
- Consult with your local postmaster on the availability of locking mailboxes.
- Go paperless. If you pay your bills online, set up paperless billing. This will reduce the amount of mail you receive.
- EQ residents should report mail theft to the Apple Valley Police (760-240-7400) and the U.S. Postal Inspection Service at 800-275-8777 (not your local post office).

Our Public Safety Officers have been diligently keeping a watch out for any suspicious activity in regards to the mail theft on the Equestrian side. If you see anything suspicious please call the Public Safety Department at (760-245-6400) at any time to report the activity.



Dogs



The Public Safety Department has been receiving calls concerning Section 3.3. of Spring Valley Lake's Rules and Regulations, which, was previously amended to allow dogs and other domesticated animals onto the following Association-owned properties: Fishing Areas • Meadowlark Park Grass Area • Playfair Park Grass Area • Long Acres Park Grass Area • Equestrian Center • Marina Grass Area • In or on boats on the lake.

However, we would like to remind you that all dogs or other domesticated animals are **required to be kept on a leash no longer than 6' at all times while in these common areas.** We were very pleased to be able to accommodate our dog loving community by allowing you to walk your best friends through the parks and fishing areas. Please be mindful, these are **NOT** off leash dog parks.

Section 3.1. Reads all dogs must be on a leash or confined within an owner's property (San Bernardino County and Town of Apple Valley Ordinances). Remember, **dogs and other domesticated animals are prohibited in the following common areas:** • Lake Beaches and Swim Area • Playground areas in each park • Equestrian Trails. If your dog is continually observed on any of the above mentioned properties off leash you are subject to citation. 

Meet the Team

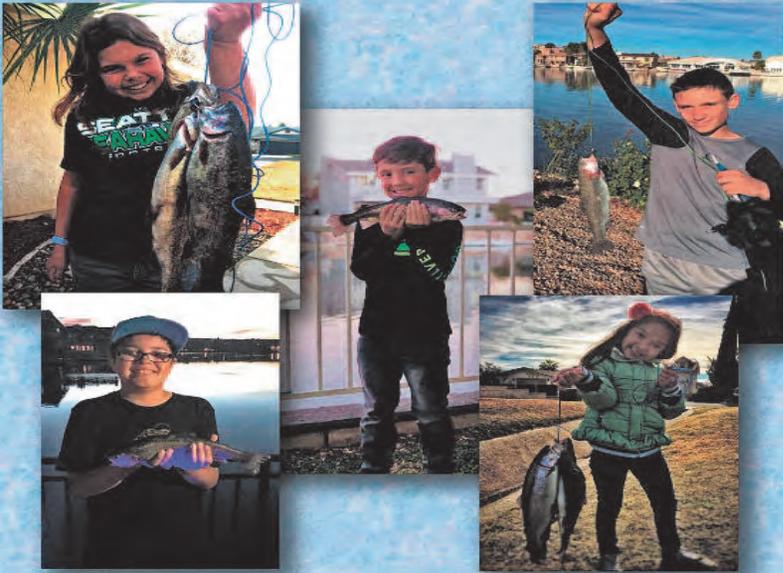
Officer Brianna Rozell



My name is Brianna Rozell and I started working for the Spring Valley Lake Public Safety in December of 2017. I have 4 years of security experience and have taken college courses in Criminal Justice as well as the Police Module academy level 3 at Victor Valley College. I am looking forward to growing both as an officer and as an individual while serving the Spring Valley Lake community.



*The Coffee Break Loves Kids
Hook, Line and Sinker!*



Find us on Facebook: <https://www.facebook.com/groups/svlg>



*The Coffee Break invites you to
Bring a Book - Take a Book
Third Thursday of the month
Community Center 10:00 a.m.*



www.facebook.com/groups/tcbsvl



*It's time for a
Coffee Break!*

THURSDAY

February 15, 2018 at 10:00 a.m.

Be Our Valentine!

Join us for our monthly meeting in the
SVLA Community Center CBI

FREE Keurig Coffee and Tea
Bring sweet treats to share

We also invite you to participate in
our monthly Book Exchange!
(bring a book - take a book)

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

Find us on Facebook! Search TCBSVL



*Valentine's
50's
Dinner Dance*

Saturday: February 17, 2018

5:30 pm - 10:00 pm

*Community Center
12975 Rolling Ridge Dr.*

*\$13.00 Members \$18.00 Guests
Drinks Starting at \$1.00*

Live Entertainment & Catered Dinner

Make reservations no later than February 13, 2018- 760.245.9756



CODE ENFORCEMENT



 It's that time of year when we start our inspection for all Holiday decorations. We hope that by now you've had time to take down all your Christmas and New Year lights, ornaments, and other decorations. We realize it has been cold and windy, but there have been some very nice days also. We started inspecting on February 1 for decorations. We thank you if you have already taken care of this issue.

Are you upset with a vehicle parked in the street?  We receive calls weekly about cars, boats, and motor homes parked in the streets. Our streets are under San Bernardino County. We continue to inform residents that County rules only allow vehicles to park 72 hours in one place on the street. California Highway Patrol has informed us that SVL Code Enforcement and Public Safety cannot enforce that rule because we ARE NOT LAW ENFORCEMENT OFFICERS; Only CHP can tag vehicles left in the street over 72 hours.

It is also very frustrating for us to see all these vehicles parked and causing traffic problems. We are taking photos of some that have been parked for some time, and sending them to CHP, asking them to tow them. We have had some results with this method. It's

important that residents keep calling CHP and reporting vehicles that you see parked over 72 hours. Hopefully they will respond and give them a ticket or mark them.

Never want to receive a Citation again? Here's the secret... When you receive a Courtesy Notice and see that you are getting close to your "due date", please call us and ask for an extension. We do our very best to work with everyone so that you have enough time to get your issues completed. We have noticed that residents are not responding to the **Courtesy Notices** and **Citation Notifications**, or asking for extensions. Stop by the Association office or call us to help you resolve the matter before it becomes a **Citation Determination - Notice of Responsibility**. Collecting fines is not our goal. We would much rather see our community get back to becoming the Jewel of the Desert.

If you rent your property, homeowners should inform their tenants of all SVL Rules and Regulations and make sure they are taking care of the property such as the landscaping. Courtesy Notices are given to the homeowner, not the tenants.

Now that your trees and shrubs are dormant this is the perfect time to trim them. During the spring and summer we receive many complaints about trees hanging

over into the neighbor's yard, and bushes invading someone's property. To avoid this, take the proactive attitude and trim those trees and bushes.



One of our missions is the enhancement of our community, and to encourage residents to keep each property as clean and beautiful as possible. To further this goal, we are asking residents to please respect the owners of vacant lots. We have received calls from owners and residents that some of the vacant lots are being used as dumping grounds for debris & trash, or play grounds for children. Should someone get hurt on a vacant lot, the owner is liable. When debris & bike jumps are found, it's the owner of the lot that is responsible to clean it up. Please help us with this issue, and ask your children not to play on vacant lots. Should the owner give you permission, please bring a written note into the Association office.

One of the responsibilities of Code Enforcement is to see that the rules in our three governing documents (Rules & Regulations, CC&Rs, Architectural Policy Manual) are followed. Code Enforcement did not write any of these rules, as some homeowners think. All homeowners are given the documents during escrow, or you can download .pdf files of these documents from our website at www.svla.com.



We often hear from residents that have lived here for years that they do not know the rules, and this should not be the case. We still have people starting projects without submitting the Architectural Project applications for approval by the committee. We try to keep everyone informed of the rules and important information. You may call us at anytime at (760) 245-9756 and we will be glad to answer all your questions. When we are in the field you may also stop us for questions. Our cars are marked "Community Service" .

Happy
Valentine's
Day

~ YOUR CODE ENFORCEMENT TEAM

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Your Business Card Belongs in

The SVLA Breeze ~

See page 31

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Winning Fitness- The Other 8 Hours

by George Mangum, Director of Fitness

You sleep (hopefully) for 8 hours. You work (at least) 8 hours. What are you doing in those remaining 8 hours of your day, and more importantly, what are the other 8 hours doing for you? That's an excerpt from Robert Pagliarini's book *The Other 8 Hours*, where he instructs readers how to, "Maximize Your Free Time to Create New Wealth and Purpose." Well, my article isn't about monetary wealth, but it sure has a lot to do with our physical well-being, and all the money in the world cannot impact our lives more greatly or fully than having a lifestyle of exercise and fitness. Listen, Pagliarini is right, for most people. We sleep and work around 16 hours per day, out of necessity. Doesn't it make sense that, in the "other 8 hours (o8h)," we make exercise and fitness a necessity in order to use our other 16 hours more effectively? By integrating fitness and exercise into our o8h, we create a better 16 hours of work and sleep. That "works" for me, and it will for

you, too. And, when you think about it, an hour of exercise represents only 4% of our day, meaning that this 4% is probably greater than the other 96% of our day as it concerns our overall well-being. Making exercise and fitness a necessary part of our o8h not only adds years to our lives, it adds to the quality to our days. Fit people simply sleep better and perform at higher levels in the workplace. They miss less days of work, earn more money, pay less in medical insurance, are more likely to be promoted, and get more quality time out of each day. So, as you close out the day, do you make fitness and exercise a necessity? If you do, your daily 16 hours will be all that much better, and who doesn't want that? If you have not found a place to learn this whole fitness and exercise thing, February at Heritage Victor Valley Medical Group is "FITuary," where the public can come for free to learn how to make their o8h the most necessary time of the day. 💎



The SVL Veterans Club

(a 501(c)3 organization)

We invite you to join us for our February meeting where we will hold elections for the 2018 year. This will also be a Pot Luck so we hope you can make it!

Wednesday, February 28, 2018, at 6:00 p.m.

SVLA Community Center located at
12975 Rolling Ridge Drive
Spring Valley Lake, California 92395

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

SVL Veterans Club

<https://www.facebook.com/groups/SVLVeterans/>



SVL VETERANS CLUB SEEKS "BLUE STAR" VETERANS

Do you have a family member serving in the United States Military? If so, and you wish for them to be recognized by your community, please send an email or call with their name and branch of service to the SVL Veteran Club so they can be placed onto the "Blue Star Display".

On January 24, 2018, the SVL Veteran Club Membership revitalized its efforts to update the SVL Blue Star Display. Since its origination, April 2005, over 25 returning Veterans have been honored with "Recognition and Appreciation Plaques", presented at the SVLA Board of Directors monthly meeting.

There are 17 names on our display that are currently unaccounted for. My assigned task is to locate and honor these SVL Heroes!

Greg Barbieri, USMC
Michael McKee, USAF
Tim Bloomer, US Navy
Chris McKeeham, US Navy
James Brown, US Army
Angel Medrano, US Navy
Seann Byrne, USCG
Travis Nelson, US Navy
Michael Culp, US Navy
Anthony Payne, US Navy
John Farmer, USAF
Antonio Quinonez, USAF
Melisa Insley, US Navy
Jusus Quinonez, US Navy
Zachary Insley, US Navy
Travis Schenk, USMC
Jonathan Vazquez, US Army

If you have any contact information on these individuals, please notify Robert Read, Spring Valley Lake Veterans Group Founder and Chairperson for The Blue Star Program, at 760-403-0391 or via email at: chadebj@yahoo.com

THE BLUE STAR PROGRAM IS LOOKING TO HONOR YOUR MILITARY SERVICE

The SVL Veterans Club is, once again, assembling a list of those who are active duty members of any branch of the military so that their names can be added to the Spring Valley Lake Veterans Club's Blue Star Display honoring our SVL Residents and their immediate family members.

The Blue Star Program has been recognized by the Blue Star Mothers of the United States and the Department of Defense since 1917 for display by families who have members serving in the Armed Forces during any period of war or hostilities the United States may be engaged in for the duration of such hostilities.

Upon receipt, we will add their name to the display, located in the SVL Community Center, where they will remain until they return to civilian status. When your family member returns from active duty, the SVL Veteran Club will honor the Veteran with a "Recognition and Appreciation Plaque", presented at the Board of Directors Monthly Meeting.

Please take a moment and email your family member's name and branch of service to Robert Read, Spring Valley Lake Veterans Club Founder and Chairperson of the Blue Star Display, at chadebj@yahoo.com

COMMUNITY events

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

2/17	Valentine Dinner Dance	5:30pm	MLH
2/18	Lion's Club Poker	2pm	MLH
2/20	EE Committee Meeting	6pm	EECH1
2/20	Community Task Force	5:30pm	
2/22	Architectural Committee	4pm	PVR
2/26	BOD Executive Session	6pm	PVR
2/27	BOD Open Meeting	6pm	MLH
3/1	Lion's Club Poker	7pm	MLH
3/6	Citation Committee	5:30pm	PVR
3/6	SVL C.O.P's	5:30pm	MLH
3/6	Community Task Force	5:30pm	
3/8	Architectural Committee	4pm	PVR
3/14	Lake Committee Meeting	9am	PR
3/15	Community Plan Committee	4pm	PVR

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

SVL Clubs

CLUBS	FACILITATOR+ CONTACT
Amateur Radio Club - 1st TH, 7pm PR	George Ellison NOGWE 818-585-5759, 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, thecoffeebreak@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
BSA Venture Crew 257, TH 6:00pm, PR	Colby Hillers 760-900-6383
Sewing Bee's - 1st & 4th W, 9:30am - 2pm PR	Virginia Granados 760-245-7801
Social & Fishing Club - Varies, MLH	Lonnie Keeter 9760-843-9232
Veterans Club - 4th W, 6-7:30pm, PR	Gary Hunt 760-265-3349
Yacht Club - 3rd TH, 6-8pm MLH	Brian Bickhart 760-403-5085

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
Zumba	T,TH	8:30pm-9:30pm	MLH	JoAnna Cloward 760-240-7386

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

SVL Committees

COMMITTEES	COMMITTEE CHAIR	MONTHLY	TIME/LOCATION
Citation Committee	Don Nelson	1st Tuesday	5:30pm PVR
Community Task Force	Rory Shannon	1st Tuesday & 3rd Tuesday	5:30pm 5:30pm
Equestrian Estates Committee	Karina Rodriguez	3rd Tuesday	6pm EECH1
Lake Committee	Rob Cappella	2nd Wednesday	9am PR
Architectural Committee	Carol Felix	2nd & 4th Thurs.	4pm PVR
Community Plan Committee	Beau Goulet	3rd Thurs	4:00pm PVR



Fishing Club NEWS

by Jeri Lawrence

The club started the new year with a large group of members attending an old fashioned pot luck event. We numbered in the 60's for this event. Lonnie Keeter, 2018 President, began the business meeting introducing this year's board members. Lonnie asked each of us to update the group on our positions and add whatever news or updates we had. Mel Wolf is serving as the VP and Lenore Massey will be secretary. Carol Grace will do the honors of treasurer and I will do the reporting as publicist. Vickie Cohen will organize the

galley duties with her crew, Debbie Wolf, Marcia Keeter, Mary Galarneau and Sandi Conroy. Robert Eaton will be the Wellness Reporter and Tom Eide and Dottie Schiller will organize the Opportunity Drawing.

Our club calendar is full of events with more being added along the way. If you would like to join the largest and oldest social club in Spring Valley Lake, it's easy. Just call Carol Grace at 760 243-8014 and get all the details. Hope to see you at our first Bingo Party of 2018 next month.



Planning Committee

by Jeri Lawrence

During the January 2018 committee meeting, we discussed choosing dates for a community cleanup event(s). A tentative date was suggested, and further discussions will be done during the next meeting. Holding a community cleanup event promotes a positive unity with the residences of SVL. For this reason, the committee will continue to put this event on the calendar.

We also discussed other events that could bring unity to the community. One idea could be to bring back the Christmas Home Tour Event. Many of you will remember when these were held and what a great opportunity it was for the members to show off

their talented Christmas Decoration designs. That said, it takes a good deal of organizing to make this a success. The Planning Committee is reaching out to any SVL member who has had some experience in the past with this type of event. You can phone me, Jeri Lawrence/Committee Secretary, on my home number, 760 245-2688 and bringing your expertise to a committee meeting.

We invite all SVL members to attend any of the Planning Committee meetings which are held the third Thursday of each month at 4pm in the Parkview Room in the SVL Community Center. 💎



The Coffee Break

THE COFFEE BREAK



You are invited to join us on the third Thursday of the month at 10:00 a.m. in the Community Center for a Coffee Break!

This month, along with the coffee, tea, hot chocolate, and birthday cake, we enjoyed an overview presentation and a Q&A with Rory Shannon regarding the proposed change from CSA 64 to a CSD (Community Service District)

For more information, contact: Dennis Verhagen at 760-243-2128

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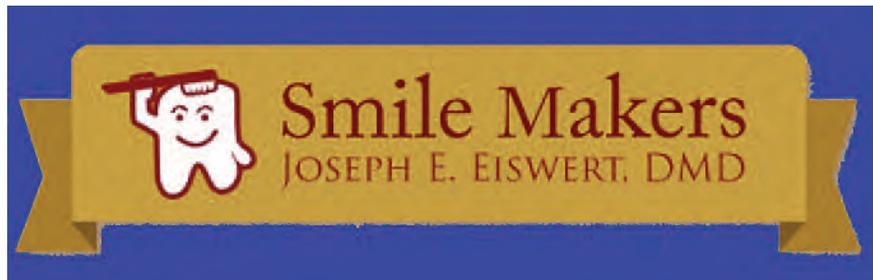
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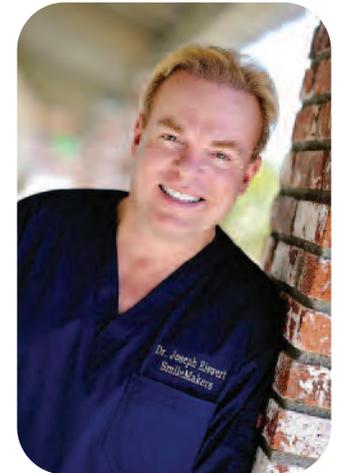
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