



the SVLA BREEZE

February 2017

Ads: 760-220-7096

SVLA AUDIT REPORT 2016 (PG. 12 - 20)

REMINDER:
Any Vessels currently on the lake will need the **NEW 2017 Stickers**

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ARCTIC DIVE
Cold Water Challenge
Saturday: March 18, 2017
WEST BEACH 13130 Country Club Dr.
9:00 am -9:30 am - Registration
10:00 am - Arctic Dive
Entry Fee: \$10.00 Per Person
Donuts, Coffee, Hot Cocoa
For Participants
All Proceeds Will Benefit :

Form your Teams & Take the Dive!

BSA Venture Crew 257

Please RSVP 760.245.9756

MUST PRESENT MEMBER CARD OR GUEST PASS!



Spring Valley Lake Contact Information

Management Staff

General Manager

Glenn Grabiec: ggrabiec@svla.com

Director Public Safety

Alfred Logan: alogan@svla.com

Director of Operations

Dennis Teece: dteece@svla.com

Director Administration & Human Resources

Jeaneen Beam: jbeam@svla.com

Director of Community Services

Paul Beam: pbeam@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 Jonathan Tasker

Board Email: board@svla.com



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

Mailing Address:
7001 SVL Box
Spring Valley Lake, CA
92395-5107

Association Office:
760-245-9756

Fax Line:
760-245-3076

Website:
www.svla.com



Association office hours:
Tuesday - Friday
7:30 a.m. to 6:00 p.m.

Public Safety:
12975 Rolling Ridge Drive
Spring Valley Lake, CA 92395
Open 24/7/365
Direct Line: 760-245-6400

Additional Services:
Architectural/Code
Enforcement:
760-245-9756
CE@svla.com

Marina Hours:
(October - April)
6 a.m. - 10 p.m.
(May - September)
6 a.m. - 12 Midnight

Equestrian Center:
760-245-9756
12660 Indian River Drive
Apple Valley, CA 92308
Arena Hours: 8 a.m. - 10 p.m.

**In Case of Emergency dial:
911**

Emergency Contact #s:
SB County Animal Control:
800-472-5609
A.V. - 760-240-7000 x7555

Apple Valley Fire Protection
District (Equestrian Estates):
760-240-7618

Apple Valley Sheriff Station
(Equestrian Estates):
760-240-7400

SVL Fire Station (Lakeside):
760-245-1100

California Highway Patrol:
760-255-8750

San Bernardino County
Sheriff's Department:
760-245-4211

Numbers FYI:
County Code Enforcement
Violations pertaining to County
rules and regs:
760-995-8140

County Building and Safety
New housing construction, struc-
tures built on property:
760-995-8220

(SBC) Planning Dept.
760.995.8140
Town of Apple Valley
(EQ side only): 760-240-7000

Department of Public Works
Water / flood control
760-995-8220

Graffiti Removal:
SB County: 760.995.8140
Apple Valley: 760-240-7000
x7560

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



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

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

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Dr. Charmaine Earle

Best General Practice
Dr. Eric Hansen

Best Internal Medicine
Dr. Gerald Radlauer

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Dr. Dawit Mamo

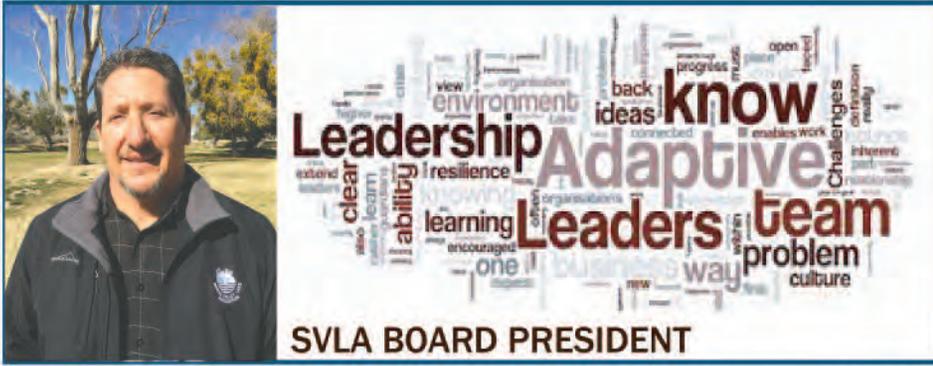
Best Pediatrics
Dr. Michael Brams
Dr. Joseph Maloney

We are proud to provide award-winning care to our community.
Thank you for making us Best of the Desert again and again!

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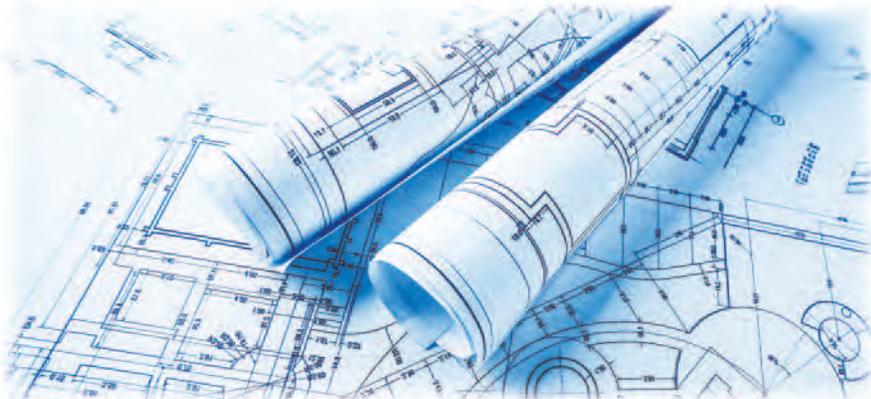
760-242-7777 www.ChoiceMG.com





SVLA BOARD PRESIDENT

STEPHEN GARCIA



With the Holiday season in our rear view mirror, the Board has been re-energized and focused more than ever to see a few of the projects through to completion. The proposed park plan and re-write of the Architectural manual are two that the board has in its sights. Board Vice president Amy Stanton and Architectural Committee Chair Bob Teran have been working with the consultant to complete the final draft. Our hopes are to be able to bring this final draft to a public comment meeting sometime in March. This will be your opportunity to comment and have face to face feedback on your concerns.

The proposed park plan is being headed by Board member Christopher Huntingford; who is working with the public comment side and Dennis Teece from the Association side. They

have made great progress in the development of a proposed site plan. The plan, at this point, has been presented to the Board and will be reviewed, discussed and prioritized. The Board recommendations will also be presented at a public comment meeting hopefully to be held sometime in March that could coincide with the Architectural meeting.

In closing, I want to remind everyone that we have a Board election coming up in April. Board Vice President Amy Stanton and Treasure John Smith are running for re-election. They both have been outstanding assets to the Board and community, and a pleasure to work with. I would like to encourage everyone to exercise their right to vote. Your vote helps shape the Board, its decisions, and the community in which we live. 💎

**BSA
Venture Crew
257**

Join Venture Crew 257!!

6:00 pm - 8:00 pm
Every Thursday

Community Center: 12975 Rolling Ridge Dr.

Join the venture crew... we have a variety of activities outside of regular meetings such as hiking, concerts, etc. Also join to make a difference in your community as many of our activities include food drives, community clean up days, etc.

For more information contact: Colby Hillers 760-900-6383 or chillers1101cj@gmail.com






Family Camp Out

April 22, 2017

11:00am - Check in
East Beach 13244 Country Club Dr.

Camp Games, Camp Fire, Crafts,
Camp Fire Songs, S'mores, etc.

Must register no later than April 18, 2017:
\$10 per person until April 7, 2017
\$15 per person April 8-April 18, 2017

All children must be accompanied by an adult for the entire duration of camp out.
You must provide your own camping gear (tent, sleeping bags, personal items, etc.)
Registration paperwork can be accessed on our website or picked up in the Association Office

**Limited Space
Available!
Sign Up Early!**

Turn Over For Camp Itinerary!





Family Camp Out

Itinerary

Saturday: April 22, 2017

11:00am	Check-in
1:00pm	Lunch
2:00	Games & Crafts
5:30pm	Dinner
6:30pm	Camp Fire Songs, Crafts
7:30pm	S'mores
8:30-9:30pm	Free Time
10:00pm	Lights Out

Sunday: April 23, 2017

8:00am	Breakfast
9:30am	Tear Down
11:00am	Check Out

For more information call the Association Office 760.245.9756



GLENN GRABIEC General Manager

It is that time of year again! I am very pleased to announce that our annual independent financial audit



has been completed. A copy is included in this month's edition of the Breeze. The summary is that our auditor was very happy with our financials and our forecasted budget amount for last year was just about perfect! The Association staff and the Board of Directors work hard each year to put together an accurate and conservative budget. We will continue to pay very close attention to this process and refine it each year to ensure we are managing the asso-

ciation funds effectively!

We are already gearing up for the summer season. We will be hiring seasonal lifeguards and officers as we do every year. If you know someone that would be a great candidate, send them our way! We want to hire the best folks that we can.



With the summer season on the way, it is a good time to register your boat or rent a slip. As the season gets closer, the association office gets very busy processing the paperwork and our Public Safety Department gets very busy conducting the vessel inspections. Getting this done prior to the season will ensure there is no wait to get your boat in the water. 



Sign Up for email notifications on www.svla.com

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**DID YOU
KNOW**



SPRING VALLEY LAKE HAS 6 DIFFERENT COMMITTEES THAT MEMBERS CAN SERVE ON?

If you are looking for a way to get involved in your community and to help out in areas that may be of interest to you, we encourage you to look into the committees that we have.

All of the committees are listed on our website along with a brief description and the meeting times.

Go to www.svla.com, hover over the Association tab at the top of the page, and click on committees.

Committees

To obtain more information on a committee click on the thumbnails below.

<p>Architecture Committee Meets 2nd & 4th Thursday of Month</p> 	<p>Citation Committee Meets 1st Tuesday of Month</p> 	<p>Community Plan Committee Meets 3rd Wednesday of Month</p> 
<p>Equestrian Estates Committee Meets 2nd Tuesday of Every Other Month</p> 	<p>Community Event Team Meets 1st Tuesday of Month</p> 	<p>Lake Committee Meets 2nd Wednesday of Month</p> 
<p>Committee Application</p> 		

If you are interested in becoming a part of a Committee, download a copy of the Committee Application from our website and turn it into the Association Office.

Apple Valley Auto Clinic

Location:

13600 Quinnault Rd #4
Directly across from
Apple Valley Post Office,
next to Tom's Burgers

Star Certified
Smog Station
Smog Check \$38
includes certificate

Oil Change
Special
\$29.95
plus tax

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+ Brake
Inspection
Just \$19.95
plus tax

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With coupon exp: 3/15/17

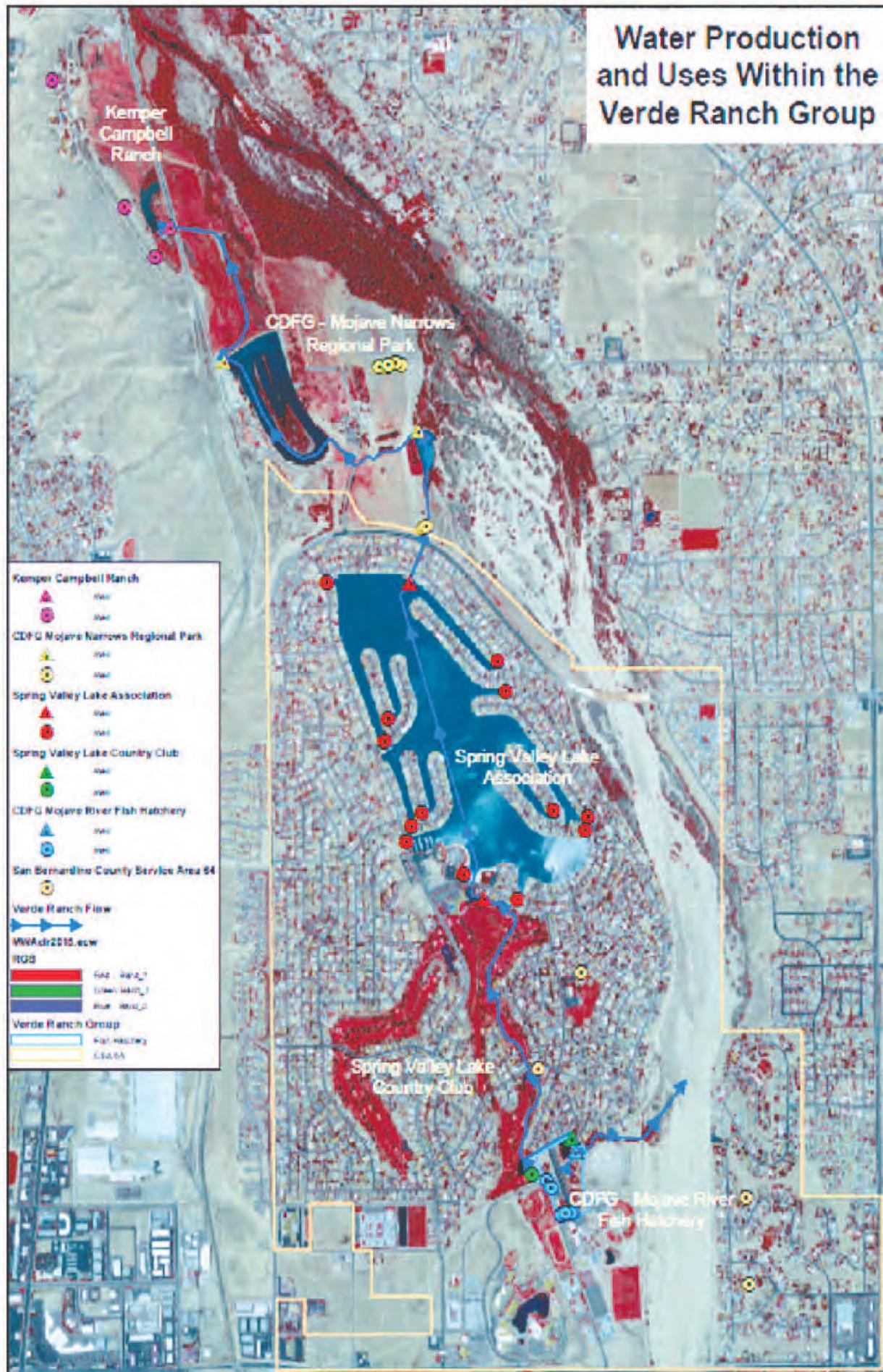
Coupon must be presented at the time of
purchase. Discounts off retail price.
Cannot be combined with any other offer.

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This Satellite photo was put together by Watermaster and shows the water flow and users within the Verde Ranch Group which includes Spring Valley Lake Association. The lake is our largest asset and requires constant attention from our Association. The lake not only provides us with stunning lake front views, but also year round fishing, boating, and all of those water fun activities. The red circles show our 13 wells that pump fresh water from the underground aquifer to keep our lake full and the water flowing all year long; and yes, the water is flowing all year long. We flow around 7 acre feet on average through our lake. That's around 2.3 million gallon each day which flows out to Mojave Narrows Regional Park. We monitor the lake level daily and the flow and wells 2 times per week. We also monitor and test water quality monthly. Fun fact: since water flows out from the surface out of our dam at fishing area 8 (24 hours a day), we have to replace that water along with the water that evaporates and percolates into the ground. Here is how much water was flowing over last year. We received 655 million gallons from the Country Club that flows from the Hatchery. We let out 823 million gallons to the Narrows Park and pumped 1.1 billion gallons of fresh water from our wells. Our lake holds 574 million gallons of water which equals 894 million gallons lost to evaporation and percolation. For other Operations updates you can always check our website for our management reports.



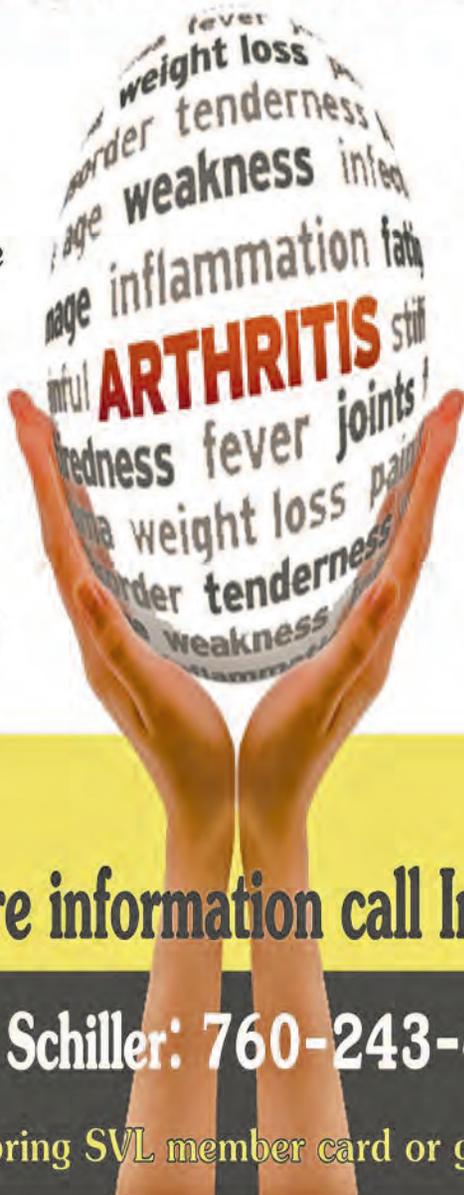
SVL Arthritis Exercise

Weekly Classes: Tues & Thurs 8-9 am

Community Building, CB3

Come and try out the exercises that can help!

Class teaches methods to ease pain caused by arthritis in fingers, hands, wrist, neck, spine, feet and other joints.



Exercises help prevent stiffness, deformity and improve your range of motion.

For more information call Instructor

Dottie Schiller: 760-243-4697

Please bring SVL member card or guest pass

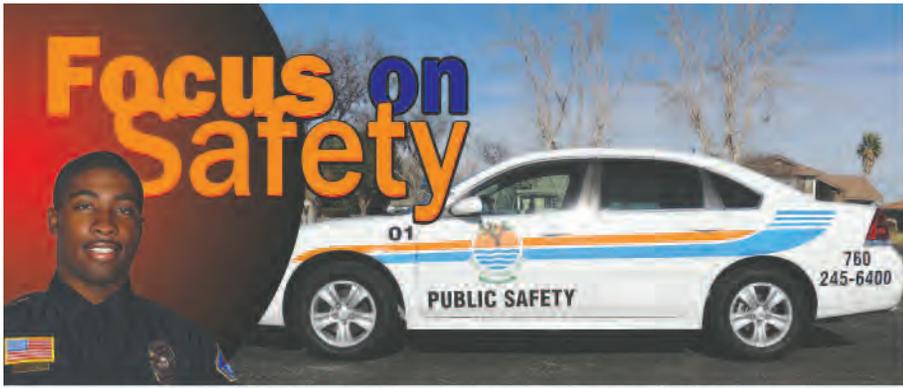
Planning Committee

By Jeri Lawrence/Committee Chairperson

This year we begin to put the Meadowlark Park plans on the forefront of this committee. We have seen the project drawings by Steeno Design Studio. Those plans match the ideas and community needs our committee has been working on for about two years now. To see those plans actually on "paper" is very exciting. The actual work can begin after this season of Little League. Funds had been put aside during the last budget cycle for this project. As it moves along, it would be fun to see the members gather in the park to watch the largest update project to be done

in SVL since its' onset. The Little League teams and parents will be so pleased with their new facility and ball fields. The fields will be on even ground making for a safer sporting event. Plus, the parents will have more favorable areas to view the games. If you talk to (as I have done) the dog owners in SVL, you will hear the excitement in their voices over the off leash areas. Many members take their dogs outside of the community to exercise them. What a missed opportunity to gather with like-minded members and just get to know each other. Stay tuned.





ALFRED LOGAN, PUBLIC SAFETY DIRECTOR

Lifeguard Training



Starting in March 2017, the Public Safety Department will be offering a lifeguarding class to individuals that are a minimum of 16 years of age. If you know someone that is looking to get certified, this is an awesome opportunity. Please contact our Public Safety Dispatcher to be placed on the list to receive more information. (760-245-6400)

CPR & First Aid Training



Residents, if you are not CPR certified, what are you waiting for? Your Public Safety Department will be conducting a class in the upcoming months. Please give us

a call if you would like to receive more information.

Vessel Operator Permit (VOP) Testing

As a reminder, vessel operator permit (VOP) testing starts at 9:00am each morning at the Community Building. Please be sure to arrive on time as the process takes approximately one hour. You will need your SVLA membership card with you. Also, our team is working on changing the experience you receive when obtaining your VOP. We want to be sure you know the rules and feel comfortable on the lake.



We are now accepting applications for the following seasonal positions:

- Lifeguard
- Public Safety Officer

For more information please go to www.SVLA.com Click on the tab **Association** – Then click on **Employment Opportunities**.

FAQ

I'm leaving town, can PSD watch my property?

- Yes! Public Safety offers special patrol (Residential Checks) of your property while you are away for any length of time.
- To implement this check please contact Public Safety Dispatch.
- It is more efficient to complete this form over the phone than to come in to the office as your personal information needs to be relayed to the dispatcher (e.g., name, number, alarm company, vehicles allowed on property etc.).

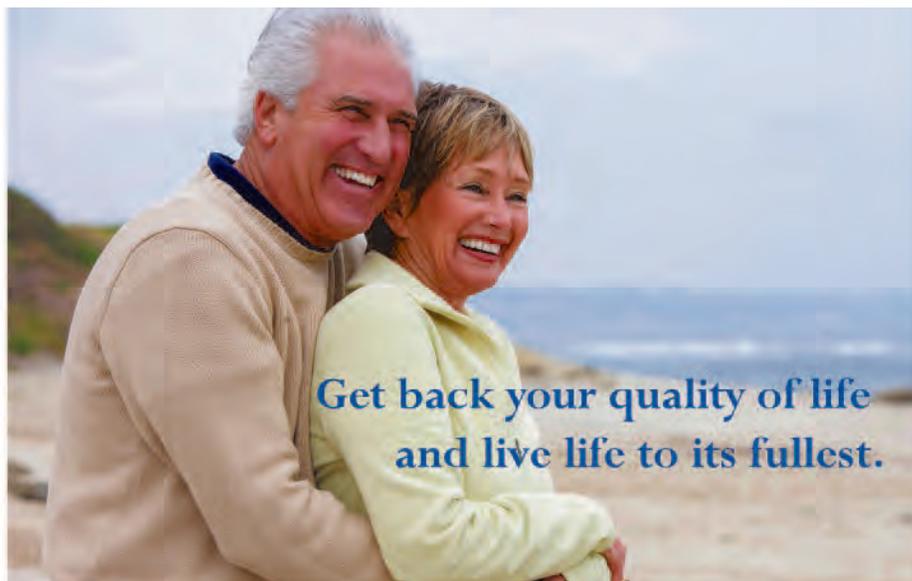
I noticed a vehicle parked for longer than 72 hours in front of my property, what do I do?

- The streets of Spring Valley Lake are governed by San Bernardino County and codes are enforced by the California Highway Patrol.
- They are public roads and available to everyone. This means someone can park their vehicle in front of your house without being in violation (as long as they are parked legally and not obstructing traffic).
- However, there is a 72 hour rule that vehicles must abide by. They may only be parked in one location for up to 72 hours.
- If you notice any vehicle that has been parked for more than 72 hours, contact the California Highway Patrol. (760-255-8750) SVLA Public Safety does not possess the authority to enforce such public regulations.

Residents, please remember you can always go to www.SVLA.com for more information about SVLA or the Public Safety team.

A reminder that current yellow vessel stickers expire December 31, 2016. If your vessel will remain on the water, please register for the 2017 vessel stickers in January.





Get back your quality of life
and live life to its fullest.

WORLD CLASS WOUND CARE, RIGHT IN YOUR NEIGHBORHOOD

DO YOU HAVE ANY OF THE FOLLOWING?

Slow-to-heal or non-healing wounds

Foot or leg ulcers or wounds

Surgical wounds that have opened

Non-healing skin grafts or surgical flaps

Internal injuries or open wounds from radiation therapy

Bone infection (called osteomyelitis)

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and Hyperbaric Medicine



SPRING VALLEY LAKE ASSOCIATION COMPARATIVE FINANCIAL STATEMENTS OCTOBER 31, 2016 AND 2015

INDEPENDENT AUDITORS' REPORT AND SUPPLEMENTARY INFORMATION

Schonwit & Associates, Certified Public Accountants

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

(714) 437-1025 • (714) 437-5900

To the Owners
Spring Valley Lake Association

Report of the Financial Statements

We have audited the accompanying financial statements of Name, which comprise the balance sheet as of October 31, 2016, 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, 2016, 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, 2015 financial statements, and we expressed an unmodified opinion on those financial statements in our report dated January 7, 2016. In our opinion, the summarized comparative information presented herein as of and for the year ended October 31, 2015 is consistent, in all material respects, with the audited financial statements from which it has been derived.

Schonwit & Associates

SCHONWIT & ASSOCIATES

**SPRING VALLEY LAKE ASSOCIATION BALANCE SHEET
AS OF OCTOBER 31, 2016
(WITH COMPARATIVE TOTALS FOR 2015)**

	2016				2015
	Operating Fund	Replacement Fund	Property Fund	Total	Total
ASSETS					
Cash and cash equivalents [Note 7]	\$ 747,959	\$ 265,954	\$ --	\$ 1,013,913	\$ 1,181,759
Member assessments receivable, less allowance for doubtful collection of \$335,000 at 10/31/16 and \$420,000 at 10/31/15 [Note 5]	124,199	--	--	124,199	123,145
Investments [Note 8]	327,000	1,339,000	--	1,666,000	1,089,740
Water rights [Note 14]	--	--	3,567,641	3,567,641	3,241,941
Facilities & equipment, less accumulated depreciation of \$309,155 at 10/31/16 and \$259,422 at 10/31/15 [Note 11]	--	--	297,806	297,806	315,168
Inventory	4,903	--	--	4,903	4,716
Note receivable: Lot 47 sale [Note 15]	--	--	--	--	39,900
Accrued interest receivable	254	2,118	--	2,372	2,146
Deposits and prepaid expenses	96,546	--	--	96,546	58,892
Capitalized loan fees, less accumulated amortization of \$3,890 at 10/31/16 and \$2,556 at 10/31/15 [Note 14]	--	--	11,110	11,110	12,444
Prepaid taxes	2,271	--	--	2,271	2,756
Due (to)/from fund	33,200	(33,200)	--	--	--
Total Assets	\$ 1,336,332	\$ 1,573,872	\$ 3,876,557	\$ 6,786,761	\$ 6,072,605
LIABILITIES					
Accounts payable and accrued expenses	\$ 208,253	\$ --	\$ --	\$ 208,253	\$ 272,189
Prepaid assessments	567,482	--	--	567,482	154,941
Accrued payroll	188,188	--	--	188,188	158,079
Refundable deposits and other liabilities	20,015	--	--	20,015	12,689
Accrued interest liability [Note 14]	--	--	3,791	3,791	4,444
Bank loan [Note 14]	--	--	2,767,375	2,767,375	2,908,794
Total Liabilities	983,938	--	2,771,166	3,755,104	3,509,136
FUND BALANCES	352,394	1,573,872	1,105,391	3,031,657	2,563,469
TOTAL LIABILITIES AND FUND BALANCES	\$ 1,336,332	\$ 1,573,872	\$ 3,876,557	\$ 6,786,761	\$ 6,072,605

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED OCTOBER 31, 2016
(WITH COMPARATIVE TOTALS FOR 2015)**

	2016				2015
	Operating Fund	Replacement Fund	Property Fund	Total	Total
REVENUES					
Member assessments	\$ 4,152,192	\$ 297,000	\$ --	\$ 4,449,192	\$ 4,279,096
Community service fees	53,680	--	--	53,680	34,506
Community building activities	186,249	--	--	186,249	189,568
Equestrian fees	50,075	--	--	50,075	44,653
Owner fees	190,054	--	--	190,054	206,614
Interest income	3,272	6,644	--	9,916	5,178
Gain on sale of land [Note 15]	37,112	--	--	37,112	34,135
Other revenue	43,507	--	--	43,507	2,231
Total Revenues	4,716,141	303,644	--	5,019,785	4,795,981
EXPENSES					
Salaries and related (supplementary schedule)	2,255,978	--	--	2,255,978	2,027,562
Lake, marina and parks (supplementary schedule)	317,781	40,472	--	358,253	227,688
Recreation equipment and improvements	--	27,659	--	27,659	10,948
Equestrian	5,190	--	--	5,190	67,668
Legal, accounting, & management fees	215,588	--	--	215,588	248,266
Other professional services (supplementary schedule)	139,008	--	--	139,008	113,088
Administrative support (supplementary schedule)	188,535	--	--	188,535	189,463
Vehicles, equipment, technology (supplementary schedule)	139,014	--	--	139,014	148,666
Insurance	168,242	--	--	168,242	139,337
Utilities (supplementary schedule)	198,766	--	--	198,766	243,967
Surveillance camera project	16,606	--	--	16,606	42,695
Grounds and building (supplementary schedule)	489,608	66,053	--	555,661	636,403
Association events	74,350	--	--	74,350	82,574
Depreciation and amortization	--	--	92,331	92,331	87,633
Income taxes	3,108	--	--	3,108	3,061
Interest expense [Note 14]	--	--	143,954	143,954	148,706
Bad debt expense/(recovery)	(30,646)	--	--	(30,646)	38,947
Total Expenses	4,181,128	134,184	236,285	4,551,597	4,456,872
EXCESS OF REVENUES OVER/(UNDER) EXPENSES	535,013	169,460	(236,285)	468,188	339,309
Beginning Fund Balances	432,136	1,475,020	656,313	2,563,469	2,224,160
Interfund Transfers	(614,755)	(70,608)	685,363	--	--
Ending Fund Balances	\$ 352,394	\$ 1,573,872	\$ 1,105,391	\$ 3,031,657	\$ 2,563,469

See independent auditors' report and accompanying notes to financial statements

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED OCTOBER 31, 2016
(WITH COMPARATIVE TOTALS FOR 2015)**

	2016				2015
	Operating Fund	Replacement Fund	Property Fund	Total	Total
Excess of revenues over/(under) expenses:	\$ 535,013	\$ 169,480	\$ (236,285)	\$ 468,188	\$ 339,309
Adjustments to reconcile excess of revenues over/(under) expenses to net cash provided/(used) by operating activities:					
Depreciation and amortization	--	--	92,331	92,331	87,633
(Increase)/decrease in member assessments receivable	(1,054)	--	--	(1,054)	124,880
(Increase)/decrease in accrued interest receivable	462	(688)	--	(226)	(2,049)
(Increase)/decrease in inventory	(187)	--	--	(187)	1,421
Increase in prepaid expenses & deposits	(37,654)	--	--	(37,654)	(17,682)
Decrease in prepaid taxes	485	--	--	485	111
Increase/(decrease) in accounts payable	(52,988)	(10,948)	--	(63,936)	24,189
Increase/(decrease) in prepaid assessments	412,541	--	--	412,541	(338,480)
Increase in accrued payroll	32,109	--	--	32,109	42,327
Increase/(decrease) in refundable deposits	7,326	--	--	7,326	(441)
Increase/(decrease) in accrued interest liability	--	--	(653)	(653)	540
Change in due to/(from) fund	(97,988)	97,988	--	--	--
Net cash provided/(used) by operating activities	798,065	255,812	(144,607)	909,270	261,558
Cash provided/(used) by investing activities:					
Acquisition of facilities and equipment	--	--	(73,637)	(73,637)	(109,336)
Acquisition of water rights [Note 14]	--	--	(325,700)	(325,700)	--
Sale of land [Note 15]	--	--	--	--	20,000
Acquisition of certificates of deposit	(327,000)	(1,339,000)	--	(1,666,000)	(1,089,740)
Maturity of certificates of deposit	353,000	736,740	--	1,089,740	347,371
Net cash flows from investing activities	26,000	(602,260)	(399,337)	(975,597)	(831,705)
Cash provided/(used) by financing activities:					
Interfund transfers	(614,755)	(70,608)	685,363	--	--
Acquisition/maturity of Note Receivable [Note 11]	39,900	--	--	39,900	(39,900)
Principal payments on bank loan	--	--	(141,419)	(141,419)	(91,206)
Net cash flows from financing activities	(574,855)	(70,608)	543,944	(101,519)	(131,106)
Net increase/(decrease) in cash	249,210	(417,056)	--	(167,846)	(701,253)
Cash at beginning of year	498,749	683,010	--	1,181,759	1,883,012
Cash at end of year	\$ 747,959	\$ 265,954	\$ --	\$ 1,013,913	\$ 1,181,759

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

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2016**

NOTE 1. ORGANIZATION

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

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

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

Significant capital assets not directly associated with the units, referred to as personal property assets (generally, equipment and vehicles), are capitalized and depreciated over their estimated useful lives ranging from 5 to 20 years and using the straight-line method of depreciation. During the year ended October 31, 2016, the Association capitalized \$73,637 of personal property assets.

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

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

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

(f) Subsequent Events - Subsequent events have been evaluated through January 10, 2017 which is the date the financial statements were available to be issued.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2016**

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, 2015, 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, 2016, the federal and California income tax expense was \$0 and \$3,108, 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, 2016 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, 2016, the Association has recorded an allowance for uncollectible assessments of \$335,000.

For the year ended October 31, 2016, the Association's quarterly assessment was \$264 per unit. For the 2016/2017 fiscal year, the quarterly assessment has been raised to \$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 September 2016. Accordingly, the study recommends a funding contribution for the 2016/2017 fiscal year of \$324,000. 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, 2016 and 2015, the Association maintained cash balances at the following institutions:

<u>Operating Fund:</u>	<u>2016</u>	<u>2015</u>
Morgan Stanley - money fund	\$ 145,352	\$ 117,010
Pacific Western Bank - checking	494,735	105,166
Desert Community Bank - checking	77,465	74,747
Pacific Western Bank - checking	-	72,412
Desert Community Bank - checking	11,472	71,726
Desert Community Bank - checking	10,286	47,550
Desert Community Bank - manager checking	7,049	8,138
Petty cash	1,600	2,000
	<u>1,600</u>	<u>2,000</u>
Total Cash - Operating Fund	<u>\$ 747,959</u>	<u>\$ 498,749</u>

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2016**

NOTE 7. SCHEDULE OF CASH BALANCES - (CONTINUED)

<u>Replacement Fund:</u>	<u>2016</u>	<u>2015</u>
Morgan Stanley - money fund	\$ 153,926	\$ 350,470
Pacific Western Bank - money market	112,028	332,540
Total Cash - Replacement Fund	\$ 265,954	\$ 683,010

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, 2016 and 2015, the Association's investments are as follows:

<u>Operating Fund:</u>	<u>2016</u>	<u>2015</u>
Bank Hapoalim - 0.30%, 11/30/15	\$ -	\$ 248,000
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	-
Great Southern- .8%, 12/19/17	70,000	-
TowneBank - 0.45%, 6/27/16	-	105,000
Total Investments - Operating Fund	\$ 327,000	\$ 353,000

NOTE 8. INVESTMENTS (continued)

<u>Replacement Fund:</u>	<u>2016</u>	<u>2015</u>
Everbank - 0.30%, 11/25/15	\$ -	\$ 248,000
Goldman Sachs Bank - 0.45%, 5/27/16	-	125,000
Ally Bank - 0.65%, 11/28/16	125,000	125,000
Mutual of Omaha Bank - 0.35%, 2/2/16	-	123,740
American Express Centurion Bank - 1.05%, 5/30/17	115,000	115,000
Homestreet Bank- .5%, 2/13/17	150,000	-
Wyomissing PA- .7%, 8/25/17	150,000	-
Wells Fargo Bank- .1%, 12/20/17	124,000	-
BMO Harris Bank- .7%, 1/12/18	150,000	-
Commenity Bank- .1%, 4/19/18	100,000	-
Ally Bank - 1.05%, 6/4/18	125,000	-
Republic Bank- .8%, 8/27/18	150,000	-
Old Missouri- .9%, 11/15/18	150,000	-
Total Investments - Replacement Fund	\$ 1,339,000	\$ 736,740

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, 2016, \$356,763 was exposed to this risk at one financial institution.

NOTE 10. SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION

Cash paid for income taxes totaled \$2,625 for the year ended October 31, 2016. Cash paid for interest on the bank loan (Note 14) totaled \$144,607 during the year.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2016**

NOTE 11. FACILITIES AND EQUIPMENT

Facilities and equipment (net of fully depreciated assets) consist of the following as of October 31, 2016:

Facilities & Equipment:

Boats	\$ 89,451
Furniture	3,794
Recreation	15,000
Technology	30,445
Vehicles	340,451
Equipment	127,820
Total	<u>606,961</u>
Less: accumulated depreciation	<u>(309,155)</u>
Net facilities and equipment	<u>\$ 297,806</u>

NOTE 12. REFUNDABLE DEPOSITS

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

NOTE 13. LEGAL CONTINGENCIES

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

The Association previously filed a legal action against the Tamarisk Market Place Project, which is a proposed development on land adjacent to the Association. Through various legal proceedings, the Association ultimately won its appeal case earlier in the year and is now pursuing recovery of legal fees. As this matter is pending, the outcome cannot be determined at this time.

NOTE 14. WATER RIGHTS PURCHASES AND BANK LOAN

Over the past few years, the Board worked diligently on developing a plan to permanently purchase its supply of water. The purpose of this was to provide a vehicle to ultimately reduce the Association's overall annual cost of water, as well as to mitigate the difficult task of adequately budgeting for the acquisition cost of water due to unknown factors relating to usage, weather, and supply prices. Accordingly, the Association received appropriate approval from the ownership and purchased 640 acres of water rights (at a price of \$5,000 per acre-foot) from Aqua Capital Management, LP in March 2014. Additionally, in March 2016 the Association acquired additional water rights for \$325,700. The total price, plus related closing costs, of \$3,567,641 has been capitalized in these financial statements. The permanent acquisition of water will not completely eliminate the possibility that in certain years the Association may still be obligated to pay for water (based upon certain restrictions pertaining to usage); however it is anticipated that the cost of such possible occurrences will be relatively small compared to the prior purchasing situation.

NOTE 14. WATER RIGHTS PURCHASE AND BANK LOAN (continued)

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, 2017:	\$ 151,092
Fiscal year ending October 31, 2018:	158,822
Fiscal year ending October 31, 2019:	166,948
Fiscal year ending October 31, 2020:	175,489
Fiscal year ending October 31, 2021:	184,467
Thereafter:	<u>1,930,557</u>
Total principal payments:	<u>\$ 2,767,375</u>

NOTE 15. LAND HELD FOR INVESTMENT AND SALE

In August 2014 the Association sold one of the lots owned by the Association for a gross sales price of \$52,500, resulting in a net profit of \$27,373 (after deducting for the original land cost and related closing fees). In January 2015 the Association sold the second of its recorded lots, lot 47, for \$59,900, resulting in a net profit of \$34,135 (after deducting for the original land cost and related closing fees). The Association received a cash down payment of \$20,000 and 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 current 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 earlier in the year 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**

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION •
OPERATING FUND EXPENSES
OCTOBER 31, 2016**

Our report on our audit of the basic financial statements of Spring Valley Lake Association for the year ended October 31, 2016 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

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

SALARIES & RELATED

Gross salaries	\$ 1,725,574
Payroll taxes	168,620
Group health insurance	160,458
Workers compensation	167,003
HR services	24,103
Employer retirement contributions	10,220

Total Salaries and Related **\$ 2,255,978**

LAKE, MARINA & PARKS

Water assessments	\$ 146,515
Lake stock/fishery	29,991
Pumping watermaster	12,187
Lake maintenance/supplies	117,392
Fishing maintenance/supplies	11,056
Water monitoring	640

Total Lake, Marina, and Parks **\$ 317,781**

OTHER PROFESSIONAL SERVICES

Service contracts	\$ 83,240
Consulting	40,716
Technology	8,446
Website maintenance	2,340
HR related	1,366
Reserve study	2,900

Total Other Professional Services **\$ 139,008**

ADMINISTRATIVE SUPPORT:

Postage & printing	\$ 63,241
Collection costs	23,659
Office supplies	30,600
Uniforms	19,366
Other administrative	12,215
Licenses/permits	9,730
Training	11,946
Board meetings	4,874
Travel	3,826
Safety equipment & supplies	2,974
Professional certification	2,134
Bank and credit card fees	1,907
Advertising	2,063

Total Administrative Support **\$ 188,535**

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION •
OPERATING FUND EXPENSES - (CONTINUED)
OCTOBER 31, 2016**

VEHICLES, EQUIPMENT & TECHNOLOGY

Vehicle fuel/oil	\$ 48,553
Marina fuel/oil	27,838
Vehicle repairs	33,240
Small tools	14,832
Computer equipment/maintenance	5,681
Software licenses	8,641
Property taxes	229
	<hr/>
Total Vehicles, Equipment & Technology	\$ 139,014

UTILITIES

Lake electricity	\$ 43,502
Water/sewer	42,597
Telephone & internet	37,131
Electricity	42,224
Trash collection	27,443
Natural gas	5,869
	<hr/>
Total Utilities	\$ 198,766

GROUNDS AND BUILDING

Capital improvements	\$ 233,180
Grounds maintenance	58,790
Building maintenance	60,198
Weed/lot maintenance	41,271
Equipment rental	11,795
City pavement contribution	75,000
Janitorial supplies	9,374
	<hr/>
Total Grounds and Building	\$ 489,608

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2016
(UNAUDITED)**

A study was conducted in September 2016 to estimate the remaining useful lives and the replacement costs of the components of common property. The studies were based upon representations by the Board of Directors and the experience and knowledge of the independent reserve analyst. The estimates were based on current replacement costs. These estimates are used as a foundation in arriving at recommended funding requirements, based upon cash and investments which have been allocated for future repairs and replacements. The following table is based on the studies and presents significant information about the components of common property.

<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	12 years	5,900
Building-interior remodel	0 years	143,000
Handheld radios	3 years	9,300
Carpet & furniture	0-6 years	15,150
Overhead doors	13 years	18,200
Restroom renovation	0-25 years	27,600
Tile roof replacement	0-20 years	36,750
Computers/printers	0 years	12,750
Flag pole	6 years	6,250
Signs	10 years	18,000
Security system	4 years	6,500
Building repairs	3 years	25,000
Community Building:		
HVAC replacement	19 years	64,000
Defibulators	2 years	2,700
Lighting	3-4 years	27,600
Radios	3-6 years	22,050
Security system	4 years	6,500
Flag pole	6 years	4,500
Patio	8 years	9,250
Floor replacement	13 years	39,000
Tile replacement	10 years	23,800
Doors	26 years	45,000
Kitchen appliances	4-18 years	9,250
Kitchen renovation	14 years	17,500
Furniture & window coverings	1-2 years	29,900
Restroom renovation	12 years	37,500
Security office renovation	12 years	12,150
Roof replacement	4-10 years	77,650
Stage	0 years	9,200
Antenna tower replacement	11 years	22,500
Fire system replacement	2-10 years	24,000
Sound system	4 years	7,700

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2016
(UNAUDITED)
(CONTINUED)**

Common Area Component	Estimated Remaining Useful Lives	Estimated Current Replacement Costs
Equestrian Center:		
HVAC replacement	3 years	15,000
Gazebo replacement	0 years	15,230
Bridge replacement	1 years	46,200
Sand	1 year	9,300
Metal hay barns	26 years	11,000
Flag poles	6 years	4,400
Pipe rail replacement	7-23 years	104,900
Fence replacement	0-20 years	81,000
Doors	8-24 years	29,500
Windows	24 years	2,875
Floor & carpet	4-19 years	6,950
Tile roof replacement	19 years	67,400
Walkway poles	8 years	11,000
Propane tank	4 years	5,000
Asphalt repairs	3-38 years	941,150
Lake and Marina:		
Boat ramp	10 years	8,750
Gangways replacement	7 years	17,000
Fuel tank, dispenser, & storage	6 years	76,700
Fence/sea wall repairs	0-2 years	19,800
Shade structure	2-17 years	11,100
Dock replacement	0-13 years	490,150
Lake coving repair	1 year	50,000
Fish clean structure	12 years	5,300
Dam	12 years	52,600
Aerators	9 years	25,500
Water meter devices	0-8 years	35,050
Well/pump replacement	3-22 years	1,223,500
Beach Parks:		
Metal fence/rail	10 years	79,500
Restroom renovation	21 years	22,000
Metal roof replacement	27 years	13,200
Lifeguard towers	8 years	18,000
Play equipment	11 years	33,000
Basketball courts	1-7 years	24,000
Meadow Lark Park:		
Restroom renovation	24 years	17,000
Metal roof replacement	0 years	5,450
Play equipment	0-19 years	57,000
Basketball court	7 years	12,000
Bocce ball courts	0 years	30,000
Bark	14 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)	1 year	46,000
Irrigation system	0 years	20,000
Splash equipment	7 years	12,000
Bleachers	0 years	13,000
Softball/baseball fields	0 years	51,600
Shade structures	2-19 years	28,100
Picnic tables	1 year	7,700
Vehicles:		
Security cars/trucks	0 years	130,000
Community vehicles	0 years	52,000
Security golf carts	6 years	7,600
Security trailer	17 years	2,100
Maintenance trailers	5-18 years	41,700
Maintenance trucks	0-19 years	382,000
Boats:		
Maintenance vessels	3-18 years	74,000
Security vessels	0-6 years	86,000
Outboard motor replacement	0-3 years	48,250
Maintenance Equipment:		
Tractor replacement	1-27 years	111,000
Mowers	0-12 years	27,000
Chipper replacement	4 years	6,100
Total		<u>\$ 5,455,900</u>
Study's recommended fund balance at 10/31/16:		<u>\$ 3,005,955</u>
Actual Replacement Fund balance at 10/31/16:		<u>\$ 1,573,872</u>

Accordingly, the study recommends a contribution to the replacement fund of approximately \$366,600 for the 2016/2017 fiscal year. For the year ended October 31, 2016, the Association provided a contribution (from assessments) to the replacement fund of \$297,000.

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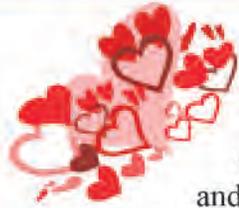
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CODE ENFORCEMENT MEMBER SERVICES COMMUNITY SERVICES COMMUNITY EVENTS RECREATION



PAUL BEAM Director



February is the month our minds turn to our loved ones and how to make them happy. Thousands of cards, candy, and flowers are exchanged on the 14th of this month just to make our loved ones and friends happy. Many times it's about the thought you put into it, and not about the gift. Life is short, so take every opportunity you have to let family and friends know how you feel about them.



Our mission 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, and play grounds for children. Someone can get hurt on a vacant lot. When debris & bike jumps are found, it is the owner of the lot

that is made responsible to clean it up. Please help us with this issue, and ask your children to not play on vacant lots. Should the owner give you permission to be on their property, please bring a written note into the Association office or Public Safety. We hope that this relays the message that we are about helping each of you enhance your property, and not about issuing Citations.



It has come to our attention that many homeowners do not know the scope of our job. Our first concern is that all exterior projects that involve some change or new addition to a property **MUST** have an Architectural Application submitted to us. Even if you're planting a new tree or changing the color of your house trim, you need to contact Eddie Vindas. He is the liaison to the Architectural Committee who will submit your plan to the committee, and see your project to its completion & final inspection. Not submitting the application could cost you a \$1,000 fine. Please bring those applications in before you begin the work and Eddie will do all he can to help you with the process.

Never want to receive a Citation? Here's the secret.....

When you receive a Courtesy Notice and see that you are getting close to your Due Date, please call us and request an extension if needed. We do our very best to work with everyone to close out your violations. Since we are a **non-profit** association, collecting fines **is not** our goal. We would much rather see our community get back to becoming the Jewel of the High Desert. Only **YOU** can help us do that by keeping your property beautiful.



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

No matter where we look we see products being advertised. On TV, on billboards, on signs, on flags, and on business windows in



Spring Valley Lake. The last place mentioned is a violation of the Architectural Policy and Procedures.

Section 8.2.6, which deals with Commercial signs states: Signs advertising products, activities, and/or services, other than those pertaining to construction, shall not be allowed. A sign may say "Beer sold", but it may not say, "Rice Beer Sold". All commercial signs **must** be approved by the Architectural Committee **before** being displayed.

Signs advertising businesses on vacant lots or on homeowners landscaping is a violation also. We have been receiving some complaints about the signs at the stores in the two malls. Residents would like to see into the windows. Business owners, for the most part, know the rules. We encourage your help with this issue. Code Enforcement cannot do our job alone.

Not only are we celebrating Valentine's Day this month, but we will be honoring two past presidents: Washington and Lincoln.



Abraham Lincoln's birthday is on the 12th, and George Washington's is on the 22nd. We will be honoring them on the 20th, celebrating their birthday's together.

Happy Valentine's Day

~ YOUR CODE ENFORCEMENT TEAM



Support for the SVL Little League and Opening Ceremonies
Dash Plaque for first 30 Entrants. Trophies for 1st-2nd-3rd.
Plus Player's Choice Award

SATURDAY, MARCH 18TH, 2017

10:00AM - 2:00PM



SVL RODS & RELICS CAR SHOW REGISTRATION FORM

Location: Community Building 12975 Rolling Ridge Dr.

Name: _____ Phone: _____

Club: _____ Email: _____

Vehicle: _____



All Proceeds go to the SVL Little League. 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 Don Sedam: 760-955-6052 or desedam@aol.com

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





Story and photo by Jeri Lawrence

The attendance spoke volumes (literally) during the catered Italian February dinner. Our local, Nick's Pizza, did not disappoint as members enjoyed the delicious rendition of Nick's Lasagna. Actually, the word "lasagna" means a cooking pot derived from several languages (waaaay back when) which leaves the interpretation of that dish to the masters of food preparation. Our club promotes an atmosphere of social gathering. To share in life experiences and bring a positive feeling to our community. This is what a social gathering should be about, and our club leads in that definition. Also, food of all types sets a good mood.

As the February event wound down, the Opportunity Drawing was held. We had a huge amount of win-

ners including guests and new members. Our new members are Donald Ebeling and May and Eugene Ehe. Welcome!

Moving ahead this year, the club has planned, among other events, two golf tournaments. One will be in Temecula and the other will be hosted at the SVL Country Club. In keeping with our mantra, "fishing", the club will hold its' first ever "Annual Fishing Tournament". The date will be announced at a later time.

We would welcome any and all SVL Members to join our club. We boast the largest and oldest social club in Spring Valley Lake. Please call Mike Conroy, Club President, at 909 239-8396, or the club Treasurer, Carol Grace at 243-8014 to join.



 The graphic features the text "Fish-On" in a large, stylized, blue font with a white outline, set against a background of a fishing net. A fishing rod is depicted above the text, and a fish is shown being reeled in. Below the main title, a blue box contains the "Fish Stocking Schedule 2016-2017" with the following details:

1,500 lbs. - Week of November 16, 2016	1,000 lbs. Week of February 9, 2017
1,500 lbs. Week of December 15, 2016	1,000 lbs. Week of March 16, 2017

 At the bottom of the box, there are several small illustrations of fish swimming in water.

 A colorful promotional graphic for the Spring Valley Lake Social & Fishing Club. The background is a vibrant underwater scene with blue water, coral, and two clownfish. The text is arranged as follows:

SPRING VALLEY LAKE
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Contact
Mike Conroy (760) 962-1094

YOU MUST BE A SVL ASSOC. MEMBER

YOUR AD BELONGS IN THE

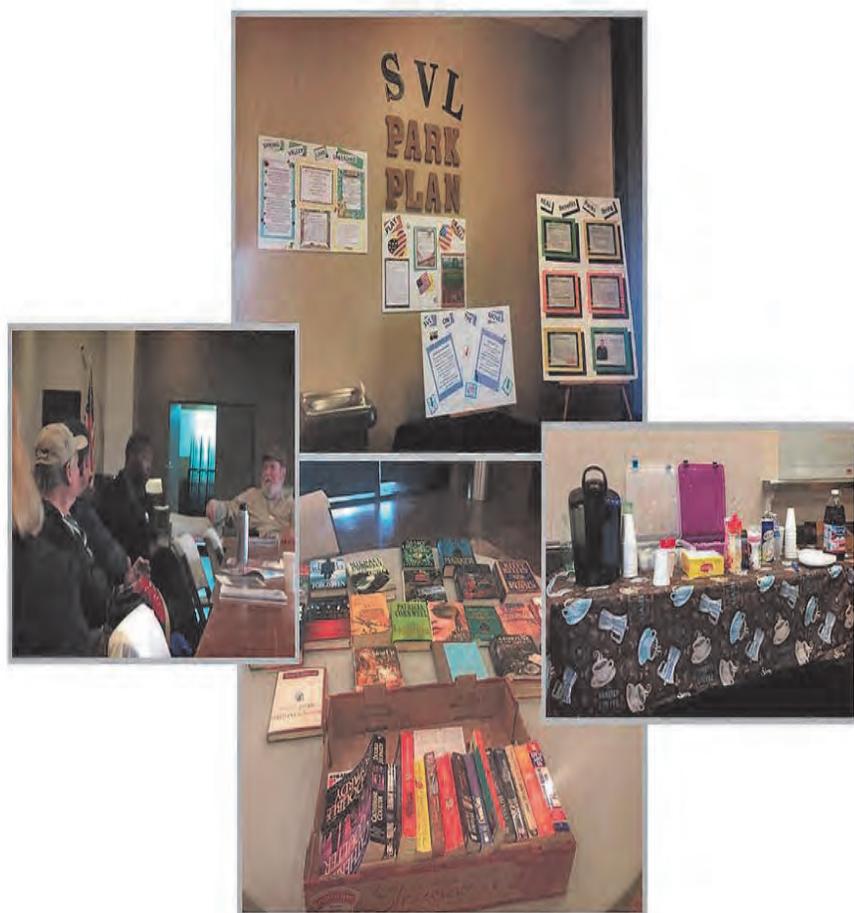


RIGHT HERE!

CALL 760-220-7096

OR EMAIL:

LoveMediaGroup@yahoo.com



The Coffee Break

Great conversations regarding the Park Plan, the Yucca Loma Bridge, and Public Safety were the focus of our January Meeting!

We meet monthly on the 3rd Thursday at 10:00 a.m. at the Community Center room CB1 Bring a book to trade for our Book Exchange and sweet treats and join us for FREE coffee or tea Contact Dennis Verhagen at 760-243-2128 for more information or search FACEBOOK www.facebook.com/groups/tcbsvl



SVL VETERANS CLUB VETERANS MURAL

The SVL Veterans Club is seeking the names of ALL SVLA Veterans for our mural project. The mural is being designed with the assistance of the Art Department at Victor Valley College and will be located within the SVLA Community Center. Each individual veteran's name, along with their branch of military service, will proudly be placed onto the mural.

The final design will be introduced for acceptance by the SVLA Board of Directors at the February 28 open board meeting taking place at 6:00 p.m. in the Community Center located at 12975 Rolling Ridge Drive in Spring Valley Lake, CA. The SVL Veterans Club encourages all SVLA Veterans to participate.

For additional information, you can email us at svlveterans@gmail.com You are also invited to attend the SVL Veterans club meeting on the 3rd Wednesday of the month, at 6:00 p.m. in the Community Center in room CB3.

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Fax (760) 983-2662



Brandon is The Coffee Break's Valentine!

The Coffee Break wishes to highlight a very special person in our community... Brandon Reyes. Brandon's blue eyes and winning smile melts our heart. No wonder he is our choice for The Coffee Break's Valentine! Be sure to say hi to Brandon when you see him out and about in SVL.



Photo courtesy of Doris Reyes

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



COMMUNITY events

ASSOCIATION OFFICE HOURS
CLOSED MONDAYS
 OPEN TUESDAY THRU FRIDAY 7:30 A.M. - 6:00 P.M.
PUBLIC SAFETY 24 HOURS 7 DAYS A WEEK

2/6 - 2/23	SWIM BEACH AREA CLOSURE DUE TO MAINTENANCE	EAST BEACH	& WEST BEACH
2/19	Lion's Club Poker	Call	CB1
2/21	Community Task Force	6:30pm	CB4
2/21	EE Committee Meeting	6pm	EECH1
2/23	Architectural Committee	3pm	CB4
2/27	BOD Executive Session	6pm	CB1
2/28	BOD Open Meeting	6pm	CB1
3/3	Lion's Club Poker	7pm	CB1
3/7	Citation Committee	5:30pm	CB4
3/7	SVL COPs Meeting	5:30pm	CB1
3/7	Community Task Force	6:30pm	CB3
3/8	Lake Committee	9am	CB3
3/9	Architectural Committee	5:30pm	CB4
3/16	Community Plan Committee	6:30pm	CB4
3/18	SVLLL Sign-Ups	8am	CB3

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

SVL Clubs

CLUBS	FACILITATOR+ CONTACT
Amateur Radio Club - 1st TH, 7pm CB3	George Ellison KK6EFY 818-585-5759, george@4mailservice.com
Boy Scouts Troop 2226, 2nd, 3rd 4th M, 6pm, CB3	C.J. Cook 760-887-6200
Cub Scout Pak 26 , 2nd, 3rd 4th M, 6pm, CB1	Britt Imes 760-900-3897
The Coffee Break Club-3rd TH, 10am-12pm CB1	Dennis Verhagen 760-243-2128, thecoffeebreak@earthlink.net
Lions Club Poker - 1st F, 7pm CB1	Don Nelson 760-964-7552
Rods & Relics Club - 2nd SAT, 8am CB4	Don Sedam 760-955-6052
BSA Venture Crew 257, TH 6:00pm, CB3	Colby Hillers 760-900-6383
Sewing Bee's - 4th W, 9:30am - 2pm CB1	Virginia Granados 760-245-7801
Social & Fishing Club - Varies, CB	Mike Conroy 760-962-1094
Veterans Club - 3rd W, 6-7:30pm, CB3	Robert Read 760-403-0391
Yacht Club - 3rd TH, 6-8pm CB1	Dean Von 760-927-2226

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	CB1	Jace Knisely 760-628-6416
Archery Club	T	2pm, 3pm, 4pm	PFP	Bob Gierlich 760-243-6082
Power Yoga	T/W	6:30pm-7:30pm	CB3/ CB1	Jace Knisely 760-628-6416
Line Dance Beginner/Intermediate.	M	9:10-10:10am 10:10-11:40am	CB1	Su Kim 760-241-8823
Line Dance Ultra Beg./ Beg./Easy Intermediate	T	8-9am, 9-10am 10-11:30am	CB1	Su Kim 760-241-8823
Arthritis Exercise	T,TH	8 - 9am	CB3	Dottie Schiller 760-243-4697

SVL Committees

COMMITTEES	COMMITTEE CHAIR	MONTHLY	TIME/LOCATION
Citation Committee	Don Nelson	1st Tuesday	5:30pm CB4
Community Task Force	Rory Shannon	1st Tuesday & 3rd Tuesday	6:30pm CB3 6:30pm CB4
Equestrian Estates Committee	Jennifer Smith	3rd Tuesday Every other Mth	6pm EECH1
Lake Committee	Pete Lawson	2nd Wednesday	9am CB3
Communication Committee	TBD	TBD	TBD
Architectural Committee	Bob Teran	2nd & 4th Thurs.	5:30/3pm CB4
Community Plan Committee	Jeri Lawrence	3rd Thurs	6:30pm CB4

Key for Locations

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

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THE BLUE STAR PROGRAM IS LOOKING TO HONOR YOUR MILITARY SERVICE

The SVL Veterans Club maintains an annual list of those who are active duty members of any branch of the military so that their names can be added to the Blue Star Display at our Community Center honoring our SVL Residents and their immediate family members.

The Blue Star Program is authorized for display by the Department of Defense for 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.

If you (or an immediate family member) or someone you know living in SVL, are presently on active duty, please contact the SVL Veterans Club with a name, contact number, branch of military service, and the expected separation date. Please email us before March 31 at: svlveterans@gmail.com

We will add their name to the plaque where they will remain until they return to civilian status. At that time we will notify the veteran of a presentation date for our Recognition and Appreciation Plaque.



SVL VETERANS CLUB BLUE STAR PRESENTATION

EACH YEAR THE SVL VETERANS CLUB SEEKS OUT VETERANS THAT HAVE RETURNED FROM ACTIVE DUTY CURRENTLY NAMED IN THE "BLUE STAR DISPLAY" AT OUR SVL COMMUNITY CENTER. TO DATE, THE VETERANS LISTED BELOW HAVE NOT BEEN FOUND AND THEREFORE WE ARE UNABLE TO PRESENT THEIR RECOGNITION AND APPRECIATION PLAQUES. IF YOU RECOGNIZE ANY OF THESE VETERAN'S NAMES AND HAVE THEIR CONTACT INFORMATION, WE WOULD APPRECIATE YOUR HELP. PLEASE CALL US AT 760-403-0391

GREG BARBIERI, USMC
TIM BLOOMER, US NAVY
JAMES BROWN, US ARMY
SEANN BYRNE, USCG
MICHAEL CULP, US NAVY
JOHN FARMER, USAF
MELISA INSLEY, US NAVY
ZACHARY INSLEY, US NAVY
MICHAEL MCKEE, USAF
CHRIS MCKEEHAM, US NAVY
ANGEL MEDRANO, US NAVY
TRAVIS NELSON, US NAVY
ANTHONY PAYNE, US NAVY
ANTONIO QUINONEZ, USAF
JUSUS QUINONEZ, US NAVY
TRAVIS SCHENK, USMC
JONATHAN VAZQUEZ, US ARMY

THE SVL VETERANS CLUB MEETS THE THIRD WEDNESDAY OF EACH MONTH, 6:00 P.M. IN ROOM CB3
FAMILY MEMBERS OF VETERANS AND ACTIVE MILITARY PERSONNEL ARE WELCOMED
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Target Shopping Center 12795 Main Street, Hesperia	8:30 AM	2:45 PM

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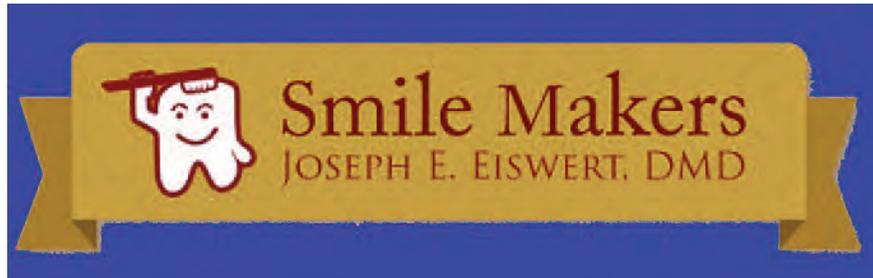
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