



the SVLA BREEZE

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

February 2015

Ads: 760-843-5456

2014 AUDIT REPORT

(pg. 10)

NEW ROADS COMING TO SVL LIST

(pg. 34)

Don't Miss Out on the next SVLA Dinner Dance...

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March 21, 2015

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INSIDE THE SVLA BREEZE

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STOP

DO NOT use our lake as a trash can!!!!

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Keep street curbs clear of debris. Run off from storm drains goes into lake!

Per SVLA Rule 1.11

Lets keep our lake clean and beautiful!!



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 Scott Eckert

Vice President Ilene Bandringa

Treasurer Stephen Garcia

Secretary Robert McCoy

Director Kenneth Martell

Director Jonathan Tasker

Director Mike Visser

Board Email: board@svla.com



SVLA Breeze

PO BOX 1079

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President - Publisher

Charles Love

Editor - General

Manager

Jaime Earl

Sales Manager

JR Love

Sales Account

Specialist

Gary Evans

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Communications Committee

Kenneth Martell, Board Liaison

Paul Kang

Meagan Kelly

Joy Ohler

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

Info Line:

760-245-4099

(Recorded message listing current events)

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)

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800-472-5609

A.V. - 760-240-7000 x7555

Apple Valley Fire Protection

District (Equestrian Estates):

760-240-7618

Apple Valley Sheriff Station

(Equestrian Estates):

760-240-7400

SVL Fire Station (Lakeside):

760-245-1100

California Highway Patrol:

760-255-8750

San Bernardino County

Sheriff's Department:

760-245-4211

Numbers FYI:

County Code Enforcement

Violations pertaining to County

rules and regs:

760-995-8140

County Building and Safety

New housing construction, structures built on property:

760-995-8220

(SBC) Planning Dept.

760.995.8140

Town of Apple Valley

(EQ side only): 760-240-7000

Department of Public Works

Water / flood control

760-995-8220

Graffiti Removal:

SB County: 760.995.8140

Apple Valley: 760-240-7000

x7560

San Bernardino County

Environmental Health Services

(Vector Control)

800-442-2283



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SCOTT BECKERT SVLA BOARD PRESIDENT

I am very pleased to report that we are starting the year off right with a successful audit of our 2014 financial results, which confirmed what we already knew – 2014 was another solid year for SVLA and our members.

The audit report, which was approved at our January board meeting, should assure every member of SVLA that our financial practices are sound and our reporting fairly represents our financial position as of Oct. 31, 2014. Our annual audit is conducted by a respected, independent CPA firm. The audit report is available on our web site as a pdf file at www.svla.com and viewed in this issue of the SVLA BREEZE.

Because of our financial strength last year, the board was able to fund our Reserve account with an additional \$400,000, which brings our balance to over \$1.3M. This contribution increased our %-funded from 42% to a very healthy 57%. SVLA had a goal to achieve 50% funding over the next few years, and we've achieved it years early. This Reserve level significantly decreases the likelihood that SVLA would ever need a Special Assessment to repair or replace any of our major community assets.

We conducted another Town Hall Q&A prior to the regular Board

meeting with a focus on Public Safety. The session was conducted by our Public Safety Director Al Logan and SBSO Deputy Dave Romero. Deputy Romero stressed that the majority of thefts from residents' vehicles occurs from cars that were unlocked. Don't make it that easy for thieves. They also both emphasized that SVLA is a very safe place to live and residents should take common-sense measures to reduce the chances of becoming a victim. My take-away from the meeting was to 1) lock your doors, 2) consider a security system, and 3) consider installing security cameras around your home. While our Public Safety and Sheriff's Dept. do a fantastic job for SVL, they will never be able to stop all criminal behavior. It really comes down to taking personal responsibility for our own safety.

The January Board meeting agenda item of most interest was the rumor about the Walmart at Tamarisk Market Place outside of SVL. I hope you've gotten the message by now that rumors of a settlement with Walmart are not true. As discussed in great detail at the board meeting by myself and our expert legal counsel, this Board will continue to fight the project in every way we can, but there is no guarantee of the eventual outcome, and,

unfortunately, there is a possibility of the TMP project moving forward someday. Your Board, GM, and legal counsel will continue to fight for the best outcome possible for our members.

Please remember that there is no "us" and "them" in actions we take as a Board. We are all in this together as a community. Each board member, who is also a homeowner in SVL, has a legal and fiduciary responsibility to always act in the best overall interest of SVLA, even if it means taking criticism from people who don't agree. While it's fine to criticize decisions made by me or this board, our decisions reflect what we believe are in the best interest of our OVERALL community, not any one group or vocal minority. We listen to both sides of an argument and then use our best judgment and experience

to decide the best course of action for our community. It is an absolute certainty that not everyone will be happy.

Members are, of course, welcome to criticize myself and the Board for decisions we make. However, before you make negative comments on social media, web sites, or the local press about this Board, SVLA or our staff, please ask yourself if it is intended as a constructive comment that will help fix the problem, or is it just a "cheap shot" that will only hurt our community and portray SVL in a negative light in the eyes of other residents, prospective buyers and visitors. Remember, people's first impression of a community is a lasting one.

Please join us at our next Board meeting at 6PM, February 24, in the Community Building.

January 2015 Board Meeting Summary

- Approved 2014 Financial Audit
- Accepted Nov 2014 Financial Report
- Approved new rule change for pets on SVLA property
- Approved BAI for new Community Building folding furniture
- Approved BAI for independent company to conduct our upcoming Board elections in April
- Authorized resolution to issue Debit/Credit Cards through DCB bank.
- Approved the Lake Committee charter

Note: Due to the holiday period the Dec 2014 financial statement was not yet available.

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

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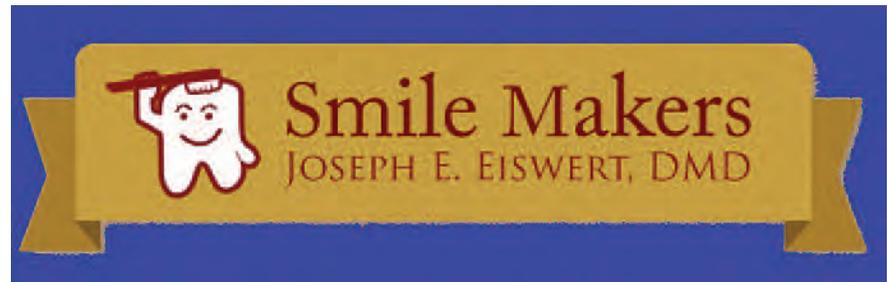
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GLENN GRABIEC General Manager

This month I would like to share the latest when it comes to our capital improvement projects. But first, I wanted to give you an update about the quality of the roads in our community.

Spring Valley Parkway from Bear Valley to Huerta: Victorville City, Supervisor Robert Lovingood and Spring Valley Lake Association have collaborated in a cost-sharing agreement to repave the entry. This repaving project was initially going to be a repair that would last 2-3 years. Funding was secured to completely repave it to a standard

that will last 10 years. Project to begin in Spring!

Two weeks ago, I met with the Deputy Director of the Transportation Division of County Public Works. He provided me with their list of road repairs that will be conducted starting this Spring and extending into next year. The County has authorized \$2,875,000 for this project. This is another example of a project that is long overdue in our community that is finally coming to fruition. Here is the list:

Phase I Leveling Course & Asphalt Rubber Seal Coat Spring 2015:

Road Name	From	To
Rolling Ridge Dr.	Mtn. Meadows	Country Club
Driftwood Dr.	Riverview Dr.	Spring Valley Pky.
Chinquapin Dr.	Vista Point	Ridgecrest Rd.
Honeycomb Ln.	Hidden Valley Rd.	Spring Valley Pky.
Rancho Bonito Rd.	Hidden Valley Rd.	Spring Valley Pky.
Makai Ct.	Country Club	Cul- de- sac
Mauka Ct.	Country Club	Cul- de-sac

Phase II Leveling Course & Asphalt Rubber Seal Coat Spring 2016:

Road Name	From	To
Country Club Dr.	Spring Valley Pky.	Riverview Dr.
Kalin Ranch Dr.	Spring Valley Pky.	Arrowhead Tr.
Pah-Ute Rd.	Ridgecrest Rd.	Spring Valley Pky.

There are several other capital improvement projects approved by the Board of Directors for this year:

Median: In progress. Goal for completion is April.

Meadowlark Park Playground Equipment: Delivery expected in March. Seeking a contractor for installation.

Bathroom at fishing Area 8: In design stage.

Community Building Upgrades: Board Action Item will be submitted to the BOD in February.

Administrative Office Upgrade: In design stage.

3 Fishing Area Upgrades: Board Action Item will be submitted to the BOD in February.

As you can see, we have a lot on our plate, but we look forward to the challenge! This year we will see more visible improvements in our community than has been seen in years! Thanks to your Board of Directors' vision and the hard work of association staff, this year will be one of our best!

DID YOU KNOW



RULES AND REGULATIONS

1. GENERAL

1.2. It is the responsibility of all members to ensure that their family members, tenants and guests are familiar with and abide by all Association rules.

1.6. Violations of the SVLA governing documents may result in citation of members. Citations may result in fines and/or loss of membership privileges. The Board of Directors, after due process including a hearing by the Citation Committee, makes final decisions regarding loss of membership privileges and/or recovery of administrative charges (fines) for offenses. The complete hearing procedures are set forth in a separate publication.

1.17. All SVLA identification cards and guest passes remain the property of the Association. Misuse of the cards may result in their invalidation and/or seizure.

1.18. Property owners are responsible for compliance with SVLA's Rules and Regulations by anyone using their guest passes unless they have reported to the Association office, in writing, that the guest pass has been lost or stolen.

2. ELIGIBILITY / AUTHORIZED USERS

2.6 Guest passes are required for persons 12 years of age or older. The owner(s) of each lot receive(s) four guest passes. Owners may allow anyone to use the passes except for tenants renting or leasing homes in Spring Valley Lake. Owners who allow tenants to use their guest passes are in violation of these rules and may be cited.

Governing Policies will be printed each month in the SVLA Breeze publication.

Rules and Regulations latest Board of Directors approved edition-2007.

Architectural Policy and Procedures edition approved by the Board of Directors-2010.

Association By-Laws as amended and Board approved 4/26/97.

These editions along with the **CC&R's** (update and approved by the Board of Directors 12-20-2011) are available in the Association Office or online at www.svla.com



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SPRING VALLEY LAKE ASSOCIATION COMPARATIVE FINANCIAL STATEMENTS OCTOBER 31, 2014 AND 2013

SVLA Breeze

WITH INDEPENDENT AUDITORS' REPORT AND SUPPLEMENTARY INFORMATION

Schonwit & Associates

Certified Public Accountants

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

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

To the Owners
Spring Valley Lake Association

Report on the Financial Statements

We have audited the accompanying financial statements of Name, which comprise the balance sheet as of October 31, 2014, 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, 2014, 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, 2013 financial statements, and we expressed an unmodified opinion on those financial statements in our report dated January 10, 2014. In our opinion, the summarized comparative information presented herein as of and for the year ended October 31, 2013, 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, 2014
(with comparative totals for 2013)**

	2014				2013
	Operating Fund	Replacement Fund	Property Fund	Total	Total
ASSETS					
Cash and cash equivalents [Note 7]	\$ 1,263,434	\$ 619,578	\$ --	\$ 1,883,012	\$ 1,174,868
Member assessments receivable, less allowance for doubtful collection of \$420,000 at 10/31/14 and \$500,000 at 10/31/13 [Note 5]	247,825	--	--	247,825	250,279
Investments [Note 8]	--	347,371	--	347,371	348,500
Water rights [Note 14]	--	--	3,241,941	3,241,941	--
Facilities & equipment, less accumulated depreciation of \$241,926 at 10/31/14 and \$163,295 at 10/31/13 [Note 11]	--	--	292,129	292,129	300,130
Land held for investment [Note 15]	20,000	--	--	20,000	40,000
Inventory	6,137	--	--	6,137	8,296
Accrued interest receivable	--	97	--	97	39
Deposits and prepaid expenses	41,210	--	--	41,210	61,657
Capitalized loan fees, less accumulated amortization of \$1,222 at 10/31/14 [Note 14]	--	--	13,778	13,778	--
Prepaid taxes	2,867	--	--	2,867	6,014
Due (to)/from fund	(366,799)	366,799	--	--	--
Total Assets	\$ 1,214,674	\$ 1,333,845	\$ 3,547,848	\$ 6,096,367	\$ 2,187,783
LIABILITIES					
Accounts payable and accrued expenses	\$ 248,000	\$ --	\$ --	\$ 248,000	\$ 336,451
Prepaid assessments	493,421	--	--	493,421	294,635
Accrued payroll	113,752	--	--	113,752	105,059
Refundable deposits and other liabilities	13,130	--	--	13,130	9,052
Accrued interest liability [Note 14]	--	--	3,904	3,904	--
Bank loan [Note 14]	--	--	3,000,000	3,000,000	--
Total Liabilities	868,303	--	3,003,904	3,872,207	745,197
FUND BALANCES	346,371	1,333,845	543,944	2,224,160	1,442,586
TOTAL LIABILITIES AND FUND BALANCES	\$ 1,214,674	\$ 1,333,845	\$ 3,547,848	\$ 6,096,367	\$ 2,187,783

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED OCTOBER 31, 2014
(with comparative totals for 2013)**

	2014				2013
	Operating Fund	Replacement Fund	Property Fund	Total	Total
REVENUES					
Member assessments	\$ 3,520,715	\$ 840,000	\$ --	\$ 4,160,715	\$ 3,791,428
Community service fees	37,302	--	--	37,302	23,785
Community building activities	222,801	--	--	222,801	181,935
Equestrian fees	46,593	--	--	46,593	51,208
Owner fees	284,799	--	--	284,799	300,766
Interest income	--	1,755	--	1,755	2,727
Gain on sale of land [Note 15]	27,373	--	--	27,373	--
Other revenue	4,714	--	--	4,714	8,962
Total Revenues	4,144,297	841,755	--	4,786,052	4,360,811
EXPENSES					
Salaries and related (supplementary schedule)	1,885,717	--	--	1,885,717	1,956,808
Lake, marina and parks (supplementary schedule)	340,860	3,829	--	344,689	385,130
Well drilling & related	--	--	--	--	216,329
Equestrian	12,311	--	--	12,311	28,080
Legal and accounting	206,848	--	--	206,848	145,606
Other professional services (supplementary schedule)	73,201	--	--	73,201	126,050
Administrative support (supplementary schedule)	164,222	11	--	164,233	175,338
Vehicles, equipment, technology (supplementary schedule)	137,747	2,022	--	139,769	172,810
Insurance	147,172	--	--	147,172	151,136
Utilities (supplementary schedule)	236,354	--	--	236,354	234,049
Surveillance camera project	31,653	--	--	31,653	36,805
Grounds and building (supplementary schedule)	230,519	232,250	--	462,769	343,696
Association events	71,112	--	--	71,112	51,753
Depreciation and amortization	--	--	79,853	79,853	88,969
Income taxes	3,249	--	--	3,249	1,167
Loss on disposition of assets	--	--	--	--	3,099
Interest expense [Note 14]	--	--	83,656	83,656	--
Bad debt expense	61,892	--	--	61,892	294,971
Total Expenses	3,602,857	238,112	163,509	4,004,478	4,411,696
EXCESS OF REVENUES OVER/(UNDER) EXPENSES	541,440	403,643	(163,509)	781,574	(50,885)
Beginning Fund Balances	154,089	988,367	300,130	1,442,586	1,493,471
Interfund Transfers	(349,158)	(58,165)	407,323	--	--
Ending Fund Balances	\$ 346,371	\$ 1,333,845	\$ 543,944	\$ 2,224,160	\$ 1,442,586

See independent auditors' report and accompanying notes to financial statements

**SPRING VALLEY LAKE ASSOCIATION
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED OCTOBER 31, 2014
(with comparative totals for 2013)**

	2014				2013
	Operating Fund	Replacement Fund	Property Fund	Total	Total
Excess of revenues over/(under) expenses:	\$ 541,440	\$ 403,643	\$ (163,509)	\$ 781,574	\$ (50,885)
Adjustments to reconcile excess of revenues over/(under) expenses to net cash provided/(used) by operating activities:					
Depreciation and amortization	—	—	79,853	79,853	88,969
Decrease in member assessments receivable	2,454	—	—	2,454	33,028
Decrease in accrued interest receivable	—	(58)	—	(58)	—
Decrease in inventory	2,159	—	—	2,159	1,164
Increase/(decrease) in prepaid expenses	20,447	—	—	20,447	(17,570)
Decrease in prepaid taxes	3,147	—	—	3,147	222
Increase in capitalized loan costs	—	—	(15,000)	(15,000)	—
Increase/(decrease) in accounts payable	(55,251)	(33,200)	—	(88,451)	80,724
Increase in prepaid assessments	198,786	—	—	198,786	17,580
Increase in accrued payroll	8,693	—	—	8,693	2,803
Increase in refundable deposits	4,078	—	—	4,078	6,389
Increase in accrued interest liability	—	—	3,904	3,904	—
Change in due to/(from) fund	328,236	(326,236)	—	—	—
Net cash provided/(used) by operating activities	1,052,189	44,149	(94,752)	1,001,586	162,424
Cash provided/(used) by investing activities:					
Acquisition of facilities and equipment	—	—	(70,630)	(70,630)	(259,841)
Acquisition of water rights [Note 14]	—	—	(3,241,941)	(3,241,941)	—
Disposition of facilities and equipment	—	—	—	—	31,104
Sale of land [Note 15]	20,000	—	—	20,000	—
Acquisition of certificates of deposit	—	(347,371)	—	(347,371)	(346,500)
Maturity of certificates of deposit	—	346,500	—	346,500	345,419
Net cash flows from investing activities	20,000	(871)	(3,312,571)	(3,293,442)	(229,818)
Cash provided/(used) by financing activities:					
Interfund transfers	(349,158)	(58,165)	407,323	—	—
Acquisition of bank loan	—	—	3,000,000	3,000,000	—
Net cash flows from financing activities	(349,158)	(58,165)	3,407,323	3,000,000	—
Net increase/(decrease) in cash	723,031	(14,887)	—	708,144	(67,394)
Cash at beginning of year	540,403	634,465	—	1,174,868	1,242,262
Cash at end of year	\$ 1,263,434	\$ 619,578	\$ —	\$ 1,883,012	\$ 1,174,868

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

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2014**

NOTE 1. ORGANIZATION

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

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Principles of Accounting - The books and records for the Association are maintained on a modified 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, 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, 2014, the Association capitalized \$70,630 of personal property assets. Additionally, the purchase of certain water rights during the year [Note 14] totaling \$3,241,941 have also been capitalized in these financial statements.

(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.

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
AS OF OCTOBER 31, 2014**

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (CONTINUED)

(f) Subsequent Events – Subsequent events have been evaluated through December 22, 2014, which is the date the financial statements were available to be issued.

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, 2013, 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, 2014, the federal and California income tax expense was \$561 and \$2,688, 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, 2014 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, 2014, the Association has recorded an allowance for uncollectible assessments of \$420,000.

For the year ended October 31, 2014, the Association's quarterly assessment was \$247 per unit. For the 2014/2015 fiscal year, the quarterly assessment has been raised to \$254 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 March 2014. Accordingly, the study recommends a funding contribution for the 2014/2015 fiscal year of \$286,800. 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, 2014 and 2013, the Association maintained cash balances at the following institutions:

<u>Operating Funds:</u>	<u>2014</u>	<u>2013</u>
Pacific Western Bank-checking	\$ 942,528	\$ 330,228
American Security Bank-credit card checking	--	161,233
Citizens Business Bank-credit card checking	224,894	--
American Security Bank-checking	--	9,058
Desert Community Bank-checking	41,054	32,043
Citizens Business Bank-checking	45,557	--
American Security Bank-manager checking	--	6,341
Petty cash fund	2,000	1,500
Citizens Business Bank-manager checking	7,401	--
Total Cash - Operating Fund	<u>\$ 1,263,434</u>	<u>\$ 540,403</u>

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
AS OF OCTOBER 31, 2014**

NOTE 7. SCHEDULE OF CASH BALANCES (continued)

	2014	2013
Replacement Funds:		
The Washington Trust Co-savings	\$ --	\$ 245,029
Bank of China-New York	245,031	--
Hudson Valley Bank-savings	--	192,985
US Bank National Association	193,641	
Pacific Western Bank-money market	150,172	105,503
American Security Bank-savings	--	90,948
Citizens Bank Business Bank-checking	30,734	--
Total Cash - Replacement Fund	\$ 619,578	\$ 634,465

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, 2014 and 2013, the Association's investments are as follows:

	2014	2013
Replacement Funds:		
Mutual of Omaha Bank-5/2/15, 2%	\$ 122,120	\$ 121,897
Mutual of Omaha Bank-1/2/15, 35%	123,308	122,914
Mutual of Omaha-various CD's	101,943	101,689
Total Cash - Replacement Fund	\$ 347,371	\$ 346,500

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, 2014, \$842,700 and \$58,586, was exposed to this risk at two separate financial institutions.

NOTE 10. SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION

There were no cash payments for income taxes for the year ended October 31, 2014. Cash paid for interest expense on the bank loan (Note 14) totaled \$79,752 during the year.

NOTE 11. FACILITIES AND EQUIPMENT

Facilities and equipment (net of fully depreciated assets) consist of the following as of October 31, 2014:

Facilities & Equipment:	
Boats	\$ 93,951
Furniture	54,035
Recreation	15,000
Technology	43,073
Vehicles	299,478
Equipment	28,518
Total	534,055
Less: accumulated depreciation	(241,926)
Net facilities and equipment	\$ 292,129

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.

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

**SPRING VALLEY LAKE ASSOCIATION
NOTES TO FINANCIAL STATEMENTS
AS OF OCTOBER 31, 2014**

**INDEPENDENT AUDITORS' REPORT
ON SUPPLEMENTARY INFORMATION**

NOTE 14. WATER PURCHASE CONTINGENCIES

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

Pacific Western Bank has provided a loan for \$3 million for this purpose. The bank loan will be an interest only loan (at 4.75%) for a 15-month period, and then will convert to a full principal and interest loan payable over 119 months at 5%, with monthly payments of \$23,835.55 commencing March 21, 2015, 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, 2015	\$ 92,015
Fiscal year ending October 31, 2016	\$ 143,890
Fiscal year ending October 31, 2017	\$ 151,252
Fiscal year ending October 31, 2018	\$ 158,991
Fiscal year ending October 31, 2019	\$ 167,125
Thereafter:	<u>\$2,286,727</u>
Total:	<u>\$3,000,000</u>

NOTE 15. LAND HELD FOR INVESTMENT

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). Subsequent to the date of this report, the Association has entered into escrow for the sale of the second Association owned lot for a gross sales price of \$55,000.

Our report on our audit of the basic financial statements of Spring Valley Lake Association for the year ended October 31, 2014 appears on pages 3 and 4. That audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole.

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

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



SCHONWIT & ASSOCIATES

December 22, 2014

**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION - OPERATING FUND EXPENSES
OCTOBER 31, 2014**

SVLA Breeze

SALARIES & RELATED

Gross salaries	\$ 1,420,424
Payroll taxes	121,278
Group health insurance	122,834
Workers compensation	179,444
Employer retirement contributions	6,978
HR services	34,073
Other payroll related	686
	<u> </u>
Total Salaries and Related	<u>\$ 1,885,717</u>

LAKE, MARINA & PARKS

Water assessments	\$ 285,230
Lake stock/fishery	24,635
Pumping watermaster	12,166
Fishing maintenance/supplies	7,621
Lake maintenance/supplies	5,637
Water monitoring	5,571
	<u> </u>
Total Lake, Marina, and Parks	<u>\$ 340,860</u>

OTHER PROFESSIONAL SERVICES

Consulting	\$ 4,870
Technology	5,762
Website maintenance	1,683
Service contracts	53,609
HR related	3,077
Reserve study	4,200
	<u> </u>
Total Other Professional Services	<u>\$ 73,201</u>

ADMINISTRATIVE SUPPORT:

Professional certification	\$ 2,285
Licenses/permits	12,737
Uniforms	15,502
Safety equipment & supplies	5,821
Training	6,121
Travel	4,431
Office supplies	24,892
Postage & printing	46,569
Board meetings	5,029
Bank and credit card fees	3,206
Advertising	1,965
Collection costs	26,080
Other administrative	9,584
	<u> </u>
Total Administrative Support	<u>\$ 164,222</u>

VEHICLES, EQUIPMENT, & TECHNOLOGY

Vehicle fuel/oil	\$ 48,921
Marina fuel/oil	34,573
Vehicle repairs	29,287
Software licenses	9,298
Computer equipment/maintenance	8,124
Property taxes	541
Small tools	6,643
Other expenses	360
	<u> </u>

Total Vehicle, Equipment, & Technology	<u>\$ 137,747</u>
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UTILITIES

Electricity	\$ 31,769
Lake electricity	88,551
Natural gas	4,096
Water/sewer	52,388
Trash collection	23,231
Telephone	29,873
Internet service	6,446
	<u> </u>

Total Utilities	<u>\$ 236,354</u>
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GROUNDS AND BUILDING

Weed/lot maintenance	\$ 42,073
Building maintenance	39,590
Grounds maintenance	94,192
Equipment rental	7,671
Janitorial supplies	8,434
Capital improvements	38,559
	<u> </u>

Total Grounds and Building	<u>\$ 230,519</u>
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**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OS OCTOBER 31, 2014
(UNAUDITED)**

SVLA Breeze

A study was conducted in March 2014 to estimate the remaining useful lives and the replacement costs of the components of common property. The studies were based upon representations by the Board of Directors and the experience and knowledge of the independent reserve analyst. The estimates were based on current replacement costs. These estimates are used as a foundation in arriving at recommended funding requirements, based upon cash and investments which have been allocated for future repairs and replacements. The following table is based on the studies and presents significant information about the components of common property

Common Area Component	Estimated Remaining Useful Lives	Estimated Current Replacement Costs	Common Area Component	Estimated Remaining Useful Lives	Estimated Current Replacement Costs
Administration & Maintenance Building:			Lake and Marina:		
HVAC system replacement	10 years	\$ 14,825	Boat ramp	11 years	8,725
Lighting	14 years	5,900	Gangways replacement	9 years	16,975
Telephone system	1 years	11,025	Fuel tank & dispenser	8 years	75,575
Carpet	3 years	7,750	Fence/wall repairs	4-5 years	18,850
Overhead doors	15 years	5,600	Shade structure	4-19 years	11,100
Restroom renovation	0-20 years	19,750	Dock replacement	0-15 years	489,925
Tile roof replacement	20-22 years	54,200	Lake edging repair	1 year	50,000
Flag pole	8 years	5,950	Fish clean structure	14 years	5,275
Signs	12 years	18,000	Dam	14 years	52,525
Security cameras	6 years	6,000	Aerators	11 years	25,500
Building repairs	5 years	25,000	Water meter devices	1-10 years	35,100
			Well/pump replacement	5-23 years	1,229,500
Community Building:			Beach Parks:		
HVAC replacement	1 years	31,800	Wrought iron replacement	12 years	78,875
Interior lighting	5 years	15,000	Restroom renovation	23 years	11,100
Security cameras	6 years	8,000	Metal roof replacement	29 years	9,900
Flag pole	8 years	5,950	Lifeguard towers	9 years	8,000
Patio cover replacement	19 years	15,250	Basketball court	9 years	15,850
Floor replacement	3 years	39,900			
Tile replacement	12 years	15,000	Meadow Lark Park:		
Door repairs	12 years	19,800	Fence replacement	9 years	22,800
Kitchen renovation	6-16 years	37,000	Restroom renovation	1 year	11,000
Restroom renovation	14 years	27,500	Tile roof replacement	1 year	2,700
Security office renovation	14 years	12,150	Irrigation system	0 years	20,000
Roof replacement	6 years	42,225	Basketball court	5 years	28,800
Antenna tower replacement	13 years	22,500	Baseball dugouts	9 years	15,850
Fire system replacement	4-12 years	22,500	Bocce ball courts	3 years	30,000
Sound system	6 years	7,400			
Equestrian Center:			General Common Area:		
HVAC replacement	5 years	15,000	Light replacement	10 years	18,525
Gazebo replacement	1 year	5,000	Flag pole	8 years	5,950
Bridge replacement	3 years	46,200	Security system	2-3 years	63,000
Sand	3 years	9,200			
Metal hay barn	28 years	11,000	Vehicles:		
Flag poles	8 years	11,900	Patrol cars	4-5 years	123,075
Pipe rail replacement	3-9 years	91,300	Community vehicles	11 years	40,000
Fence replacement	0-22 years	75,825	Maintenance trucks	1-19 years	348,675
Door repairs	10 years	22,525			
Tile roof replacement	21 years	99,550	Boats:		
Walkway poles	10 years	11,000	Maintenance vessels	1-5 years	72,000
Propane tank	6 years	5,000	Security vessels	3-5 years	60,000
			Outboard motor replacement	0-5 years	45,550
Asphalt repairs	0-1 years	314,350			
			Furniture:		
			Furniture replacement	0-4 years	25,950
			Window coverings	3 years	9,900
			Stage	2 years	9,200

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**SPRING VALLEY LAKE ASSOCIATION
SUPPLEMENTARY INFORMATION
ON FUTURE MAJOR REPAIRS & REPLACEMENTS
AS OF OCTOBER 31, 2014
(UNAUDITED)**

Common Area Component	Estimated Remaining Useful Lives	Estimated Current Replacement Costs
Office Equipment		
Defibrillators	4 years	5,000
Mobile radios	1 year	2,000
Security system	4-8 years	63,500
Computer/printers	1 year	12,300
Maintenance Equipment:		
Tractor replacement	3-29 years	111,000
Mowers	1-24 years	47,000
Chipper replacement	6 years	6,125
Recreation Equipment:		
Picnic tables	0 years	6,000
Play equipment	1-4 years	146,050
Shade structure	11-19 years	11,100
Bleachers	11 years	13,000
Total		<u>\$ 4,732,650</u>
Study's recommended replacement fund balance at 10/31/14:		<u>\$2,339,114</u>
Actual replacement fund balance at 10/31/14:		<u>\$1,333,845</u>

Accordingly, the study recommended a contribution to the replacement fund of approximately \$286,800 for the 2014/2015 fiscal year. For the year ended October 31, 2014, the Association provided a contribution (from assessments) to the replacement fund of \$640,000.

Download a pdf file of the 2014 Audit from www.svla.com. Click on I Want To... tab, Select View Financials



by Jeri Lawrence

For the February Special Italian Dinner, eighty-eight members were in attendance. Gondola rides were not offered nor was a tour of St. Peter's Basilica; But, what was offered was not cooking for the evening and great expectations from our guest speaker, Caroll Yule. As soon as the plates were cleared away and we were enjoying cake, Caroll took over. What a fine speaker she is. She held everyone's attention right to the end. Caroll did Power Point Pre-

sentations that took us from 2003 to 2014. She walked us through "supply", "demand", and home prices for the High Desert during these twelve years, and with her expertise in Real Estate, gave us a positive prediction for 2015 and into 2016. Caroll pointed out that, at one time, the property owners in SVL, as well as surrounding areas, believed their property and homes were worth several hundreds of dollars more than they ever should have been. The market went cra-

zy with sales, and then came the foreclosures, which shut the market down for a period of time. Caroll tells us that here in the High Desert, real estate has leveled off and remains steady at numbers we can all live with. She did point out that the market is so widely published on the internet, that buyers can be very picky. An example would be a home here in SVL could be listed at \$300,000, but will close at \$239,000. The internet has opened doors that even takes you on virtual tours of homes and properties. A question was asked as to "about" how many residences live in the High Desert but commute "down the hill" to go to work - an astounding, 65,000 maybe more. All in all, Caroll was very informative

and precise on the real estate market. Thank you, Caroll, you were great.

The Fishing Derby had a Women's Division and Men's Division winner: Dora Hernandez and Bob Hernandez. Both took a monetary prize home plus a free fish fry! Congratulations!

The club is planning to have some other very interesting guest speakers at some of our events. But, you must be a club member or guest of a member to attend. To join the SVL Fishing & Social Club, call Carol Grace at 243-8014 and get all the details. We have a great calendar of events for 2015 and would love to see more of our friends and neighbors join in.

The public is invited...

Mojave Water Agency Facilities Mini Tour

Wednesday, May 13, 2015
8:00 a.m. - 12:30 p.m. (lunch included)



This tour is free and designed to acquaint and educate the community about the vital mission MWA performs. The tour involves a visit to some of our field sites, which provides a first-hand perspective of how we operate our facilities and the role MWA plays in maintaining the economic vitality of our region. Meet at the MWA office, 13846 Conference Center Dr., Apple Valley, CA. If you are interested in the tour, please call Gloria Golike at (760) 946-7001 by the RSVP deadline of April 2, 2015.

NOTE: Participants who are required through their employment to accrue "contact hours" can receive them by participating in the entire tour.

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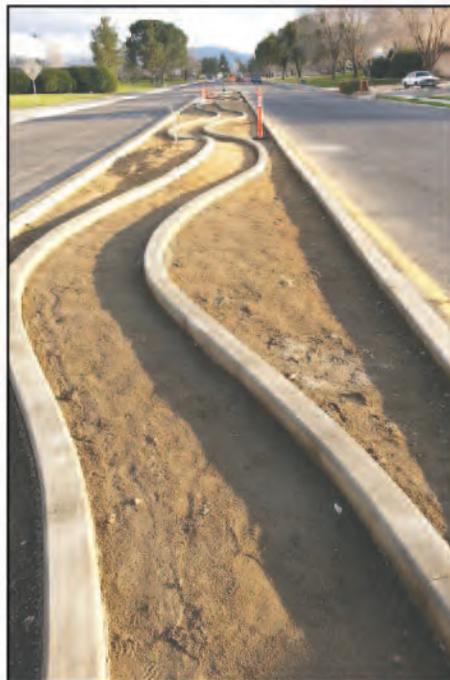
PROJECTS AROUND THE COMMUNITY

Center Median Upgrade Project



The Center Median

The median is coming together. County has provided us with man-hole casing forms as of 1/15/15 and approved the casing forms. We can now start configuring the casing as required for all 15 man-hole covers on the median. This has allowed us to begin installing the curbing to separate the Decomposed Granite (DG) from the River Rock. The DG will be leveled to the curbing, which will be colored to match the adjacent DG. The curbing will provide a great barrier between the DG and River Rock. It will keep them from mixing and provide for low maintenance needs. We have received the LED lighting and have ordered plants, ground covering and soil.



Dog Waste Stations

This month we started installing additional Dog Waste stations around our community: On all fishing areas and around Meadowlark Park - so look for those.

of trout. Most of the sightings were on the west side of the lake, but they were large schools. This happened numerous times. Our photo shows what we have seen on our fish finder.

OUR LAKE



Fish Stocking

Another 1000lbs of trout were delivered on 2/9/15, and we had an additional 1000lbs delivered on 2/16/15. Happy Fishing!

Below is an actual picture of a trout from our lake taken near our swim beach. Water clarity is around 3.5 feet, clearer than past years at this time.

Also, while maintenance was out on the lake collecting lake data, we were passed by schools

We are currently performing our yearly maintenance on all of the buoys around the lake. This process will take a couple months as there are over 80 buoys in inventory.



Actual photo of a Rainbow trout in SVLA lake January 2015

Give Your Heart Some Love...

*February Is American Heart Month:
Are You at Risk for Heart Disease?*

During the month of February, Americans see the human heart as the symbol of love. February is American Heart Month, a time to show yourself the love. Learn about your risks for heart disease and stroke and stay "Heart Healthy" for yourself and your loved ones.

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REMINDER: Vessel Registration Expired 12/31/14

If you are a vessel owner in Spring Valley Lake it is important that you have your vessel properly registered for the 2015 year. Your boat will not be allowed on the water until you have completed the registration process and have received the 2015 stickers.

If your vessel is not currently in the water you can register your vessel at any time this year, but keep in mind you will not be able to launch, until it has been registered, and the registration fee is not prorated.

If your vessel is currently in the water, it is important that you immediately register your vessel in order to avoid any additional fees or citations.

Vessel Registrations can be completed at the Association Office Tuesday- Friday from 7:30am - 5:30pm.

If you have any questions call 760-245-9756.



2015 BOARD OF DIRECTORS ELECTION CALENDAR

February 27, 2015 4:00 p.m.
Deadline for withdrawal from candidacy

March TBD "Date of Record" for Election

March 18, 2015..... 6:00 p.m.
Meet Your Candidates Forum / Community Building

March 23, 2015..... Notice of Meeting Mailed Out

April 23, 2015..... 5:00 p.m.
Ballots by mail returned to TIE P.O. Box by 5:00 p.m.

April 25, 2015..... 10:00 a.m.
Member Meeting for Purpose of Election of Board of Directors / Community Building



Spring Valley Lake Little League



SVLA Breeze

LET'S PLAY BALL!

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

FEBRUARY 4, 2015 (SVL NICK'S PIZZA) 6PM TO 9 PM

FEBRUARY 7, 2015 (SVL COMMUNITY CENTER) 9AM TO 1PM (ASSESSMENT DAY)

FEBRUARY 14, 2015 (SVL COMMUNITY CENTER) 9AM TO 1PM (ASSESSMENT DAY)

Spring Valley Lake (SVL) Community Center
12975 Rolling Ridge
Victorville, CA 92395

Nick's Pizza
13295 Spring Valley Parkway
Victorville, CA 92395

REGISTRATION FEES INCLUDE: TEAM JERSEY, \$40 REFUNDABLE FUNDRAISER, HAT, PHOTO PACKAGE, AND UNFORGETTABLE MEMORIES!

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MAJOR LEVEL (9-12 YRS OLD) - \$140 LEVELS for 13-18 YRS OLD - \$150

The above prices include a refundable \$40 when the player fully sells and turns in the fundraiser to a board member. Details available at registration.

PARENTS OR LEGAL GUARDIANS MUST BRING WITH THEM THEIR PLAYER'S ORIGINAL BIRTH CERTIFICATE AND THREE (3) DIFFERENT PROOFS OF RESIDENCY, ONLY ONE OF WHICH CAN BE A UTILILITY BILL OR A SCHOOL RECORD WITHIN OUR BOUNDARIES.

SPRING VALLEY LAKE (SVL) LITTLE LEAGUE BOUNDARIES:

ALL BASEBALL AND SOFTBALL PLAYERS LIVING OR GOING TO SCHOOL EAST OF I-15, WEST OF THE MOJAVE RIVER, AND NORTH OF BEAR VALLEY ROAD IN THE CITY OF VICTORVILLE ARE ELIGIBLE TO PLAY IN SVL LITTLE LEAGUE. SPRING VALLEY EQUESTRIAN ESTATES RESIDENTS ARE INCLUDED.



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

How to Sell Your House Without An Agent

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

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

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

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

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

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

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

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

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

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

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

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CAR SHOW

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9:00AM-2:00PM

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SVL Little League Player's Choice award trophies for 1st-2nd-3rd will be voted by the Little League Players



SVL RODS & RELICS CAR SHOW REGISTRSTION FORM
Location: Community Building 12975 Rolling Ridge Dr.

Name: _____

Club: _____

Vehicle: _____

All Proceeds go to the SVL Little League. Pre-registration \$10.00- Show day \$15.00
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 dsedam@aol.com

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Deb Clarkson
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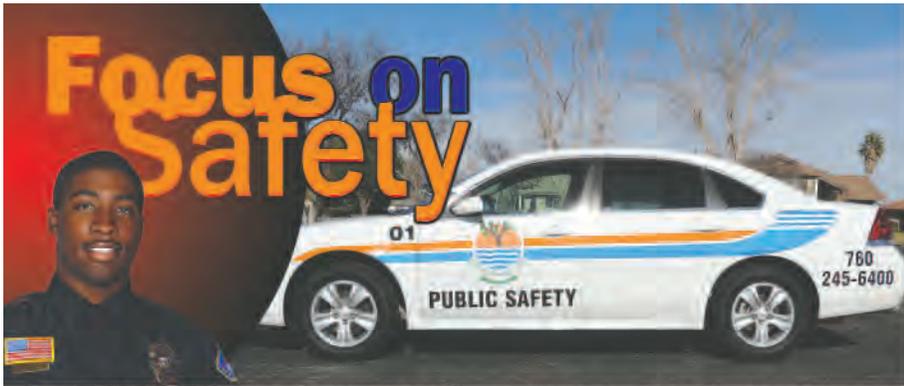
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ALFRED LOGAN, PUBLIC SAFETY DIRECTOR

Security Home Review

 A few months ago I wrote an article regarding how to enhance your security at your home. We would like to remind residents to consider doing a check of their property often. Most of the crimes that our community has experienced have been “crimes of opportunity”. These crimes were not violent in nature; however, they still raised the concern in our community. After reviewing most of the circumstances of the crimes we have come to the conclusion that we can all do better to secure our property. Some examples would be: Going out of your way to be sure that you always lock your vehicle and home, take the extra time to set your alarms and remove items of value from your vehicle. Our goal is to identify areas of the community that are having issues and provide a positive solution. However, to accomplish this goal, we need your participation.

Pedestrian Safety

One of our residents expressed a great concern regarding our active walkers and joggers. We would like to remind you to use reflective attire when you are in the street and never expect that you have

the right of way. Keep in mind that there are times in the morning and before the sun sets that the visibility is restricted for drivers. Also, remind the juveniles to think about their safety. The following are a few tips to consider:



- Cross only at corners.
- Look left, right and left again before crossing and be on the lookout.
- Keep scanning for vehicles as you cross.
- Hold your hand up or do whatever it takes to make yourself more visible to drivers.
- Avoid walking in the dark and during bad weather such as snow, ice or fog.
- Make eye contact with the driver before crossing in front of a vehicle.
- Walk and cross with other pedestrians whenever possible.
- Listen for engine noises of backing vehicles when you are in

- a parking lot, near a driveway or crossing mid-block.
- Utilize a flashlight when you are out at night.
- Wear bright-colored clothing, especially if you walk at night.

Bill Peters Retires

Bill Peters



Dispatcher

We are at once delighted and disheartened to announce that Bill Peters has decided to retire. Peters started working for the Public Safety Department in October of 1999. Peters has been a great employee. Peters was a hard worker and well known in the community. We will miss Peters and wish him the very best. The PSD will have a large card located at the Community Building for those of you that knew Bill Peters and would like to share some kind words. (Feel free to stop by and sign it). The card will be delivered to Peters the first week of March.

Medical Pages January 2015

Medical Page	Total
Assault / Battery	2
Chest Pain	4
Choking	1
Fall Victim	7
Fire	1
Heart Prob.	3
Intoxicated	1
Medical Assist	5
Psychiatric	1
Seizures	2
Sick	3
Smoke/ Carbon Monoxide Detector	1
SOB	4
Stroke	2
TC w/o Injuries	1
UNC	1
UNK med page	4



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PAUL BEAM Director



We hope everyone had a wonderful Valentine's Day with lots of goodies to celebrate with. Thousands of cards, candy and flowers are exchanged on the 14th, just to make our loved ones and friends happy. Now that the big holidays are far behind us, we just wish to give you a gentle reminder that we will be out and about doing a sweep of the community looking for those Christmas decorations that have been forgotten. So if you do not want any Valentine's cards from us, please make sure all decorations have been removed.

With the rain and the warm weather we have had, we now see a bumper crop of weeds throughout the community. We urge you to get a jump on them before they are out of hand, and get rid of the little pesky things. Should you have weeds already in your landscaping, use a good herbicide that will kill the weeds, but not harm the grass. If you have a gardener, they should be well educated in dealing with most of our common weeds here in our

community. Whatever methods you use to control the weeds, we hope you are successful in the coming weeks.

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 else's property. To avoid this, take the proactive attitude and trim those trees and bushes.

Do you never want to receive a citation ever 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 get an extension. We do our very best to work with everyone to close out their violations. Since we are a non-profit association, collecting fines is not our goal. We want to maintain being the Jewel of the High Desert. Only you can help us do that by keeping your property beautiful! Thank you, ahead of time, for your help!!!!

~ The Code Enforcement Team

MARDI GRAS SVL
Adult
Dinner Dance

Saturday: March 21, 2015
5:30pm-10:00pm
Live Entertainment By: Daze of Blue
New Orleans Style Catered Dinner
\$13.00 Members \$18.00 Guests

Drinks starting at \$1.50
Make Reservations by: March 17, 2015
760 245 9756

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svl
Easter egg hunt

Saturday: April 4th, 2015
9:00 am Meadowlark Park
BRING YOUR CAMERA & EASTER BASKET
Visit with the Easter Bunny
for more information call 760.245.9756

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INJURED?

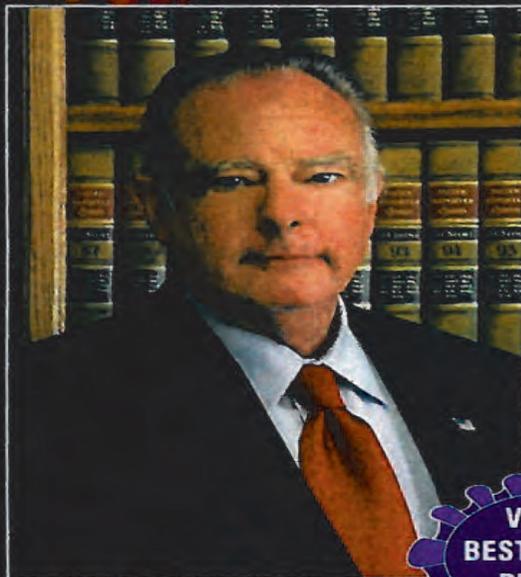
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January 30, 2015



www.svla.com



New Roads Coming to SVL!!



Good News for All SVL Residents

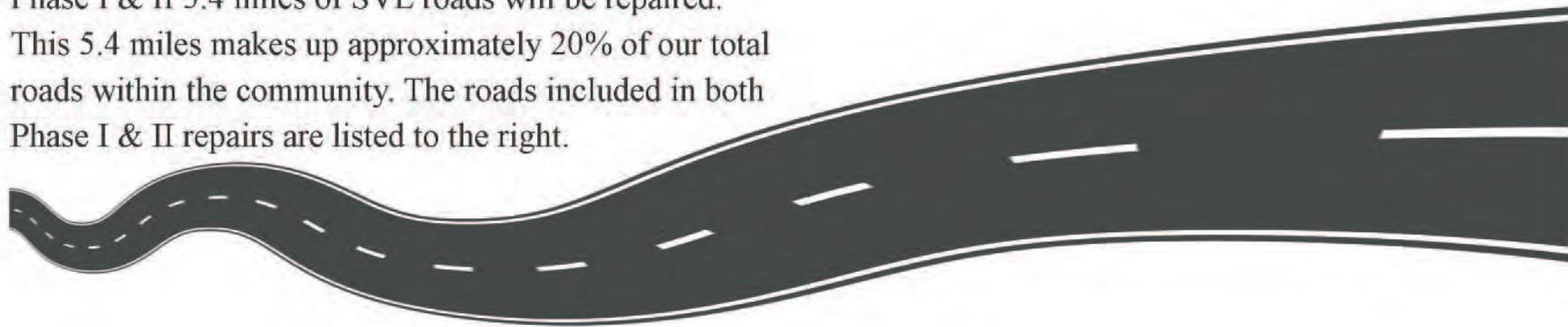
San Bernardino County has approved \$2,000,000 worth of road repairs to be done in Spring Valley Lake and Supervisor Robert Lovingood's office was able to have the \$2,000,000 budget increased to \$2,875,000. The road repairs are separated into two phases. Phase I is expected to begin Summer of 2015 and Phase II is expected to begin mid 2016. In completion of both Phase I & II 5.4 miles of SVL roads will be repaired. This 5.4 miles makes up approximately 20% of our total roads within the community. The roads included in both Phase I & II repairs are listed to the right.

Phase I Leveling Course & Asphalt Rubber Seal Coat:

<u>Road Name</u>	<u>From</u>	<u>To</u>
Rolling Ridge Dr.	Mountain Meadows	Country Club
Driftwood Dr.	Riverview Dr.	Spring Valley Pky
Chinquapin Dr.	Vista Point	Ridgecrest Rd.
Honeycomb Ln.	Hidden Valley Rd.	Spring Valley Pky
Rancho Bonito Rd.	Hidden Valley Rd.	Spring Valley Pky
Makai Ct.	Country Club	Cul- de- sac
Mauka Ct.	Country Club	Cul- de-sac

Phase II Leveling Rehab/Overlay:

<u>Road Name</u>	<u>From</u>	<u>To</u>
Country Club Dr.	Spring Valley Pky	Riverview Dr.
Kalin Ranch Dr.	Spring Valley Pky	Arrowhead Tr.
Pah-Ute Rd.	Ridgecrest Rd	Spring Valley Pky



January 28, 2015



www.svla.com



Rule Amendment APPROVED!!

SVLA Breeze



Good News for All SVL Dog Owners

At the Board Meeting on January 27, 2015 the Board of Directors Approved an Amendment to Rule 3.3.

The New rule now allows all members to walk their dogs in Parks and Fishing areas.

The full details of the new rule amendment are listed to the right.

The new rule is effective to take place beginning March 1, 2015.

Get your leashes ready and go for a stroll through the Park with your pups!!

Existing Rule:

3.3 Animals and other pets are prohibited from the lake and all other Association owned property except Equestrian Trails and the Equestrian Center. No domestic animal shall be allowed to enter the lake or discharge waste along its shoreline or on any other Association property. Properly controlled dogs may accompany their owners in boats on the lake.

Approved Rule:

3.3 Dogs and other domesticated animals are allowed in the following common areas:

- 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

All dogs or other domesticated animals must be kept on a leash no longer than 6' at all times.

Owners are required to immediately clean up any feces generated by their pet.

Dogs and other domesticated animals are prohibited in the following common areas:

- Lake
- Beaches and Swim Area
- Playground areas in each park
- Equestrian Trails (horses are allowed)

Any dog or other domesticated animal that is creating a disturbance or exhibiting violent or aggressive behavior must be removed from the area immediately by its caretaker.



COMMUNITY events

2/19	Community Plan Committee	4pm	CB4
2/23	BOD Executive Session	6pm	CB4
2/24	BOD Open Meeting	6pm	CB1
2/26	Architectural Committee	3pm	CB4
3/3	Citation Committee	5:30pm	CB4
3/11	Lake Committee	10am	CB3
3/12	Architectural Committee	3pm	CB4
3/18	Meet Your Candidates	6pm	CB1
3/19	Community Plan Committee	4pm	CB4
3/21	Mardi Gras Dinner Dance Reservations Required	5:30pm	CB1
3/23	BOD Executive Session	6pm	CB4
3/24	BOD Open Meeting	6pm	CB1
3/26	Architectural Committee	3pm	CB4

ASSOCIATION OFFICE HOURS

CLOSED MONDAYS

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

PUBLIC SAFETY 24 HOURS 7 DAYS A WEEK

SVL Committees

COMMITTEES	COMMITTEE CHAIR	MONTHLY	TIME/LOCATION
Citation Committee	Don Nelson	1st Tuesday	5:30pm CB4
Equestrian Estates Committee	Marvin Jobes	3rd Tuesday Every other Mon.	6pm EQ1
Lake Committee	Pete Lawson	2nd Wednesday	10am CB3
Communication Committee	TBD	TBD	TBD
Architectural Committee	Penny Mickelson	2nd & 4th Thurs.	3pm CB4
Community Plan Committee		3rd Thursday	4pm CB4
Finance Committee	Jim Carr	Meetings vary	

SVL Clubs

CLUBS	INSTRUCTOR CONTACT
Yacht Club - 3rd TH, 6-8pm CB1	Byron Ward 760-963-4942
Craft Club - 2nd & 4th TH, 10-3pm CB3	Sandra Dorman 760-962-1999
Rods & Relics Club - 2nd SAT, 8am CB4	Don Sedam 760-955-6052
Red Hats Club - 1st M, 11-3pm CB3	Patsy McGill 760-951-7218
Lions Club Poker - 1st F, 7pm CB1	Jim Meehan 760-680-0029
Social & Fishing Club - Varies, CB1	Carol Grace 760-243-8014
The Coffee Break --Pending	Lisa Verhagen
Amateur Radio Club - 1st TH, 7pm CB3	Rick Danzey 760-486-1218, SVLARC@charter.net

SVL Recreational Classes

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

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

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Valentine's 50's Dance

The Valentine's 50's Dance was a great success Saturday night, February 9, 2015. There were over 100 reservations and each guest came dressed for the occasion. The evening consisted of a delicious Lasagna meal, a cherry pie for each table, and a lot of fun on the dance floor. Suzie and the Cruisers delivered a great performance that kept the dance floor alive for the entire evening. There were several dance contests, such as the Hand Jive & The Twist, that received great participation from all of our guests.

It was a wonderful evening. Thank you to everyone who came out and enjoyed it with us. We look forward to seeing you at the Mardi Gras Dinner Dance scheduled for March 21st, 2015.



For full event coverage like us on Facebook!



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To learn more, please contact:

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VP Foundation
Paul.Kaminski@stjoe.org
(760) 946-8167

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