SHORE TALK



Ath ANNUAL antern Testival

February 4, 2022 5pm-7pm

Lanterns for Sale at the DSCA office for \$10!

Between Lake Sarah & Lake Maddison

Save the Dates:

Monday, January 2
DSCA Office Closed

Tuesday, January 3

Lakes Committee

Meeting

Wednesday, January 25
DSCA BOD Meeting

Tuesday January 10 & 24

Bulk Trash Pick Up

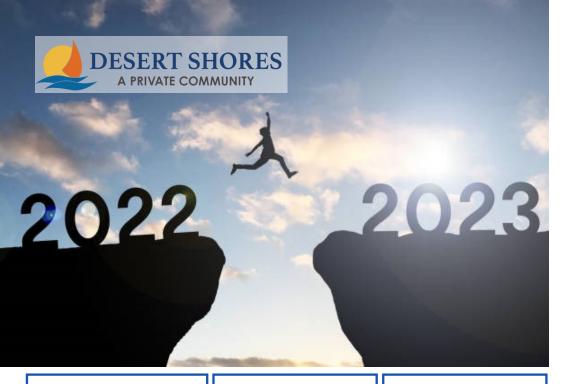
take a look Inside!

Page 4 - Message from the GM

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Page 8 - Paying your Assessments

Page 11 - Paying it Forward



BOARD OF DIRECTORS

Serves a two year term

President

Jim Davenport (2024)

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LAKES COMMITTEE

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Don Parker

Danny Amster

Cheryl DuRoff Sheila Klein

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Odman Leyva

Greg Toussaint

Vince Pagone

Board Liaison

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DSCA MANAGEMENT STAFF

2500 Regatta Drive

Las Vegas, NV 89128

DESERT SHORES

COMMUNITY ASSOCIATION

(702) 254-1020 MAIN (702) 254-1345 FAX

www.mydesertshores.com

DSCA Office Hours

Monday - Friday* 8 AM to 5 PM

*CLOSED MAJOR HOLIDAYS

June - August

Open Saturdays 10 AM to 2 PM

For After Hours Support

Call (702) 254-1020 & press 0 at the prompt to be connected to our Answering Service and Courtesy Patrol.

General Manager

Ann Copeland CMCA, AMS, PCAM gm@mydesertshores.com

Community Relations

Terry Brobeck crc@mydesertshores.com

Events & Communications

Pricila Castaneda ecc@mydesertshores.com

Amenities Coordinator

Sherry Armstrong amenities@mydesertshores.com

Maintenance

Kevin Blanchard & Paul Farley maintenance@mydesertshores.com

Message from the **GM** Community Corner **Paying Your** Assessments **Navigating** websites TT Paying it forward 16 **Events Calendar**

Notary Service Available in DSCA Office, by appointment. For questions or to request an appointment: email ecc@mydesertshores.com or call 702-254-1020

Marketplace

\$10 Personal Item

\$25 Business Service

Business Card

\$50 Resident

\$100 Non-Resident

\$200 Quarter Page

\$400 Half Page

\$600 Full Page

\$700 Full Page Insert

For details on advertising in the Shore Talk Newsletter please call (702) 331-5448 or email ecc@mydesertshores.com.

Shore Talk is published monthly as the source of information for the Desert Shores Community Association. DSCA is not responsible for any services listed or rendered through this newsletter. Management reserves the right to edit articles submitted for the newsletter. We welcome your comments and suggestions.

Sub-Association MANAGEMENT INFORMATION

Need assistance within your gated community?

Your Sub-Association's Management Team is happy to help! Contact information for each Sub-Association, within Desert Shores, can be found below.

Desert Shores Racquet Club Level Community Management	702-433-0149		
Desert Shores Villas First Service Residential	702-791-5888		
Diamond Bay Terra West Management	702-362-6262		
Harbor Cove Level Community Management	702-433-0149		
La Jolla Classics Sierra Management	702-754-6313		
Mar-A-Lago Associa Nevada South	702-795-3344		
Pelican Point Prime Management	702-869-0937		
Ritz Cove Terra West Management	702-362-6262		
Spinnaker Cove Community Management Group	702-942-2500		

CITY OF LAS VEGAS IMPORTANT NUMBERS

LVMPD NON-EMERGENCY 311 or 702-828-3111					
Abandoned Cars	702-229-6431				
Animal Control	702-229-6444				
City Council Office	702-229-2524				
Code Enforcement	702-229-6615				
Noise or Short Term Rentals	702-229-3500				
Neighborhood Watch Program	702-828-4305				
Northwest Area Command	702-828-3426				
Parking Enforcement	702-229-6431				
Republic Services	702-735-5151				
Street Maintenance	702-229-6227				
Water District	702-870-2011				
Water Waste	702-258-SAVE				







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Things Change... Help us keep up!

Have a new cell number or forwarding address? Do you have new tenants in your home? Keep us in the loop! Please update the DSCA office, in writing, of any new contact information. Stop by the office or email amenities@mydesertshores.com. It is very important that we have the correct information so you can be properly notified of Association news and events.

Message from the GM

Welcome 2023!

The past year saw many positive changes within our beautiful community.

On most of our minds, was the State mandated turf conversion for all "nonfunctional" turf. What is "nonfunctional" turf? The Southern Nevada Water Authority (SNWA) considers grass within ten (10) feet of a street, areas of grass smaller than 1,500 contiguous square feet, and non-accessible grass to be considered nonfunctional. The community will be able to conditionally keep most of the grass on our lake ends and a few park areas, along with the lagoon park. The renovations have begun with our main entrance on Regatta Drive between Buffalo and Mariner. With over 400,000 square feet of grass to be converted to Xeriscape (drought tolerant landscape) the entire project has been divided into eight (8) phases over the next four years; Desert Shores Community Association (DSCA) has experienced our first ever Special Reserve Assessment (SRA). This was a very difficult decision for the Board of Directors to make. After researching different options, including two (2) types of loans that each would have added an additional \$900,000 plus to the estimated \$4,500,000 and required the association assets and monthly assessments as collateral, the board determined that the SRA was best for the whole community and would avoid the extra cost of almost one million dollars.

There have been many questions and discussions on the whole decision-making process, and there is a trove of information on the DSCA website at mydesertshores.com. I am happy to sit down with residents to go over the information. I would like to thank the residents who took the time to ask questions and get the correct information. One thing to clarify is there are very few residents, board members or staff who want to remove any grass. The board and association are required to follow the law and are not able to pick and choose which laws are followed. AB 356 affects all HOAs and commercial properties in the State of Nevada that get their water from the Colorado River. We've all seen the commercials and received the notices from SNWA regarding the shortage of water in Lake Mead, so I won't go into that, but I think it is important to talk about our beautiful Desert Shores lakes. Yes, the water we fill our lakes with comes from the Colorado River by way of Lake Mead and the SNWA. How does the water shortage impact our lakes? When we asked the SNWA if there was any talk about our lakes, we were told that "at this time, there has not been any discussion about the lakes." Their concentration is on the water waste and run off from turf irrigation. We are also receiving notices about the coming increases in the cost of water. So, even though the association is making every effort to conserve water and do our part, the ualy expectation is that we will see an increase in the water bills for the lake usage. In the meantime, let's all hope for record snowfalls and rainfalls on the west side of the Rockies for the next 20 or so years!

At this time, approximately one third of the owners have paid the full SRA amount, approximately one third have signed up for payment plan agreements and have begun making their monthly or partial payments. That leaves about one third of the owners who have not done either. If this is you, please reach out to the DSCA office as soon as possible. No one, including the association, wants late fees or collections for non-payments, but as noticed in the August 15, 2022 letter to all owners, that can happen since the SRA is an assessment and the association is required to follow the delinquency policy already in place for all assessments.

continued on page 5

UPCOMING BOARD OF DIRECTOR'S MEETING: January 25th, 2023 & February 22nd, 2023

The board meeting will be conducted in person at the DSCA Clubhouse located at 2500 Regatta Drive, Las Vegas, NV 89128 and virtually, via Zoom. We will communicate registration instructions, to homeowners, prior to the date of the meeting via email and our website.

Agendas are available 24 hours prior to the meeting and are posted on the website or in the management office. Unit owners have the right to:

 Have copies of the audio recording, the Minutes or a summary of the Minutes of the meeting distributed upon request and upon payment to the Association for the cost of making the distribution. Speak to the Board of Directors at the beginning of the meeting (on agenda items only) and the end of each meeting (on any item concerning the community).

Upcoming Agenda Items:

- ♦ BOD Training held January 18, 2022
- ♦ Board Meeting Dates and times
- ♦ Pine Trees Root Excavation
- November board Minutes
- September and October financials

Message from the GM Continued...

I would like to thank everyone for their patience while the association changed software, all at the same time the SRA was assessed and payments began arriving. The good news is that as of this time, all SRA payments received into the DSCA office have been posted to owner's SRA accounts. You can view your accounts by logging onto mydesertshores.com and portal.mydesertshores.com. Please make sure that all SRA payments are being sent to the DSCA office separately from your monthly assessment payments. Any payments not noted for SRA, or not obvious that it is for the SRA get posted to the HOA account. The association is required to keep the operating assessments and accounts separate from the reserve assessments and accounts. Therefore, the whole process is more intricate than any of us would think.

Events

Hopefully you were able to attend and participate in at least a few of the community events held throughout the year. This past year the association added a whole month dedicated to Kindness! We would like to thank the City of Las Vegas, Lakeside Village and participating businesses, our community partners Par 3 Landscape and all of our community volunteers that made the whole month a success! Kindness month saw neighbors getting to know other neighbors while participating in fun events.

Watch the Shore Talk newsletters, website, electronic sign and email blasts for our 2023 events. Let's put the UNITY into commUNITY. Desert Shores is full of amazing people and the whole community benefits when neighbors know their neighbors.

I am happy to sit down with residents to go over the Special Reserve Assessment. If you have not responded to the Special Reserve Assessment notice, please reach out to the DSCA office as soon as possible to avoid late charges or collections for non-payment. I can be reached by phone at (702) 254-1020 or by email to gm@mydesertshores.com.

Sincerely,

Ann Copeland

General Manager for Desert Shores

Winter Landscape Watering Tips and Guidelines

With the New Year approaching, it is crucial for the community to follow the mandatory winter watering schedule, **in effect through Feb. 28**, which limits landscape irrigation to one assigned day a week. Find your watering day at **snwa.com**

A federal water shortage declaration on the Colorado River, which will reduce the amount of water we can withdraw from Lake Mead by more than 8 billion gallons will take effect in 2023. Reducing your outdoor water use by simply changing your watering clock each season is now more crucial than ever and it's the law.

In addition to adhering to the seasonal watering schedule, the Southern Nevada Water Authority (SNWA) has other helpful tips you can follow to save water and money this holiday season:

Drip Watering: Water your drip-irrigated plants and trees every seven to 14 days, but for a longer duration, depending on the flow of your emitters.

Sprinkler Watering:

Water grass for a recommended maximum of 12 minutes on your designated watering day, in three, 4-minute cycles spaced an hour apart.

Rainy Days: Take advantage of nature's generosity and turn off irrigation systems during rainy weather, to avoid overwatering of landscapes and potential water waste, and on windy days to avoid overspray.

Midmorning Watering:

Watering landscapes during the midmorning hours reduces the chance of icing to occur.

While temperatures may be cooler and the days shorter in winter, conserving water isn't less

important than in spring or summer. By following the seasonal watering restrictions and preventing and reporting water waste, the community can save millions of gallons of water, which can help offset the upcoming federal water reductions from Lake Mead.

For more information on saving water and SNWA water conservation and incentive programs, visit **snwa.com**





Dealing with Rodents?

Have you been dealing with pests? Specifically Rats and Mice? Roof Rats, Norway Rats, House Mice and Deer Mice have been living in association with human populations for centuries. Once transported into a new geographic area, they generally breed quickly, since they have adapted to living in urban areas. Uncontrolled rodent populations can cause significant adverse affects in the community.

- Roof rats can produce large quantities of fecal pellets, urine, and hair, which are capable of soiling and contaminating large areas.
- Nesting, burrowing and gnawing can cause direct property damage.
- Roof rats and their associated parasites can transmit plague, typhus, salmonella, leptospirosis, rat bite fever, and other diseases.

Rodent Control Measures

- Weatherproof your home's windows and doors (eliminate light from around doors).
- Seal outer openings, pipe chases and wire entrance gaps with steel wool, aluminum, or wire mesh.
- Secure pet doors at night.
- Eliminate any unnecessary clutter, material, brush or foliage from your property.
- Keep bushes trimmed and clean out leaf litter and clutter that collects below bushes.
- Remove landscaping debris quickly.
- Stack firewood 12 inches off the ground and keep the area clean.
- Keep trash cans (plastic or metal) covered.
- Do not put out "food" garbage in plastic bags.
- Place sealed plastic bags in trash cans.
- Do not leave pet food outside overnight.
- It is recommended that rodent control be conducted by a commercial pest control company that is licensed by the Nevada Department of Agriculture.
- After rodent-proofing, glue and snap-type traps are effective in reducing rodent numbers.
- Do not place traps where they may be accessible to children or pets.
- Over-the-counter poison baits can also be useful, provided the label directions are followed, but should not be used in households with children or pets, unless under the direction of a licensed pest control company.

For more information please visit www.southernnevadahealthdistrict.org/Health-Topics/rodent-pests/

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COMMUNITY CORNER

Community Relations Committee

The Community Relations Committee "CRC" meets the 1st Monday of each month to review ARC Applications and conduct compliance hearings. In order to have your application on the agenda, you must submit all completed paperwork to the DSCA office along with the \$10 application fee by the Wednesday prior to the CRC meeting by 3:00pm.

NOTE: If you reside in Harbor Cove, Spinnaker Cove, Diamond Bay, La Jolla Classic, Ritz Cove, Desert Shores Racquet Club or Pelican Point, you are required to obtain approval from your Sub-Association PRIOR to submitting your application to Desert Shores. Please keep this in mind when planning your changes to your home. The approval letter is part of the application checklist.

There is no CRC meeting held in January. Upcoming CRC Meeting Schedule

CRC Meeting Date	Deadline to Submit Application
FEB 6 TH	FEB 1 ST
MAR 6 TH	MAR 1 ST

Desert Shores is Sprucing Up!

The Community Relations Committee has reviewed the following items during the month of December

Painting - 4 Landscaping - 3 Architectural - 7 Solar - 3

It is always good news when you or your neighbors are fixing up the exterior of their homes. When we take good care of our property, it helps the whole community! Modifications to a property's exterior (front or back) require the submittal of an ARC Application for review & approval. For more information or guidance, please contact the Community Relations Coordinator, Terry Brobeck, via email crc@mydesertshores.com or by phone at (702) 254-0628.

Ready to make some changes?

Scan the code to get the forms and information you need!





Gorgeous Desert Jewel for sale







Call now and schedule your tour today!



Construction by Mirage

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30 Minutes Response 24/7

Resident of Desert Shores since 1998

Proud supporter of NewVistaNv.org

Providing the intellectually challenged of all ages with equal opportunities & homes!

*call for details

Paying your Monthly HOA Assessments

Mail your check or money order payment payable to DSCA to:

PO Box 63485 Phoenix, AZ 85082-3485

Please attach your coupon to your payment. If you need extra coupons, please request them at the main office by calling (702) 254-1020 or by emailing ecc@mydesertshores.com

Mail or Drop off your payment payable to DSCA to the main office located at

2500 Regatta Drive Las Vegas, NV 89128

Only Checks or Money orders will be accepted. We do not take cash or process card payments for your Regular Monthly Assessments.

ACH - Auto Draft

Please note, if you were set up with Auto-Draft prior to October 1, 2022, you will need to update your banking information to the main office again. If you have updated your banking information after the 1st of October, you do not need to update your information again.



Scan to Download the ACH Agreement Form

Owner's Portal

Use the online owner's portal to make a one time payment or set up Auto-Draft for your regular monthly assessments.

If you do not have a login, please request a login by using the "Sign up" Button. If you need further assistance, please contact the DSCA office or email ecc@mydesertshores. com



Access the Online Owner's portal by scanning or going to portal.mydesertshores.com

Paying your Special Reserve Assessments

Paying in full?

Pay your SRA in full at the main office by mailing, submitting a check or paying with a card in person. There is a 5% processing fee for all card transactions. SRA payments must be made separate from your Regular Monthly Assessment.

Payable to: DSCA
Memo line must contain address
followed by SRA.

Using Bill Pay?

For a more automated option, you may elect to use your bank's Bill Pay feature. This feature is provided by most banks and will automatically mail a check to Desert Shores for the SRA. When prompted for an account number, you will need to enter your DSCA address followed by SRA.

We are unable to accept Card payments for the monthly payment plan or process SRA payments using the online owner's portal.

If you would like to request a payment plan, please contact the DSCA office or email ecc@mydesertshores.com.

All SRA payments must be sent to the main office at

2500 Regatta Drive Las Vegas, NV 89128

Are you on a payment plan?

Mail or drop off your payment to 2500 Regatta Drive, Las Vegas, NV 89128.

Please do not mail your SRA payment to the PO Box.

Payable to: DSCA
Memo line must contain address
followed by SRA.

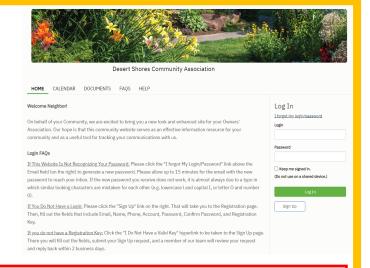
See the following example of how to fill out your check

	0 10 5
	Jan 1, 2023
PAY TO THE DSCA	\$ 100.00
One Hundred Dollars & 0/100	DOLLARS
FOR Your Property Address SRA	DSCA Owner
#12428896#6545898434#3266	

Owner's Portal

The Owner's Portal can be accessed by visiting **portal.mydesertshores.com.** As a homeowner, you have access to:

- Make a One Time payment and/or set up Auto-Draft for your Monthly HOA Assessments.
- Change or Add contact information such as phone numbers, emails and mailing addresses.
- View your account balance and history for both your Monthly HOA Assessments and the Special Reserve Assessment.
- Make requests such as billing questions, ARC questions and other general questions.
- View the Status of your ARC requests



Please note, if you have a balance due for your regular assessments (This does not include your SRA), the balance will need to be zero balance before the Auto Draft will work. Please make a one time payment to bring your balance to zero. Auto Draft cannot withdraw amounts that are past due.

Auto Draft will withdraw on the 5th day of each month.

Desert Shores Website



Welcome to The Desert Shores Community Association

A private, desert oasis nestled in the foothills of northwest Las Vegas



TURF
CONVERSION
as required by AB356
Find the latest news & info here!

AB365-Mandatory Turf Conversion



GOT GOOD NEIGHBORS



Good Neighbor Program After Hours Support

Don't have a login? Request one by Clicking here!



Our website is a great way to access information about the community such as:

- Turf Conversion Updates
- Event Calendar
- Amenities in Desert Shores
- Information on Fishing and the Lakes
- Important Announcements
- Access Governing Documents and Forms

Don't get it mixed up with the Owner's Portal! To access the Desert Shores Website, please go to <u>mydesertshores.com</u> or scan here:





f ● fig. 9 2500 Registro Dr Les Vegos, W 6008 4, Phone (102) 254-1200 ■ Controct Us © 2022 Desert throse. She by Clubesee

THE REAL (ESTATE) FACTS by Shirley Kelly-Howard, Signature Real Estate Group

Savvy sellers, take note! It's all about pricing, pricing, pricing. In this adjusting market, pricing is critical. It's not easy being a seller today. The first step on the fastest route to "sold" is setting the right listing price. Should homeowners "underprice" or stick with neighborhood comparables? How long should your home be on the market before you consider lowering the price? What else can you do?

The good news is that there are clear cut strategies for pricing a home "right" and getting a sold sign up in a timely fashion Here are some top considerations:

Compare your home with what nearby homes have sold for. Not those listed for sale, which merely reflect wishful thinking. Compare the features on the just sold homes with yours. If your home is lacking some of the same amenities, price it lower. If yours has more amenities/upgrades, a higher price is justified.

Price close to what you are willing to accept. Forget about pricing your home higher with negotiating room. It is better to be at the lower end of a neighborhood's price range than the top. Buyers want to think they're getting a bargain.

Know when to lower the price. If a home sits on the market for more than

two or three weeks without buver interest, it's time for a few changes. Spruce it up, stage it, remove personal items and declutter. When you have done everything to make the home desirable and it's accessible to buyers, but they aren't choosing it, it's time to lower the price making sure you compete with others in the marketplace.

Don't let your home linger on the market. When an overpriced home languishes, buyers start thinking something is wrong with it. Most buyers go online, find listings and compare pricing. Make your home easy to show That means constantly at any time. keeping it tidy.

The bottom line is to stick to the three basics; pricing, buyer accessibility and appearance. The better it looks, the greater likelihood you will sell in the shortest time.

We wish you a healthy, safe, and prosperous 2023!



LOCAL HOUSING MARKET UPDATE

report shows the recent many buyers are struggling to slowdown in the local market afford a home, while many continuing, with declining home homeowners are reluctant to sell prices and sales. LVR reported and give up the low interest rate the median price of existing single they are enjoying on their current -family homes sold in Southern Nevada through its Multiple Listing Service during November was existing \$430,990. That is down from the condominiums and townhomes record price of \$482,000 in May sold in November 2022. 2022. The median home price is Compared to November 2021, still up 2.6 percent from \$420,000 one year ago.

condominiums and townhomes sold in November 2022 was With more homes available and \$260,000. That's down from the record price of \$285,000 in May. Condominium and townhome \$240,000 in November 2021.

"Local home prices are starting to look more like they did a year November MLS closings showed place than we were last year, when prices were soaring and seen since mortgage interest percent rates started rising earlier this year

A current Las Vegas Realtors has sparked a situation where home."

LVR reported a total of 1,983 local homes, sales were down 53.5 percent for homes and down 46.4 percent for The median price of local condominiums and townhomes.

fewer selling, the sales pace in November equates to more than a four-month supply of properties prices are still up 8.3 percent from available compared to less than a one-month supply at this time last year.

ago," LVR President Brandon 28.8 percent of all local properties Roberts said in a news release, were purchased with cash. The But we're certainly in a different number of so-called distressed sales remains near historically low levels. Short sales and foreclosures setting records. The shift we have combined accounted for 0.5

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- We match clients with the home of their dreams.
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Search the MLS and Desert Shores Featured Homes at www.lasvegashomz.com



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702-498-2028 CELL shirleyandjackharold@gmail.com

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Bulk Waste

Humidifiers

Picnic Tables **Book Cases**

Couches

Pools Sofas

Dressers

Toys

Ping Pong Tables

Kitchen Tables

Swing Sets

Desks

Entertainment Cen-

Household Furniture

Download the 2023 Bulk Trash Pickup Schedule by scanning the code











Chet Buchanan has spent over 23 years during the holiday season gathering donations for Las Vegas families in need... not to mention, doing it from high atop a 30-foot scaffold!

HELP of Southern Nevada hosts the 24th Annual 98.5 KLUC Chet Buchanan Show Toy Drive presented by The Venetian Resort Las Vegas!

Desert Shores Staff continued the yearly tradition of donating a bike to the 98.5 Chet Buchanan Show Toy Drive!











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Hours: Mon - Fri 9am - 5pm Restaurant!

The Desert Shores Agaves Need Your Help!

Attention Walkers, Joggers, Bikers, and anyone else that moves through our community! Our mature, agave plants are being targeted and we need your help identifying and stopping the culprits.

If you see anyone other than Par3 and Par3 employees trimming our agave plants, please notify the DSCA Office or Courtesy Patrol (if after hours) immediately. Try to capture as much information from what you witnessed, as possible, including:

- Day and time of the trimming
- Description of those trimming the Agave plant
- ♦ Location street or nearest address
- If seen exiting/entering vehicle, capture license plate number and description of vehicle or if company logo/name was present
- ◆ A picture is worth a thousand words! If you can safely do so, capture photos/videos of the trimming

Below are some photos of our Agave plants both before and after unauthorized trimming. Include below, are also samples of Par3's logo and work trucks you will often see on DSCA common areas.

We thank you in advance for your keen eyes!



DSCA ONLY Authorized Landscape Team





Our lakes are the jewels of our community! We have recently seen an influx of trash and debris in our beautiful lakes.

Please help us keep it clean.

Report to the DSCA office or courtesy patrol immediately if you see anyone dumping in or around the lakes!

- Day and time of the Dumping
- Description of person(s), vehicles, location and other information
- If you can safely take a picture, capture photos/videos.

Thank you!

Marketplace

HANDYMAN

Desert Shores resident with 30 years' experience in all areas. Specialty is tile work. Dependable, reliable, and reasonable rates. Call Dave at 702-232-2510.

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MASSAGE THERAPY

If you are looking for a massage therapist, look no further than Celestial Sol Massage by Alyssa C. Call or text: (702) 479-6684. Book online: Vagaro.com/celestialsolmassage. 7455 W Washington Ave. Suite 210 LV, NV 89128

DECLUTTERING, ORGANIZING, TIDY UP

Call Jennifer Toma at (702) 762-8960

Christmas Tree Recycling

Join the Springs Preserve and the Christmas Tree Recycling Committee in giving our community a gift: Recycle your tree. Each year from December 26th to January 15th, you can take your cut, Christmas trees to one of more than 30 convenient drop sites throughout the valley, to be recycled free of charge.

Drop off your Christmas tree at one of more than 30 drop sites to be recycled and re-used at no charge. Recycling your tree helps ensure the sustainability of our community by saving valuable landfill space. When chipped into mulch, cut trees become valuable organic material used in landscaping projects that help conserve soil moisture and keep plants healthy.

How to prepare your tree:

Before dropping off your tree, remove all non-organic objects such as lights, wire, tinsel, ornaments and nails. Foreign objects can contaminate the mulch and ruin the chipper. Flocked trees cannot be recycled.

Find the drop-off location nearest you by visiting www.springspreserve.org or by scanning here:



All holiday decorations must be removed 15 days after your observed holiday



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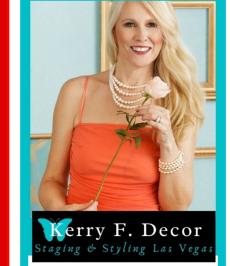


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13 | Desert Shores Shore Talk

FINANCIAL FOCUS - Time for New Year's Financial Resolutions

It's that time of year when many of us promise ourselves we'll go to the gym more, or learn a new language, or take up a musical instrument, or any number of other worthy goals. But this year, when making New Year's resolutions, why not also consider some financial ones?

Here are a few to consider:

retiree.

- Don't let inflation derail your investment strategy. As you know, inflation was the big financial story of 2022, hitting a 40-year high. And while it may moderate somewhat this year, it will likely still be higher than what we experienced the past decade or so. Even so, it's a good idea to try not to let today's inflation harm your investment strategy for the future. That happened last year: More than half of American workers either reduced their contributions to their 401 (b)s and other retirement plans or stopped American workers eitner reduced their confributions to their 401 (k)s and other retirement plans or stopped contributing completely during the third quarter of 2022, according to a survey by Allianz Life Insurance of North America. Of course, focusing on your cash flow needs today is certainly understandable, but are there other ways you can free up some money, such as possibly lowering your spending, so you can continue contributing to your retirement accounts? It's worth the effort because you could spend two or three decades as a
- Control your debts. Inflation can also be a factor in debt management. For example, your credit card debt could rise due to rising prices and variable credit card interest rate increases. By paying your bill each month, you can avoid the effects of rising interest rates. If you do carry a balance, you might be able to transfer it to a lower-rate card,

depending on your credit score. And if you're carrying multiple credit cards, you might benefit by getting a fixed-rate debt consolidation loan. In any case, the lower your debt payments, the more you can invest for your longterm goáls.

- Review your investment portfolio. At least once a year, you should review your investment portfolio to determine if it's still appropriate for your goals, risk tolerance and time horizon. But be careful not to make changes just because you feel your recent performance is not what it should have been. When the financial markets are down, as was the case for most of 2022, even quality investments, such as stocks of companies with solid business fundamentals and strong prospects, can see declines in value. But if these investments are still suitable for your portfolio, you may want to keep them.
- Prepare for the unexpected. If you encountered a large unexpected expense, such as the need for a major home repair, how would you pay for it? If you didn't have the money readily available, you might be forced to dip into your long-term investments or retirement accounts. To prevent this, you should build an emergency fund containing three to six months' worth of living expenses or a year's worth, if you're retired with the money kept in a low-risk liquid account.

risk, liquid account.

These resolutions can be useful — so try to put them to work in 2023.

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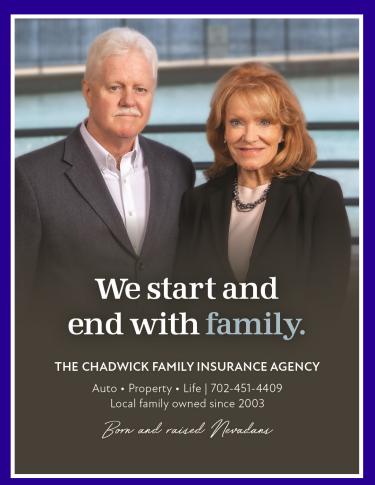
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* Annual Percentage Yield (APY) effective 10/14/2022. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit www.fdic.gov or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

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The New Year is upon us and the excitement of the Lagoon Park is growing!

Here's the schedule going forward -

January: Lagoon Pool remains closed. Lagoon Park area including basketball and volleyball courts, paddle boats and kayaks will be **closed**. February: Lagoon Pool is closed for swimming. The Paddle Boats, Kayaks and Lagoon Park area (basketball and volleyball courts and Picnic tables) will be open for use on the weekends only (Sat and Sun) from 10 AM to 4 PM.

Upcoming Event



February 4, 2022 | 5 PM - 7 PM Between Lake Sarah & Lake Maddison

Every year, the Desert Shores Community gathers for the Annual Lantern Festival. The Lantern Festival is an evening filled with fun, happiness, hope and great memories that we hope are cherished by all. This family friendly event can be shared by everyone in our Beautiful Community. Friends, families, and neighbors you have met (or not) can come together to create a peaceful, memorable experience.

Desert Shores is excited to announce the 4th Annual Lantern Festival! This is more than just an event - it's an experience!

There are many life events that have been experienced by your neighbors which may resonate with your current

experiences or feelings.
Use the lanterns as an opportunity to write messages of hope, love and happiness.
Cast them in to the water and watch as your lanterns float along the lake, illuminating the dark night.

Lanterns are already for sale at the DSCA office for \$10 each (check or credit card with 5% processing fee) AND on the day of the event (cash only). Light refreshments and music will be provided by Desert Shores and our local sponsors.

Don't miss a beautiful night under the stars! Need more info? Give us a call at (702) 254-1020 or send and email to ecc@mydesertshores.com!



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"The Sisters from Texas"

Barbara and Olive moved to Las Vegas in 1990 from Texas. They have worked in Real Estate for many years and in 2003 they formed a partnership and opened their own Real Estate firm located inside the Desert Shores Community in the Lakeside Center. They have lived in the Desert Shores area for over 20 years and they specialize in listing and selling residential homes and handle property management.

Please contact them to schedule an appointment.



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Sun	Mon	Tues	Wed	Thurs	Fri	Sat
	2	Lakes Committee Meeting 4:30 PM - 6:30 PM	Spinnaker Cove 4 Meet the Candidates 6:00 PM - 8:00 PM	Line Dancing 5 1 PM- 4 PM Knitting Club 9 AM-11AM	6	7
YADDY NEW YEAR	DSCA Office Closed	Bulk Trash Pickup				
8	Line Dancing 1 PM- 4 PM	Line Dancing] (11	Line Dancing 12 1 PM-4 PM Knitting Club 9 AM-11AM	13	14
15	Line Dancing 1 (Line Dancing 17 1 PM- 4 PM Bulk Trash Pickup	Diamond Bay BOD 18 Meeting 6:00 PM	Line Dancing 19 1 PM- 4 PM Knitting Club 9 AM-11AM Ritz Cove BOD Meeting 6:00 PM	20	21
22	Line Dancing 23	Line Dancing 24	DSCA BOD Meeting 6:00 PM - 8:00 PM	1 PM- 4 PM	27	28
29	Line Dancing 3(1 PM-4 PM	Line Dancing 37 1 PM- 4 PM Bulk Trash Pickup	Scan to visi Calendar! You events, associa clubhouse reservation avo	t our online Event will find upcomir ation meetings, a and picnic table ilability. Check it a	ng The Company of the	