

SHORE TALK



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Save the Dates:

Wednesday, March 1

CRC Deadline

Monday, March 6

CRC Meeting

4:30 PM

Tuesday, March 14

Bulk Trash Pick up

Wednesday, March 15

Safety Townhall Meeting

6:00 PM

Wednesday, March 22

DSCA BOD Meeting

6:00 PM

Tuesday, March 28

Bulk Trash Pick Up

SPRING FORWARD!

Daylight Savings Time Begins
Sunday, March 12, 2023



BOARD OF DIRECTORS

Serves a two year term

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DESERT SHORES COMMUNITY ASSOCIATION

2500 Regatta Drive
Las Vegas, NV 89128

(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 Patrol.

DSCA MANAGEMENT STAFF

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

SHORE TALK Advertisement Rates

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



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Cell: (702) 375-8711
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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.

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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*call for details

Message from the GM



Have you seen Regatta Drive between Buffalo and Mariner?

Phase 1 is really looking good! The next step to get this first phase complete is to update the 34-year-old sign monuments at the community's main entrance. The sign monument update is a planned reserve expense. The landscaping in from of the sign monuments will be completed after the sign monument update. Request for Proposals (RFPs) have been sent out requesting sealed bids to update these main entry sign monuments. All sealed bids received by the March 20, 2023, deadline will be reviewed by the Board at their March 22, 2023, meeting. Once the sign monument project is completed, artificial turf will be laid at the front entrance. Phase 2 of the mandatory turf conversion will be



the lake sides and south end of Lake Sarah. This second phase is scheduled to begin May 1, 2023. If you live on Lake Sarah, please be on the lookout for a letter to come from the association regarding this phase of the landscape conversion.

As of February 17, 2023, over 2,359 owners have either paid the full special reserve assessment (SRA) or are on the 24-month payment plan. The total

received as of February 17, 2023, is \$2,004,101. If you are one of the 900+ owners that have not paid or signed up for the 24-month payment plan, please reach out the DSCA office ASAP!

You can find updates on the mandatory Turf Conversion project, including waiver request results from the Southern Nevada Water Authority by logging on to the DSCA website at mydesertshores.com.



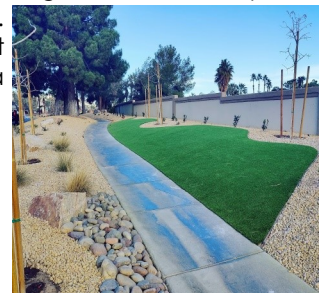
I hope you had a chance to come by the 4th Annual Lantern Festival! Even though there wasn't much wind, the music by DJ Dave was excellent as always and the cookies, coffee, and hot chocolate, sponsored by our neighbors at Lakeside Village and provided by Buena Vista Kitchen were a huge hit! It was a fun time!

The Association is excited to work with our partners at the City of Las Vegas and Councilwoman Francis Allen-Palenske to provide the Annual Shredding Event on April 15, 2023, from 10:00am to 12:00pm. This is a good time to start that spring cleaning!

METRO will be joining us at the March 15, 2023, Safety Town Hall, so if you have questions or concerns, this is a great time to talk one-on-one with an officer or in general to the Captain and other METRO representatives. The Safety Town Hall will begin at 6:00pm and space is available on a first come first served basis.

See you at our upcoming events!

Ann Copeland



DON'T BELIEVE EVERYTHING YOU READ ON SOCIAL MEDIA

We know that the imposition of the special reserve assessment has been a controversial topic in the community and one that is understandably being discussed among members individually and on social media. As you may know, a lawsuit has been filed against the Association by homeowners regarding the recent award of a landscaping bid to Par 3 Landscaping and the related special reserve assessment. Fortunately, the Association has appropriate insurance in place, and counsel has been appointed to defend the lawsuit. Some members of the community seem to be under the impression that now that insurance is involved, that any future costs of the lawsuit will be borne exclusively by the Association's insurance carrier. Unfortunately, that is not the case. There is a significant deductible that will have to be paid out of



the Association's budget, and the insurance carrier has already made it clear that although they are paying for a defense of the suit (after exhaustion of the deductible), they may not be obligated to pay anything in the event of a settlement or judgment. This may result in an increase in insurance rates or even cancellation of insurance coverage. The Board of Directors stands by the actions they have taken and are confident that those actions will be vindicated in a Court of Law.

To that end, in an attempt to mitigate the significant litigation costs to the Association, our counsel has already filed a Motion to Dismiss the case. If you have additional questions, please refer to past newsletters discussing the matter, or stop by the Management office.

Kaleb D. Anderson, Esq.

UPCOMING BOARD OF DIRECTOR'S MEETING: March 22nd, & April 26th at 6:00 PM

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:

- ◆ Open sealed bids for the sign monuments renovation
- ◆ Review landscape design for Soaring Gulls Dr. Turf Conversion

At their January 25 meeting, the Board of Directors voted to change the board meeting time to 6:00pm beginning March 22, 2023. The goal is to allow those who work during the day to attend.

Welcome Jami to the Team!

Let's give Jami a warm welcome as our new Accounting Manager! For all things accounting, Jami is your way to go! If you have any questions regarding your assessment payments or signing up for ACH or Autopay, Jami will be happy to help!

Jami has lived most of her life in Southern California and raised her children in the same town she grew up in. She has been married for 32 years and enjoys family time, reading and traveling. Jami prefers the outdoors and Kauai is one of her favorite places to visit!

"I moved to Las Vegas 5 1/2 years ago, crazy for someone who doesn't really like the heat, but the desert is a beautiful place when you can find the silence to enjoy it!" -Jami



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
MAR 6 TH	MAR 1 ST
APR 3 RD	MAR 31 ST

Desert Shores is Sprucing Up!

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

- Painting** - 3
- Landscaping** - 5
- Architectural** - 1
- Solar** - 1

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?
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Residents of Desert Shores Since 2001



Say Goodbye to the chilly winter days and hello to sunny days! As the weather heats up and residents step out to enjoy the warm sunshine on our beautiful lakes, it's a good time to brush up on the policies and guidelines for Private Boats on our lakes. Before you set sail keep these items in mind!

As with all the amenities in our private community, Lake usage is strictly for registered Desert Shores members (homeowners or tenants). If you have a private boat and would like to use it on any of the Desert Shores lakes, you must register your boat with the DSCA office and display a DSCA registration sticker on your vessel.

Registration Procedures & Requirements:

- Complete a Private Boat Registration form and pay a one-time registration fee of \$15.00 per boat.
- Provide proof of insurance coverage. Personal watercraft, such as those used on Desert Shores' lakes, are usually covered under homeowners' insurance policies. In order to obtain a use permit, DSCA boat owners must show proof of Homeowners' Insurance coverage with designated limits of not less than \$100,000 bodily injury liability and property damage coverage.
- Keep proof of insurance current and on file with the DSCA office.

Once the registration forms and information have been provided, you will receive a registration number sticker to apply on your boat. When boating, you may be stopped by our Courtesy Patrol who will ask to verify your boat tag number and DSCA Membership.



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What kind of Boats are Allowed on DSCA Lakes?

Acceptable boat types include:

- ✓ **Single-hull sailboats**
- ✓ **Rowboats**
- ✓ **Kayaks**
- ✓ **Pedal Boats**
- ✓ **Electric Boats**
- ✓ **Pontoon (patio) boats**

Electric motors ONLY. Horsepower capacity must be no more than five (5) MPH and NO WAKE permitted.

PADDLE BOARDS, BOOGIE BOARDS, AND SURF BOARDS ARE NOT PERMITTED ON THE LAKES.

Where can I store my Private Boat?

Mooring of boats is limited to designated docking areas. Overnight mooring of boats is prohibited except at private docks. Abandoned boats will be impounded. Boats cannot be left unattended except when moored. Boats cannot be anchored to the lake bottom.

Visit our website, www.mydesertshores.com/Living_Here/Amenities/Our_Lakes, to download the Lake & Private Boating Guidelines or Boat Registration form. As always, feel free to reach out to the DSCA office for any questions you may have **702-254-1020**.

8310 W. Sahara Ave.
Las Vegas, NV 89117
702-243-4501

Reuel M. Aspacio, M.D., F.A.A.D.
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The Real (Estate) Facts

Three Experts Predict What The Housing Market Will Look Like In 2023: First most experts agree there is no single industry more susceptible to the impact of interest rates than real estate, which is most often "our" most long term investment.

Danielle Hale, Realtor.com chief economist:

"We expect to see some buyer advantages in the form of more homes for sale, however, the increase will result largely from homes taking longer to sell amid challenging affordability conditions. For-sale homes will remain high-priced, with the national annual median price for 2023 expected to advance another 5.4%. Still high prices mean that homeowners are likely to walk away from a home sale with significant equity. For many potential first-time home buyers, 2023 will become a delayed dream rather than a celebration as home costs exceed what's possible on their budget and income. As fewer households make the jump to homeownership, increased rental demand could help keep rents moving higher. Nationwide, the median rental is projected to increase 6.3% in price."

Jacob Channel, senior economist for LendingTree:

"The housing market will remain tough for many would-be buyers. While mortgage rates might stabilize, prices could decline, and buyers may be able to negotiate with sellers more in 2023 than they were able to over the height of the pandemic, that doesn't mean that buying a home is suddenly going to become a walk in the park. On the contrary, affordability challenges will likely persist for many, owing to rates remaining steep and supply remaining limited. Borrowers shouldn't expect rates to fall to anywhere near their record 2021 lows, or even to as low as they were at the start of 2022."

Lawrence Yun, chief economist for the National Association of Realtors and senior vice president of research:

"4.78 million existing homes will be sold, prices will remain stable and Atlanta will be the top real estate market to watch in 2023 and beyond. Home sales will decline by 6.8% compared to 2022 (5.13 million). Half of the country may experience small price gains, while the other half may see slight price declines. However, markets in California may be the exception. Rent prices will rise 5% in 2023, following a 7% increase in 2022. Foreclosure rates will remain at historically low levels in 2023, comprising less than 1% of all mortgages. After eclipsing 7% in late 2022, the 30-year fixed mortgage rate will settle at 5.7% as the Fed slows the pace of rate hikes to control inflation."

Written by Industry Expert, Shirley Kelly-Harold of Signature Real Estate Group.

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LOCAL HOUSING MARKET UPDATE

After a sharp slowdown year end 2022, the Southern Nevada's housing market started the new year trekking down the same path says a recent Las Vegas Realtors report. LVR reported the median price of existing single-family homes through its Multiple Listing Service during January 2023 was \$425,000 unchanged from December 2022 and down 2.4 percent from January a year ago.

A total of 1,325 houses traded hands last month, down 48.3 percent from January 2022. Amid the plunge in sales from year-ago levels, available inventory also skyrocketed in that time. A total of 5,450 houses were on the market without offers at the end of January, up a staggering 199.3 percent year-over-year, according to the association.

Late last year industry experts had predicted a subdued year ahead for housing nationwide. The new numbers show that Las Vegas' housing market hasn't changed much lately, despite shrinking mortgage rates that at least in theory have eased affordability woes. "What a difference a year makes," Las Vegas Realtors President Lee Barrett said in a news release. "After seeing mortgage rates rise for several months, rates settled down recently. We're still seeing more homes listed for sale and fewer people buying - especially when you compare what's happening now to where we were a year ago."

Mortgage rates are still well above year-ago levels but have ticked lower recently. The average rate on a 30-year home loan was 6.09 percent as of last week, up from 3.55 percent a year earlier, mortgage buyer Freddie Mac reported. By comparison, rates surpassed 7 percent last fall for the first time in two decades.

Nonetheless, houses in Las Vegas aren't selling nearly as fast as they did when borrowing costs were much cheaper. Among the single-family homes that sold last month, 38.5 percent had been on the market for 30 days or less, compared with 71.3 percent of the sales in January 2022, according to Las Vegas Realtors data.

Written by Industry Expert, Shirley Kelly-Harold of Signature Real Estate Group.



The Lagoon Park is now open Saturdays & Sundays!

March & April: Lagoon Pool is closed for swimming. The Pedal 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.

The Lagoon Beach Park Picnic Area and Clubhouse are intended for use and enjoyment of our residents and their guests. It is not intended as a profit-making center for either the Association or any reserving party.

With the cold weather slowly becoming warmer, it becomes time to visit the Lagoon Park! The Lagoon Park includes basketball & sand volleyball courts, picnic pavilions with barbeque grills, toddler playground, Pedal Boats & Kayaks! Picnic tables are also available for reservations to all Desert Shores Community Residents! DSCA Membership Access Credentials are required at the time of booking.

Don't forget to sign up for your Digital Membership! (Check page10)



MAR-APR

WATER UP TO
3 DAYS A WEEK

Southern Nevada Steps Up Commitment to Water Conservation in 2022

Last year, as climate change-fueled drought continued to grip the Colorado River, including Lake Mead—the source of 90 percent of Southern Nevada's supply—local residents and businesses stepped up their commitment to conserve water, and they did it in a big way.

In 2022, the community used approximately 5.5 billion fewer gallons of water than it did in 2021. Much of these savings can be attributed to property owners following seasonal watering restrictions, which limit landscape irrigation to three assigned days a week in spring and fall and one day in winter; in summer, the restrictions prohibit watering between 11 a.m. and 7 a.m. (Sunday watering is prohibited all year.)

Almost 70 percent of property owners in Southern Nevada followed the seasonal restrictions in 2022, a big improvement from 57 percent in 2021. Still, there is much more we can all do to conserve our community's most precious resource.

Because about 60 percent of all water consumed in Southern Nevada is used for residential landscape irrigation, reducing outdoor water use by following seasonal restrictions is the easiest way to conserve water. It can also save the average homeowner more than \$300 per year by simply changing your watering clock only four times a year. Preventing water waste also contributes to reduced water consumption; you can help by inspecting your irrigation system monthly, repairing any leaks, fixing misaligned or damaged sprinkler heads, and not allowing water to flow off your property.

Another method to save water is by converting your thirsty grass to water-efficient landscaping through the Southern Nevada Water Authority's (SNWA) Water Smart Landscapes Rebate Program (WSL). Through WSL, property owners can receive a cash incentive of up to \$3 for each square foot of grass upgraded to drip-irrigated plants and trees, which uses 55 gallons of water less per square foot annually than thirsty, nonfunctional grass.

Since 2000, residents and businesses participating in WSL have saved more than 175 billion gallons of water by converting more than 211 million square feet of grass to water-efficient landscaping.

Southern Nevada's overwhelmingly positive response to local conservation measures takes on added significance as a federal water shortage on the Colorado River has reduced our water supply by about 8 billion gallons, and more cuts are anticipated in the coming years.

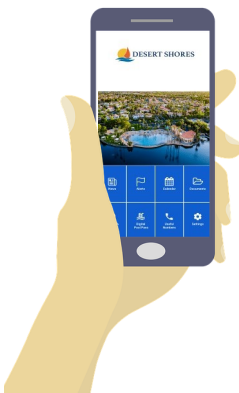
So keep up the great work and stay water smart!

For more information on how you can help save water, visit snwa.com.

Desert Shores has gone...

Say **Good-Bye** to physical Membership Cards and **Hello** to our Digital Cards!

Digital!



Download the App and Sign Up today!

Download the iOS App Here



Download the Android App Here



Sign Up for Your Digital Membership ID!



Download & Open the Desert Shores App



Click on "Digital Pool Pass" and sign up!



Verify your e-mail! You will be receiving an email shortly after you sign up.

Once approved by Desert Shores, you will be able to add additional members within your household.

Approval may take up to 24 hours.



Once you have verified your email, log in, click on the left Hamburger Menu and select Member Registration.



Create your membership! Snap a selfie or select one of your favorite selfies and upload. Choose wisely as you can only do this step one time!

Almost done! ✓

Desert Shores will need to approve your membership registration! You will know you have been approved once you receive an email or show Valid on your Membership.

Renting your home?

Owner: Create a Digital Membership. Complete and Submit an Assignment of Membership Privileges Form, along with a copy of the lease agreement. Provide your tenant with the reference ID on your Digital Card.

If a Property Management Company is handling the property for you, they must also attached a signed Property Management Agreement (PMA). These documents may be uploaded through the App.

Tenant: Request a Reference ID from your landlord or Property Management Company. Then create your Digital Membership ID. All members requesting an ID must be listed on the Lease Agreement.

Privileges cannot be shared between the legal owner and the tenant(s) of the property.

Can't Download the App?

Sign up from home by going to desertshores.mokopass.com from your computer and follow the steps.

Don't have computer access?

We are more than happy to help you sign up at the DSCA Administration Office, just bring your picture ID! We are always available to assist you at the DSCA Administration Office during Regular Business Hours: M-F 8 AM to 5 PM.



WHAT'S QUACKIN'?

Many people enjoy living near and watching wildlife. You can help keep animals wild by keeping the following tips in mind.

- ▶ Do not encourage wildlife by feeding or leaving food for them.
- ▶ Don't allow bird food to accumulate on the ground.
- ▶ Don't place food scraps in gardens or compost bins, and use a closed compost bin.
- ▶ Keep pet food and water containers indoors, especially at night.
- ▶ If you have fruit trees, harvest or dispose of fruit when it is ripe.
- ▶ Use metal or durable plastic trash containers with tight fitting lids.
- ▶ Enjoy viewing wildlife at a distance. Respect their space and remember they are wild animals that should stay wild.

For more information or assistance with a wildlife damage issue, please call your WS state office at 1-866-4USDA-WS (1-866-487-3297).

Wildlife Services experts are often asked to assist with wildlife damage problems related to animals that have been accidentally or intentionally fed by people. Feeding wildlife can lead to a number of serious problems:

Human food is not healthy for wild animals, and they do not need food from humans to survive. Wild animals have specialized diets, and they can become malnourished or die if fed the wrong foods. Also, animals cannot distinguish food from wrappers or foil and can get sick eating these items.

Animals accustomed to people often lose their fear of people and can become aggressive. Those that become too aggressive may have to be destroyed to protect people and property.

Feeding leads to public health concerns. Too many animals in one place increases the chance of disease transmission to people and among other wildlife.

Animals fed along roads tend to stay near roads, increasing the chance of vehicle-animal accidents.

Birds gathering near or on airports can become victims of bird-aircraft collisions, potentially causing flight delays, damage to aircraft, and loss of human life.

Large concentrations of ducks and geese can pollute nearby waterways, backyards and athletic fields. Some waterfowl species drop up to a pound of feces every day!



Help keep wildlife wild and healthy. Wildlife Services encourages you to avoid feeding wildlife such as ducks, geese, gulls, raccoons, deer, squirrels or coyotes. One way you can help reduce wildlife conflicts with people is by not feeding wildlife near human populations and in parks.

HELP, I FOUND A BABY BIRD!

I HAVE A HATCHLING OR NESTLING!



Hatchling
Eyes not yet open

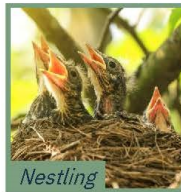
CAN YOU SEE THE NEST?

Yes

No

Return the bird to its nest. Fear not – the parents won't "smell" you on the baby!

Make a nest in a safe, shady location off the ground. Parents will find them and nurture them in their new dwelling.



Nestling
Eyes open; few or no feathers

I HAVE A FLEDGLING!

IS IT SAFE FROM CATS, DOGS, AND PEOPLE?

Yes

No

Do not intervene! Leave the area so the parents can still feed it. The baby is okay!

Put the baby on a nearby limb or bush. Keep pets inside or leashed until the fledgling is fully flighted.



Fledgling
Feathered; awkwardly hops or flutters.

THE LIFE OF A FLEDGLING

DO I HAVE TO LEAVE?



When home gets too crowded for comfort, parents begin the process of luring their babies out of the nest to begin their fledgling phase. Staying in the nest too long can be tremendously dangerous for young birds. Their large size and newly developed vocal cords act as a beacon for predators.

WHAT NOW?

It's like college for baby birds! Fledglings will spend roughly two weeks hopping on the ground before learning to fly. It's a natural process and the parents are always nearby to provide food and protection.



Remember—the best chance of survival for young animals is with their natural parents!



What an amazing time we had at this year's Lantern Festival!

Over 100 lanterns were purchased and set off into the Lake. Thank you to our event Sponsors: Lakeside Village and Buena Vista Kitchen!



DJ Dave knows how to keep the music flowing!



Photo opportunities were everywhere!



Everyone purchased and decorated their beautiful Lanterns!



RECAP
EVENT

Lantern

2
0
2
3



As the lanterns were released, the lake was filled with lots of colorful lights! Thank you to all who participated and joined us!



A special thank you to our sponsors: Lakeside Village and Buena Vista Kitchen for their delicious cookies, warm hot chocolate and coffee!



Festival

FINANCIAL FOCUS- Time for Financial 'Spring Cleaning'

Now that we've put winter behind us — at least on the calendar — it's time for us to think about sprucing up our homes, inside and out. But it also may be time to do some financial spring cleaning. Some of the same ideas involved in tidying up your home can also be used to help put your financial house in order. Here are a few suggestions:

Dust off your investment Strategy!

As you look around your home, you might find that many items — tables, desks, bookshelves, and computer and television screens — could benefit from a good dusting. And, once you've accomplished this, you'll get a clearer view of all these objects. Similarly, your investment strategy needs to be "dusted off" every so often, so you can see if it's still working to help you move toward your financial goals, such as a comfortable retirement. Over time, your personal circumstances and risk tolerance can change, and these changes may lead you to reexamine your future financial and investment decisions.

De-clutter your portfolio.

If you took a survey of your home, would you find duplicates or even triplicates of some things — brooms, vacuum cleaners, toasters, and so on? If so, it may be time to do some de-cluttering. And the same could be true of your portfolio — you might have several identical, or substantially identical, investments taking up space. If so, you might want to replace these redundancies with investments that can improve your diversification. While diversification can't guarantee profits or protect against losses in a declining market, it may help reduce the impact of market volatility on your holdings.

Get organized.

If your closets are overstuffed, with clothes and miscellaneous items crammed on shelves and the floor, you may well have trouble finding what you're looking for — but with a little straightening up, your searches will become much easier. And when you're trying to locate financial documents, such as investment statements or insurance policies, you'll also benefit from having everything organized in one central location. Even if you get most of these documents online, you can save what you need and keep them in a file on your desktop, laptop or tablet. (And it's also a good idea to tell your spouse, adult child or another close relative how these documents can be accessed, just in case something happens to you.)

Protect yourself from dangers.

If you look around your garage, shed or other storage area, you may well find some objects — such as gardening tools, paint thinners, engine fluids and leaning ladders — that could be dangerous if they aren't stored properly. As part of your spring cleaning, you'll want to remove these hazards to safeguard yourself and your family. But have you addressed the various financial risks that could threaten your loved ones? For example, if something were to happen to you, could your family members maintain their lifestyle? Could your children still go to college? To guard against this risk, you may want to discuss protection strategies with a financial professional.

Spring cleaning can pay off — in a cleaner, safer home environment and in helping ensure your financial strategy continues to work hard for you.

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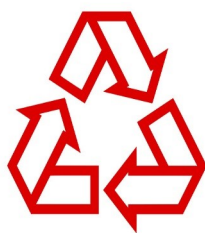
Together, we'll help you prepare for the next one — big or small.



Jeremy Woods, CFP®, AAMS™
Financial Advisor

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702-221-9222

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Save the Dates!



DESERT SHORES NORTHWEST COMMAND

Safety TOWNHALL MEETING

Wednesday, March 15, 2023 at 6:00 pm

Located at the DSCA Clubhouse


Garden Club

Learn how to turn vegetable scraps into compost for your garden!

DSCA Clubhouse
Wednesday, March 1, 2023
at 6:30 PM to 8:30 PM

2500 Regatta Dr.
Las Vegas 89128

RSVP Cheryl: cduroff@icloud.com



FREE!

The Las Vegas City Council and Councilwoman Francis Allen-Palenske invite you to the

DESERT SHORES DOCUMENT SHREDDING and DRUG COLLECTION EVENT

April 15, 2023 | 2500 Regatta Drive
10 AM to 12 PM! | Clubhouse Parking Lot

Limit 5 Boxes or Bundles per car



Desert Shores Wine Club

The March meeting of the Desert Shores Wine Club will be held at the Desert Shores Clubhouse! Bring a bottle, appetizer, friend and/or neighbor!

Thursday, March 16th @ 6:00 PM
@ Desert Shores Clubhouse

Bring a bottle, appetizer, friend and/or neighbor! For more information contact Janice or Michael at mjmusante@aol.com or (702) 338-1813.



Jennifer Toma
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Hello MARCH



MARCH 2023



Sun	Mon	Tues	Wed	Thurs	Fri	Sat						
Scan to visit our online Event Calendar! You will find upcoming events, association meetings, and clubhouse and picnic table reservation availability. Check it out!			Line Dancing 1 PM- 4 PM Desert Shores Garden Club 6:30 PM ARC Submittal Deadline	1	Line Dancing 1 PM- 4 PM Knitting Club 9 AM-11AM	2	3	4				
5	Line Dancing 1 PM- 4 PM CRC Meeting 4:30 PM- 6:30 PM	6	Line Dancing 1 PM- 4 PM	7	8	Line Dancing 1 PM- 4 PM Knitting Club 9 AM-11AM	9	10	11			
	12	Line Dancing 1 PM- 4 PM	13	Line Dancing 1 PM- 4 PM Bulk Trash Pickup 	14	15	Safety Townhall Meeting! DSCA Clubhouse 6:00 PM 	16	Line Dancing 1 PM- 4 PM Knitting Club 9 AM-11AM Wine Club 6:00 PM	17	18	
19	Line Dancing 1 PM- 4 PM	20	Line Dancing 1 PM- 4 PM 	21	22	DSCA BOD Meeting 6:00 PM	23	Line Dancing 1 PM- 4 PM Knitting Club 9AM-11AM	24	25		
26	Line Dancing 1 PM- 4 PM	27	Line Dancing 1 PM- 4 PM Bulk Trash Pickup 	28	29	30	Line Dancing 1 PM- 4 PM Knitting Club 9AM-11AM	31				