DESERT SHORES COMMUNITY ASSOCIATION November 2022

Thank you to our Desert Shores Veterans!

Desert Shores would like to invite you and your immediate family members to the Annual Veteran's Day Pancake Breakfast as a Thank you for your Service!

See page 13 for details!



BOARD OF DIRECTORS

Serves a two year term

President Gail Qualey (2022)

Vice President Donna Toussaint (2023)

Treasurer Mike Christian (2023)

Secretary Sharon Rennie (2023)

Director Jim Davenport (2022)

COMMUNITY RELATIONS COMMITTEE

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Reed Bailey Jay Denen Fred Newburgh Lynn Rosenberg Ronnie Wagner Michael Tolliver

Board Liaison Jim Davenport

LAKES COMMITTEE Chairperson

Don Parker

Danny Amster Cheryl DuRoff Sheila Klein Mike Osias Odman Leyva Greg Toussaint

Board Liaison Sharon Rennie

DSCA MANAGEMENT STAFF

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

Accounting Manager Jeannie Sladek finance@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

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

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AL	\$10	Personal Item
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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.

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 Courtesy Patrol.

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	702 422 04 40
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	
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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		

~ From the General Manager ~

Phase 1 of the Mandatory Turf Conversion is underway!



Hopefully you have had a chance to drive down Regatta Drive between Buffalo and Mariner! It is looking absolutely stunning! By the time you receive this newsletter the artificial turf should be installed in the first of four (4) portions of this phase of the project.



Phase 2 will be the Lake Sarah Lake Sides and South End

This phase is scheduled to begin late February or early March of 2023. At their August 24th meeting, the board approved a Request for Proposal (RFP) to be sent out to landscape companies. Eight (8) RFP's were sent. Three (3) sealed bids were received and them subsequently opened at the September 28th board meeting. The board is scheduled to make a decision at the October 26th meeting.

The Three (3) bids received were as follows:

	South Lake End	G r eenbelts (lake sides)
Par 3 Landscape	\$49,001.77	\$253,457.13
Park West	\$59,608.00	\$213,660.00
XL Landscape	\$56,734.00	\$241,022.00

<u>Rebates</u>

The Southern Nevada Water Authority (SNWA) has approved Desert Shores to receive \$96,436.50 in rebates for Phase 1 – Regatta Drive. Once the project is completed, DSCA will submit for final approval. The rebate will then go to help fund Phase 2 of the project – Lake Sarah lake sides and south end.

SNWA measured all grass areas and determined the rebate, calculated as follows: The first 10,000 sq ft x \$3.00/sq ft = \$30,000 + the remaining 44,291 sq ft of turf x \$1.50/sq ft = \$66,436.50 for a total of \$96,436.50.

(Please note that all remaining rebates will be calculated at the \$1.50/sq ft rate, per SNWA.)

DSCA is not able to apply for the next rebate until the current project is completed nor are rebates guaranteed. (SNWA)

SNWA requires all approved rebate applications to be completed within one year, therefore, DSCA is not able to apply for the entire project at one time.

Continued on page 5

THE BOARDROOM

ANNUAL MEETING - NOVEMBER 16, 2022 AT 6:00 PM

The Desert Shores Annual Meeting will be held on Wednesday, November 16, 2022, at 6:00 PM.

What's the difference in a board meeting and an annual meeting?

•Annual meetings, or annual membership meetings are required by our governing documents, which specify when they're to be conducted and how and when members are to be notified about the meeting. This is the main meeting of the year when members elect a board, hear a recap of the year's activities and projects, and discuss items of common interest.

•Board meetings – most of the business of the association is conducted at regular board meetings. Board members have a fiduciary duty to make decisions on behalf of the association, for the greater good of the whole community. Nevada law allows for a period devoted to comments by units' owners regarding any matter affecting the common-interest community at the beginning of the board meeting, with comments limited to 3 minutes per owner, and a period at the end of the board meeting, not to exceed 30 minutes.

There will be no BOD meeting in December Next BOD meeting will be held the 4th Wednesday in January of 2023. The Organizational Meeting will be Nov 21, 2022 to be followed by a BOD Meeting as determined by the Board.

From the GM, continued

Waiver Requests

DSCA applied for a waiver request for every area of grass in the common areas of our community. The results are posted on the website at **mydesertshores.com** on the private side of the website, under News Around the Shores, then Mandatory Turf Conversion, SNWA Waiver Maps

Will the water bills go down?

With the turf conversion to drought tolerant landscaping, the water usage is expected to decrease. The unknown question is will SNWA raise the cost of the water to compensate for the lower usage?

How was the estimate of \$4,500,000 obtained?

This amount is an estimate! The board is required to rely on their experts, which can include the association attorney, CPA, and Reserve Study Specialist (RSS), as well as others. Before making any decisions, the board contracted with a RSS to provide a current full reserve study. To determine how much the mandatory turf conversion might cost the association. we asked for the one-time turf conversion project phases be separated into a supplemental reserve study. The square footage was obtained by measuring the existing landscape common areas. Once the square footage was determined, the next consideration was access. For example, areas next to a road are easily accessible and the cost of converting these areas to drought tolerant landscape is less per square foot than an area along the lake sides where access is hindered by docks and small sloped areas that require mostly manual labor. Once the bids are received for each phase of the project we will have concrete numbers to work with.

For more information please sign in to the website <u>mydesertshores.com</u> or contact the DSCA office, we are happy to assist.

~Ann Copeland, GM

BOARD OF DIRECTORS ELECTION BALLOTS AND ANNUAL MEETING NOTICE

Desert Shores Community Association Clubhouse 2500 Regatta Drive, Las Vegas NV 89128 Wednesday, November 16, 2022, at 6:00 PM

During the week of October 10, 2022, all homeowners were sent the 2022 Desert Shores Board of Directors Election Ballot and Annual Meeting Notice.

The Board of Directors consists of volunteers who execute a wide variety of tasks you may or may not be aware of. One of the most important things the board does is create and enforce the association rules. While some residents may not like being told what they can and can't do, ultimately the board is looking out for the greater good. By enforcing the rules, the board is doing its best to keep property values up and conflicts down. Of course, the board wants to make sure the rules are beneficial for the majority – and hopefully all – residents.

Another major responsibility of the board is to collect assessments from Collecting this money is homeowners. important for the stability of the association because the assessments pay for the common elements of the community. Assessments also help to replenish the reserve fund, which pays for any major repairs the may need. The board association is responsible for the association's finances, and collecting assessments is how it ensures that the association remains solvent.

Community associations are a

representative form of government founded on the principle of elected individuals representing the people. Much of our country is based on the principles of representative democracy. It starts with organizations like community associations and progresses through our school boards, city government, county government, state government – all the way to the federal government. We vote for a person, or persons, who will act on our behalf.

In fulfilling their fiduciary duty, the board is required to make some difficult decisions and some not very popular decisions, in order to follow the governing documents and even Nevada law. Five (5) of your neighbors have volunteered to run for the two (2) open positions on the board. Please take the time to read the ballot information and the candidates' statements. Ballots will be accepted into the DSCA office between now and Wednesday, November 16, 2022 at 6:00 PM. The ballots must be inserted into the Secret Ballot Envelope and then placed into the Return envelope with your name and property address on the outside.

<u>Mark your calendars for the Annual</u> <u>Meeting November 16, 2022</u>

<u>at 6:00 PM!</u>

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, an in 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.

SOCIAL

Kaleb D. Anderson, Esq.

SOUTHERN NEVADA WATER AUTHORITY

Finding and fixing leaks can help save precious water

You may not kno in your home. No electronics, or of bing you of some and money. Across the count than 10,000, call

You may not know it, but there could be a thief at work in your home. No, this burglar isn't stealing your jewelry, electronics, or other valuable; instead, it may be robbing you of something even more precious—your water and money.

Across the country, household leaks account for more than 10,000 gallons of water wasted annually, and 10 percent of homes have leaks that waste 90 gallons or more daily. Common culprits include worn toilet flappers, dripping faucets, and leaking valves. Faulty or

damaged landscape irrigation systems and swimming pool automatic fill valves also can waste water and contribute to high water bills.

Tracking down and fixing leaks is especially important in Southern Nevada, where 90 percent of the community's water supply comes from one source—the Colorado River at Lake Mead. Along with following mandatory seasonal watering restrictions and avoiding water waste, fixing household leaks can go a long way toward conserving water in our desert community.

To help make the job easier, the Southern Nevada Water Authority (SNWA) offers money, and water-saving rebate offers for smart leak detectors that send information to an app on your smart device. The post-purchase rebate pays customers who install the technology up to half of the purchase price, or \$200, whichever is less. Some devices require tapping into the existing plumbing system and may require a licensed plumber for the installation, while others simply attach to your water meter.

Regularly checking your irrigation system for leaks and cracked or broken parts will not only save water, but also reduce your monthly water bills. This simple step also can help you avoid costly water-waste fees; irrigation water allowed to flow off your property and down the street is considered water waste and could be subject to fines ranging from \$80 up to more than \$5,000 for repeated violations. The SNWA also offers free indoor water audit kits so you can test your fixtures. To learn what you can do to prevent and repair leaks in your home, visit **snwa.com**.



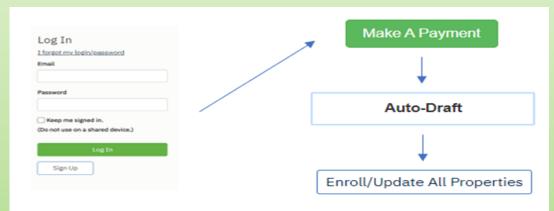
We have recently gone through software changes

As of October 1st, if you were set up on ACH, you will need to sign up again through the new Owner's Portal or in person at the DSCA main office.

If you have ACH set up through CIT/C-Property pay, you do not need to do this!

To access the owner portal and set up auto draft (ACH) Please follow the steps below

- 1. Navigate to portal.mydesertshores.com
- 2. Log in. If you had an owner portal previously you should have received an email with your username and a temporary password. If you do not, you can request access through the website by clicking "sign up".
- 3. Select "Make a Payment" from your dashboard
- 4. Select "auto draft"



5. On the next screen, you will choose "Enroll/Update All properties"

Ensure your information is correct and follow the instructions on the screen.

Due to these recent changes, late fees will not be applied to late payments made for October & November.

Thank you for your patience and understanding during the software transition.

If you would like to sign up for ACH, would like access to the owner's portal or you are having trouble accessing the owner's portal, please reach out to the DSCA Main office at (702) 254-1020 or email **ecc@mydesertshores.com**.



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 <u>Wednesday prior to the</u> <u>CRC meeting by 3:00pm.</u>

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 <u>**PRIOR**</u> 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.

Upcoming CRC Meeting Schedule

CRC Meeting Date	Deadline to Submit Application		
Nov 7 th	Nov 2 nd		
Dec 5 th	Nov 30 th		

Desert Shores is Sprucing Up!

The Community Relations Committee has reviewed the following <u>33</u> items during the month of October:

Painting - 5 Landscaping - 16 Architectural - 9 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!	L



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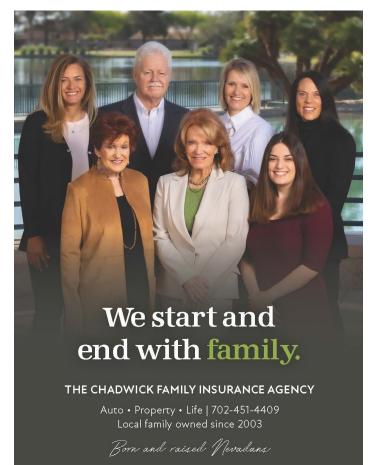
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THE REAL (ESTATE) FACTS

by Shirley Kelly-Howard, Signature Real Estate Group

Just found out YOU will be transferred. circumstances force a move, or you have fallen in love with your dream home but need to sell first? Do not worry! Regardless of the time of year, there are always buyers looking for a home of their own. There are usually fewer homes on the market at this time of year. Many people wait to list their homes until the spring. Use this to your advantage; fewer homes for sale means that your home will stand out. Take advantage of the drop in temperature to improve your home's marketability by enhancing its warm and cozy ambiance.

It gets dark earlier in the winter, so make sure that the inside of your home is well lit. Turn on every light in the house and be sure that your window coverings clean and open.

Turn up the heat. It's cold outside, so adjust the thermostat to a warmer temperature. Keep in mind that many people will keep their jackets on, so don't overdo.

Make it cozy. The holidays are a wonderful time to highlight the warm and inviting qualities of your home. Hang an evergreen wreath on the door and fold a throw over the back of a sofa or chair.

Turn the focus to the fireplace. You don't have to keep a fire burning; just arrange a few logs to make the space look ready to light.

Not to slight the wintertime buyers.... reasons to buy a home in the winter:

The lenders and title companies are less busy. Typically, there are fewer buyers in the winter so you may be able to have your paperwork processed auicker.

You can take advantage of bargains, including the post-holiday sales on home appliances, hardware, and decorative items.

You're more likely to see homes at their best. Since many people have friends and family visit over the holidays, chances are the home will be cleaner and more organized than normal.

Consult with your tax person about taking advantage of year-end tax credits for your home mortgage.



LOCAL HOUSING MARKET UPDATE

After a three-month slide, Southern Nevada house prices have leveled off "at least for now," a new report shows.

The median sales price of previously owned single-family homes - the bulk of the market was \$450,000 last month, unchanged from August & up 10.7 percent from September 2021, according to trade association Las Vegas Realtors. Southern Nevada house prices set alltime highs almost every month last year. They reached a record \$482,000 this May & then started to tumble.

Sales totals were far below year-ago levels, and the number of available homes has skyrocketed. Buyers picked up 2,030 houses in September, up 1.4 percent from August but down 36.7 percent year-over-year.

Among the single-family homes that traded hands last month, 56.8 percent had been on the market for 30 days or less, down from 71.7 percent of the sales in August and 83.8 percent in September 2021. Homes aren't selling as fast as they used to.

The numbers point to a relatively steady month for Las Vegas' resale market, but it still shows a dramatic change from last year's cheapmoney-fueled buying binge. This year, a sharp jump in mortgage rates put the brakes on home sales in Southern Nevada and around the country. The average rate on a 30-year home loan was 6.7 percent last week, up from 3.01 percent a year earlier, mortgage buyer Freddie Mac reported.

Las Vegas Realtors President Brandon Roberts said in a news release that home prices have leveled off "at least for now" and that prices and sales had been declining since mortgage rates started rising. "The good news for buyers is that it has been at least three years since we've had this many homes available for sale," he added.



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







AGAVE: Before trimming





After unauthorized trimming

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The cooler weather has returned to our shores and with it come changes to our Lagoon Beach Park Schedule!

Here's the schedule going forward -

November: 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.

December: Lagoon Pool remains closed. Lagoon Park area including basketball and volleyball courts, paddle boats and kayaks will be **closed.**

Honoring our Desert Shores Veterans 5

Last year, Desert Shores honored our veterans by placing a flag and thank you sign in front of our Veteran's homes. We would be honored to continue the tradition this year!

In order to do so, we need your assistance. If you, a resident of your home, or your neighbor are a Veteran - retired or active military, help the association celebrate them by sending your Veteran's name, picture or service pictures, service dates, and property address to the DSCA office at ecc@mydesertshores.com.

On the days leading up to November 11th, we will be placing a Thank you sign and flag in the front yard of our community's Veterans.

In doing so, we hope to not only acknowledge their service to our country but to also provide an opportunity for the rest of our community to reflect on the sacrifices our Veterans have made.

Calling all Desert Shores Veterans,

Active Duty Military and Reserve Military!

Friday, November 11 ~ 8 AM to 10:30 AM

Desert Shores would like to invite you and your immediate family members to the Annual Veteran's Day Pancake Breakfast as a Thank you for your Service!

Please RSVP to the Desert Shores office so we can get an approximate head count, but please plan on attending even if you don't RSVP or your plans change at the last minute.

Volunteers Needed!

If you would like to volunteer to assist with the pancake breakfast, please send an email to ecc@mydesertshores.com

FINANCIAL FOCUS- Here's Your 'Recession Survival' Checklist

It's unfortunate, but recessions are a fairly normal part of the economic landscape. When a recession occurs, how might you be affected? The answer depends on your individual situation, but regardless of your circumstances, you might want to consider the items in this recession survival checklist:

Assess your income stability. If your employment remains steady, you may not have to do anything different during a recession. But if you think your income could be threatened or disrupted. you might want to consider joining the "gig economy" or looking for freelance or consulting opportunities.

Review your spending. Look for ways to trim your spending, such as canceling subscription services you don't use, eating out less often, and so on.

Pay down your debts. Try to reduce your debts, especially those with high interest rates.

Plan your emergency fund. If you haven't already built one, try to create an emergency fund containing three to six months' worth of living expenses, with the money kept in a liquid account.

to your work, a change in your employment status could jeopardize this coverage. Review all your options for replacing these types of protection. Also, look for ways to lower premiums on home or auto insurance, without significantly sacrificing coverage, to free up money that could be used for health/life insurance.

Keep your long-term goals in mind. Even if you adjust your portfolio during times of volatility, don't lose sight of your long-term goals. Trying to "outsmart" the market with short-term strategies can often lead to missteps and missed opportunities.

Don't stop investing. If you can afford it, try to continue investing. Coming out of a recession, stock prices tend to bottom out and then rebound, so if you had headed to the investment "sidelines," you would have missed the opportunity to benefit from a market rally.

Revisit your performance expectations. During a bear market, you will constantly be reminded of the decline of a particular market index, such as the S&P 500 or the Dow Jones Industrial Average. But instead of focusing on these short-term numbers, look instead at the long-term performance of your portfolio to determine if you're still on track toward meeting your goals.

Assess your risk tolerance. If you find yourself worrying excessively about declines in your investment statements, you may want to reevaluate your tolerance for risk. One's risk tolerance can change over time — and it's important you feel comfortable with the amount of risk you take when investing.

Review your protection plan. If your health or life insurance is tied Keep diversifying. Diversification is always important for investors - by having a mix of stocks, mutual funds and bonds, you can reduce the impact of market volatility on your portfolio. To cite one example: Higher-quality bonds, such as Treasuries, often move in the opposite direction of stocks, so the presence of these bonds in your portfolio, if appropriate for your goals, can be valuable when market conditions are worsening. (Keep in mind, though, that diversification cannot guarantee profits or

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protect against all losses in a declining market.)

A recession accompanied by a bear market is not pleasant. But by taking the

appropriate steps, you can boost your chances of getting through a difficult period and staying on track toward

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Desert Shores Wine -Club returns!

The first meeting of the Desert Shores Wine Club since the pandemic will be held on Thursday, November 17, 2022 at 6:00 PM in the Desert Shores Association Clubhouse. Please bring a bottle of your favorite wine to share as we plan for the upcoming Wine Club meetings. Many have chosen to bring an appetizer or snacks as well and this has made for many festive meetings in the past years. We'll be looking forward to seeing our old members and welcoming new members to our Desert Shores Wine Club.

The new coordinators are Janice and Michael Musante. You may contact us at mjmusante@aol.com or (702) 338-1813. We'll be happy to answer any questions you may have concerning the Wine Club.

A special thanks goes to Angie and George Michael who have coordinated the Desert Shores Wine Club since its inception. You are appreciated!



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- Electrical Remodel
- Underground Wire
- Ceiling Fans

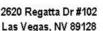












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"The Sisters from Texas"

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.



COMMUNITY ASSOCIATION 2500 Regatta Drive | Las Vegas NV 89128 PRSRT STD U.S. POSTAGE **PAID** Las Vegas, NV Permit #4200



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Line Dancing 1 PM-4 PM	ARC Submittal Deadline	Line Dancing 3 1 PM- 4 PM Knitting Club 9 AM-11AM	4	5
Daylight Savings Time Ends	Line Dancing 7 1 PM- 4 PM CRC Meeting 4:30 PM- 6:30 PM	Line Dancing 8 1 PM- 4 PM	Diamond Bay BOD 9 Meeting 4:00 PM - 6:00 PM	Knitting Club 10 9 AM-11AM	Veteran's Day Pancake Celebration 8:00 AM - 10:30 AM	12
13	Line Dancing 1 PM-4 PM	Line Dancing 1 PM- 4 PM	Annual Meeting and BOD Election 6:00 PM - 8:00 PM Ballots Due!	Line Dancing 17 1 PM- 4 PM Knitting Club 9 AM-11AM	18	19
20	Line Dancing 21 1 PM-4 PM	Line Dancing 22 1 PM-4 PM	23	Happy 24 Thanksgiving! DSCA Office Closed for the Holiday!	25 DSCA Office Closed for the Holiday!	26
27	Line Dancing 28 1 PM- 4 PM	Line Dancing 29 1 PM-4 PM	ARC Submittal 30 Deadline	You will find upco meetings, and clu	online Event Calendo ming events, associat Ibhouse and picnic ta ability. Check it out!	tion 5 5 1 1 1