

LAS VEGAS-CLARK COUNTY  
LIBRARY DISTRICT  
DEBT MANAGEMENT POLICY

June 2008

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**Chief Financial Officer**

## DEBT MANAGEMENT POLICY

### SECTION I DEBT MANAGEMENT POLICY

#### NRS. 350.013 1 (c)

Listed below are excerpts from the Nevada Revised Statutes which require local governments to submit a debt management policy:

***350.013 Municipalities to submit annually statement of current and contemplated general obligation debt and special elective taxes, statement of debt management policy, plan for capital improvement or alternate statement and certain information regarding chief financial officer; update of information; exceptions.***

*1. Except as otherwise provided in this section, on or before August 1 of each year, the governing body of a municipality which proposes to issue or has outstanding any general obligation debt, other general obligations or special obligations, or which levies or proposes to levy any special elective tax, shall submit to the department of taxation and the commission:*

- (c) A written statement of the debt management policy of the municipality, which must include without limitations:
- (1) A discussion of its ability to afford existing general obligation debt, authorized future general obligation debt and proposed future general obligation debt;
  - (2) A discussion of its capacity to incur authorized and proposed future general obligation debt without exceeding the applicable debt limit;
  - (3) A discussion of its general obligation debt that is payable from property taxes per capita as compared with such debt of other municipalities in this state;
  - (4) A discussion of its general obligation debt that is payable from property taxes as a percentage of assessed valuation of all taxable property within the boundaries of the municipality;
  - (5) Policy regarding the manner in which the municipality expects to sell its debt;
  - (6) A discussion of its sources of money projected to be available to pay existing future general obligation debt; and
  - (7) A discussion of its operational costs and revenue sources, for the ensuing 5 fiscal years associated with each project included in its plan for capital improvement submitted pursuant to paragraph (d), if those costs and revenues are expected to affect the tax rate.

This document is intended to meet the requirements of NRS 350.013 subsection 1 (c); it is not a review of the Las Vegas-Clark County Library District's (the "District") total financial position.

## General Policy Statement

The purpose of the Las Vegas-Clark County Library District (the "District") Debt Management Policy is to manage the issuance of the District's debt obligations and maintain the District's ability to incur debt and other long-term obligations at favorable interest rates for capital improvements, facilities, and equipment that are beneficial to the residents of the District and necessary for essential services.

### Ability to Afford Existing, Future and Proposed General Obligation Debt

Response to NRS 350.013 1 (c)

- (1) *A discussion of its ability to afford existing general obligation debt, authorized future general obligation debt and proposed future general obligation debt; and*  
 (6) *A discussion of its sources of money projected to be available to pay existing general obligation debt, authorized future general obligation debt and proposed future general obligation debt.*

The District has authority pursuant to Nevada state statutes to issue general obligation bonds. The existing ad valorem bonds constitute direct and general obligations of the District, and the full faith and credit of the District is pledged for the payment of principal and interest, subject to Nevada constitutional and statutory limitations on the aggregate amount of ad valorem taxes.

In any year in which the total property taxes levied within the District by all overlapping units (i.e., State, County, City, school district, or any special district) exceed such tax limitations, the reduction to be made by those units must be in taxes levied for purposes other than the payment of their bonded indebtedness, including interest on such indebtedness.

### Bonded Indebtedness

The following table illustrates the outstanding bond issues currently being supported with ad valorem taxes.

**GENERAL OBLIGATION INDEBTEDNESS  
SUPPORTED BY AD VALOREM TAXES  
Las Vegas-Clark County Library District  
June 30, 2008**

	Issuance Date	Original Amount	Amount Outstanding	Retirement Date
Library Refunding Bonds, Series 2001	10/01/01	34,545,000	14,005,000	02/01/12
Library Refunding Bonds, Series 2003	10/01/03	16,695,000	8,745,000	06/01/11
Total		\$51,240,000	\$22,750,000	

### Current Debt Service Requirements

The following table illustrates the debt service to maturity on the District's outstanding general obligation bonds supported by ad valorem taxes.

**AD VALOREM TAX SUPPORTED DEBT**  
**Las Vegas-Clark County Library District**  
**As of June 30, 2008**

Fiscal Year Ending June 30,	Total			Assessed Valuation	Debt Service Tax Rate
	Principal	Interest	Debt Service		
2009	6,050,000	955,281	7,005,281	92,622,466,611	0.0076
2010	6,325,000	709,981	7,034,981	96,790,477,608	0.0073
2011	6,610,000	442,338	7,052,338	101,146,049,101	0.0070
2012	3,765,000	160,012	3,925,012	105,697,621,310	0.0037
Total	\$22,750,000	\$2,267,612	\$25,017,612		

Source: Las Vegas-Clark County Library District

### Ad Valorem Tax Support Debt Impact on Tax Rate

The District has a FY 2008-09 ad valorem tax levy debt service of \$0.0086 per \$100 of assessed value. The debt service rate for future years on the existing outstanding debt can range from \$0.0037 to \$0.0086 per \$100 of assessed valuation, depending upon the growth rate of the assessed valuation.

### Future Bonds Supported by Ad Valorem Tax

The District's Capital Improvement Program does not anticipate the issuance of future bonds secured by ad valorem tax.

The Board of Trustees has been updating the long-range plan to address the continuing increase in demand for library services, particularly in the new growth areas of the service district. If the Trustees determine that the plan of action will include the construction of additional library facilities, and also requires the issuance of municipal debt as part of the funding solution, the District will amend its Capital Improvement Plan and this Debt Management Policy filing to reflect such plans.

### Operational Costs and Revenue Sources

The revenues that support the District's general fund that are currently in place, and are expected to continue, include a current operating property tax rate of \$0.0780, consolidated taxes, library fees and fines, interest earnings and other miscellaneous revenue. The operating rate is comprised of two components, the base operating rate of \$0.0699 and an additional increment of \$0.0081 as allowed by NRS 354.59813 as a Supplemental City/County Relief Tax makeup revenue. It is expected that these revenues will be sufficient to support the current operations of the District.

## Debt Capacity

Response to NRS 350.013 1 (c)

- (2) *A discussion of its capacity to incur authorized and proposed future general obligation debt without exceeding the applicable debt limit.*

### Introduction and Purpose

Analysis of the District's debt position is important, as growth in the District has resulted in an increased need for capital financing. The Debt Capacity Analysis is premised on the idea that resources, as well as need, should drive the District's debt issuance program. Proposed long-term financings are linked with the economic, demographic and financial resources expected to be available to pay for that debt. The primary emphasis of the analysis is the impact of the District's projected capital financing requirements on the credit quality of its debt obligations. The District strives to ensure that, as it issues future debt, its credit quality and market access will not be impaired.

### Statutory Debt Capacity

State statutes limit the aggregate principal amount of the District's general obligation indebtedness to 10 percent of the District's reported assessed valuation. Based upon the fiscal year 2008 assessed value (\$87,245,086,542), the District's statutory debt limitation is \$8,724,508,654. The following table represents the District's outstanding general obligation indebtedness with respect to its statutory debt limitation.

#### STATUTORY DEBT LIMITATIONS Las Vegas Clark County Library District As of June 30, 2008

Statutory Debt Limitation	\$8,724,508,654
Less:	
Outstanding General Obligation Indebtedness	22,750,000
<b>Additional Statutory Debt Capacity</b>	<b>\$8,701,758,654</b>

Source: Las Vegas-Clark County Library District

**General Obligation Debt Comparison**

Response to NRS 350.013 1 (c)

- (3) A discussion of its general obligation debt that is payable from property tax per capita as compared with such debt of other municipalities in the state:
- (4) A discussion of its general obligation debt that is payable from property taxes as a percentage of assessed valuation of all taxable property within the boundaries of the municipality.

A discussion of the general obligation debt that is payable from the ad valorem taxes is shown below. Also shown is a comparison of general obligation debt per capita as compared with the average for such debt of other municipalities, as well as an illustration of debt that is payable from ad valorem taxes as a percentage of assessed valuation of all taxable property within the boundaries of the municipality.

Entity	Total General Obligation Debt*	Population**	FY 2007-08 Assessed Valuation***	General Obligation Debt Per Capita	General Obligation Debt as a percent of Assessed Value
Las Vegas-Clark County Library (Debt)	\$22,750,000	1,409,522	\$87,245,086,542	\$16.14	0.03%
Clark County	\$2,347,681,339	1,874,837	\$106,134,241,089	\$1,252.20	2.21%
City of Las Vegas	\$309,725,000	579,840	\$24,649,348,111	\$534.16	1.26%
Boulder City Library	\$3,075,000	15,478	\$733,164,582	\$198.67	0.42%

\* Amounts Outstanding as of June 30, 2008

\*\* State of Nevada, Demographer

\*\*\*State of Nevada, Department of Taxation, Local Government Finance Red book 2007-08

## Policy Statement for Sale of Debt

Response to NRS 350.013 1 (c)

*(5) Policy regarding the manner in which the municipality expects to sell its debt.*

### Administration of Policy

The Executive Director (the "Director") of the District is responsible for administration of the District's financial policies. The Library Board of Trustees of the District (the "Board") is responsible for the approval of any form of District borrowing and the details associated therewith.

The Director will coordinate the size of issuance, debt structuring, repayment sources and determination of mix and method of sale, with the approval of the Board.

### Types of Debt

General Obligation Bonds - Under NRS 379.0225 and 350.580, the District may issue as general obligations for any of the following types of securities:

1. Notes
2. Warrants
3. Interim debentures
4. Bonds, and
5. Temporary Bonds

General obligation bonds are general obligations of the District payable from general (ad valorem) taxes, subject to certain constitutional and statutory limitations. The Nevada Constitution and State statutes limit the total taxes levied by all governmental units to an amount not to exceed \$5.00 and \$3.64, respectively, per \$100 of assessed valuation with a priority for taxes levied for the payment of general obligation indebtedness.

Any outstanding general obligation bonds, any temporary general obligation bonds to be exchanged for such definitive bonds, and any general interim debentures, constitute outstanding indebtedness of the District and exhaust the debt-incurring power of the District. Nevada statutes require that most general obligation bonds mature within 30 years from their respective issuance dates.

Bonding should be used to finance or refinance only those capital improvements and long-term assets, or other costs directly associated with financing a project, which have been determined to be beneficial to a significant proportion of the citizens in the District and for which repayment sources have been identified.

General obligation bonds issued under this heading are used when a voter-approved property tax is the desired repayment source.

General Obligation/Revenue Bonds - Such bonds are payable from taxes and additionally secured by a pledge of revenues. If pledged revenues from the projects financed are not sufficient, the District is obligated to pay the difference between such revenues and the debt service requirements of the respective bonds from general (ad valorem) taxes.

Medium-Term General Obligation Financing - Under NRS 350.085 to 350.095 inclusive, the District may issue negotiable notes or medium-term negotiable bonds. Those issues approved by the Executive Director of the Nevada Department of Taxation are payable from all legally available funds (General Fund, etc.). This statute does not authorize a special property tax override. The negotiable notes or bonds:

1. Must mature not later than 10 years after the date of issuance;
2. Must bear interest at a rate which does not exceed by more than three percent the Index of Twenty Bonds which was most recently published before the bids are received or a negotiated offer is accepted;
3. May, at the option of the District, contain a provision which allows redemption of the notes or bonds before maturity, upon such terms as the Board determines;
4. Term of bonds may not exceed the estimated useful life of the asset to be purchased with the proceeds from the financing, if the maximum term of the financing is more than five years; and,
5. Issued in a medium-term financing structure, must have a medium-term financing resolution approved, which becomes effective after approval by the Executive Director of the Nevada Department of Taxation.

Certificates of Participation/Other Leases - Certificates of participation are essentially leases which are sold to the public. The lease payments are subject to annual appropriation. Investors purchase certificates representing their participation in the lease. Often, the equipment or facility being acquired serves as collateral. These securities are most useful when other means to finance are not available under state law.

Refundings - A refunding is generally the issuance of bonds where the proceeds are used to redeem an outstanding issue. Key definitions are described as follows:

Advance Refunding - A method of providing for payment of debt service on a bond until the first call date or designated call date from available funds. Advance refundings are done by issuing a new bond or using available funds and investing the proceeds in an escrow account in a portfolio of U.S. government securities structured to provide enough cash flow to pay debt service on the refunded bonds.

Current Refunding - The proceeds of a new bond issue are used to pay off an outstanding bond issue within 90 days or less.

Gross Savings - Difference between debt service on refunding bonds and refunded bonds less any contribution from a reserve or debt service fund.

Present Value Savings - Present value of gross savings discounted at the refunding bond

yield to the closing date plus accrued interest less any contribution from a reserve or debt service fund.

Prior to beginning a refunding bond issue the District will review an estimate of the savings achievable from the refunding. The District may also review a pro forma schedule estimating the savings assuming that the refunding is done at various points in the future.

The District will generally consider refunding outstanding bonds if one or more of the following conditions exist:

1. Present value savings are at least 3% of the par amount of the refunding bonds.
2. The bonds to be refunded have restrictive or outdated covenants.
3. Restructuring debt is deemed to be desirable.

The District may pursue a refunding not meeting the above criteria if:

1. Present value savings exceed the costs of issuing the bonds.
2. Current savings are acceptable when compared to savings that could be achieved by waiting for more favorable interest rates and/or call premiums.

### **Debt Structuring**

Maturity Structures - The term of District debt issues should not extend beyond the useful life of the project or equipment financed. The repayment of principal on tax supported debt should generally not extend beyond 20 years unless there are compelling factors which make it necessary to extend the term beyond this point. Any bond issued for purchasing books, materials or equipment for newly constructed libraries must be redeemed within 5 years after its issuance.

Debt issued by the District should be structured to provide for either level principal or level debt service. Ascending debt service should generally be avoided. Deferring the repayment of principal should be avoided except in select instances where it may be beneficial to keep the tax rate level.

Bond Insurance - Bond insurance is an insurance policy purchased by an issuer or an underwriter for either an entire issue or specific maturities, which guarantees the payment of principal and interest. This security provides a higher credit rating and thus a lower borrowing cost for an issuer.

Bond insurance can be purchased directly by the District prior to the bond sale (direct purchase) or at the underwriter's option and expense (bidder's option). The District will attempt to qualify its bond issues for insurance with bond insurance companies rated AAA by Moody's Investors Service and/or Standard & Poor's Corporation.

The decision to purchase insurance directly versus bidder's option is based on:

- volatile markets
- current investor demand for insured bonds
- level of insurance premiums
- ability of the District to purchase bond insurance from bond proceeds

When insurance is purchased directly by the District, the present value of the estimated debt service savings from insurance should be at least equal to or greater than the insurance premium. The bond insurance company will usually be chosen based on an estimate of the greatest net present value insurance benefit (present value of debt service savings less insurance premium).

Reserve fund and coverage policy - A debt service reserve fund is created from the proceeds of a bond issue and/or the excess of applicable revenues to provide a ready reserve to meet current debt service payments should moneys not be available from current revenues.

Coverage is the ratio of pledged revenues to related debt service for a given year. For each bond issue the Director shall determine the appropriate reserve fund and coverage requirements, if any. The reserve for District general obligation bonds should approximate one year of principal and interest or such other lesser amount as determined adequate by the Director.

Interest Rate Limitation - Under NRS 350.2011, the maximum rate of interest must not exceed by more than three percent:

1. For general obligations, the Index of Twenty Bonds; and
2. For special obligations, the Index of Revenue Bonds,  
which was most recently published before the District adopts a bond resolution.

### **Ongoing Disclosure of District Financial Information Policy Statement**

The District complies with SEC Rule 15c2-12 (the "Rule") by providing the secondary market disclosure required in any case in which the Rule applies to the District as an obligated person as defined in the Rule ("Obligated Person").

The District will also require certain governmental organizations and private organizations (the "Organizations") who are beneficiaries of the bonds or to whom the District loans bond proceeds under loan agreements and other financing documents to comply with the Rule pursuant to a loan agreement or other appropriate financing document as a condition to providing the financing. The District is not required, nor will it obligate itself, to provide secondary market disclosure for any Obligated Persons (other than the District) and the District will have no liability or responsibility for the secondary market disclosure requirements imposed upon other Obligated Persons. The District may, in appropriate cases, exempt Organizations and other Obligated Persons from this policy where the District determines, in its sole discretion, that an exemption permitted by the Rule is available.

Annual financial information disclosure required of the District by the Rule shall occur within a period not to exceed nine months following the close of the District's fiscal year or such lesser period of time as determined by the Director. The Director shall be responsible for the preparation and submission of the annual disclosures and material event notices required of the District.

If required by the Rule, the Director shall be responsible for providing timely information regarding the occurrence of any event which might be material to a purchaser or seller of the

District's debt instruments including, but not limited to, the following events relating to any District issued securities:

- (1) Principal and interest payment delinquencies;
- (2) Non-payment related defaults;
- (3) Unscheduled draws on debt service reserves reflecting financial difficulties;
- (4) Unscheduled draws on credit enhancements reflecting financial difficulties;
- (5) Substitution of credit or liquidity providers, or their failure to perform;
- (6) Adverse tax opinions or events affecting the tax-exempt status of the security;
- (7) Modifications to rights of security holders;
- (8) Bond calls;
- (9) Defeasances;
- (10) Release, substitution, or sale of property securing repayment of the securities;
- (11) Rating changes.

### **Method of Sale**

There is two ways bonds can be sold: competitive or negotiated sale. Competitive and negotiated sales provide for one or more pricing, depending upon market conditions or other factors. Either method can provide for changing issue size, maturity amounts, term bond features, etc. The timing of competitive and negotiated sales is generally related to the requirements of the Nevada Open Meeting Law.

Competitive Sale - Chapter 350 of NRS requires that a municipality shall sell the bonds it issues by competitive bid if the credit rating for the bonds or any other bonds of the municipality with the same security, determined without regard to insurance for the bonds or any other independent enhancement of credit, is rated by a nationally recognized rating service as A- or better, 90 days before and on the day the bonds are sold and:

1. The bonds are general obligation bonds;
2. The primary security for the bonds is an excise tax; or
3. The bonds are issued pursuant to chapter 271 of NRS and are secured by a pledge of the taxing power and the general fund of the municipality.

With a competitive sale, any interested underwriter is invited to submit a proposal to purchase an issue of bonds. Pursuant to NRS Chapter 350, if a municipality is required to sell the bonds it issues by competitive bid, it must cause an invitation for competitive bids, or notice thereof, to be published before the date of the sale in the daily or weekly version of The Bond Buyer. The bonds are then awarded to the underwriter presenting the best bid according to stipulated criteria set forth in the notice of sale. The best bid is usually determined based on the lowest overall interest rate. Competitive sales should be used for all issues unless circumstances dictate otherwise.

Negotiated Sale - A negotiated sale is a sale of securities through an exclusive arrangement between the issuer and an underwriter or underwriting syndicate. At the end of successful negotiations, the issue is awarded to the underwriters.

Selection of an underwriter will be determined based upon criteria contained in NRS 350.185. The District reserves the right to consider other criteria that might be deemed pertinent.

Procedure for the Request for Proposal for Underwriting Services - If a negotiated sale is deemed appropriate and permitted pursuant to State statute, the District will follow the procedures in NRS 350.175, and as set forth below.

### **Underwriter Selection for Negotiated Sale**

1. The District will publish a notice of request for proposals in The Bond Buyer or some other publication which ensures that a reasonable number of underwriters are notified, if required by state statute.
2. The Board will approve the notice of the request for proposals, if required by state statute.
3. The book-running senior manager and other members of the underwriting syndicate will be designated by the Director, and ratified by the Board. It is the District's intent, once a team is established, to provide equal opportunity for the position of book-running senior manager. The Director will rotate the book-running senior manager on a deal by deal basis (i.e., when more than one issue is being sold for the same project having different dated dates), to provide equal opportunity to all members of the syndicate.
4. The underwriting team should be balanced with firms having institutional, retail, and regional sales strengths. The District is committed to equal opportunity for qualified minority and/or woman-owned firms to be included on the underwriting team.
5. The District may choose to negotiate the sale of the bonds to the selected underwriter for a period not to exceed six years from the date of the selection of the underwriter. The District will publish a notice of request for proposals from underwriters at the end of each six-year period or sooner if the District deems it necessary to have a negotiated sale.
6. The District's selection of an underwriter will take into consideration the criteria listed in NRS 350.185.
7. The Director shall certify that the procedure for selecting a proposal for the negotiated sale pursuant to NRS 350.175 was conducted in an open and fair manner.

### **Summary of Debt Issuance Policies**

- A. Bonding should be used to finance or refinance only those capital improvements and long- term assets, or other costs directly associated with financing of a project, which have been determined to be beneficial to a significant proportion of the citizens in the District, and for which repayment sources have been identified.
- B. Certificates of participation/other leases should be used only when appropriate (i.e., when no other adequate means of financing is available under State law).
- C. The Director shall consider refunding outstanding bonds if one or more of the following conditions exist:
  - i. Present value savings are at least 3%, with certain exceptions, of the par amount of the refunding bonds;
  - ii. The bonds to be refunded have restrictive or outdated covenants; or
  - iii. Restructuring debt is deemed to be desirable.
- D. The Director shall consider purchasing bond insurance when the present value of the estimated debt service savings from insurance is equal to or greater than the insurance premium.

- E. Nevada law generally requires competitive sales of bonds. When a negotiated sale is permitted by law, it will be considered by the Director only under the conditions set forth herein.
- F. The Director shall establish a list of pre-qualified underwriters when a negotiated sale is anticipated.
- G. For negotiated sales, the District is committed to equal opportunity for qualified minority and/or woman-owned firms to be included in the underwriting team, and equal opportunity will be provided to all members of the team, including minority and/or woman-owned firms to hold the position of book-running senior manager. The book-running senior manager and other members of the underwriting syndicate will be recommended by the Director and approved by the Board.

### **Operation Costs and Revenue Sources in Capital Improvement Plan**

Response to NRS 350.013 (1) (c)

*(7) A discussion of its operational costs and revenue sources for the ensuing 5 fiscal years, associated with each project included in its plan for capital improvement submitted pursuant to paragraph (d) if those cost and revenues are expected to affect the property tax rate.*

The District's Capital Improvement Program (the "CIP") is a five-year plan for maintaining existing infrastructure and building new facilities to meet demands from growth. It is used to link the District's physical development planning with fiscal planning.

The District's CIP includes major projects requiring the expenditure of public funds, over and above annual operating expenses, for the purchase, construction, or replacement of the physical assets of the District. Major capital projects are normally non-recurring, e.g., new buildings, investment in new technology, etc.

The CIP program identifies project costs associated with the planning/design/engineering, land acquisition, and construction of new facilities and/or major remodels and maintenance projects. The CIP project submittal process also requests and evaluates information relating to any ongoing operation/maintenance costs associated with projects. (These expenses are not included in the total project cost.)

Some CIP projects reduce operations and maintenance costs. Many infrastructure maintenance projects will reduce long-term operations and maintenance costs through preventative measures that extend the useful life of the District's infrastructure. Certain projects in the technology/equipment categories may also reduce operating and maintenance costs by automating functions or by reducing energy costs and maintenance contracts on obsolete equipment. The evaluation and priority ranking of proposed projects takes into consideration any potential savings in operations and maintenance costs related to any project. Priority is awarded to projects that reduce operating impacts on the District's operating budget.

The District does not expect any operations costs associated with any project in the CIP to affect the tax rate except for those related to the construction of new facilities.

New facilities can have a direct and long-lasting impact on the District's operating budget. New

facilities such as libraries call for additional operating and maintenance costs including, but not limited to, staffing, utilities, and other maintenance costs, computers and other equipment. Increased expenditures must be anticipated for not only the direct costs associated with the new facility, but for any additional indirect costs that will be incurred. These include, but are not limited to administrative support, courier services, etc. The District anticipates that any operational costs associated with a future building program will be supported through a property tax override.

### **Chief Financial Officer Information**

Response to NRS 350.013 1 (e)

*A statement containing the name, title, mailing address and telephone number of the chief financial officer of the municipality.*

Name: Frederick J. James, C.P.A.

Title: Deputy Director and  
Chief Financial Officer

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Las Vegas, NV 89101

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