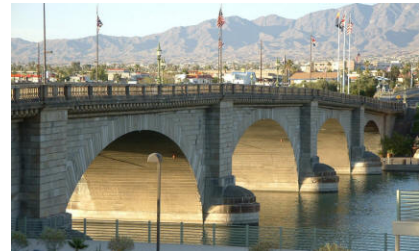




Lake Havasu City, Arizona

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6. Quality of Life



Partnership for Economic Development
314 London Bridge Road
Lake Havasu City, AZ 86403

Ph: 928-505-7333 Fax: 928-505-2095

www.lakehasvu.org
ped@lakehasvu.org



LABOR CHARACTERISTICS

CITY OF LAKE HAVASU POPULATION

Total Population (Census 2006 Estimate)	57,948
Labor Force (AZ DES January 2006)	24,040
Unemployment Rate (AZ DES April 2007)	3.5%
Median Household Income (Census 2000 Data)	\$35,539

LAKE HAVASU'S EDUCATIONAL ATTAINMENT & ETHNIC DIVERSITY

(Census 2000 Data)

Total population 25 and over: 42,549

Education Level	Percentage	Ethnic Background	Percentage
High School graduate	32.9%	White	94.2%
Some College, no degree	31.3%	Black	.3%
Associates degree	6.3%	American Indian	.7%
Bachelor degree	8.1%	Asian/Pacific Islander	.7%
Graduate degree	4.7%	Hispanic Origin	8%

MOHAVE COUNTY POPULATION

Total (Census 2006 Estimate)	191,955
Labor Force (AZ DES July 2006)	89,613
Unemployment Rate (AZ DES July 2006)	4.8%
Median Household Income (Census 2006 Estimate)	\$35,603

MOHAVE COUNTY'S ETHNIC DIVERSITY

Ethnic Background	Percentage
White	91.5%
Black	.5%
American Indian, Eskimo or Aleut	2.3%
Asian or Pacific Islander	1.1%
Hispanic Origin	13%
Other Race	3%

WAGES

(Pathfinders Wage & Fringe Benefit Study 2006)

Occupation	Mean Hourly Wage
Chief Executives	\$55.20
Business and Financial Operations Occupations	\$23.31
Accountants and Auditors	\$23.74
Retail Salesperson	\$11.05
Office and Administrative Support Occupations	\$12.20
Customer Service Representatives	\$11.99
Executive Secretaries and Administrative Assistants	\$13.56
Electricians	\$18.23
Legal Occupations	\$19.73
Managers	\$29.65
Human Resources Manager	\$20.48

MAJOR EMPLOYERS

Private Employers	Number of Employees
Havasu Regional Medical Hospital	695
Sterilite Corporation	425
London Bridge Resort	315
Wal-Mart	259
Mission Industries	200
Bradley Chevrolet & Ford	160
Home Depot	150
Lowe's	121
Kmart	145
Nautical Inn Hotel	106
First Advantage Transportation	104

Public Employers	
Lake Havasu City	612
Lake Havasu Unified School District	530
Mohave Community College	183
Mohave County	

PERMITS

(City of Lake Havasu & Mohave County)

Obtaining Permits

The Partnership for Economic Development is prepared to assist businesses in obtaining permits and helping to assure the process is organized and simple. For many projects, the city will establish a permit processing team coordinated by the Partnership for Economic Development. The permit processing team works with the applicant to insure that all time lines are met per an agreed upon schedule, provided the applicant's development team meets the same agreed upon schedule.

Permit Time Requirements

The time required to obtain the needed permits varies depending on the specific parcel selected by the applicant and issues such as re-zoning requirements. Sewer and air quality permits (when needed) are obtained through the Air Quality unit of the Arizona Department of Environmental Quality and generally require 4 months for completion and approval.

Building and Zoning Change Permits

Building approval on an existing industrial, R&D, office or manufacturing zoned site, review and approval is required from:

- Design Review Board, approximately 10 days

For a zoning change, review and approval is required from:

- Design Review Board approximately 30 days
- Planning and Zoning Commission, approximately 30 days
- City Council, approximately 10 days

Permit Agencies

- Arizona Department of Environmental Quality for air quality and sewer
- Lake Havasu Fire Department (or Mohave County) for hazardous materials
- Lake Havasu (or Mohave County) Community Development for building, engineering (public works and planning)

ENVIRONMENTAL ISSUES

Environmental permits are required for air emissions, hazardous waste, septic tanks and sewer discharge from a non-domestic source.

INSURANCE AND COSTS

(Arizona State Insurance Department)

The Arizona State Insurance Department rates all commercial and industrial buildings over 15,000 square feet. Property and casualty insurance premiums are based on this rate structure.

Factors impacting insurance costs include location, type of structure and use. Estimated commercial and industrial building property casualty insurance costs are between seven and ten cents per square foot.

UNINONIZATION

Arizona is a Right to Work state.

TRANSPORTATION

(Partnership for Economic Development)

Interstate Highways

Lake Havasu City is 20 minutes from I40. I40 provides access to major east & west coast markets, including San Francisco, Las Vegas, Albuquerque, El Paso, Las Angeles, San Diego, parts of Mexico, and of course Phoenix and Tucson.

Approximate Driving Times from Havasu (hours)

Las Vegas, NV	2.5
Mexico	2.5
Flagstaff, AZ	3
Phoenix, AZ	3
Los Angeles, CA	4.5
Tucson, AZ	4.5
San Diego, CA	5.3
Salt Lake, UT	6.5
Albuquerque, NM	8.5
San Francisco, CA	9.5
Denver, CO	11
Dallas, TX	19



Commercial Flights

Lake Havasu City Municipal Airport is located 4 miles north of the city. At this time no commercial passenger company services this airport. The nearest airport with commercial flights is Las Vegas, NV.

Runway: Current length: 8,000 ft.

Hangers: 79

Car Rental: Hertz and Avis



Freight Forwarding Services

Arizona Specialty Courier & Freight Systems	(928) 774-2202
Amtrak Express Service	(800) 377-6914

Rail Transportation

Lake Havasu does not have any rail service.

Large Crate Shipments via Air Freight

Fed Ex	(800) 463-3339
UPS	(877) 346-3877

UTILITIES

ELECTRIC POWER

Electrical power is provided by UniSource Energy Services. Please go to UniSource's website for rates at <http://uesaz.com/Home/Programs/PricingPlans/index.asp>. There you will be able to find current electric tariffs summarized on the Pricing Plan Summary (PPS-1). The details for different plans are also included on the site. In summary they include Small General Service (SGSMO) for the small commercial customers, Large General Service (LGS) for the medium sized customer and the Large Power Service (LPS) for our largest customers. The rates include pricing options to fit different customer needs such as time-of-use provisions.

Clients with any questions or specific rate applications can contact Tom Ferry at 1-877-UES-4YOU (1-877-837-4968).

MUNICIPAL WATER

Service Charge

Meter Size	Monthly Charge
3/4	\$ 4.50
1	\$ 6.50
1 1/2	\$ 9.50
2	\$ 13.50
3	\$ 39.50
4	\$ 50.50
6	\$ 76.50
8	\$ 104.50

Volume Charge

Monthly water use	\$/100 Cubic Feet
0-1,500	\$ 1.48
1,500-3,000	\$ 1.62
3,001-13,000	\$ 1.80
over 13,000	\$ 1.96
Outside District	
0-1,500	\$ 1.94
1,500-3,000	\$ 2.04
3,001-13,000	\$ 2.14
over 13,000	\$ 2.26

Sewer Rate Schedule

Customer Classes	Rate/100 Cubic Feet	Minimum Cubic Feet
Car Washes	5.29	633
Car Washes with Recycle	7.11	717
Laundromats	5.61	642
		120 per room
Hotels, Motels	6.23	212 per room
Hotels, Motels w/Restaurant	8.48	room
Restaurants	10.76	818

TELEPHONE SERVICE

Frontier	(866) 931-5256
Sprint	(800) 877-2000
Cingular	(888) 333-6651
Cellular One	(800) 934-3996

State Corporate Income Tax Information

(Arizona Department of Revenue)

Rate: 6.986% of taxable income or \$50.00 whichever is greater. For additional information contact the Arizona Department of Revenue at (602) 255-3381.

Sales/Use Tax Information

State	5.6%
County	.25%
City	2%
Transient Bed	3%
Restaurant and Bar	1%

Property Tax Information

Real Property Tax:

- Commercial Property – assessed at 24% of Full Cash Value (FCV)
- A estimated tax rate for a particular property can be obtained from the Mohave County Assessor: (928) 753-0703

Personal Property:

- Secured Personal Property is assessed at 24% of FCV
- Personal Property value is reduced by additional accelerated depreciation

Unemployment Insurance

(Arizona Department of Economic Security)

Arizona unemployment tax rates range from a minimum of 0.05% to a maximum of 5.40% paid on the first \$7,000 in wages paid to each employee in a calendar year. (An additional 2.0% surtax may be added if benefits paid as a result of participation in the Shared Work program exceed taxes.) The actual taxes you pay are calculated by multiplying your quarterly taxable wages by your tax rate.

New employers (other than successors) are assigned a tax rate of 2.70% for a minimum of 2 calendar years. After that, higher or lower tax rates may apply.

For additional information please contact Monte Cleeton with DES at (928) 855-5178.

Workers' Compensation

(Arizona Department of Commerce)

Under Arizona's Workers Compensation statute, firms may choose one of three methods to insure their employees: (1) self-insurance, (2) private carrier policy, (3) State Fund.

TAX CLIMATE

(Arizona Department of Commerce, "The Affordable Costs of doing Business")

- Parent companies located in Arizona pay no state income tax on dividends from controlled subsidiaries.
- Machinery and equipment used directly in the manufacturing process and R&D are exempt from sales and use tax.
- Virtually **all** services are exempt from sales tax.
- A **10%** income tax credit on purchase price of real and personal property used to control or prevent pollution. Credit may be carried forward for up to five years.
- Arizona provides a deduction for dividends received from a company that does **50%** or more of its business within Arizona.
- **No** Corporate Franchise Tax.
- **No** Usury Cap Tax.
- **No** Property Tax on Business Inventories.
- **No** Worldwide Unitary Tax.

State Personal Income Tax Information

(Arizona Department of Revenue)

Arizona's Tax rates for single taxpayers and married taxpayers filing separate returns

If Arizona taxable income is:		The tax is:
\$0-	\$10,000	2.87% of taxable income
\$10,001-	\$25,000	3.20% of taxable income, minus \$33
\$25,001-	\$50,000	3.74% of taxable income, minus \$168
\$50,001-	\$150,000	4.72% of taxable income, minus \$658
\$150,000 and over		5.04% of taxable income, minus \$1,138

Arizona tax rates for married taxpayers filing joint returns and head of household

If Arizona taxable income is:		The tax is:
\$0-	\$20,000	2.87% of taxable income
\$20,001-	\$50,000	3.20% of taxable income, minus \$66
\$50,001-	\$100,000	3.74% of taxable income, minus \$336
\$100,001-	\$300,000	4.72% of taxable income, minus \$1,316
\$300,001 and over		5.04% of taxable income, minus \$2,276

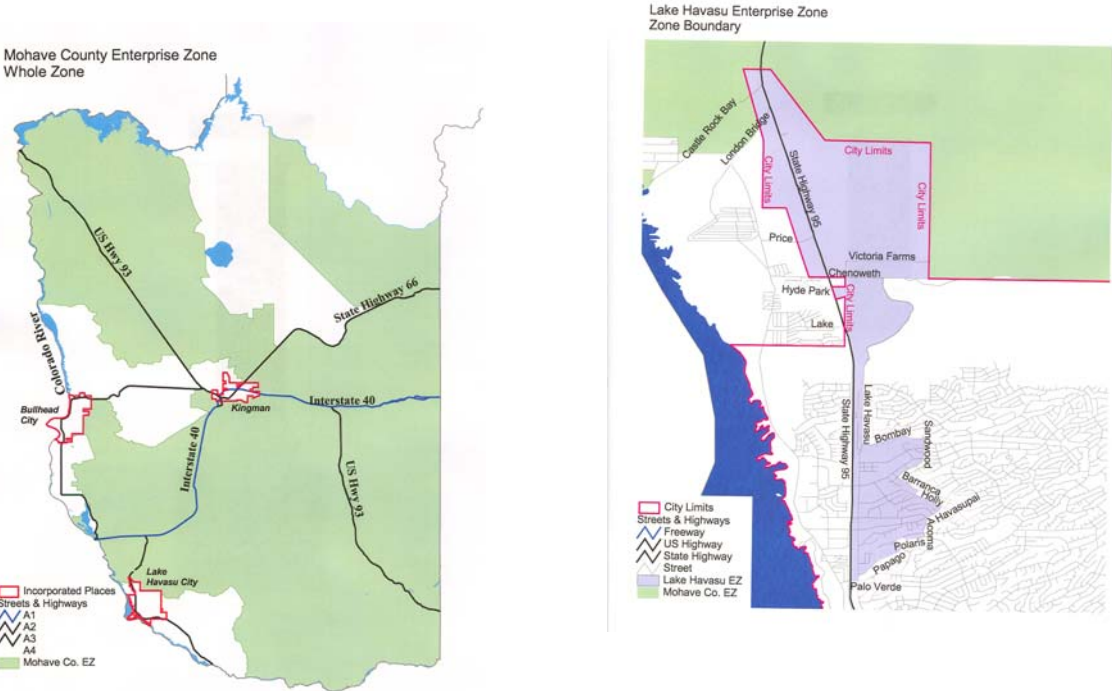
For more information call the Arizona Department of Revenue (800) 352-4090

TAX CREDITS

Lake Havasu & Mohave County Enterprise Zone Tax Credits

The primary goal of the enterprise zone program is to improve the economies of areas in the state with high poverty or unemployment rates. The program does this by enhancing opportunities for private investment in certain areas that are called enterprise zones. Enterprise zones are designated by the Arizona Department of Commerce.

Increase investments in such areas tend to strengthen property values (or keep property values from falling), and encourage job creation to promote the vitality of the local economies. **Following is a brief summary of the two state benefits provided by the enterprise zone program.**



Income or Premium Tax Credits

Arizona statutes provide for an income and premium tax credit for **net increases in qualified employment positions** at a site located in an enterprise zone—with no more than 10% limitation:

- a. Food and beverage for consumption on the premises solely by employees and occasional guests of employees at the location;
- b. Promotional products displaying the company logo or trademark; and
- c. Products sold to company employees.

Tax credits may total up to \$3,000 per qualified employment position over three years, for a maximum of 200 employees in any given tax year. A qualified employment position:

- Is a full-time permanent job (1750 hours per week)
- Pays an hourly wage above the \$7.80/hour and
- Provides health insurance to employees for which the employer pays at least 50%.

The enterprise zone credits for qualified employment positions are equal to:

- First year: one-fourth of wages paid to an employee up to \$500
- Second year: one-third of wages paid to each previously qualified employee up to \$1,000
- Third year: one-half of wages paid to each previously qualified employee up to \$1,500

35% of the net new eligible employees must live within an enterprise zone in the same county as the business when hired. If the allowable enterprise zone credit exceeds the income or premium tax liability, any unused amount may be carried forward for up to five taxable years, providing the business remains in the enterprise zone.

Property Tax Benefits

Property reclassification is available for qualified manufacturing businesses locating or expanding facilities in an enterprise zone. A manufacturer in an Enterprise Zone is eligible for an assessment ratio of 5% (down from 25%) on all personal and real property (for primary tax purposes only) in the zone for five years if it is:

- Either minority-owned, woman-owner or small (a small business has 100 or fewer employees or gross sales of \$4 million or less and is independently owned and operated), and
- Makes an investment in fixed assets in the zone after December 31, 1995. The amount of investment is \$1 million.

* Please note: The Arizona Department of Revenue has previously determined the following activities do not qualify as enterprise zone manufacturing: mining, logging, ranching, farming (includes hydroponics), food processing, recycling, construction, smelting, refining, printing, tire re-treading, ice production, and concrete production.

Pollution Control Tax Credits

Arizona offers a 10 percent income tax credit on real and personal property used in business to control or prevent pollution. Property that qualifies includes that portion of a structure, building, installation, excavation, machine equipment or device and any attachment or addition to or reconstruction, replacement, or improvement of that property that is directly used, constructed, or installed in this state to prevent, monitor, control, or reduce air, water or land pollution. Tax credits can be carried forward for not more than five years. The maximum credit that a taxpayer may claim is \$500,000 in a taxable year. For additional information contact the Arizona Department of Revenue at (602) 255-2060.

EMPLOYMENT TRAINING

(Arizona Department of Commerce, Job Training Programs)

Arizona Job Training Program

The Arizona Job Training Program supports the design and delivery of customized training to meet specific needs of employers, create new jobs, and help increase the skill and wage levels of employees in Arizona. This Program can provide grant money to businesses for training new or to supplement training programs for incumbent employees.

Under the “Net New Hire” portion of the grant program, business can apply for grants that return up to 75% of the costs of training net new employees in jobs that meet wage criteria. The “Incumbent Worker” portion of the grant program will allow for training that upgrades the skills of your existing employees. The Incumbent Program can reimburse employers up to a maximum of 50% of allowable training costs.

Who can apply?

- An Employer, excluding government agencies, with at least one business location in this state.
- A Consortium of at least two employers with same or similar training needs
- A professional or trade association or a joint apprenticeship training committee
- A small business development center on behalf of a consortium of employers.

What is required to be eligible?

- A company must pay into the Arizona Job Training Fund, unless exempt
- Meet or exceed the average annual qualifying wage rate for trainees at the end of the grant, \$16,748/yr (equivalent to \$8.05/hr)
- Maintain or exceed the current level of expenditures for training

How much money can a company receive?

- A single employer can currently receive up to \$700,000, 10% of the estimated annual fund amount
- Award amounts range from \$2,000-%5,000/position for urban employers with 100 or more employees. \$5,000-\$8,000/position for rural or small employers or employers in an enterprise zone
- The grant amount will never exceed the actual cost of training

Is the company required to pay for a portion of the training costs?

- Incumbent Employee Program Grant – Company match at least 50% of the training costs
- Net New Employee Program Grant – Company match at least 25% of the training costs

Cost eligible for reimbursement?

- Course design & development
- Instruction costs for job specific training
- Training materials and supplies
- Training facility rental
- Travel costs (subject to limitations)



Costs eligible for match only?

- Equipment & Machinery, pro-rated
- Employer training space, pro-rated
- Trainee wages, excluding benefits, paid by a small or rural business during training
- Related training that is not job specific

What costs are ineligible?

- Trainee wages for large employers
- Fringe benefits/signing bonuses
- Cost to complete application
- Recruitment/relocation expenses
- Training or employer officers/partners
- Management Fees
- Food & Beverage
- Conferences, seminars, trade shows
- Drug & other testing associated with screening/pre-screening employees



How is the Arizona Job Training program funded?

Effective January 1, 2001 the business community began funding the Arizona Job Training Program. Employers who pay into the Job Training Tax pay a sum that is equal to one-tenth of one percent on the first \$7,000 of an employee's wages of \$7.00 per year whichever is lower.

LAKE HAVASU CITY INCENTIVE PROGRAM

Lake Havasu City incentives are on a client by client basis. To find out what kind of incentives may be available for your company, please contact James Gray with the Partnership for Economic Development at (928) 505-7333.

BONDS

Private Activity Bonds

(Arizona Department of Commerce, Strategic Finance Division)

Industrial development bonds (IDB) are referred to as private activity bonds. The proceeds of these bonds are used for industrial and other private purposes. The interest on the bonds is exempt from federal income tax for most bondholders. The bonds are and obligation of the private user—not of the issuing authority. In Arizona private activity bonds are issued by local industrial development authorities on behalf of local governmental entities for the benefit of private users. Private activity bonds use include: 1) “Qualifies small issue bonds” for manufacturing purposes, including equipment (limited to \$10 million); 2) Certain “exempt facilities” such as solid waste disposal, sewage and water facilities, low income apartments, facilities for the local supply of electric energy or gas; and 3) Facilities for section 501 (c) (3) organizations, such as nonprofit hospitals and colleges. Advantages for tax-exempt IDBs include: 1) Lower interest rate—the company borrows at a substantially reduced interest cost. The interest rate may be 20-35 percent lower than interest on a taxable financing, depending on market conditions; 2) 100 percent financing—as much as 100 percent of project costs can be financed; 3) Long-term maturity—the maturity of an IDB will typically be substantially longer (twenty to twenty-five years) than conventional (taxable) commercial or mortgage loans. The first step in planning any IDB-financed project is to contact the local industrial development authority for preliminary approval or official intent. For additional information contact the Arizona Department of Commerce, Strategic Finance at (602) 771-1112.

GRANTS

Waste Reduction Grants

(Arizona Department of Environmental Quality)

The Arizona Department of Environmental Quality awards grants on a periodic basis to assist companies in developing new, innovative recycling and waste reduction technologies. ADEQ issues Request for Proposals to award the grants on a predetermined schedule; there are usually two announcements per year. For additional information contact ADEQ at (602) 771-2300.

LOAN PROGRAMS

Mohave County Business Development Loan Program

The BDLP is proposed as a unique public/private partnership between Mohave County, Arizona MultiBank Community Development Corporation (MultiBank) and the Mohave Community College Small Business Development Center (SBDC).

Partner	Role / Responsibility
Arizona MultiBank	Provides capital, originates and underwrites loans
Mohave Community College Small Business Development Center	Provides training and technical expertise
Mohave County Economic Development Division	Organizes, administers and promotes the program

The BDLP uses public sector funds to leverage private sector loans and induce private sector investment that would not be made otherwise. BDLP is not a substitute for a conventional loan. Rather, it works by providing additional collateral to make credit more readily available to growing businesses and community enhancing projects. For more information visit the county's website at www.mohavedevelopment.org

Small Business Administration (SBA) 504 Loan Program

The 504-loan program provides long term, fixed rate financing to businesses to purchase fixed assets such as land, building, machinery, and equipment. A certified development corporation makes the 504 loans, which are guaranteed by the SBA. The CDC can provide 40 percent of the loan project, a conventional lender or bank provides 50 percent of the loan project, and the business is required to provide at least 10 percent equity contribution. The term of the loan is ten or twenty years. Interest rates vary. Small business and start-ups are eligible. The maximum loan amount is generally the lesser of \$750,000 (in some cases up to \$1,000,000) or 40 percent of the total project cost. For additional information contact the Business Development Finance Corporation (the CDC) at (800) 264-3377/ or 602-381-6293 or the SBA at 602-745-7200.

Small Business Administration 7A Loan Program

The 7A loan program provides financing to businesses for working capital, debt refinance and consolidation, and start-up financing. A conventional lender or bank issues the loan and the SBA guarantees up to 90 percent of the loan. The term of the loan is up to twenty-five years. The interest rate is 2.25 percent to 2.75 percent above the prime rate, depending on loan maturity. The break out point is 7 years. To qualify for a SBA 7A loan, a small business must demonstrate sufficient cash flow to repay debt, provide adequate collateral to secure the loan, and have satisfactory management expertise and commitment to a successful operation. The 7A guaranty maximum has been temporarily increased to \$1.5 million.

Small Business Administration Low Doc Program

Simplified and rapid loan process for loans \$5,000 to \$150,000. Small businesses and start-ups are eligible. Borrower negotiates terms. Interest rates depend on loan term. For loans less than 7 years, maximum rate is 2.25 percent above prime. For loans 7 to 25 years, maximum rate is 2.75 percent above prime.

COST OF LIVING(ACCRA, 4th quarter 2006)

National	100.0
Grocery Items	118.7
Housing	132.3
Utilities	96.1
Transportation	96.3
Health Care	97.5
Misc. Goods and Services	101.1
Composite Index	111.0

EDUCATION**Mohave Community College**

Total spring 2007 Student Enrollment: 7600

Projected spring 2008 Student Enrollment: 7980

Mohave Community College (MCC) has locations in Lake Havasu City, Bullhead City, and Kingman. The college provides access to educational opportunities for a diverse student population and promotes cultural, intellectual, physical and social development, and technical competence.

Special Programs for Business**SMALL BUSINESS DEVELOPMENT CENTER**

Running a small business can be challenging as well as rewarding! The MCC Small Business Development Center is a valuable resource for entrepreneurs seeking assistance with their business needs and concerns from start-up through expansion. We offer training programs, access to resources, and "one-on-one" counseling services throughout Mohave County. Our experienced counselors can work with you to identify problem areas and form solutions over a full range of business matters including:

- ◆ Start-up Assistance
- ◆ Marketing
- ◆ Market Research
- ◆ Management
- ◆ Business Planning
- ◆ Finance

CONTRACT EDUCATION AND TRAINING PROGRAMS

The college provides tailored courses and workshops developed to meet employers' objectives for furthering the education of their employees. These courses are offered either at the college or the employer's place of business. For additional information contact the Continuing Education Office at (928) 855-7812 ext. 1195

Northern Arizona University

The Lake Havasu City Campus is one of three NAU Distance Learning sites in Mohave County, with additional offices in Kingman and Bullhead City. To reach any of the campuses, please dial (800) 426-8315 and ask to be transferred to the campus nearest you.

Elementary Schools

- ◆ Smoketree
- ◆ Starline
- ◆ Oro Grande
- ◆ Havasupai
- ◆ Nautilus
- ◆ Jamaica

Middle Schools

- ◆ Thunderbolt
- ◆ Daytona

High Schools

- ◆ Lake Havasu High School

Enrollment for 2007 School Year

Elementary	3,110
Middle School	1,580
High School	1,771
Total	6,461

Student/Teacher Ratio

Total for all schools 24:1

Private & Charter Schools

Total enrollment, grades K-12 372

CLIMATE

Average Daily Temperature and Precipitation

Month	Daily Max	Daily Min.	Average Total
January	67	44	.62
February	73	48	.42
March	79	53	.52
April	89	59	.06
May	98	69	.01
June	107	77	.01
July	112	84	.14
August	111	85	.20
September	104	77	.43
October	92	63	.02
November	75	50	.21
December	65	43	.28
Year Average	89.7	63	2.91

CULTURAL OPPORTUNITIES & ATTRACTIONS

(Lake Havasu Convention & Visitors Bureau, Official Visitors Guide)

Annual Events

Lake Havasu recently received an award from the Governor in recognition of Havasu's Fright Night. Fright Night takes place on Halloween and all of Main Street is blocked off so children can trick or treat and play games up and down the street. In the winter months Havasu also has the London Bridge Days Festival and Parade, the Festival of Lights, where over 1 million lights are displayed, Little Dilbert days (Rodeo for all ages), and Winterfest. In the summer months you can find the world Jet Ski finals and all different kinds of boat regattas. For more information review the attached calendar or events or contact the Convention and Visitors Bureau at (928) 453-3444.

Partnership for Economic Development

The Partnership for Economic Development is contracted by the City of Lake Havasu for the purpose of expanding the economic base of the community through the attraction of new business investments and provide expansion and retention opportunities for existing businesses to make them more competitive.

4 City Objectives

1. LHC Business Park
2. Business Retention & Expansion
3. Workforce Development
4. Island Resort Development



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