

# PRESCOTT COUNTRY CLUB news monthly magazine

Publishing the Image of Prescott Country Club Since 1994 • PCC NEWS - 928-772-0849 • POA - 928-772-6118 • February 2026

*Remember*



*The Affection*



*The Fun*



*The Romance*



*The Moments*



*The Love*



*The Commitment*



## Happy Valentine's Day!

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## POA OFFICE INFORMATION

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www.pccpoa.com - officemanager@pccpoa.com

Marge Huffman, Office Manager

Office Hours: 8am-Noon, 1-4pm Monday – Friday

Closed weekends and holidays

### Cribbage

1st & 3rd Mon 2:00-5:00pm

## NEWS FROM THE OFFICE

February is here and Spring is now one month closer.

The 2026 annual assessment of \$68 was now due and payable by January 31. A \$15 Late fee for delinquent 2026 Annual Dues will be placed on accounts during the first week of February.

First week of March constitutes a 60-day delinquent Second Notice and an additional late fee of \$35 will be placed on the account.

At 90 days delinquent, the property owner will be sent an "Intent to Lien" notice and a collection fee of \$50 will be charged to the account.

At 120 days delinquent, if an Owner fails to pay in full the amount covered by an Intent to Lien Notice by the date specified, a written Notice of Lien will be prepared and recorded with the County Recorder pursuant to A.R.S. 33-1807. A lien fee of \$100 will be charged to the Owners account.

As you can see, a simple \$68 annual assessment can turn into hundreds of dollars and ruin your credit. If you are unsure whether you are or are not current, give me a call.

Yavapai County is a "Dark Sky" County as outlined in the Yavapai County Planning and Zoning Ordinance Section 603. If you would like to comply with the dark sky ordinance, you may remove your obsolete exterior light fixtures or place a shield over them so the light shines downward not outward. You can purchase new fixtures that are fully shielded to meet the requirements of the ordinance. Flood lights do not meet the code. Motion lights are acceptable as long as they don't infringe on your neighbors, and they turn off after a few minutes. I know everyone living here wants to be a good neighbor, so please check your lighting and make the necessary changes so as not to disturb your neighbors with bright lights. If you need to contact the Dark Sky Division of Yavapai County, you can call 928-771-3464 and leave a request for a property address check by a code enforcement officer. Your call can be anonymous.

Just a reminder, overnight parking is not allowed at the POA building's asphalt parking lot. If someone wants to park in the gravel lot please come to the office to fill in a "Parking Permit."

Happy Valentine's Day!!

Marge Huffman, Office Manager

## • P C C N E W S •

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Please Note that all phone calls to the activity facilitators below will go to a message machine to filter out the excessive scam calls. We will call you back to confirm your spot or answer questions.

### YOGA / STRETCH & GO @ No Charge

At The POA Building M-W-F from 7:15am - 8:30am. Get in Shape & Stay In Shape! On Friday Only our class does 20 minutes of handweight exercise. Carol 928-458-4390 - PLEASE LEAVE A MESSAGE!!!

**PLAY BUNCO!** When was the last time \$5.00 got you a fun night out with the girls?

Join the Bunco Babes Every 4th Wed. of the month at the POA Building from 7:00 to 8:30 P.M. It's a great way to get to know your neighbors & make new friends!

Please bring a treat if you like to! Call Carol at 928-458-4390. PLEASE LEAVE MESSAGE.

## QIGONG & TAI CHI

POA Building

1133 N Old Chishom Trail

Join Us For Classes - \$5 per person  
Friday Mornings 8:45 - 9:45 am

The information contained in this publication is received from sources that are considered to be reliable. PCC News is not responsible for any errors or schedule changes. Views, opinions or suggestions contained herein are not necessarily the opinion of the publishers.

Deadline for submissions is the 15th of each month for ads, articles, photos. For info, call 772-0849, email: pc-cnews@pccnewsmonthly.com

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www.PCCNewsMonthly.com



# PCC POA BOARD OF DIRECTORS MEETING



**Prescott Country Club  
Property Owners Association  
BOARD of DIRECTORS  
MEETING MINUTES  
January 7, 2026  
www.pccpoa.com**

The following minutes combine the Organizational Meeting and Regular Board Meeting will be approved subject to corrections at the next Board of Directors meeting.

## **DATE & TIME:**

The meeting was called to order at 2:11 p.m. at the Property Owners Association Activity Center.

## **OFFICERS AND QUORUM:**

President Al Zielinski opened the meeting with the Pledge of Allegiance. The following Board Members were present: Chris Baum, Jennifer Lynch and PJ Bradfield. Bob Heise and John Ferbend were absent. Office Manager Marge Huffman attended.

**Minutes:** Jennifer motioned to approve the November 5, 2025 minutes, PJ second - All approved.

**Office Manager's Report:** Marge reported there are 419 Outstanding Dues left to collect for 2026.

**2026 Officers Elected:** President: Al Zielinski; Vice President: Chris Baum; Treasurer: Jennifer Lynch, Secretary: P.J. Bradfield; Director: Bob Heise.

## **Appointments to Committees:**

Architectural: Al Zielinski (Chair) & Chris Baum  
Budget/Finance: Jennifer Lynch (Chair)  
& Chris Baum  
Building & Common Areas: Jennifer Lynch (Chair)  
& John Ferbend  
Health & Safety: Chris Baum (Chair)  
Common Area Enhancement: P.J. Bradfield (Chair)  
Community Events/Relations: Jennifer (Chair)  
Election Committee: TBD  
Office Supervisor: Al Zielinski

## **COMMITTEE REPORTS:**

- Architectural - No Report
- Budget/Finance - Jennifer reported account balances: Operating Checking \$106,926; Reserve Checking \$71,318; Reserve CD \$51,436. Year end surplus was \$21,417 that will help build Reserves.
- Building & Common Areas - No report.
- Health & Safety - Chris is still working with the County on traffic lane edge striping on the loop.
- Common Area Enhancement - No report.
- Community Events & Relations - No report.
- Elections Committee - No report.

## **UNFINISHED BUSINESS:**

- None

## **NEW BUSINESS:**

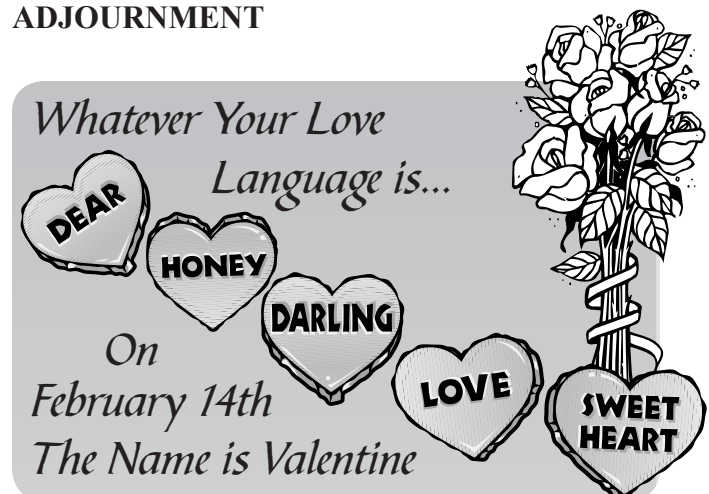
- Board Oaths of Office were administered.
- Board approved the 2026 meeting schedule.
- Board approved the 2026 Committee assignments.
- Board approved the 2026 check signatories: Al Zielinski, Jennifer Lynch & Chris Baum
- Board approved 2026 annual insurance premium of \$8,601 (\$7,880 last year)
- Board approved Reserve Account Policy for year end 2025.

## **ANNOUNCEMENTS:**

Next meeting is Wednesday, February 4, 2026 at 2 p.m.

Office will be closed January 19 for Martin Luther King, Jr. holiday and February 16 for Presidents Day. Spring Community Garage sale is Fri-Sun, May 1 - 3

## **ADJOURNMENT**



PRESCOTT COUNTRY CLUB  
PROPERTY OWNERS ASSOCIATION

**BOARD OF DIRECTORS  
GENERAL MEMBERSHIP MEETINGS**

**SCHEDULE FOR YEAR 2026**

PCC POA ACTIVITY ROOM 2:00 p.m

JANUARY 7	BOARD OF DIRECTORS (Organizational Mtg)
JANUARY 7	BOARD OF DIRECTORS (Following Organizational Mtg)
FEBRUARY 4	BOARD OF DIRECTORS
MARCH 4	BOARD OF DIRECTORS
APRIL 1	BOARD OF DIRECTORS
MAY 6	BOARD OF DIRECTORS
JUNE 3	BOARD OF DIRECTORS
JULY 1	BOARD OF DIRECTORS
AUGUST 5	BOARD OF DIRECTORS
SEPTEMBER 2	BOARD OF DIRECTORS
OCTOBER 7	GENERAL MEMBERSHIP (NOMINATIONS- 1st WED 6 pm)
OCTOBER 7	BOARD OF DIRECTORS (Following Membership Meeting)
NOVEMBER 4	BOARD OF DIRECTORS
DECEMBER 2	ANNUAL MEETING (ELECTIONS- 1 st WED 6 pm)
DECEMBER 2	BOARD OF DIRECTORS (Following Annual Meeting)

# Prescott Valley Chamber Report

February is an exciting and energizing month at the Prescott Valley Chamber of Commerce, and it truly reflects the momentum, connection, and growth happening across our business community. As we move deeper into 2026, I am continually inspired by our members and engagement and the collaborative spirit that makes Prescott Valley such a special place to live, work, and do business.

One of the signature events this month is our Alive After Five networking event on February 18.

Alive After Five remains one of our most popular opportunities for Chamber members and guests to connect in a relaxed, welcoming environment while building meaningful business relationships. We are proud to feature Optima Health and Wellness and Back Country Firearms as our business hosts for this event. Both organizations represent the diversity, innovation, and entrepreneurial drive that strengthen our local economy. Whether you are a long-time member or attending for the first time, this is a fantastic opportunity to expand your network, share ideas, and support fellow Chamber businesses.

February also marks the kickoff of our revamped Business Academy, an initiative we are especially excited about. This refreshed program is designed to deliver practical, in-depth education, leadership development, and real-world insights for professionals at every stage of their career. From up-and-coming leaders to seasoned executives, the Business Academy reflects our commitment to investing in people, strengthening organizations, and cultivating long-term success within our business community. Special shout-out to our sponsor, Desert Finan-

cial Credit Union, for spearheading these efforts. February also marks the inaugural launch of the Bilingual Business Academy sponsored by Credit Union West, and the first bilingual Toastmasters Club.

And while February is packed with opportunity, we are already looking ahead to one of our most anticipated events of the spring. Our International Women's Day Luncheon will take place on March 6 at the Prescott Resort & Conference Center. This annual celebration brings together community leaders, professionals, and advocates to honor the achievements of women in business, leadership, and service. It is a powerful afternoon of inspiration, connection, and celebration, and it continues to grow each year in both impact and attendance.

Tickets for Alive After Five, the Business Academy, and the International Women's Day Luncheon are still available and can be purchased through our Chamber website at [PVChamber.org](http://PVChamber.org).

Thank you for being an essential part of the Prescott Valley Chamber of Commerce. Together, we are connecting commerce, cultivating community, and building a stronger future for Prescott Valley. Let's welcome our new Chamber Business members: Title Services of Northern Arizona Agency, Business Energizers, and The JP Burton Group LLC.

**Steve Bracety,**  
**President/CEO**  
*Prescott Valley*  
*Chamber of Commerce*



**SAVE Hundreds of Dollars on  
your Food and Clothing Bill!**

**Shop PVAAC's  
Bake Sale – Food Pantry!**  
**Inside (11-2:00)**

(Opening time may vary depending on food delivery)

**PVAAC's THRIFT SHOP**

**OPEN 10:00 am to 2:00 pm - Mon.-Sat.**

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## **Join PVAAC TODAY!**

**Prescott Valley Active Adult Center**

**We are PV's Happening Place!**

**Where you get everything we offer for the  
pocket change of ONLY \$2.50 per month!**

## EVENTS AT THE PV LIBRARY – 7401 SKOOG BLVD, PV

*Most Classes require registration. Sign up at [www.prescottvalley-az.gov/library](http://www.prescottvalley-az.gov/library) More info? 928.759.3040*

*Prescott Valley Public Library in partnership with Silverkite Community Art Classes presents*

### **Visual Journaling: Celebrating Love with Doodles**

February 14, 2026, 11:30AM-12:30PM

This is a virtual, live online art class for adults.

Come play with pen and paper in this fun, hands-on workshop where we'll use doodling, hand lettering, and simple prompts to explore love, gratitude, and storytelling. You'll create a personalized journal page framed with your own art, reflect on someone or something you love, and leave with a beautiful keepsake, or inspiration to finish it at home. No art skills needed, just bring your heart. See online for materials.

Facilitated by Ashley McEneny

### **Mixed Media, Beautiful Birds**

February 23, 2026, 2:30-3:30PM.

This is a virtual, live online art class for adults.

Let your creativity take flight in this colorful, hands-on workshop celebrating the beauty of birds. Using a mix of watercolor, ink, collage, and colored pencil, you'll explore texture, composition, and layering techniques to craft your own vibrant, one-of-a-kind piece of art. Whether you're a beginner or a seasoned artist, come play with materials, learn new skills, and create something truly uplifting. See online for materials.

Facilitated by Tammy Leaver

### **Watercolor, Mountain Ranges**

Saturday, February 28, 2026, 11:30AM-12:30PM

This is a virtual, live online art class for adults.

Unwind and let the brush guide you in this watercolor workshop inspired by the quiet power of mountain ranges. Explore the magic of color mixing, wet on wet techniques, and depth building to create your own peaceful alpine scene. Whether you're looking to relax or refine your watercolor skills, this class invites you to connect with nature through art, no mountain hiking required. See online for materials.

Facilitated by Tammy Leaver

### **Intermediate Crochet: From the Heart, Pocket**

**Hugs & Petals** (Fiber Art Class for Adults)

A 3-week Intermediate Crochet class series

Join us for a fun and creative intermediate crochet class where you'll learn to make heartfelt pocket hug hearts, and charming crochet flowers. Perfect for gifting or keeping. All materials are provided, so just bring your enthusiasm and enjoy the relaxing, hands-on experience of stitching something sweet and meaningful.

Registration is for a 3-week class series.

Attendance is required for the first class. If you miss the first

class, you will be removed from the class but are welcome to register for the next class series.

Class meets on Mondays, February 2, 9, and 23, 2026.

11AM-1PM

Program Room, First Floor

Space is limited. This program is free.

### **Google Docs & Sheets: A Google Apps Computer Class**

Learn how to create, edit, and format documents in Google Docs, and discover how Google Sheets can help you track data, manage budgets, or organize projects. This hands-on class will also introduce you to Google Drive for file storage and sharing, plus other useful tools. Whether you're looking to organize files or create and edit documents. This class will give you the skills to work efficiently and confidently. Perfect for beginners or anyone looking to enhance their digital knowledge, this session will provide practical tips to boost productivity with Google's free and powerful tools.

Registration is for a 4-week class series.

Attendance is required for the first class. If you miss the first class, you will be removed from the class but are welcome to register for the next class series.

Class meets Tuesdays, February 3, 10, 17, and 24, 2026.

10AM-12PM, 2nd Floor PC Lab

### **Beginning Computer Skills course**

In this course, learners will be introduced to different types of computers and their parts. They will practice how to turn on and log on to a computer, as well as log off and shut off a computer properly. Learners will practice basic mouse skills to manage files and folders on a desktop and be introduced to the differences in mouse shapes. Learners will recognize important keys on the keyboard and when to use them appropriately. The first class will be an assessment to gauge your skills.

Registration is for a 4-week class series.

Attendance is required for the first class. If you miss the first class, you will be removed from the class but are welcome to register for the next class series.

Class meets on Thursdays, February 5, 12, 19, 26, 2026.

10AM-Noon

PC Lab, Second Floor

**More PV Library on page 8**

**PCC News is always looking for fresh and interesting local articles for our publication. Share your expertise in hobbies, gardening, DIY projects, or local history. Contact Jan at 772-0849 or email us at: [pccnews@pccnewsmonthly.com](mailto:pccnews@pccnewsmonthly.com). Articles run on a space available basis.**



## PV Library Continued from page 7

### Beginning Meditation and Mindfulness

Meditation is a transformative practice that not only helps you connect with yourself but also enhances your appreciation for others and promotes a peaceful, restful sleep. Science shows that regular meditation can lead to lasting positive changes in both your mind and body.

Whether you're a complete beginner or have some meditation experience, this free, welcoming program is for you! We'll guide you through simple techniques that help release daily stress and bring clarity to your mind. Chairs will be provided, but feel free to bring a cushion for added comfort.

Space is limited. In-person program.

February 9 & 23, 2026, 10-11 AM

Program Room, First Floor

**Alzheimer's Association Caregivers Support Group** Meets on the second and fourth Mondays of each month from 10:00-11:30AM at Prescott Valley Public Library. This group, open only to active caregivers, is led by a trained facilitator and provides a safe, confidential space to share feelings, needs, and concerns, while learning coping strategies and accessing community resources. For more information or to register, call 1-800-272-3900 or visit [alz.org/dsw](http://alz.org/dsw).

Facilitated by trained professionals, the group provides valuable resources, helpful information, and opportunities to learn new skills to better support your loved one.

Whether you're looking for advice, emotional support, or simply a chance to connect, we invite you to join us.

No registration required. Space is limited. Program is free.

Monday, February 9 & 23, 2026, 10-11:30AM

Children's Program Room, Second Floor

### Chair Yoga - In person program

Looking for a way to relax, stretch, and improve your balance without getting on the floor? This in-person class is perfect for all levels, whether you're new to yoga or looking for gentler practice. We'll focus on building strength, flexibility, balance, and relaxation all while seated. Say goodbye to the hassle of getting up and down from the floor.

Instructor Lori Wallach

Thursday, February 19, 2026, 12:30-1:45PM

Crystal Room, Third Floor

Prescott Valley Public Library Adult Services Department

### Coffee with a Veteran

Prescott Valley Public Library will be hosting Coffee with a Veteran on Friday, February 20, 2026, from 10AM-NOON. Coffee for Vets is an opportunity for Veterans to socialize, connect with the community, and learn about community resources. This is a monthly event held on the third Friday of the month and is a time for veterans, service-members, and any member of the public to sit down and have a conversation while enjoying a cup of coffee and doughnuts.

Friday, February 20, 2026, 10AM-NOON

Crystal Room, Third Floor

**More PV Library on page 10**

## Prescott's Premier Senior Living Community! New Memory Care Coming Soon!



  
**LAS FUENTES**  
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PRESCOTT'S PREMIER RETIREMENT COMMUNITY

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### SERVICES & COMMUNITY FEATURES

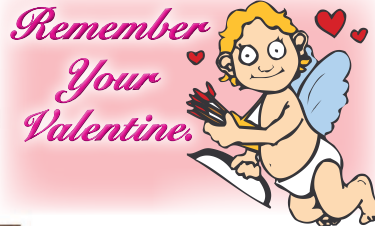
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**928-463-0438**

**BeCreativeArtClasses.com**

**Prescott Country Club Recent Home Sales**

Address	Beds	Bath	SqFt	List Price	Sales Price	Close Date	Days On Market
11640 Manzanita	3	3	1,771	\$407,000	\$395,000	12/01/2025	84
11055 Lariat Ln	3	2	1,672	\$439,000	\$422,000	12/01/2025	237
776 Maverick Trl	3	2	1,602	\$429,000	\$419,500	12/03/2025	15
10025 E Dapple Grey	3	2	1,542	\$265,500	\$265,000	12/08/2025	92
10735 E High Point Dr	4	3	2,788	\$819,995	\$795,000	12/10/2025	303
1246 N Barzona Ave G	2	2	960	\$209,000	\$192,000	12/10/2025	68
1017 N Fairway Dr	3	3	1,686	\$300,000	\$290,000	12/12/2025	155

22 Active Listings      5 Active with Contingency

2 Pending

\*As of 1/05/2026 Source: PAAR  
\*Not my listings\*

**Complete a Thorough Needs Analysis**

An appropriate plan cannot be assembled until the sellers have defined their win in the transaction. Thus, a thorough needs analysis should be completed. My goal is to focus on your needs! As your real estate consultant, I will not make basic assumptions. Instead, I will ask you questions and then listen to the specific needs you have in the sale of your home. **Do you have 2026 real estate plans? Let's connect!**



Want to know what your home is worth?  
Scan the QR code to find out **Instantly!**

**602-770-0974**  
**sbliss@remax.net**

I am Your  
Neighbor!



Each office independently owned & operated.



## DO I NEED AI?

### Making Life Easier in Your Golden Years

If you've heard the term "AI" lately, you might imagine a science-fiction movie. In reality, Artificial Intelligence (AI) is simply a new kind of helper living inside the devices you likely already own. You don't "need" AI to live a full life, but for many seniors in 2026, it is becoming a valuable tool for staying independent, safe, and connected.

#### A Digital Personal Assistant

Think of AI as a tireless assistant. Tools like ChatGPT or Microsoft Copilot can help you with some daily tasks

**Meal Planning:** Tell it what's in your fridge, and it can suggest a healthy recipe for two.

**Tech Support:** If your printer stops working, you can describe the problem in plain English, and AI will give you a simple, step-by-step fix.

**Travel & Hobbies:** It can draft a vacation itinerary or help you research a niche historical topic you've always loved.

#### Enhancing Your Safety and Health

AI shines brightest when it's looking out for you. Many modern smart home systems use AI to detect unusual patterns, such as a fall or a door left open, and can automatically alert a family member. Voice-activated assistants like Alexa or Siri can also provide medication reminders or even engage in light conversation to help ward off loneliness.

#### A Note on Privacy

While AI is helpful, it's important to stay "digitally street smart."

**Gold Rule:** Never share sensitive personal information, like your Social Security number or banking passwords, with an AI chatbot. Treat it like a helpful stranger: friendly and informative, but someone who doesn't need to know your private business.

Ultimately, AI is here to serve you, not the other way around. You might start small by asking a voice assistant for the weather or a joke. You may find that these "smart" features make your daily routine just a little bit smoother.

Jody Miller

The PC M.D.

[jody@thepcmdaz.com](mailto:jody@thepcmdaz.com)

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**"If your computer is ill,  
we've got the pill!"**

## PV Library Continued from page 8

### Getting Started with Healthy Soil

The second class in the six-part Plant to Plate gardening series in collaboration with Yavapai County Master Gardeners. In this hands on workshop, you'll dig into the essentials of building soil that supports strong, healthy plants, whether you're working with raised beds or container gardens. Discover simple techniques for preparing and enriching your soil, composting, fertilizing, and crafting garden beds that thrive in our unique Arizona climate.

Come away with ideas on:

- Preparing the soil
- Building healthy soil
- Soil for container gardening
- Composting
- Fertilizing
- Making garden beds

*Bring your questions, your curiosity, and get inspired to dig in.*

Presenter: Laurin Pause

This program is free. In-person presentation.

Thursday, February 26, 2026, 5:30 - 6:45PM

Crystal Room, Third Floor

## People Who Care

**Volunteers provide, free, caring, non-medical assistance to adults who are no longer able to drive due to age-related and physical limitations in order to help them to continue living at home and in their communities.**

**Contact PEGGY, 928-445-2480 if you need help.**

**WE ALWAYS WELCOME VOLUNTEERS!**

**<https://peoplewhocareaz.com/>**



### Give the Gift of Love:

#### Donate Blood This Valentine's Day!

The Prescott Country Club POA is proud to partner with Vitalant to host a community blood drive on Valentine's Day, Saturday, February 14, 2026, from 10:00 am to 2:00 pm. The need for blood is constant, and your single donation has the potential to save up to three lives!

Every two seconds, someone in the U.S. needs blood, and hospital patients' needs do not take a holiday. The holiday season often sees a slump in donations due to busy schedules and travel, making your contribution at this critical time even more impactful.

**Saturday, February 14, 2026 10:00am - 2:00 pm**

**Prescott Country Club POA**

**1133 N. Old Chisholm Trail, Dewey, AZ 86327**

**Partner: Vitalant**



# Jewelry Reflections



## Valentine's Celebration Throughout the Years

Valentine's Day started out as the ancient Roman festival of Lupercalia, a fertility festival dedicated to the Roman god of agriculture and celebrated on February 15th. As part of the festival, unmarried women placed their names in a large urn. Bachelors drew a name and were paired with that woman for the rest of the year. These pairings often lead to marriage.

Lupercalia was deemed "Christian" in the fifth century when Pope Gelasius declared February 14th St.

Valentine's Day. During the Middle Ages, both the French and the British believed February 14th was the beginning of birds' mating season which added to the idea it was a day of romance. Geoffrey Chaucer was the first to associate St. Valentine's Day with romantic love in his 1375 poem "Parliament of Fowles."

By the middle of the 18th century, it was common for friends and lovers to exchange small tokens of af-

fection or handwritten notes. By 1900, printed cards began to replace written letters and chocolates and jewelry became popular gifts. As time went on, gifts were given not only to further romance but also to any loved one and became more elaborate to showcase the depth of affection.

What has remained constant throughout the ages are the colors of Valentine's. Red is the color of energy, love and passion. Pink signals affection, understanding and sweetness. For this reason, Valentine's jewelry often contains red or pink stones, such as ruby, garnet or rose quartz. But there are other gemstones also thought to attract love and increase passion such as:

Chrome Diopside, a striking green gemstone, is believed to enhance universal love and inner wisdom.

Prehnite, a soft apple green stone, is often associated with unconditional love and inner peace.

Moonstone, a shimmering white or cream gemstone, is the stone of new beginnings and romance.

Rhodochrosite, a gemstone with swirls of pink or red, is said to open the heart and vibrate with love.

Jewelry made of any these 'love' stones makes the perfect gift for someone special (or yourself).

Happy Valentine's to you and those you love!

— Lynn Schmitt

— Lynn@SlinkyLynnxChic.com



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## Know Before You Go: Smart Planning for Your Home Purchase

If you're planning to buy a home, wouldn't it be helpful to know your estimated monthly payment and how much cash you'll need to close before you start touring properties? Most buyers agree this information is essential early on, yet many are surprised to learn that a lender is not required to provide a formal Loan Estimate until a full loan application is submitted, which includes a property address.

So how can you prepare ahead of time?

The Consumer Financial Protection Bureau (CFPB) offers a helpful resource called "Your Home Loan Toolkit." This guide includes worksheets designed to help you define a realistic budget and take inventory of the funds you have available for a purchase. Once you understand what you're comfortable spending, the next step is working with a knowledgeable professional who can walk you through the loan options available to you.

When choosing a lender, it's important to ask the right questions. Do they offer multiple loan programs?

For example, if you're eligible for VA benefits, you should be shown both VA and conventional loan options so you can compare. You'll also want to confirm whether the lender finances condominiums or manufactured homes, since not all property types qualify for all loan programs. Real estate is not "one size fits all."

Another key point: some lenders charge application or

prequalification fees. In Arizona, a prequalification is required when making an offer on a home, so it's important to understand any costs upfront.

Once you've selected a lender and provided the necessary information, be sure to discuss both your estimated monthly payment and your total cash needed to close. Lenders often share the maximum amount you qualify for, but that number may be significantly higher than what fits comfortably within your personal budget. Qualification and affordability are not always the same thing.

If you take the time to review the Home Loan Toolkit closely, you'll see that the responsibility ultimately rests with the buyer to know what they can afford and whether they have sufficient funds for the transaction. A lender's primary role is to confirm that your goals are achievable and that you meet the guidelines for the loan.

While online tools and calculators can provide general education, they cannot determine what you truly qualify for or which loan programs you're eligible to use. That can only be confirmed by a licensed mortgage professional.

*Traci Ranic is a Mortgage Broker with Frontier Financial of Arizona and has been originating mortgage loans since 2001. Her office is located in the Prescott Country Club on Old Chisholm Trail.*

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## UPCOMING EVENTS

**Tuesday, February 17th, 2026**

11:30am-1:00pm

Circle of Life Resource Center  
377 N Montezuma St. Suite 102,  
Prescott

**Tuesday, April 21st, 2026**

11:30am-1:00pm

Prescott POA

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## Hi Neighbors,

My name is **James Michener**, and I've been proud to serve the **Prescott** real estate community for over a decade. In fact, I'm honored to be recognized as one of the **top five realtors** in Prescott over the last **ten years**. But more importantly, I live and work right here in our neighborhood, **The Prescott Country Club** – and I care deeply about this community. I served a **two-year** term on the HOA board to become more familiar with our amazing neighborhood and to help bring new ideas and keep our community great!

Right now, the **market** is shifting, and many homeowners in the **Prescott Country Club** are wondering what their home is really worth – and what their options are if they **choose to sell**.

Lately, I've been getting calls from neighbors asking:

*"Should I fix up my place before selling?"*  
*"What if I don't want to deal with showings or repairs?"*  
*"How much could I actually get for my house right now?"*



SCAN ME

For more details  
LOOK US UP ON



Here's the good news! You have options, and I can help with both.

### Option 1: I'll Buy Your Home for Cash

If you want something **quick and simple** — no repairs, no cleaning, no stress — I'll make you a fair, no-hassle cash offer. You pick the move-out date. **No open houses, no commissions.**

*"James bought my house as-is. I didn't lift a finger and closed in less than two weeks. It was a huge relief."* – **Carol M., Prescott Country Club**

### Option 2: List It for Top Dollar

If you'd rather go the **traditional route**, I can list your home on the **MLS** and help you get every penny of what it's worth. I'll **guide** you on what (if anything) needs fixing, and how to make your home shine — **without overspending.**

*"James sold our home in just 4 days and got us over asking. He made the whole process smooth and actually enjoyable."*

– **Mike & Tammy L., Prescott**

Whether you're **ready to sell** now or just **exploring your options**, I'd love to be a resource for you. There's no pressure, just an honest conversation with a **neighbor** who knows this **market** inside and out.

Warm regards,

### James Rusch-Michener

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### Let's Connect!

We'd love to hear from you — even if it's just to introduce ourselves.

**James Michener** (928) 308-4700

**Andrew Sur** (928) 600-5474

highdesertinvesting@gmail.com



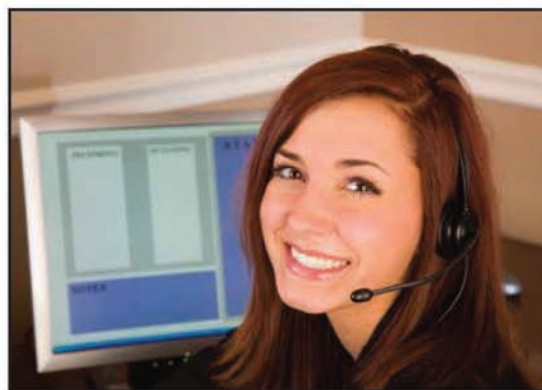


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# PCC Women's Golf



**Happy  
Valentine's  
Day!**

## **TWO PERSON BETTER BALL 12-16**

1st Ann Marie Marano-Ciampa/  
Melinda Bauers  
2nd Bobbi McDonald/  
Jean Merton

## **T's & F's 12-18**

1st Lisa Carlisle  
2nd Ann Marie Marano-Ciampa  
3rd Bobbi McDonald

## **CHRISTMAS BIRDIES 12-23**

1st Sheila Szymanski  
2nd Tie Karey Yates  
Ann Marie Marano-Ciampa  
4th Cecilia Ramirez

## **END CUT 12-30**

### **FIRST FLIGHT**

1st Ann Marie Marano-Ciampa  
2nd Lisa Carlisle  
3rd Karey Yates

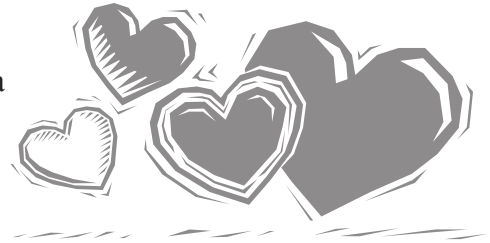
### **SECOND FLIGHT**

1st Bobbi McDonald  
2nd Jean Merton  
3rd Barb Brown

## **JANUARY QUAIL 1-6**

Monthly Winner!

Lisa Carlisle  
First Flight  
2nd Kathy Kraft  
3rd Sheila Szymanski  
Second Flight  
1st Sue Marion  
2nd Ronnie Wetzel  
3rd Karey Yates



## **JANUARY ROAD RUNNER**

**1-13**

*Monthly Winner!*

*Ann Marie Marano-Ciampa*

### **FIRST FLIGHT**

2nd Cecilia Ramirez  
3rd Lisa Carlisle

### **SECOND FLIGHT**

1st Suzie Pichitino  
2nd Jean Merton  
3rd Nancy Brown



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# Men's Golf at PCC

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DECEMBER 2025

## 12-15-2025 NASSAU/SKINS

### FLIGHT 1

Chinberg, Chuck 35 / 34 / 69  
Fruth, Dave 40 / 34 / 74  
Oberst, Dan 38 / 37 / 75  
Ciampa, Tony 34 / 41 / 75

### FLIGHT 2

Barnett, Peter 35 / 33 / 68  
Morris, Dave 35 / 36 / 71  
Gallas, Dennis 43 / 34 / 77

### Flight 1 SKINS

Chinberg, Chuck 2 Birdie 9, Eagle 11  
Ciampa, Tony 2 Eagle 3, Birdie 7  
Oberst, Dan 1 Birdie 5  
Doty, Shayne 1 Birdie 6

### FLIGHT 2 Skins

Olson, Steve 3 Birdie 1, 2, 18  
Barnett, Peter 2 Birdie 12, Eagle 17  
Morris, Dave 2 Eagle 13, Eagle 15  
Ward, Rick 1 Birdie 8

## 12-17-2025 6/6/6 AND TOTAL

Doty, Shayne (First 6) E  
Fruth, Dave (Second 6) -2  
Oberst, Dan (Third 6) +1  
Ciampa, Tony (Total)  
12-17-2025 6/6/6 and Total  
Gallas, Dennis (First 6)  
Bordner, Bill (Second 6) -5  
Bush, Cliff (Third 6) -3  
Perry, Rich (Total) -7

## 12-22-2025 NASSAU/SKINS

### FLIGHT 1

Mendez, Dave 32 / 36 / 68  
Kruswicki, Conrad 34 / 34 / 68  
Ciampa, Tony 33 / 39 / 72

### FLIGHT 2

Algarin, Tim 35 / 33 / 68  
Morris, Dave 34 / 37 / 71  
Perry, Rich 37 / 36 / 73

## 12-22-2025 NASSAU/SKINS

### FLIGHT 1 Skins

Fruth, Dave 1 Birdie 1  
Kruswicki, Conrad 1 Eagle 18  
Stacey, Dave 1 Birdie 13  
Mendez, Dave 1 Birdie 14  
Kastern, Walt 1 Birdie 9  
Barnett, Peter 1 Eagle 12

### FLIGHT 2 Skins

Algarin, Tim 1 Birdie 15  
Bordner, Bill 1 Birdie 1  
Marsik, Rich 1 Birdie 16  
Pichitino, Joe 1 Birdie 14

## 12-29-2025 NASSAU/SKIN

### FLIGHT 1

Olson, Steve 39 / 34 / 73  
Stacey, Dave 37 / 36 / 73  
Fredrickson, Guy 35 / 38 / 73

### FLIGHT 2

Bush, Cliff 35 / 36 / 71  
Brown, Bob 34 / 42 / 76  
Jacob, Andy 39 / 40 / 79

## 12-29-2025 NASSAU/SKINS

### FLIGHT 1 Skins

Olson, Steve 1 Birdie 13  
Kruswicki, Conrad 1 Birdie 3  
Kastern, Walt 2 Birdie 9, Eagle 8

### FLIGHT 2 Skins

Brown, Bob 2 Eagle 3, Birdie 8  
Bush, Cliff 2 Birdie 9, Birdie 13  
Ward, Rick 1 Eagle 5  
Marsik, Rich 1 Birdie 6  
Pichitino, Joe 1 Birdie 15

### 12/31/2025 Net Skins

### FLIGHT 1 Skins

Ciampa, Tony 2 Eagle 2, Birdie 16  
Oberst, Dan 1 Birdie 13  
Fruth, Dave 1 Birdie 3  
Kruswicki, Conrad 1 Hole in One 7  
Kastern, Walt 1 Birdie 11

### FLIGHT 2 Skins

Gallas, Dennis 2 Birdie 16, Birdie 17  
Bordner, Bill 2 Birdie 3, Eagle 5  
Algarin, Tim 1 Birdie 9  
Ward, Rick 1 Birdie on 14



*Gentlemen,  
Don't Forget  
Your  
Sweetheart  
Saturday,  
February 14*



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## Dog of the Month

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Fred is a sweet, short hair buff tabby who is about a year old. He was found fend-ing for himself but it's clear he knew love at some point in his life. He absolutely adores being petted and once he trusts you, he'll happily ask for affection and attention on his own.



Fred is a true purring machine with the softest coat you can imagine - perfect for cuddles and quiet moments together. He's affectionate, gentle, and ready to trade his days of surviving on his own for a warm, loving home. If you're looking for a young cat with a big heart and endless purrs, Fred is ready to meet you. Fred is current on vaccinations, neutered and micro-chipped. If you think he would be a good fit for your household, you can begin the adoption process by filling out an application at [unitedanimalfriends.org](http://unitedanimalfriends.org).

[aarfrescue.net](http://aarfrescue.net)

[www.UnitedAnimalFriends](http://www.UnitedAnimalFriends)



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# FEBRUARY SCHEDULE OF EVENTS

*Prescott Valley Active Adult Center*



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>FEB 2<sup>ND</sup></b> TAI CHI 9 PINOCHLE 12:30 POKER 12:30 GENTLE FITNESS 1:15	<b>FEB 3<sup>RD</sup></b> TECH HELP 10 BINGO 1:30	<b>FEB 4<sup>TH</sup></b> POTTERY 9 POKER 12:30 GENTLE FITNESS 1:15	<b>FEB 5<sup>TH</sup></b> JUNK JOURNALS 10 KNITTING W/ LJ 10 LINE DANCE 1:15	<b>FEB 6<sup>TH</sup></b> SING YOUR ♥ OUT 11:30 POKER 12:30 GENTLE FITNESS 1:15 BUNCO 2:30 BINGO 5:45
<b>FEB 9<sup>TH</sup></b> TAI CHI 9 PINOCHLE 12:30 POKER 12:30 GENTLE FITNESS 1:15	<b>FEB 10<sup>TH</sup></b> TECH HELP 10 BINGO 1:30	<b>FEB 11<sup>TH</sup></b> POTTERY 9 POKER 12:30 GENTLE FITNESS 1:15 BLOOD PRESSURE CHECKS~ANGEL CARE	<b>FEB 12<sup>TH</sup></b> KNITTING W/ LJ 10 LINE DANCE 1:15	<b>FEB 13<sup>TH</sup></b> CARD CLASS 10 SING YOUR ♥ OUT 11:30 POKER 12:30 GENTLE FITNESS 1:15 BINGO 5:45
<b>FEB 16<sup>TH</sup></b> CLOSED FOR PRESIDENT'S DAY	<b>FEB 17<sup>TH</sup></b> TECH HELP 10 BINGO 1:30	<b>FEB 18<sup>TH</sup></b> POTTERY 9 POKER 12:30 GENTLE FITNESS 1:15	<b>FEB 19<sup>TH</sup></b> JUNK JOURNALS 10 KNITTING W/ LJ 10 LINE DANCE 1:15 BIRTHDAY LUNCH! Library Table 10:30	<b>FEB 20<sup>TH</sup></b> SING YOUR ♥ OUT 11:30 POKER 12:30 GENTLE FITNESS 1:15 BINGO 5:45
<b>FEB 23<sup>RD</sup></b> TAI CHI 9 PINOCHLE 12:30 POKER 12:30 GENTLE FITNESS 1:15	<b>FEB 24<sup>TH</sup></b> TECH HELP 10 BINGO 1:30	<b>FEB 25<sup>TH</sup></b> POTTERY 9 POKER 12:30 GENTLE FITNESS 1:15	<b>FEB 26<sup>TH</sup></b> KNITTING W/ LJ 10 LINE DANCE 1:15	<b>FEB 27<sup>TH</sup></b> CARD CLASS 10 SING YOUR ♥ OUT 11:30 POKER 12:30 GENTLE FITNESS 1:15 BINGO 5:45

Special Events ~ Special Events ~ Special Events ~ Special Events

## Volunteer Appreciation Week! Feb 2<sup>nd</sup> – 6<sup>th</sup>

Say "Thank You" to our invaluable Volunteers for all they do for us!

We could not run our programs without their generous donations  
of time, energy & experience!

## SPECIAL VALENTINE'S LUNCH!

Join us for a scrumptious fresh-made lunch and  
enjoy entertainment from the *Desert Rose Dancers* ♀  
Wednesday, February 12th



## Monthly Birthday Lunch ~ Thursday, Feb 19<sup>th</sup>



# PVAAC FEBRUARY CAFÉ MENU

Prescott Valley Active Adult Center  
9360 E. Manzanita Circle, Prescott Valley, AZ 86314  
928-772-3337 ~ <https://pvaac.com>



**Café Dining, Monday - Friday, 11 to 12:30**

**\$5 for Members // \$6 for non-Members // \$21 Member-Only Loyalty Lunch Card (5 Lunches)**

**LUNCH includes: Small Salad, Drink, Daily Entrée, Side Dishes, & Dessert.**

**Lighter Meal Options: Larger Salad & Drink: \$3 // with Dessert: \$4**

*Soup upon availability. ~ Menu subject to change without notice. ~ All salads are single-serve.*

MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY	
2		3		4	♥VOLUNTEER APPRECIATION♥	5	♪Ed Frias♪	6	
CHICKEN POT PIE		SLOPPY JOE		CHICKEN ALFREDO		SALISBURY STEAK		BEEF, BEAN & CHEESE BURRITO	
9		10		11		12	♥VALENTINE LUNCH DESERT ROSE DANCERS	13	
SPAGHETTI W/ MEAT SAUCE		BACON CHEESEBURGER		BISCUITS & SAUSAGE GRAVY		GLAZED HAM W/ AU GRATIN POTATOES		BEER BATTERED COD	
16	CLOSED	17		18		19	BIRTHDAY LUNCH ♪Ed Frias♪	20	
		RAVIOLI W/ RED MEAT SAUCE		CHICKEN FRIED STEAK		PORK CHOPS 		FISH ON RICE W/ BASIL PESTO CREAM SAUCE	
23		24		25		26	♪Ed Frias♪	27	
BEEF STROGANOFF		PULLED PORK SANDWICH		BAKED CHICKEN		MEATLOAF		CHICKEN CORDON BLEU	

**Donate to PVAAC & receive a dollar-for-dollar tax credit. You can still Donate for 2025:**

**Get an AZ TAX CREDIT of up to \$495 per individual OR \$987 per couple until April 15, 2026.**

**Or, donate for 2026:**

**Get an AZ TAX CREDIT of up to \$506 per individual OR \$1009 per couple.**

**Donations can be made via Cash, Check or Card. (Tax Code: QCO 20404)**

Your donation helps us provide vital services to the Prescott Valley community, including our independently-funded PV Meals-on-Wheels program, In-House Meals, ongoing classes, seminars, & events.



# LAW INCIDENT REPORT

## Yavapai County Sheriff's Office

### PCC Monthly Area Incident Report

Any request for detailed reports of any incident must be made through the Yavapai County Sheriff's Office, Records Section at: [www.ycsoaz.gov/forms](http://www.ycsoaz.gov/forms). For information about crime in your neighborhood go to: [www.crimemapping.com](http://www.crimemapping.com). Crime reports are generally posted to this site within 48 hours of the completed report.

To report animal problems, call Animal Control, Sheriff's Office.

### DECEMBER 1, 2025

	Occurred On	Report #	Address
<b>911 Hangup</b>	12/09/25	25-058841	N Latigo Ln
	12/18/25	25-060579	E Manzanita Trl
	12/22/25	25-061406	N Stirrup High Dr W
	12/23/25	25-061514	N Old Chisholm Trl
<b>Agency Assist</b>	12/05/25	25-058296	E Hondo Heights
	12/17/25	25-060344	Maverick
	12/18/25	25-060568	N Chestnut Trl
<b>Alarm</b>	12/07/25	25-058555	E Western Sunset Dr
<b>Animal Noise</b>	12/31/25	25-062903	N Cochise Dr
	12/31/25	25-062977	N Cochise Dr
<b>Animal Pickup</b>	12/09/25	25-058926	N Latino Ln
<b>Animal Problem</b>	12/17/25	25-060356	Maverick
	12/26/25	25-062123	E Singletree Trl
	12/30/25	25-062766	E Buckskin Dr
<b>Civil Process</b>	12/09/25	25-058864	E Buckskin Dr
<b>Civil Standby</b>	12/21/25	25-061235	E Buckskin Dr
	12/29/25	25-062657	E Horseshoe Ln
	12/09/25	25-058928	PCC
<b>Extra Patrol</b>	12/21/25	25-061227	PCC
	12/24/25	25-061737	PCC
<b>Found Property</b>	12/15/25	25-059924	N Old Chisholm Trl
<b>Fraud</b>	12/05/25	25-058309	E Navajo Dr
	12/31/25	25-063003	N Maverick Trl
<b>Intoxication</b>	12/28/25	25-062538	E Horseshoe Ln
<b>Juvenile Prob</b>	12/20/25	25-061063	E Straight Arrow Rd
	12/30/25	25-062834	E Powder Horn Pass
<b>Lost Property</b>	12/16/25	25-060112	Prescott Golf Club
<b>Medical</b>	12/06/25	25-058411	E Bradshaw Mtn Rd

<b>PD Accident</b>	12/09/25	25-058933	N Old Chisholm Trl
	12/10/25	25-059154	E Singletree/Manzanita
<b>Sex Offender Nt</b>	12/31/25	25-063034	E Manzanita Trl
<b>Suspicious</b>	12/02/25	25-057835	E Riata Way
	12/12/25	25-059434	E Manzanita Trl
	12/21/25	25-061300	N Trails End
	12/23/25	25-061593	E Black Angus Rd
	12/30/25	25-062812	Country Club Dog Park
	12/31/25	25-063106	E Western Sunset Dr
<b>Traffic Hazard</b>	12/03/25	25-057872	Turquoise/Bradshaw Mt
	12/25/25	25-061884	Manzanita/Singletree
<b>Traffic Offense</b>	12/26/25	25-062136	E Manzanita/Ironwood
<b>Traffic Stop</b>	12/01/25	25-057578	Turquoise/Horseshoe
	12/03/25	25-057895	E Manzanita/Ironwood
	12/18/25	25-060650	Country Club Dog Park
	12/21/25	25-061214	HWY 69 & PCC
	12/24/25	25-061742	Wagon Way/Turquoise
<b>Transfer</b>	12/30/25	25-062804	Turquoise/Arrowhead
	12/08/25	25-058731	E Durham Rd
<b>Trespassing</b>	12/19/25	25-060953	E Wingfoot Ct
<b>Welfare Check</b>	12/03/25	25-057991	N Cochise Dr
	12/11/25	25-059266	N Cochise Dr
	12/14/25	25-059905	E Buckskin Dr
	12/29/25	25-062582	Country Club Dog Park
	12/30/25	25-062833	N Tapadero Dr



## Volunteer at AARF!

If you're looking for something to do that is a feel good feeling and helping with rescue dogs. We are looking for volunteers to come out during the mornings from 9-11 to walk dogs for us. If you are interested please email Liz at [aarf-animalescue@gmail.com](mailto:aarf-animalescue@gmail.com)



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## PLUMBING REPAIRS - FAMILY OWNED

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DependableDutchman.com

## TERRY'S YARD SERVICE

Landscape Maintenance, weed control, tree & shrub trimming, leaf cleanup, drip & irrigation repair, dump runs, monthly maintenance. 928-925-8850

## LOCAL ROOFER

Ponderosa Roofing, celebrating 20 years in business in the great state of Arizona. No job too big or small. We provide options! Call or text Martin at 623-326-1050. ROC205638

## PVAAC 'Happy' Meals-on-Wheels Is an Approved AZ TAX Credit Charity for your 2025 TAXES At NO COST to YOU!

You can Donate to PVAAC 'Happy' Meals-on-Wheels (Prescott Valley Active Adult Center)

And get a 'Dollar-for-Dollar' AZ TAX Credit, up to \$400 (individual) or \$800 (couples)!

Help CASA provide Vital Services to Our Seniors by giving a very special Gift of Love to PVAAC 'Happy' Meals-on-Wheels!

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at **408-206-4399**, or visit: [www.foodaddicts.org](http://www.foodaddicts.org).

## Play BINGO @ PVAAC

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Come Early for Lunch @ 11:00-12:30  
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It is PRUNING Time! Also Bareroot Planting.  
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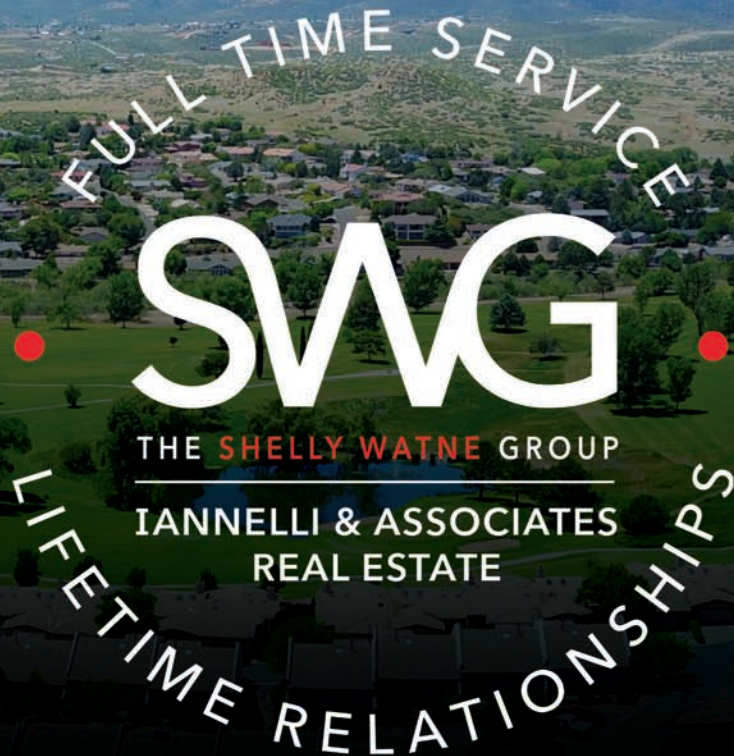
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