

PRESCOTT COUNTRY CLUB **news** monthly magazine

Publishing the Image of Prescott Country Club Since 1994 • PCC NEWS - 772-0849 • POA - 772-6118 • March 2019

*Welcome
Spring!*

*May
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POA OFFICE

Ping Pong

Sundays 1:00-2:30pm
Mary 775-4727

Sew What?

Third Monday each month
Mary 632-9163

Cribbage

1st & 3rd Mon 2:00-5:00pm
Carol 928-713-1799
Grace 772-1533

Exercise

Tues & Thurs 9:30-10:30am
Susan 772-4425

American Sewing Guild

2nd Mon 9:00 am-3:00pm
Dawn 772-3789

Bridge

Every Friday at noon
Marcia 775-6674

Yoga

M-W-F 7:15-8:30 a.m.
Carol 928-759-7069

NEWS FROM THE OFFICE

The 2019 Membership Directory is available for pick up at the office.

There is a Directors Position available. Term ends 12/31/20. If you are interested please call me.

LEASH LAW REMINDER

The office has been receiving a number of complaints regarding loose dogs running through the subdivision and owners of dogs not picking up after their pets.

As a reminder to all owners and renters, as per Yavapai County Ordinance Number 2000-3, pets must be on a leash and attended to when out of the confines of your yard. Excessive barking and stray dogs should be reported to Yavapai County Animal Control at 928-771-3260. Yavapai County Ordinance number 1997-2 requires all owners of dogs carry a baggie and clean up after your pet when it is outside of your yard. This ordinance also requires that you keep your yard clean of feces as well. Accumulation of feces creates a breeding place for flies and other undesirable insects which can create a serious health problem.

The POA and your neighbors thank you for keeping your dog on a leash, picking up after your dog and controlling excessive barking.

Marge Huffman, Office Manager

REMINDER: PCC POA DUES FOR 2019

Local Events & Activities

IONS meets at the PCC POA Office meeting room on Tues., March 26 from 6 to 7:30 pm. This month's subject is "A Mythic Way of Being" by Sue Wilkes, PhD. We welcome all to join us for discussion on intriguing topics which expand our understanding of the world in which we live. No charge. All are welcome.

COME ONE! COME ALL!

Join us for the Bob Mariano Memorial Golf Classic benefiting the Marley House Endowment Fund. Fun scramble format. No handicap required. Four person teams, great prizes and sponsorships are available.

Save the date – Tuesday, April 16th at Capital Canyon Club
Go to: www.good-same.com/marleygolf for details and to enter. Or call Gretchen at 928-460-9678.

PGA Junior League Golf is on its way! The League is open to boys and girls ages 8 thru 17. To register go to pgajr-league.com and follow the prompts or come to the information meeting, March 3, 2:00 p.m. at the Prescott Golf Club, Redwoods. Have questions or trouble registering, call Justin, 928-772-8984.



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Deadline for submissions for the next issue is the 15th. For ads, articles, photos and information, call 772-0849, email: pccnews@pccnews-monthly.com

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EVENTS AT THE PV LIBRARY – 7401 SKOOG BLVD, PV

'Friends of the Prescott Valley Public Library' Raffle

Help raise money to benefit the library. How? Come to the PVPL Information Desk and purchase raffle tickets to win a delightful Winter Raffle Basket. \$1 per ticket, six tickets for \$5 – OR – 15 tickets for \$10. Tickets sales are on sale NOW! The winner (drawing) will be held March 1, 2019. More information please call 928-759-3040.

AZ Speaks – The River People's Landscape

The presentation will describe the historical landscape including plants, people, and river and surrounding mountains. "The way of life" is how many elders described everyday activity.

Presenters are Royce Manuel (Salt River Pima-Maricopa Indian Community) and Debbie Nez-Manuel's (Dine). This is a free event. Registration is required at pvlib.net, Attend, Classes. Space is limited. Thursday – March 14, 2019, 6:00 pm – 7:00 pm, Crystal Room, Info 928-759-3040

Introducing Some Literary Elements through Music

Four sessions held on Wednesdays – March 6, 13, 20, and 27, 2019, from 9:30 am – 11:00 am. Literary elements and terminology are the vocabulary of literary analysis, and fluency with them is crucial to enter any conversation about literature. Learn some literary elements illustrated by popular music lyrics (short-stories).

Registration required. Please sign up at pvlib.net>Attend>Classes. Classes are held in the PC Lab. Info 928-759-3040.

Let's Start Writing – Creative Writing Time

Four sessions held on Thursdays – March 7, 14, 21, and 28, from 5:30 pm – 6:30 pm. Come to any session! We will be generating ideas

and helping each other become better writers! Come and create with us. No registration is required, space is limited. Classes are held in the PC Lab.

Yoga Nidra Series

A meditation practice, where individuals who previously have had trouble getting their mind to slow down, find this practice extremely beneficial. It has all of the benefits of meditation, plus it is a strong healing modality.

1st Thursday of Every Month @ 12:00 pm – 1:00 pm, Crystal Room Free Event. No registration required. More info 928-759-3040

Qigong Class

What is beneficial to your health, balance and overall well-being? Join us at the Prescott Valley Public Library to try Qigong – a guided meditation that contains 12 movements letting your spirit flow. Qigong is offered the 2nd Friday of every month from 9:30 am – 10:30 am in the Crystal Room. This is a free class. No registration required but space is limited. For more information call 928-759-3040.

PVPL & TransAmerican Seminar Series – Social Security

This seminar will answer frequently asked questions about this complex topic.

- Discusses steps toward maximizing this important benefit
- How Social Security will fit into their retirement income strategy
- Provides clear next steps for those ready to file

Registration is required at pvlib.net, Attend, Classes.

Friday, March 8, 2:00 to 3:30 pm, Crystal Rm Info 928.759.3040

March VA Workshop Series – Women Veterans

The VA will be presenting a brief history of how women have served, and then you will learn how Northern AZ VA Health Care System cares for women Veterans and how to enroll.

No registration is required. Information 928-759-3040

Tuesday, March 12, 2019, 5:00 pm – 6:30 pm, Glassford Hill Room

Alzheimer's - Know the 10 Signs: Early Detection Matters

Thursday, March 28, 2019 from 5:30 pm to 6:45 pm.

If you or someone you know is experiencing memory loss or behavioral changes, it's time to learn the facts. Learn the latest research and warnings signs of Alzheimer's disease and the need for early detection, drug therapy, enrolling in clinical studies, and planning for the future. Registration required:pvpl.net, Attend, Classes.

PVPL & Alzheimer's Association Support Group

Are you caring for someone with memory problems? Would you like to share your stories with others? Would you like to connect with others who understand?

Alzheimer's Association 928-771-9257 or PVPL 928-759-3040. No registration required but space is limited.

Mondays, Jan 7, 2019, 10:00 am – 12:00 pm,

Genealogy Room. Info: 928-759-3040

March Oasis Computer Classes

Registration is now open at pvlib.net>Attend> Classes. Space is limited so please register to reserve your seat. For more information call 928-759-3040. Please see these classes online for date and times:

Windows 10, Intro to Genealogy, How to Be Safe Online, Intro to Word & Word Online, Meet the Computer

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HUZZAH!!! 19th Century Baseball Team! Part 1

With spring training well underway, and the major league season about to begin, I thought it would be appropriate to share a bit of local baseball history, and tell you about a local ball club that likes to share some of that history by actually playing ball as it was played in the mid-nineteenth century.

In an effort to honor our local 19th Century base ball history, to educate the general public about the history of base ball(yes, two words back then), and to entertain by actually playing the game using the rules of 1860, I have

Three Myths of Self Defense

Myth #1: In order to adequately prepare to defend myself, I need to spend hours each week training in a martial art for many long years. Actually, you can learn simple and effective techniques in a short period of time. Practicing those techniques on a regular basis, in your own home, will help to increase your confidence level.

Myth #2: It will never happen to me (I will never be a victim of a violent attack).

Maybe not. But the first step toward acquiring a proper mindset about self defense is to realize that it could, indeed, happen to you. How many victims of violent attack were stunned into inaction by the overwhelming thought that “this cannot be happening to me!” Make a decision now, to accept the fact that you may, at some point in your life, be a victim of violent crime. And prepare!

Myth #3: If I treat the perpetrator with respect and kindness, he/she will certainly not hurt me. The perpetrators of crime do not think the way you do. They would not be initiating violence against you if they adhered to cultural norms and practices of decency.

You plan for many things in life, make self defense training a part of that plan.

Attending one workshop will give you a new perspective, a more attentive and confident mindset and you will learn effective and simple techniques that you could use, if necessary, that very day. Self-defense training is for everyone!

– Mark Bryans
Real World Self Defense

formed the Prescott Champions Vintage Base Ball Club. We are currently part of the Arizona Territory Vintage Base Ball League, and play from November to April. We play at least two games in Prescott, 5-6 dates at Ft. Verde State Park, and a few dates down in the Valley. On March 9th we will be playing at Ken Lindley Field in Prescott against the Ft. Verde Excelsiors with games beginning at noon. There is never a charge so come on out, watch a little base ball, oh, and maybe pick up a little information about Prescott base ball in the 19th Century. There’s a pretty good chance you’ll be able to meet one or two former major leaguers also!!!!

I’m always interested in hearing and sharing stories about baseball, so if you have a story, or would like to learn more about Arizona’s baseball history, please contact me. My email is: mradian06@yahoo.com, phone 928-460-5818.

Next month I’ll share information about teams that actually existed in Prescott in the 1870s’.

– Mike “Ace” Adrian

**ATTENTION LADIES:
Self-Defense Class designed
specifically for you!**

**Saturday, March 23rd
9:00 to 11:00 AM**

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\$65 per person. Bring a friend: \$99

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UPCOMING EVENTS

Thurs, Aug 15, 2019 • Prescott Valley area

Thurs, Nov 21, 2019 • Prescott area

Thurs, Feb 20, 2020 • Dewey area

A Taste of Wine



March March March - I love the month of March. Days are getting longer and Springtime is right around the corner. Also, corned beef usually goes on sale at the grocery store so I stock up on it. I make corned beef and cabbage in the

crock pot several times throughout the year. It is so easy to make, produces a wonderful aroma in the house, and tastes absolutely scrumptious. So, today's big question is "What wine goes best with Corned Beef and Cabbage?"

Interestingly, the same wines that go with Thanksgiving dinner also go with corned beef and cabbage. If you prefer red, go with Beaujolais, Grenache, or a light pinot noir. The reasoning is that the salty-fatty yumminess typical of corned beef and the usual bay leaf and peppercorn flavoring are balanced by the light and fruity flavors of these red wines. The light reds have some acidity to offset the fat. Staying away from a heavy red wine such as Cabernet Sauvignon is a good idea because the tannins will not pair well with the saltiness of this meal and will

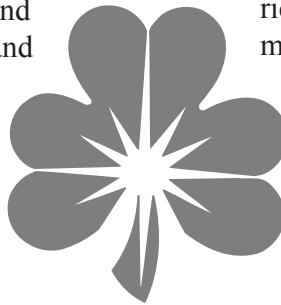
cause a bitter aftertaste. The same is true on the white side. A light Pinot Gris or most any Spanish or Italian wine will tone down the salty and fatty tastes and leave plenty of room in your tummy for seconds.

My wine of choice this year is going to be a 2017 Chateau De Pizay Beaujolais. It is a dark garnet-purple wine with a very youthful nose, held back at first, with underlying crushed dark berries and flinty overtones. The taste is clean and balanced and possesses an attractive texture. This light-weight red has a relatively tender structure with fine acidity. I am counting the days until Saint Patrick's Day. And, for your history lesson, Saint Patrick's Day, or the Feast of Saint Patrick, is a celebration in honor of the patron saint of Ireland, Saint Patrick. The day of celebration, which marks the day of Saint Patrick's death, was originally a religious holiday meant to celebrate the arrival of Christianity in

Ireland and made official by the Catholic Church in the early 17th century.

Happy tasting!

– Nancy Biggs,
Wine Aficionada



Solutions

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Septic 101: Homeowner Education Course

On February 5, JT's Septic held a Septic 101: Homeowner Education course, in partnership with Yavapai County's Environmental Services Department, at the POA Building for over 30 residents- a big thank you to all who attended! If you missed this course, please check the PCC News Local Events calendar for future dates.

A quick reminder of the do's and don'ts of living on septic:

It is OK to put the following down your drain: household cleaners in reasonable amounts, disinfectants, bleach in reasonable amounts, small food particles (through a dishwasher, garbage disposal or down the sink drain), enzymes and/ or yeast products, and reasonable amounts of toilet tissue.

JT's receives a lot of questions regarding the type of toilet tissue approved for septic systems- a simple test you can do at home: place the tissue you are using in a glass or bottle of water overnight. Is the paper mostly or fully dissolved in the morning? If so, you're good to go! If not, you may want to look into a brand that passes the water test.

It is NOT OK to put the following down your drain:

Coffee grounds, dental floss, disposable diapers, cat box litter, cigarette butts, plastics, facial tissue, paper towels, fabric softener and especially not wet wipes or feminine hygiene products or cooking oil and grease. Things like

coffee grounds and cat litter do not break down in your septic tank and will require your tank to be pumped on a more frequent basis. Wet wipes and hygiene products can get caught along with solids in your inlet pipe (which leads from your house to your tank) causing clogs and possibly backups into your household fixtures. Grease and fabric softener clog sewer pipes and form a thick coating along the pipes which does not allow solids and paper to travel smoothly to your tank.

The best thing you can do for your system is have your tank pumped and/or serviced frequently by a reliable service provider.

It is important to know your system

Do you have a filter that requires annual cleaning? Do you have sewer cleanouts in case your inlet pipe has a clog? Do you know the last time your tank was pumped and where your system is located?? JT's can help with all of that!

For more information on the do's and don'ts of a system, a pump out schedule and general information on septic systems, please visit www.jtseptic.com, or give JT's Septic a call at 928-632-7077.

Happy St. Partick's Day!



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The Sky This Month



Welcome to our night-time sky. Please enjoy this month's tidbits of knowledge. We are lucky to live in a dark-sky area where the heavens can shine through. I hope you enjoy the sky and perhaps learn a thing or two. Happy star gazing!

Who Needs a Compass? – A magical alignment occurs on March 20.

The Earth's axis aligns with the ecliptic, which is the plane of rotation around the Sun. In the northern hemisphere, prior to March 20, the Sun rises south of due East in the morning and sets south of due West in the evening. After March 20, the Sun rises north of due East and sets north of due West. So, what happens on March 20? The Sun rises exactly due East and sets exactly due West! This occurs everywhere on Earth. If you want to know exactly where East and West are, you only need to wait for the Spring or Autumnal equinox. Then, just look outside and observe where the Sun rises or sets.

Ancient people observed the movement of the Sun throughout the year and built solar markers to identify the equinoxes and solstices. Depending on where the Sun rose or set, the time of year could be determined, just like a sundial shows the time of the day. A perfect example of a solar

calendar is Stonehenge in the UK. The people who built Stonehenge observed the Sun's movement over years and then constructed the monument to mark those locations.

Where Does the Moon Rise? – If you marked the location of due East on the morning of the 20th, you can see where the Moon rises in relation to due East. At sunset on March 20, a full Supermoon will rise in the East, but it will not rise due East. This is because the Moon follows its own course around the solar system. Contrary to many other planetary moons, our Moon is roughly aligned with the ecliptic instead of the Earth's equator. The Moon's plane of rotation is inclined roughly 5 degrees from the ecliptic. Over an 18.6-year cycle, the Moon's declination is either added to or subtracted from the Earth's 23.5-degree declination. The Moon's location can thus change from +/- 18.5 degrees to +/- 28.5 degrees depending on the time of the 18.6-year cycle and the time of the season. In addition, the Moon rotates around the Earth once every 27.2 days. Throwing that into the mix, it's not trivial to figure out exactly where the Moon will rise or set on any given day. However, in general, the Moon will rise and set opposite to where the Sun rises and sets. In the winter, the Moon will tend to rise in the Southeast and set in the Southwest. In the summer, the Moon will tend to rise in the Northeast and set in the Northwest.

– **Brian Biggs, Amateur Astronomer**

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The Herbalist - Chocolate: Food of the Gods

I'm writing this article on Valentine's evening while eating a bit of dark chocolate. I had an epiphany when trying to decide which herb to discuss this month. Should it be about Spring greens? One of my favorite flowers? Well, it's cold out and snow is still in our forecast so I decided that I'd write about everyone's favorite food, Chocolate. What? No herbs this month?

Well, cacao does grow on trees as berries so I think that counts for me.

Not only is chocolate loved all over the world, it has many health benefits that certainly qualify it as a healer. How many things in life are delicious and good for you? Let's dig in to what makes this berry so amazing. Cacao is found worldwide but the beans originate near the equator. The Mayans called it Cacao, meaning food of the gods, and used it as currency, locally and with traders who first brought it to Spain. Early world travelers then brought it to their homes and now, it is ubiquitous. Early drinkers of this liquid gold were certainly drinking something other than what we now know as cocoa. The beans are bitter, so over time, chocolate has become sweeter to accommodate more modern tastes. The modern processing has also removed so many of the health benefits that I look for cocoa in it's darkest and purest form. Warning, 80% cacao is not for everyone but I love it. I actually used to eat my mom's unsweetened baking chocolate when I was a kid. My mom was horrified.

Buying raw, organic cacao is the best way to reap its benefits, so look at labels. First, it is loaded with antioxidants, so much so that you'd have to eat 40 times more blueberries to get that level of antioxidants. Antioxidants help absorb free radicals, those nasty cellular destroyers.

Cacao is also loaded with magnesium and calcium. Helping bones remain more dense and muscles to be relaxed, including coronary muscles making this delicious treat good for your heart. Cacao also has the blood thinning qualities a daily aspirin can provide. Now here is my favorite part. Cacao is a precursor for serotonin, our feel-good hormone. Our body has serotonin receptors in the digestive tract so when we eat chocolate, we're feeding ourselves a pure form of some happiness. Not many herbs have that kind of immediate soothing power.

To get the best benefits from that steaming cup of goodness, start out with the best cacao, add milk or milk substitute of your choice, heat, stir and blend. Add your choice of sweetener but try only putting in around half of what you would normally use. Stir. Now add a pinch of cayenne, a few pinches of cinnamon or put a cinnamon stick in your mug. Now sip. It's wonderful isn't it?

Enjoy!

— Sue Ehlbeck MC

*Clinical Herbalist at Ladyslipper Herbs
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PV Chamber Report

As we continue celebrating our 45th anniversary year we are excited to add new programs benefitting our business community. March features the launch of our Prescott Valley Chamber's Women's Business Connections which will have a focus on mentorship, education and connections. Leading this for the Chamber is business owner Kelley Cabral of Gabby's Family of Restaurants and Erin Vredeveld, owner of Canyon Physical Therapy and Aquatic Center. Our kick-off event will be held March 21 with a luncheon at The Event Spot. More details to follow. Additionally we are also planning a Veteran's Business Expo, Chamber Day at Arizona Downs and an October business pumpkin carving contest. So much going on and fun to get involved with here at the Prescott Valley Chamber.

I recently attended the Western Association of Chamber Executive annual conference. Over 450 chamber executives, staff and other professionals from the 14 western states and Canada joined together in what I feel was one of the most valuable conferences I have ever attended. One of the most talked about topics was the changing dynamics of community and business and how the Chamber can provide leadership as a catalyst, convener and champion as we address issues in each of our communities. Great presentations by experts in their fields as well as valuable net-

working with my fellow chamber executives from around the country made for creating exciting and new innovative ideas.



The staff and volunteers of Prescott Valley Chamber has its finger on the pulse of current events! We invite you to stop by and see what is happening in our community.

Welcome new chamber members: Lifestyle Chiropractic, Shopping Local Works!, CLA Realty Leland Hilburn, Callteks, Inc, Desert Flower CBD & Wellness, Keller Williams Susan Cohen, Industrial Strength Fitness, Seeing Hands Massage, Mile High Virtual Services, LLC, Healthsong Direct Primary Care, LLC, Hope, Health, Healing and Juice, DishTech, Décor in a Day, Jack Furniture Shack.

- Marnie Uhl, IOM, ACE
 President/CEO
 Prescott Valley
 Chamber of Commerce



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Avg. Days on Mrkt.	73	117	130
Pending Sales	2	0	1
Avg.\$Price/Sq.Ft	181	0	121
Avg. Days on Mrkt.	3	0	18
Closed Sales	6	0	0
Avg.\$Price/Sq.Ft	152	0	0
Avg. Days on Mrkt.	58	0	0

Why Eyes Look Red in Photos

The “red-eye effect” occurs when a camera captures light reflecting from the retina at the back of the subject’s eye when a flash is used at night and in dim lighting.

Light rays travel through the cornea and pupil of the eye to focus on the retina, a layer of light-detecting cells at the back of the eye. From here, the retina converts the light rays into electronic pulses that travel along the optic nerve to the brain to create visual images.

In fact the eye works very similar to the way a camera does. Light enters the clear covering of the eye, like the glass of a camera lens, and the pupil controls the amount of light that travels through the eye, like a camera aperture. The retina captures the incoming light and sends a record of it to the brain, like camera film.

When a camera flash goes off, the pupils of the subjects eyes don’t have time to constrict to reduce the amount of light entering their eyes. Therefore a large burst of light reaches their retinas, reflects back and is captured on film. The eyes look red in photos due to the rich blood supply of the choroid (a layer of con-

nective tissue at the back of the eye that nourishes the retina) which gives the retina its normal red color.

There are several ways to reduce the “red-eye effect”

1. Tell your subjects not to look directly at the camera which avoids the direct angle flash.
2. Make the room brighter. The darker the environment, the more dilated the subjects pupils become which increases the likelihood of red eye effect.
3. Turn on the anti-red-eye function on your camera. Most cameras and smart phones have this feature. This function emits shorts flashes of light in quick succession before the camera actually takes the picture, giving the subjects pupils time to constrict.
4. Make the flash and lens further apart if you have an external flash attachment.

If a family member or friend seems to always have just one eye that shows red or reflects the light, that could be a sign of an eye disorder and they should see their optometrist for a thorough eye exam.

Info from All About Vision, provided by Antone Optical






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Microneedling Addresses a Multitude of Skin Conditions

Medical microneedling is rapidly gaining popularity as an effective treatment option for reducing wrinkles, scars, stretch marks, hyperpigmentation, and improving overall skin tone and texture. Recovery time following microneedling is also considerably shorter than that required for more invasive techniques such as laser or chemical peels.

Microneedling consists of creating hundreds of microscopic perforations to the skin using an automatic oscillating "pen" with disposable needle attachments. The perforations are temporary and heal quickly. Their use in medical microneedling creates hundreds of small injuries in the dermis. The subsequent healing response produces

additional collagen and elastin which improves the appearance of wrinkles, scars, and stretch marks.

PDO threads are polydioxanone which is a non allergenic biodegradable suture material that absorbs in anywhere from 3-6 months. They were first used for face lifting in the Ukraine in 1998.

How do they work?

Basically, the threads cause a foreign body reaction - inflammation and then tissue remodeling occurs. This forms new collagen along the placement of the thread; the thread provides the scaffolding for new collagen to form. Monofilament PDO threads offer a quick and simple procedure that is significantly cheaper than a traditional face lift.

It can be used for the following and more:

- Facial contouring - cheek or lip enhancement, jawline lift, brow lift
- Wrinkle reduction - crows feet, forehead, cheeks, smoker's lines
- Skin rejuvenation - general skin tightening, reduction in scarring
- Neck lift - double chin reduction

If you have any questions please call 928-710-1971 to schedule a free consultation.

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Jewelry Reflections



A Tale of Earrings

Earrings have been one of the principle forms of jewelry throughout history. They serve as symbols of cultural or tribal identity, markers of age, rank or marital status, or provide protective

powers.

Among the oldest earrings are crescent-shaped gold hoops worn by Sumerian women in 2500 BC. Around 1000 BC earrings started to be embellished with clusters of beads, twisted wire and pendants.

Then in the first century AD, the Romans introduced a new earring style: a disk or pendant mounted on a S hook. These styles became more lavish with the addition of colored stones and pearls.

Around 330, the center of influence moved from Rome to Byzantium (Constantinople) and earring styles changed again. Favored styles included hoops with multiple pearl pendants hung on chains and crescent-shaped earrings of gold filigree.

Between the eleventh and sixteenth centuries in Europe, earrings all but disappeared as hair and clothing styles covered the ear. However, by the late seventeenth century earrings once again became an essential element of dress. Earrings during this period were so heavy they had small rings attached so the wearer could tie them to her hair and take some of the weight off her ears. These heavy styles disappeared by

the end of the eighteenth century as fashions became simpler.

Throughout the nineteenth century, designs ranged from long drop earrings to small single-stone and cluster earrings. Cameos and jewelry made of cut steel, seed pearls, coral and jet were popular. With the opening of the South African diamond fields in the 1860's and the introduction of better cutting and polishing methods, diamond solitaires became the most fashionable earrings.

It is easy to see how today's earring styles are firmly rooted in those of past. Studs, chandeliers, drops and hoops are timeless. To see my interpretation of these styles, visit the Earrings page of my website, SlinkyLynnxChic.com.

– Lynn Schmitt

Lynn@SlinkyLynnxChic.com



Slinky Lynnx Chic
Jewelry to Fit Your Style
by Lynn Schmitt

Update Your Jewelry for Spring


- Prescott Art Market - Gateway Mall (outside)
- Mountain Artists Guild - 228 N Alarcon
- Yavapai College Art Gallery - Prescott (through March 31)
- 'Tis Art Center & Gallery - 105 S Cortez (starting March 16)



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What do I do when my Home Loan is Due?

Most Americans need a home loan to finance the purchase of real estate. Many of those home owners will have owned less than a handful of homes throughout their life time. A good portion of those home owners will pass on with a loan against the property. It's important to understand the difference between "when my FORWARD mortgage is due" and "when my REVERSE mortgage is due." This is a topic that can be discussed from many different angles. For the purpose of this article I will limit my focus to the options the heir has when they are bequeathed real estate.

When you get a home loan in Arizona (Forward or Reverse) two things are happening. You (the home owner) is given a loan (called The Note) and the beneficiary (Lender) is being given a security instrument (called a Deed of Trust). These two documents together create a lien on your property. This applies to both a Forward and Reverse mortgage.

It is important to understand both the relationship between the two documents (ie, the Note and Deed of Trust) and the parties involved in the Deed of Trust. Simply put the Note defines the terms of your "promise to pay." This document outlines the interest rate, term of the loan, the date the loan is due, whether the loan is fixed or adjustable, conventional or government, for a primary residence or an investment property. The Deed of Trust, on the other hand, first establishes a relationship between three parties, the Trustor (Homeowner/Borrower), the Beneficiary (Lender) and the Trustee (Title Company).

In a nut shell, the Deed of Trust says that the Lender and Homeowner have agreed to allow the Title Company the power to collect on the Note when it becomes due.

Let's begin with the Forward loan. Certainly the heir can continue to make the mortgage payments. Many people are not in a position to take on extra debt, so we will assume the heir has contacted the lender to notify them of the home owner's death. The heir of the property now has a few options. 1.) They can pay the loan off in full. 2.) They can refinance the loan. 3.) They can sell the house and retain the proceeds or if the loan balance exceeds the value. 4.) They allow the bank to foreclose.

In the event the bank has to foreclose, the heir may be at risk of also inheriting the lenders' loss. I am not an attorney nor in a position to give advice, so if you find yourself in this situation, consult a Real Estate Attorney immediately.

How a Reverse loan is paid back is quite different than the Forward. Again, the same documents and relationships exist as mentioned above whereby the Deed of Trust defines how the Trustee can collect the debt. The heir of the property has similar options. They can 1.) Pay the loan off in full. 2. Refinance the loan. 3. Sell the house or 4.) Surrender the Deed in Lieu of Foreclosure. If the lender incurs a loss because the sale price of the home was less than the loan amount, the heir has ZERO liability.

Many of us think of a home as an asset and want to leave what we have enjoyed to someone we love. It's important to understand the differences between a forward paying loan and a reverse loan so that the asset you leave your heir doesn't become a liability to them.

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

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MJ Q & A - Purpose of the Endocannabinoid System

Question: Why do people want and need THC?

Answer: The Medical Marijuana Guide, Cannabis and your health by Patricia C. Faye, M.D. states, "that cannabis use has changed drastically over the years. As our science and understanding of cannabis expands, we are better able to reap the medical benefits from the plant without having to experience the mind altering-euphoric high, many adults enjoy".

Science states all vertebrates: Mammals, birds, fish, and reptile, have a system in their body called the Endocannabinoid System. This complex system oversees or regulates all other systems in the body to restore homeostasis, mind/body balance. It does this by telling our body to slow down, relax, eat, sleep, and forget.

For now, science has confirmed two receptors in the endocannabinoid system and expect there are many more to be discovered. The two known receptors are called the CB1 and CB2 receptors. The CB1 receptors are in our brain and central nervous system. When the receptors are empty, we get chronic brain disorders such as: Anxiety, Depression, Bi-Polar, ADD, ADHD, Schizophrenia, Memory impairment, Alzheimer's, Dementia, Seizures, and pain etc.

THC fits perfectly like a key into the CB1 receptor. When the CB1 receptors are filled with THC the disorders are calmed and often reversed. The truth is, our bodies build the same or like components found in phytocannabinoids plants like cannabis from the day we are conceived. When our body stops building these cannabinoids science says we can supplement with the cannabis plant to restore health.

Now that is going to sound odd to some of you because the past 90 years the DEA has been telling us that marijuana and THC destroys the brain. We also know all studies that showed a benefit were not allowed to be published in any medical or scientific journal, nor leaked to the press by the same DEA who has intentionally withheld the truth.

The US Department of Health and Human Services began studying cannabis in the late 1990's and filed a patent Oct. 7, 2003 for cannabis cannabinoids as antioxidants and neuroprotectants. Seems odd considering cannabis continues to be a Schedule 1 drug with no medicinal value. 32 states including Washington D.C. have legalized marijuana as a medical program and others have legalized the plant for adult use.

THC is being used to treat pain, helps with relaxation, suppresses pain from nerve damage, controls anxiety and other brain disorders, suppresses muscle spasms and convulsions, controls certain cancers, eases nausea, slows inflammation, fights free radicals in the blood stream, encourages eating and appetite stimulation, stimulates new growth in nerve tissue, relieves chronic eye pressure and pain caused by glaucoma and other eye disorders, this is the short list.

THC is our friend in small doses and works best with CBD another cannabinoid.

This article is for information and not intended to provide legal or medical advice.

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PCC Women's Golf News

How About Some Sweet Weather?

So we've got slim pickings here for results the last month. Funky weather kept us off the course and many away from even trying. But, do not fear! We will be out in large numbers often very, very soon!

1/24 Roadrunner! Bobbi McDonald is the Roadrunner winner for January! She won with a score of 91 followed by Mel Barnett with a 93 in Flight 1. In Flight 2 the winner was Sandy Gilderoy with a 95 followed by Barb Brown with a 103. In Flight 3 Nora Barlow won with a 102 followed by Sue Hale with a 103.

1/29 Quail!! Mel Barnett is the Quail winner for January! Sandy Mitchell was the winner in Flight 2 with a 72. There was a tie between Sue Hale and Jane Neville at 76 for 2nd, but Sue won in the scorecard playoff so Jane took 3rd. In Flight 1 Mel Barnett was the winner with a 64!!! Sandy Gilderoy took 2nd with a 69 followed by Bobbi McDonald with a 72.



1/31 Pick Any Nine!!! Bobbi McDonald won in Flight 1 with a 32 followed by Ellie Tanzer with a 36. In the 2nd Flight Vicki Trillo took 1st with a 35 followed by Nancy Brown with a 37 for 2nd place. Sandy Mitchell took 1st in Flight 3 with a 33 and Sue Hale took 2nd with a 35.

2/12 Blind Partners!!!! Jane Neville and Melanie Bridges came out as winners in the Blind Draw with a 147! Bobbie McDonald and Nora Barlow took second with a 148!

2/14 Valentine Surprise did not get to happen because of 24 hours of rain!!! We all hope we can make this one up because surprises are so much funnnnnnn! Bring on the good weather, please, Mama Nature!! :-) Perry

Happy St. Patrick's Day



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Men's Golf at PCC



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January-February 2019

“Two Man Modified Alt. Shot” January 16

Low (Alt. Shot) v. Field

1. Bob Chinberg/Charles Chinberg 71
2. Dave Stacey/Ken Van Tuyl 72



“No Alibis” January 23

- | | | |
|----------|---------------------|----|
| Flight 1 | 1. Gary Sladek | 78 |
| | 2. Ken Van Tuyl | 79 |
| Flight 2 | 1. Clifford J. Bush | 80 |
| | 2. Randy Haynes | 83 |
| Flight 3 | 1. Jon Rainsberger | 81 |
| | 2. James Burton | 88 |

“Yellow Ball” (ABCD Pairings) January 30

Low Net Lone Ranger Foursome v. Field

1. Ken Van Tuyl/William Bordner/
Gerald Markovich/Richard Pearson 126
2. Charles Chinberg/Jack Schroeder/
James Burton/William Oldfather 126

February 6, 2019 Snowed Out

“Red/Yellow/White/Blue” February 13 (ABCD Pairings)

Low Net All Balls on each hole foursome v. Field

1. Gary Sladek/Jim Klise/
Gerald Markovich/Max Bishop 286

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"Humpty-Dumpty Balance & Fall Prevention" Workshop!

Workshop will be at **CASA** every **WEDNESDAY** morning beginning **MARCH 6 ~ 10-11:00 am**

This is a SIZZLER Activity!

The Workshop is \$2.00 for Members & \$5.00 for Public.

However, if you come to lunch on the day of the workshop, the Activity Fee will be waived! (Lunch is \$5.00 – Salad Bar **OPENS** at 11:00 and lunch is served 11:30-12:30)

Register Now: 772-3337

CASA PV Active Adult Center
9360 E. Manzanita Cir. Prescott Valley

NAU's Senior Companion Program is back at CASA!

If you are 55 years old or older and meet income guidelines - You can make a real difference in the lives of others.

PLUS receive a small tax-free stipend, mileage reimbursement, supplemental insurance coverage and more!

Even if you don't qualify under the income guidelines, you can still make a difference by volunteering to help those in need!

Everyone is INVITED to a special informational

"Meet & Greet" at CASA

9360 E. Manzanita Cir. Prescott Valley

Monday, March 25 at 3:00pm

CALL 772-3337 to sign up for this no obligation meeting. If you know someone who **NEEDS** this service or want to find out how **YOU** can **HELP!**

CASA 'HAPPY' MEALS-ON-WHEELS
Qualified AZ TAX Credit Charity for your 2018 TAXES! (Tax Code QCO 20404)

It is NOT TOO LATE!! At NO COST to YOU,

You can **DONATE** to CASA 'Happy' Meals-on-Wheels (Central Arizona Seniors Assoc.) and get a Dollar-for-Dollar AZ TAX Credit, up to \$400 per person! 2018 TAX Credit Donations may be made now through April 15, 2019!

Make a Real Difference! Help CASA provide Vital Services by giving a special Gift of LOVE!

Keep your TAX Dollars working in your community!
To make your ARIZONA TAX CREDIT DONATION, simply call: **CASA 928 772-3337**

Are YOU or Someone you know RECOVERING from an Accident, Operation or Illness? Are you finding it Difficult to Prepare Meals for Yourself & Your Loved Ones?

If you live in the Prescott Valley/Dewey area, Call CASA 'Happy' Meals-on-Wheels TODAY! 928-772-3337

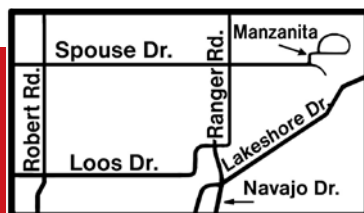
Then, Tomorrow, (for only \$6.00) you can have a Scrumptious, Well-balanced Lunch (including salad, entrée, drink, dessert and extras) Delivered to Your Door! (No Age Restrictions)

NEW Home Delivery CLIENTS: Try our Lunches for 1 Week (Pay for 4 lunches- get the 5th lunch Free) CALL CASA 'Happy' Meals-on-Wheels: 772-3337

Or check our Website: www.casapv.net for Daily Home Delivered & In-House Lunch Menus (In-House Lunches Only \$5.00 served 11-12:30 M-F)

CASA KITCHEN CAFÉ

9360 E. Manzanita Cir. Prescott Valley
NEW In-House PATRONS - \$2.00 DISCOUNT (1st time)!



9360 E. Manzanita Cir.
Prescott Valley
Call us 772-3337 or check out our website: www.casapv.net to learn more about these events and our on-going Activities.

CASA Schedule of Events for MARCH

SUNDAY

GACWSMA Meeting,
Pot Luck & DANCE:
MAR 10 – 12-4:00
Dog Food Distribution
MAR 31 3-4:30

MONDAY

TAI CHI: 8:30-9:15
Baked Goods/Commodities
ART & PAINTING 10-11
Computer/Internet HELP 10-11
(Alan Krause)
CASA Thrift Shop 10-3
CASA Kitchen Café
11-12:30 (Bill Garrett)
CASA Food Pantry: 12-3
Adult COLORING: 1-2:00
Gentle EXERCISE 1-2:00
Desert Rose Dance Rehearsal: 3:30-6:00
“MEET & GREET”
Learn about new ‘SENIOR COMPANION’
Program 3:00 MAR 25

TUESDAY

Baked Goods/Commodities
CASA Thrift Shop 10-3
CASA Kitchen Café 11-12:30
CASA Food Pantry: 12-3
BINGO 1:30 - 4:30
Have Fun! Win Cash!
HIGH % PAYOUTS
LINE DANCING 5-6:30

WEDNESDAY

Baked Goods/Commodities
Humpty-Dumpty BALANCE CLASS
10-11:00
CASA Thrift Shop 10-3
CASA Kitchen Café
11-12:30 (Linda Herst)
CASA Food Pantry: 12-3
POKER 12:30-4
DOG TALK 12:30-1:30
MAR 13

THURSDAY

Baked Goods/Commodities
CASA Thrift Shop 10-3
2-Day SPRING SALE
10-3:00 MAR 28 - 29
CASA Kitchen Café
11-12:30
CASA Food Pantry: 12-3
Weight Watchers 6-7:30
Pinochle 12:30 (some Thurs)
DOMINOES MAR 14 1:00
Jerry Cotter – MAR 7 & 21
BIRTHDAY Lunch MAR 21
FREE Blood Pressure CKS
By Hospice Family Care
MAR 7 & 21
By Glassford Place MAR 14 & 28
Jerry Thomas Para-legal Svc
10:30-11:30 MAR 28
CASA Bd. Mtg 1:00 - MAR 28

FRIDAY

TAI CHI: 8:30-9:15
Baked Goods/Commodities
Desert Rose Rehearsal 9:30-10:30
PIANO Lessons 10:30

CASA Thrift Shop 10-3
CASA Food Pantry: 12-3
CASA Kitchen Café
11-12:30
POKER 12:30-4
Gentle EXERCISE 1-2:00
FLEA MARKET SALE 8-1
MAR 1
Greeting Card Workshop
10-11:00 MAR 8
PONY CANASTA 1-4:00 MAR 8 & 15
SCRAP BOOK Workshop
10-11:00 MAR 15
HAIRCUTS by Justina
MAR 15 12-2:00

SATURDAY

BINGO 5:30
HAVE FUN! WIN CASH!
Doors Open @ 4:00
HIGH % PAYOUTS!
Church of God Meeting
MAR 9 & 23

There's Always
Something
Happening
at CASA!



Play BINGO @ CASA

TUESDAY: 1:30-4+

Come Early for Lunch @ 11:30-12:30

**Buy Lunch (Reg Price) & receive
coupon for 1 FREE BONANZA Card!**

SATURDAY: 5:30-8+

Doors open @ 4:00 pm



DAILY HOT BALL TICKET DRAWINGS!

High % Payouts

Play ALL the Games for as Little as \$17.00

Have FUN! -- Win CASH!

**CASA Congratulates its BINGO Winners
Who Received \$11,189.00 in JAN., 2019**

18 & Over Public WELCOME!

**9360 Manzanita Circle, Prescott Valley
(928) 772-3337 www.casapv.net**

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Adopt Today!

Dog of the Month

Meet DALLAS. He is a 9-year-old male Purebred Beagle. He was a surrender and he doesn't know why. He now is looking for his new home where he hopes to find forever love.

Dallas is sweet, loving, gets along well with other friendly dogs and loves people of all ages, but he is not good with cats or chickens.

Dallas has been neutered, his shots are current, he is house-trained and is microchipped.

If you can give Dallas a good, loving, indoor/outdoor FOREVER HOME, with a fenced yard, he will give you all the love he has to give and will be your BEST FRIEND.

If you would like to meet the perfect companion please contact: Ella at 928-771-2862 or ellas.beagles@gmail.com, UAF organization.



Cats of the Month

MIDNIGHT is a handsome, 2-year-old black male with short hair & striking green eyes. He is friendly and his little motor starts as soon as you pet him. He is OK with other friendly cats, but does not like dogs.

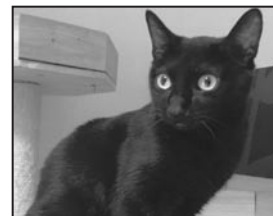
LOU is a gorgeous 2-year-old black male with short hair & he would like to be your lap kitty. He is very active and loves to climb to high places. Lou has a history of urinary retention & blockage, so he will need to be on a specific diet for the rest of his life. However, he is active and doesn't know he has an issue.

Both Midnight and Lou tested negative to FeIV/FIV, have been neutered, shots are current and they are littler box trained.

If you can give Midnight or Lou a good, loving, INDOOR FOREVER HOME, they will give you all the love they have to give and purr you a love song.

To meet/adopt these two boys, please contact Suzy at 928-848-6191 or email her at suzytazman@gmail.com

To meet them in person, Midnight and Lou are being fostered at Kachina Animal Hospital, Dewey, AZ, (928-772-8225)





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Monthly Sale Flyer
Fun & Educational In Store 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.

For information about crime in your neighborhood go to: www.crimemapping.com. Crime reports are generally posted to this site within 48 hours of the completed report.

PLEASE NOTE: Governor Ducey signed into law HB 2383 which prohibits the publication of addresses in crime reporting to the public. Yavapai County Sheriff's Office Report for Prescott Country Club area.

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

JANUARY 1, 2019

	Occurred On	Report #	Address
911 Hangup	01/07/19	19-000813	ITA E Turquoise Cir
Agency Assist	01/04/19	19-000511	E Buckskin
	01/25/19	19-003040	Old Chisholm/PCC Blvd
	01/26/19	19-003233	E Concho Canyon
Animal Neglect	01/03/19	19-000283	Latigo Ln
	01/14/19	19-001736	Buckboard Trl
Animal Pickup	01/15/19	19-001807	N Manzanita Trl
Animal Problem	01/07/19	19-000866	ITA E Roundup
Attempt-Locate	01/07/19	19-000836	Lariat Ln
Citizen Assist	01/15/19	19-001796	N Cochise Dr
Civil Misc	01/21/19	19-002588	Manzanita Trl
	01/25/19	19-003074	Manzanita Trl
	01/26/19	19-003209	Manzanite Dr
Drugs	01/29/19	19-003523	Buckskin
Family Fight	01/10/19	19-001298	E Brangus Ln
	01/16/19	19-001945	N Blue Roan Trl
	01/22/19	19-002602	Turquoise Trl
Fraud	01/29/19	19-003496	N Spanish Rowel
	01/30/19	19-003589	N Palomino Hts
Information	01/14/19	19-001750	Manzanita
	01/30/19	19-003598	N Palomino Hts
Noise Disturb	01/18/19	19-002166	Deer Trl
PD Accident	01/07/19	19-000820	N Cochise Dr
Suspicious	01/03/19	19-000323	Turquoise Cir
	01/04/19	19-000529	E Manzanita Trl
	01/16/19	19-001943	E Oxbow
	01/22/19	19-002630	E Buckskin Dr
	01/28/19	19-003351	E Buckskin Dr
	01/27/19	19-003275	E Manzanita Trl
	01/12/19	19-001520	Ironwood/ Manzanita
Theft-Auto	01/12/19	19-001524	Old Chisholm/ Stirrup
	01/18/19	19-002155	E Manzanita Trl
	01/20/19	19-002483	69/ Village Crk Blvd
	01/22/19	19-002693	Maverick/PCC
	01/02/19	19-000140	N Quail Ridge Dr.
Wanted Person	01/14/19	19-001753	E Manzanita
Welfare Check	01/16/19	19-001930	Broken Wagon Trl
	01/27/19	19-003276	Chestnut Trl
	01/30/19	19-003620	Turquoise Cir

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Attention Consumers Seeking Services from the Businesses in the Service Directory

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