

St Ives

HOMEOWNERS ASSOCIATION



THE ST IVES MONTHLY COMMUNITY NEWS MAGAZINE | FEBRUARY 2026

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Please save this phone number
to reach the DIRECT
JOHNS CREEK 911 OPERATOR
from St Ives on your cell phone:
404-843-6670



FrontPorch
ATLANTA

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FROM THE BOARD

THE PRESIDENT'S LETTER

Dear Neighbors,

As we move into the coming month, I want to once more focus on an important opportunity for our community: our upcoming HOA board elections. We are actively seeking residents who are interested in serving on the board and helping guide the future of our neighborhood. Board service is a two-year commitment and offers a meaningful way to make a real, lasting impact—whether that's shaping priorities, stewarding our resources responsibly, or helping foster the kind of community we all want to call home. If you have ideas, energy, or simply a desire to contribute, I strongly encourage you to consider stepping forward. Details on the nomination process have been sent out as recently as 1/19/26 and applications are due on 2/2/26. If you can't find your **2026-2028 BOARD CANDIDATE APPLICATION**, please email me and I'll forward it to you.

I also want to highlight a newly enacted initiative aimed at improving traffic flow and reducing congestion at both the front and back gates. We announced this in prior issues of the newsletter, but to remind you, each household will now be able to designate up to two "friends and family" passes for qualified individuals, which include:

An immediate family member, defined as:

- Mother/Father or stepparents
- Sons/Daughters or stepchildren
- Sons/Daughters In-laws
- Grandparent
- Brother/Sister

A caregiver, defined as:

- One who consistently are required to care for any person residing at the homeowner residences. (Certification may be required).

Applicants must have standard driver qualifications, including a valid Driver's License, car registration,

and insurance. All fines, fees, or cost will revert to Homeowner if not honored by the long-term visitor. Gate stickers will mirror resident access (excludes CC gate) and costs. Stickers Must be used on the car (you may not take them off and put them onto another vehicle).

Applicants are required to register the car with Security and will have the sticker attached to the vehicle being registered. The term is for six (6) Months, and stickers will be deactivated at the 6-month time frame, unless renewed. The Homeowner must sign a new attestation form each six months. Any changes in details (new driver, new car, etc.) will require a new attestation form and fee. The attestation form can be found on the portal.

This change is designed to streamline visitor access, ease backups during peak times, and improve the overall experience for residents and guests alike. We appreciate everyone's cooperation as this program rolls out and will continue to monitor its effectiveness.

Finally, a few gentle reminders as we head further into the season. Please be mindful of safety—use sidewalks when walking, slow down while driving through the neighborhood, and remain attentive to those around you. Above all, I ask that we continue to treat one another with patience and kindness. Small acts of courtesy—on the road, on the sidewalks, and in our daily interactions—go a long way toward strengthening our sense of community.

We truly are all in this together, and I'm grateful every day for the shared commitment that makes our neighborhood such a special place. Thank you for your engagement, your consideration, and your willingness to look out for one another.

Warm regards,

Laurence Busse | President, St Ives HOA

FROM THE BOARD

ARCHITECTURAL STANDARDS

FEBRUARY IS THE SEASON OF LOVE!!!

As we the winter season begins to thaw, many of us are falling in love with our homes all over again and preparing for exciting new home improvement projects. Thinking about making any additions to your backyard or updating your doors or windows? Did you know most exterior projects, as well as additions and alterations require HOA approval? The St Ives Architectural Standards Committee is here to guide you in the right direction. Knowing where to go first and what to do next will help to keep your project on track.

INTERESTED IN VOLUNTEERING??

The Architectural Standards Committee (ASC) is always looking for neighbors interested in sharing their time and talents to keep our community beautiful. If you are interested in serving this wonderful community, please reach out to the learn more about joining the ASC.

DO I NEED APPROVAL?

Exterior Projects Requiring HOA Approval:

- Exterior construction
- Roof Repairs
- Deck repairs or expansions
- Driveways
- Fireplace additions requiring a chimney
- Pools, Ponds and hot tubs
- Exterior remodeling
- Window replacement
- House or garage additions

- Exterior lighting including landscape lighting
- Construction work performed by homeowner on Sunday
- Exterior Painting of house, windows, trim or shutters (including usage of same color paint)
- Exterior Landscaping including the addition and/or removal of trees, shrubs or turf

If you are unsure about your planned project, please contact us for clarification and assistance to ensure a smooth process.

WHAT FORM DO I NEED?

Submit your request for project approval:

- Log in to the St. Ives HOA Portal.
- Scroll through the menu to Submit Request for Project Approval.
- Complete the form and be sure to attach any pertinent documentation.
- Please wait for project approval before performing any exterior work on your home.

DO I NEED A PERMIT?

Some exterior repairs and/or additions require a permit from the City of Johns Creek. It is recommended that you visit the City's website and determine if your project requires a permit to ensure you have the necessary documentation to support your project request.

Heather Williams | Architectural Standards Director

FROM THE BOARD

OFFICER HIGHLIGHTS



MARK SMITH

We are proud to recognize Mark Smith for joining St Ives Security Team part as a Reserve Officer, continuing to step in when needed to cover open shifts and ensure the community remains secure.



RICHARD CALLISTE

For more than a decade, Director of Security Richard Calliste has been a dedicated and dependable force within the St. Ives HOA Security Department. Richard began his journey with St. Ives on September 5th, 2015, serving as an overnight Gate and Patrol Officer. He demonstrated a strong work ethic, professionalism, and an unwavering commitment to keeping our community safe.

His excellent performance and consistent reliability soon earned him a promotion to Morning Patrol Officer, where he continued to build trust and rapport with residents, vendors, and colleagues. Over the years, Richard has become known for his calm demeanor, strong leadership, and ability to resolve issues efficiently and respectfully. Today, as the Head of the Security Department, Richard plays a vital role in maintaining the smooth operation of our security services. He leads his team with integrity and respect, ensuring that officers are well-trained, supported, and always prepared to uphold the standards of St. Ives. His dedication extends not only to his staff, but also to the Property Manager, HOA Board Members, and the entire St. Ives community.



LARRY HOUSER

Assistant Director of Security Larry Houser has quickly become a dedicated and dependable leader within the St. Ives HOA Security Department. Larry began his journey with St. Ives on November 6, 2023, serving as a Reserve Officer. From his first day, he demonstrated strong work ethic, professionalism, and an unwavering commitment to protecting the St. Ives community.

Larry's outstanding performance and consistent reliability earned him a promotion to Morning Patrol Officer, where he continued to build trust and meaningful connections with residents, vendors, and colleagues. His calm presence, attention to detail, and willingness to go above and beyond made him a standout member of the team.

Today, as the Assistant Director of Security, Larry plays a vital role in ensuring the smooth and effective operation of our security services. He supports the department with integrity and respect, contributing to officer training, daily operations, and community engagement. His dedication extends not only to his fellow officers, but also to the Property Manager, HOA Board Members, and the entire St. Ives community.



SMART USAIBULU

We are proud to recognize Smart Usaibulu joining St Ives Security Team

FROM THE BOARD

OFFICER HIGHLIGHTS



LIANNA CUMMINGS

We are proud to recognize Lianna Cummings joining St Ives Security Team



JORDAN DIXON

We are proud to recognize Jordan Dixon joining St Ives Security Team



LISA NELSON

We are proud to recognize Lisa Nelson for her 9 years of dedicated service with the Security Department at St. Ives HOA. Lisa professionalism and commitment left a lasting impression during her tenure here, and in 2021 we were fortunate to welcome her back to the team.



NABI PALACK

We are proud to recognize Nabi Palack joining St Ives Security Team

FROM THE BOARD

BOARD MEETING AGENDA - TUESDAY, JANUARY 13, 2026 5:00 PM

Virtual Meeting via Teams

Board Attendees: Jim Cichanski, Chris Albrecht, Larry Busse, Jennifer Sobocinski, Heather Williams, & Bill White, Teri Hernandez, & Todd Schlesinger

Guests: Priscilla Marlyere & Haggai Sikalumbi

President, Larry Busse

- Call the meeting to Order at 5:04P
- Karen Angel has resigned from the Board
 - ▷ Discussion on how best to manage board rotations and terms to ensure there is a balanced approach of board term rotations and not losing too much historical perspective.
 - ▷ As we lost one board member, Board voted to maintain the current board make-up of 9 members (and therefore 5 current open positions).
 - ▷ To ensure balance: one current board member who is completing their board term March 2026 will move into Karen's rotation so that 4 legacy board members will still be active after this upcoming voting cycle. – **Vote Passed**
- Board Proxy votes – not allowed by Georgia law
- December meeting minutes will be emailed for approval
- All forms for the annual meeting have been updated. The first letter has been sent to all homeowners
- BOD Calendar for 2026 – confirmed – Priscilla will email out
- Election for HOA Board Members – applications due on February 2, 2026
- Joint HOA & Club Board Committee – Nominations presented by Jennifer Sobocinski

Treasurer, Teri Hernandez

- Treasurer's Report for December – Preliminary Balance Sheet and Income Statement
- Financial Statements for the Year ending 12/31/2025 Preliminary
- Internal Controls – working with PMI
- Reserve Study-Chris to discuss have 2 options at this time-i emailed the 2 proposals to everyone.

VP Infrastructure, Chris Albrecht

- Fencing near the Back Gate – Update
 - ▷ Mayor has everything needed and has submitted to

city council for review for variance/exception, should have formal written approval after the February City meeting.

- Storm Drain Maintenance – Update
 - ▷ 50% deposit paid prior to year end for phase II, saved HOA \$15k+
 - ▷ Working with prime/James and Priscilla to schedule phase ii
 - In conjunction with will be drafting process for addressing illicit connections, will be submitted for review/approval prior to implementation
- 2026 plans
 - ▷ Select HOA joint committee members
 - Proposed SICC members – Mac Jordan/Craig mithpeters
 - ▷ Pending results from study will work with Priscilla/PMI to propose cap x improvement plan for 26 and beyond and obtain relevant quotes for consideration/approval/implementation

Legal/Compliance, Jim Cichanski

- New and updated Rules and Regulations will be posted on the portal as well as emailed by Priscilla.

Security, Todd Schlesinger

- Discuss top priorities for security 2026:
 - ▷ Camera Systems/LPR/TekWav review/Nighthawk
 - ▷ Guest/Visitor Access (short-term and long-term access)
 - **Vote Approved:** finalized the Visitor long-term access program and will update the community
 - ▷ Confirm violation policy/guidelines for guests of homeowners

Architectural Standards, Heather Williams

- Status of exterior projects
- 2026 ASC updates
- No items requiring vote

Landscaping, Bill White

- Tree removal – get approval or confirmation from the City of Johns Creek in writing and submit to the HOA prior to removal

FROM THE BOARD

BOARD MEETING AGENDA - TUESDAY, JANUARY 13, 2026 5:00 PM

Internal Affairs, Jennifer Sobocinski

- Joint Committee (HOA & Club) Nominations: (need to vote on 2)
- Votes will be sent to Priscilla for tabulation & selected members were:
 - ▷ **Confirmed and selected: Spencer Drury & Chris Albrecht**
 - ▷ Amy Little, Spencer Drury, Chris Albrecht, Jim Cichanski
 - **Amy Little:**
Amy Little was on the HOA Board for years. She has been a club member for more than 15 years. She is bold, decisive and has historical perspective from prior HOA experience that could be valuable with future HOA/ Club discussions.
 - **Spencer Drury:**
Spencer has lived in the community for 20 years. He is an avid club member, plays golf and tennis. He lives on the golf course (Villamoura), and is rational, cares about the community and the club and I think will be a balanced representative for the HOA.
 - **Chris Albrecht:**
Chris has been a member of the club since 2011 and lived in the community since 2015. Chris has been a strong conduit between the club and the board and played a large role in getting the joint agreement finalized and has built a strong working relationship with the club on behalf of the HOA.
 - **Jim Cichanski:**
As a resident and club member for 32 years and being a HOA Board member and a club committee member I think I have the knowledge of most situations for both the HOA and Club.
- Monthly Articles from each person's committee is strongly encouraged

External Affairs, Karen Angel

CITY JOHNS CREEK NEWS:

- Senior Homestead Exemptions - Apply by April 1, 2026
- Lunar New Year Celebration - February 21, 2026

HIGHLIGHTS - CITY OF JOHNS CREEK

- Autrey Mill Nature Preserve Partnership
- FY2026 Budget Amendment
- Zoning Change Request - Medlock Bridge & Findley Road
Question for the HOA Annual meeting - Do we have a time limit to present? Does the PPT need to be approved by the board?

Property Manager, Priscilla Marlyere:

- Rules & Regulations Questions
- Violation process
- Reserve Study has been approved - have received 2 quotes and waiting on the 3rd quote and will send an email vote out with information to choose the vendor.
- Holiday Lights - did we get a few/ any vendors to review for future quotes?
- Nominations - have we received any - none
 - ▷ Continued solicitation for nominations emails & texts - sending out 2-4 more times?

Assistant Property Manager, Haggai Sikalumbi

- Converted over to PMI and getting training & certifications via PMI
- Available for an ASC questions

Close the General Meeting 6:36P

EXECUTIVE ADMINISTRATIVE SESSION

- Needed (Item to be sent to Board Member prior to meeting if possible)

Close the Executive Session

FROM THE BOARD

NEIGHBORHOOD SAFETY

STICKING TO YOUR NEW YEARS EXERCISE RESOLUTIONS: MAKE YOUR NEIGHBORS JEALOUS AND LET THEM SEE YOU!

Hey there, St Ives outdoors people! Over the past few months, we've unfortunately had a several reports of near misses in the neighborhood between drivers and pedestrians, and we want to make sure everyone stays safe while enjoying their early morning and late-night workout routines.

As more residents hit the sidewalks, club-area paths, and neighborhood routes for walking, jogging, biking, and family outings, it's crucial to be cautious, especially during those low-light hours. While St Ives is a 24-hour secure-gated community that we want everyone to enjoy, it's important to use common sense when out and about. Here's some friendly advice to help keep everyone safe.

WHILE YOU'RE OUT

1. Stick to sidewalks and paths throughout the neighborhood, staying off the street whenever possible.
2. Wear visibility gear: Bright colors, reflective vests/bands, and a headlamp or handheld light will make you more visible to drivers and golfers after dusk. Remember, wearing dark clothes at night is like playing hide and seek with cars and golf carts—don't be the one who's too good at hiding!
3. Travel in pairs or groups when possible: There's safety in numbers, especially in the early morning or late evening.
4. Keep earbuds low (or use one earbud) so you can hear traffic, approaching people, or club activity.
5. Carry ID & phone: Bring a charged phone, ID, and a simple medical card if needed.
6. Use common access points and stay on sidewalks: These areas are typically the best-lit and most frequently patrolled.
7. Be golf-course aware: If your route goes near the course or cart paths, stay alert for carts and golfers. They might not see you if you're dressed in dark clothes—think of yourself as a stealthy ninja, but not the kind that wants to be run over!
8. Wear visibility gear: Bright colors, reflective vests/bands, and a headlamp or handheld light will make you more visible to drivers and golfers after dusk. **(Wait! Didn't I already say that? YEP! Because it's that important).**

HOA AND OTHER IMPORTANT INFORMATION

- St Ives HOA & Management: For neighborhood issues (sidewalk hazards, burned-out lights in common areas, amenity safety concerns, gate/security questions), contact the St Ives Country Club Homeowners Association, Phone: (770) 497-0482, Email: priscilla@stivescc.org.
- Johns Creek Police & safety programs: For emergencies call 911. For police information and community programs contact Johns Creek Police at 678-474-1600 or use the police tip line when appropriate; the department offers outreach and programs that support neighborhood safety. If you want extra patrols or a Vacation Watch while away, contact the city/police via the official channels.
- Lighting reviews: Request an HOA assessment where streetlights or common-area lights are dim or out; the HOA can log and prioritize repairs.
- Sidewalk/trip-hazard reporting: Report uneven sidewalks, overgrown shrubs obscuring sightlines, or broken pavement to the HOA so they can coordinate fixes.
- Communication: Report suspicious activity promptly — if immediate danger call 911.

Stay healthy, stay safe, stay visible, and enjoy your outdoor adventures in St Ives!

FROM THE BOARD

LOOKING AHEAD: INFRASTRUCTURE IMPROVEMENTS IN THE NEW YEAR

As we begin the new year, the HOA Board is focused on maintaining and improving the infrastructure that keeps our community safe, functional, and attractive. Infrastructure projects may not always be the most visible improvements, but they play a critical role in protecting property values and ensuring long-term sustainability.

PLANNED PROJECTS FOR THE COMING YEAR INCLUDE SEVERAL KEY AREAS:

ROADS AND PATHWAYS

Routine maintenance and targeted repairs are planned for community roads, sidewalks, and walking paths. These efforts help prevent small issues—such as cracks or uneven surfaces—from becoming larger, more costly problems in the future.

DRAINAGE AND STORMWATER SYSTEMS

Proper drainage is essential, especially during heavy rainfall. The HOA will be inspecting and, where needed, improving storm drains, culverts, and runoff areas to reduce flooding risk and prevent erosion.

UTILITIES AND SHARED SYSTEMS

We will continue to evaluate shared infrastructure such as lighting, irrigation, and any HOA-managed utility systems. Upgrades and repairs will focus on reliability, safety, and efficiency, including potential energy-saving improvements.

LANDSCAPING AND COMMON AREAS

Infrastructure also includes the features that support our landscaping—such as irrigation lines, retaining walls, and fencing. Scheduled maintenance will help preserve the appearance and usability of our common spaces.

PLANNING FOR THE FUTURE

In addition to active projects, the Board is reviewing long-term reserve studies and infrastructure assessments. This planning helps ensure that major repairs and replacements can be addressed proactively, minimizing unexpected costs and disruptions.

As always, the HOA will strive to schedule work in a way that limits inconvenience to residents. Notices will be shared in advance when projects may affect access, parking, or common areas.

Thank you for your continued support and cooperation as we invest in the infrastructure that supports our community today—and protects it for years to come. If you have questions or would like more information about specific projects, please contact the HOA or attend an upcoming board meeting.

Chris Albrecht | Infrastructure

AROUND JOHNS CREEK

CALENDAR & EVENTS



CITY OF JOHNS CREEK FEBRUARY 2026 CALENDAR

Monday February 9th

City Council Meeting @7P - City Hall

Thursday February 12th

Arts, Cultural, & Entertainment Committee @6:30P - City Hall

Monday February 16th

City Offices Closed: President's Day

Tuesday February 17th

Board of Zoning Appeals @7P - City Hall

Wednesday February 18th

Recreation & Parks Advisory Committee @6:30P - City Hall

Saturday February 21st

JC Chamber Mobility for all 5K @7:45A - Cauley Creek

Saturday February 21st

Lunar New Year (11A-3P) - Atlanta Athletic Club Fields - 1930 Bobby Jones Dr.

Friday February 27th

Health & Wellness Expo (11A-7P) - Johns Creek Baptist Church - 6910 McGinnis Ferry

DATES TO REMEMBER

February 2nd Groundhog Day

February 8th Super Bowl

February 9th National Pizza Day

February 14th..... Valentine's Day

February 16th.....President's Day

February 17th.....Mardi Gras

February 18th.....Ash Wednesday // Ramadan Begins

February 21st..... Lunar New Year

February 22nd.....National Margarita Day

DID YOU KNOW: JCPD'S D.I.Y. ALARM LINE AVAILABLE

What do you do if...

You're on vacation and your home security camera shows suspicious activity?



Call the
D.I.Y. Alarm Line:
404-843-6680

Not home or out of town? Do you see someone outside your house acting suspicious through your home video camera? Is your self-monitored alarm going off?

To report these, use the D.I.Y. Alarm Line: 404-843-6680

What if you're out of town, and there is something that requires our attention? Call the Non-Emergency Line 404-843-6670.

AROUND JOHNS CREEK

MAYOR'S MESSAGE - JANUARY 2026



A NEW YEAR OF PROGRESS FOR JOHNS CREEK

I hope everyone enjoyed the holidays with family and friends.

As I begin my second term as your mayor, I'm grateful for the trust Johns Creek voters have placed in me. Voters returned all incumbent council members to office and also spoke clearly on the Performing Arts Center referendum. I respect these decisions and look forward to working with everyone the voters have chosen to lead our city. Now it's time to focus on what matters most: continuing to build the best possible community for all our residents and businesses.

Johns Creek is in a strong position. We're recognized as one of the safest and best communities in America. We've maintained fiscal responsibility while investing in public safety, parks and recreation, road improvements, and quality of life. We have the lowest millage rate of any city in Fulton County. These achievements reflect our shared values and priorities.

But we're not done. There's always room for improvement, and I'm looking forward to working with the City Council and all of you on how we can continue to move forward together. There were many important issues raised during the campaign and many definitely deserve diving into further to see what if any changes we might need to make.

AN EXCITING YEAR AHEAD

2026 is shaping up to be a landmark year, not just for Johns Creek but for our entire nation as we approach America 250—the 250th anniversary of our country's founding. What better time to display our patriotism and

reconnect with the founding principles that make our nation great?

I encourage every household and business to fly the American flag proudly. I encourage homeowners associations and neighborhoods to fly the American flag at entrances and common areas. Let's make Johns Creek a shining example of American civic pride.

We'll mark America 250 in style with our biggest-ever Independence Day celebration at the new Boardwalk Park in Town Center this summer.

TOWN CENTER COMES TO LIFE

Speaking of Boardwalk Park—this summer will be transformative for our Town Center. The park will open alongside Medley (October 2026) and the large pedestrian tunnel connecting the western side of 141 to Town Center.

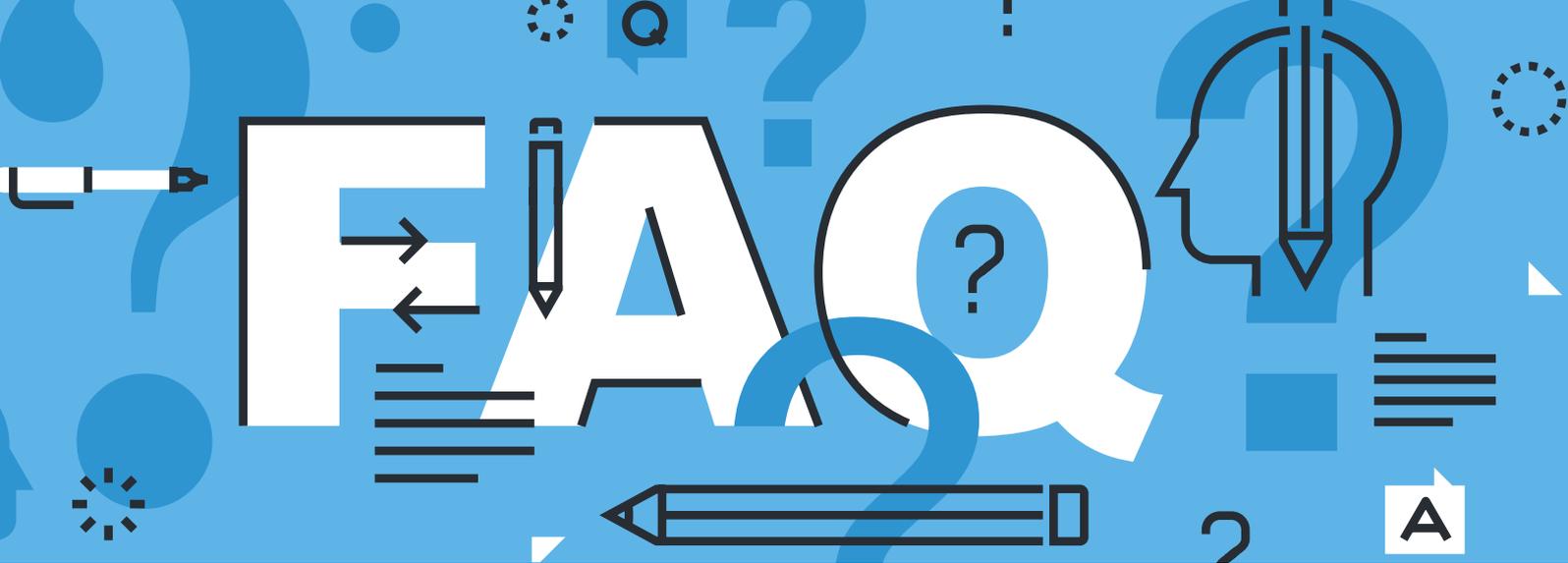
Combined with new and expanding businesses, Town Center is about to come into full bloom.

PROGRESS ACROSS THE CITY

Town Center may be our highest-profile development, but improvements are happening citywide. The new fire station and police substation in Newtown will open. Road, intersection, sidewalk, and park projects will start or continue. Simply put, we're going to keep making Johns Creek better for everyone.

I'm honored to serve as your mayor and excited about what we'll accomplish together in 2026.

I wish you and yours a safe, prosperous, and happy New Year!



Do You Have Questions for Board Members?



Homeowners: Do you have questions for your HOA Board Members? Please submit your questions to: stivesnewsletter@stivescc.org by the end of the day on the 15th of each month. We will attempt to answer your question in next month's newsletter. (Please note, if your question is specific in nature and only pertains to you and your household, we will address that with you, and it will not be addressed in the newsletter.)



Team Toth: Your St Ives Neighbors & Realtors



1163 Ascott Valley Dr
Beat out Multiple Offers

"Working with Skylar and Team Toth was truly an incredible experience from start to finish! From the moment we met, she demonstrated professionalism, deep knowledge of the market, and a genuine passion for helping people find their perfect home. Skylar made what could have been a stressful process feel smooth and exciting!"

- Corey & Roxy Turner, Buyers 2025



3119 St Ives CC Pkwy
Sold Off Market, representing buyers & sellers

"James and Deniece are more than just real estate experts. We worked together for the last three years downsizing our living arrangements since we built our dream house 35 years ago. They made the process which we knew would be traumatic, very smooth... The greatest compliment you can pay a professional is that if you had to do it over again would you do it with them. The answer to that is absolutely without hesitation."

- Mike & Suzanne McGuire, Sellers 2023

THINKING REAL ESTATE?

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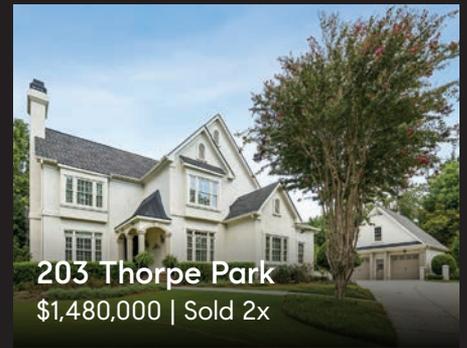
THINK TOTTH



130 National Dr
\$1,745,000 | Sold 2x



1409 Spyglass Hill Dr
\$1,933,000 | Sold 2x



203 Thorpe Park
\$1,480,000 | Sold 2x



3186 St Ives CC Pkwy
\$1,375,000 | Sold 2x



102 Preston Hollow Lane
\$1,320,000



1057 Wild Dunes Way
\$1,200,000 | Multiple Offers,
Represented Buyers & Sellers



1106 Ascott Valley Dr
\$1,700,000



3001 Castle Pines Dr
\$1,650,000



212 Southern Hill Dr
\$1,190,000



1090 Vintage Club Dr
\$1,650,000 | Sold Off Market



3145 St Ives CC Pkwy
\$1,225,388



3162 St Ives CC Pkwy
\$1,700,000 | Sold Off Market



508 Butler National Dr
\$1,350,000



127 Villamoura Way
\$1,040,000 | Sold in 1 week!



302 W Country Dr
\$1,350,000 | Represented Buyers,
Under Contract in 1st Weekend

FUN & GAMES

WORD SEARCH

T C E F B O S Z R Q W G Z I A M G T M Y T X L I A M A M I N
V E K Z G Q R A R R D F X P A O O U Z L R V A R R O W N X K
C L I V B E X Y I X J V P C F P M H A Y B I C L B T R M I S
R I S J I K M E N E H Y Z E S M K U R M O J O R X N T V X O
J M S L T D H L P H Q U C M J U U M K S E S O R I E F W N N
S O L S R P Z S K Q I T M X D U H W A V W B D G G V R N H I
I K C P Z O T U Q J L H Y G S P M J J L S P Z S A O Z Y Q I
P K G T D L F M R P Y C E I K H W R H W S U V L L S Z J E L
H K G R P Y D N A C G B J Q E C H R C H Y T E F Y D H N B N
W J K A V F X S U N J F N E N T B I W D J N C T C U I N E Q
Z O L E R M R A N R T E C C R K W J Q R T C Q Y R T R W E W
Q V S H F W G I F T Z E D L U X F D R I F W A T D H W Y G O
T P V T C F U F G K E T A I H H L O N G A H Y S B D G S P O
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F U T T E F P L L T S I K T X T A D G B W J Z W G A X E U Q
B S P N I M U V A S R J E U W Q D A U S E X U D A S T I P F
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J E U O J C O K S L B V F R C E Q M S V T T L S Z R O A T J
K P D R O I G I W D E P W Y L B L F M R I D G A A P N J J W
P D B H H D S I K E M W A Z Q R V S L N E K F E F T W J U H
F Q C T W D G H N R I O X Q U U S C G E N W H T Q S C Y W F
I H T X O W P D M H N E A G Y A D M R S A E O R E E O Y Z O
A F B S K X U Z Q R E P J F P R N S W L E Q U L U D C H M I
V G X B U K X I B Z L F C K J Y V V T Q Y F J B F D I X O B

WORD LIST

ARROW

BEMINE

CANDY

CHOCOLATES

CUPID

DATE

FEBRUARY

FLOWERS

GIFT

HEART

HUG

KISS

LOVE

PINK

POEM

RED

RING

ROMANTIC

ROSES

SWEETHEART

VALENTINE

ACROSS

- | | |
|------------------------------------|------------------------------------|
| 1) Landing gear part | 42) Event in a prison movie |
| 5) Supplemented | 43) St. Louis 11 |
| 10) Where the coin goes | 44) From this moment on |
| 14) Hebrew month before Nisan | 45) Not evenly divisible by two |
| 15) Embarrassing turnout | 46) Domino dot |
| 16) One for the books? | 47) "Let the Sunshine In" musical |
| 17) Part of an audiophile's system | 49) What some crooks crack |
| 20) Hawaiian paste | 51) Microscope parts |
| 21) Asian sauces | 55) Mouse wheel function |
| 22) Charlemagne's capital | 58) Solar panel unit |
| 23) Horseshoer's workshop | 60) Former figure skater Babilonia |
| 25) Third canonical hour | 61) Vision problem |
| 27) Firefighter's need | 64) In couch-potato mode |
| 29) To the ___ degree | 65) "You can't be serious!" |
| 30) Write-___ (some nominees) | 66) Aardvark's entree |
| 33) Change | 67) Golf platforms |
| 36) A smattering | 68) Things to strive for |
| 38) "Go away, feline!" | 69) Flower in a pocketful? |
| 39) Unbelievable tale | |

DOWN

- 1) Packs down tightly
- 2) A way of saying things
- 3) More than one spoke
- 4) Blow it
- 5) Aggravates
- 6) Item in a roundup (Var.)
- 7) Performs, old-style
- 8) "The Nanny" has three of them
- 9) Took off
- 10) Parker's need
- 11) Cardinal number (5th power of 10)
- 12) "S"-shaped molding
- 13) Gull cousin
- 18) On leave, for a swabbie
- 19) Word on a price tag
- 24) Burglary
- 26) Catch, as in a net
- 28) Make a jailbreak
- 30) Clickable image
- 31) DEA agent
- 32) Eyelid trouble
- 33) Spherical hairstyle
- 34) ___-back (easygoing)
- 35) Stepped heavily
- 37) Its symbol is an omega
- 38) Stem's opposite
- 40) Not worth considering
- 41) Gladiator's protection
- 46) Fast friends
- 48) Narrow backstreets
- 49) Sources of pain
- 50) Inverted "e"
- 52) Dictation taker, briefly
- 53) Bridge positions
- 54) Spacek of the screen
- 55) Huffy state
- 56) Throw in the towel
- 57) Abnormal breathing
- 59) Abbr. at the end of a list
- 62) Bit of baby talk
- 63) Toddler's midday event

GO THE DISTANCE

By Perry E. Holcomb

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17				18						19				
20				21					22					
23			24				25	26						
			27			28		29				30	31	32
33	34	35				36	37				38			
39					40					41				
42					43					44				
45				46					47	48				
			49				50		51			52	53	54
55	56	57					58	59				60		
61						62					63			
64					65						66			
67					68						69			

FUN & GAMES

SUDOKU

Easy

		5		7	4			
			5		2		7	1
3						4		
		7	2					
5				8			4	3
8		1				7		9
	5	8		9	7	1	3	6
	4	6	3	2	8	5		7
	9	3	1					

Medium

	3			4	2			
	2				9			
6	4				1	8		
	5		1	6		2	8	
2				5				
			8			7		5
			3	7				
	8	5	4	2		3		6
						8	9	2

Hard

7				1		3		6
							5	
1		6	7		3			
							4	
	8						7	
	5		6		9			
3							1	5
5				7		9	2	
4					5			3

Expert

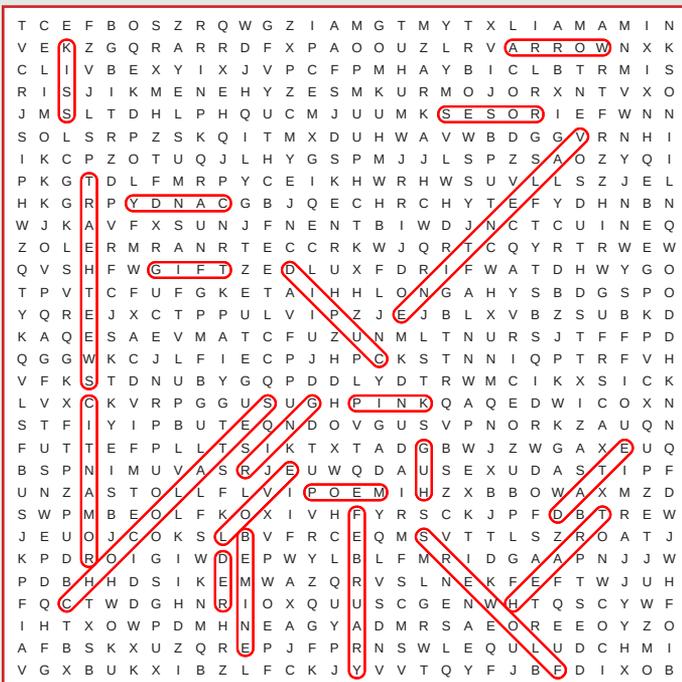
5		8			7	9		
	4					6		
			8		3	2	4	
6				1				
							2	
		9		7				
	2						5	4
	5		4		9			
4							1	



Homeowners you may submit a note of acknowledgment for you or a family member(s) by sending the info to: stivesnewsletter@stivescc.org by the 15th of each month. Only the Internal Affairs Board member sees these emails so if you would like to keep your question Anonymous just indicate that in your email.



PUZZLE SOLUTIONS





PUZZLE SOLUTIONS

Easy

9	1	5	8	7	4	3	6	2
6	8	4	5	3	2	9	7	1
3	7	2	9	1	6	4	8	5
4	3	7	2	5	9	6	1	8
5	6	9	7	8	1	2	4	3
8	2	1	6	4	3	7	5	9
2	5	8	4	9	7	1	3	6
1	4	6	3	2	8	5	9	7
7	9	3	1	6	5	8	2	4

Medium

5	3	1	9	8	4	2	6	7
8	2	7	6	1	3	9	5	4
6	4	9	2	5	7	1	8	3
7	5	3	1	9	6	4	2	8
2	1	8	7	4	5	6	3	9
4	9	6	8	3	2	7	1	5
9	6	2	3	7	8	5	4	1
1	8	5	4	2	9	3	7	6
3	7	4	5	6	1	8	9	2

Hard

7	4	5	2	1	8	3	9	6
8	3	2	4	9	6	1	5	7
1	9	6	7	5	3	2	8	4
6	1	3	8	2	7	5	4	9
9	8	4	5	3	1	6	7	2
2	5	7	6	4	9	8	3	1
3	7	8	9	6	2	4	1	5
5	6	1	3	7	4	9	2	8
4	2	9	1	8	5	7	6	3

Expert

5	6	8	2	4	7	9	3	1
3	4	2	1	9	5	6	7	8
1	9	7	8	6	3	2	4	5
6	8	5	3	1	2	4	9	7
7	3	4	9	5	8	1	2	6
2	1	9	6	7	4	5	8	3
9	2	6	7	8	1	3	5	4
8	5	1	4	3	9	7	6	2
4	7	3	5	2	6	8	1	9



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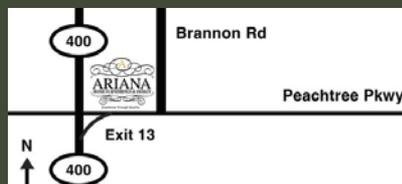
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Tax Season Check-In:

A Few Helpful Tips to Make It Easier This Year



Tax season tends to sneak up on all of us. One minute it's the holidays, the next we're digging through folders and email inboxes trying to remember where everything went. A little prep now can save a lot of stress later. Here are a few simple reminders and tips to help make this tax season a bit smoother.

KNOW THE KEY DEADLINES:

For most households, the federal tax filing deadline falls in mid-April. If you need extra time, filing an extension is an option — just remember that an extension gives you more time to file, not more time to pay. State and local deadlines may vary, so it's worth checking those early.

DON'T FORGET ABOUT PROPERTY TAXES:

Here in our area, property taxes are a big part of household budgeting. If you escrow your taxes through your mortgage, you may still want to review your annual statement for accuracy. If you pay directly, make sure payments were made on time and keep your receipts handy. This is also a good time to double-check homestead exemptions or senior exemptions if they apply to your household.

GET ORGANIZED BEFORE YOU SIT DOWN TO FILE:

A little organization goes a long way. Before starting your return, gather:

- ▶ W-2s, 1099s, and income statements
- ▶ Mortgage interest and property tax statements
- ▶ Childcare, education, or medical expense records
- ▶ Donation receipts and other deductions

Keeping everything in one folder (digital or paper) can turn tax prep from a headache into a manageable task.

CONSIDER GETTING A SECOND SET OF EYES:

Many neighbors find that working with a local CPA or tax professional is worth it — especially if your finances have changed this year due to a move, new job, side business, or rental property. A trusted professional can help spot deductions you might miss and answer questions specific to our area.

USE TRUSTED, LOCAL REFERRALS:

If you're looking for a CPA or tax professional, asking neighbors or using vetted local referral resources can be a great place to start. Working with someone familiar with local property taxes and state requirements can make the process much easier.

Tax season doesn't have to be overwhelming. With a little planning and the right support, it can be just another item checked off the list — and one less thing to worry about as we head into spring.

As always, feel free to share recommendations or tips with your neighbors — we're all in this together!

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Is there a place to find
out which vendors **OUR**
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OVER **22** Million Sold IN 2025!



For more than a decade as a St Ives resident and Realtor, I've developed a deep understanding of this community — its homes, its patterns, and its people. That insight gives my clients a meaningful advantage, whether identifying the right opportunity before it reaches the broader market or securing exceptional terms through a private network of qualified buyers.

In a market that demanded greater patience, clarity, and strategy, 2025 marked my strongest year to date, with over \$22 million in closed sales.

That performance reflects thoughtful preparation, disciplined execution, and the trust of clients who value experienced guidance when conditions shift.

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If you're considering a move in St Ives — now or in the future — I'm always available as a trusted resource.

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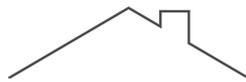
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