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March 2022

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Spring Signals New Beginnings at Las Sendas Golf Club

By Dawn Abbey

Spring is fast approaching, so it's a great time to join in on the new exciting events and activities at Las Sendas Golf Club.



NEW TASTES AT THE PATIO & GRILLE

Spring is the time to enjoy new experiences, and with that in mind, Las Sendas Director of Food and Beverage Javier Cardenas has introduced several new menu items at The Patio & Grille.

Spring evokes images of fresh greens, and Javier pairs them with goat cheese, avocado, corn, cranberries, and toasted pepitas with a peanut lime vinaigrette in a Southwest Salad. Spicy flavors also tempt in the Jamaican Jerk Chicken Salad.

Other new items include a Charcuterie Board with artisan meats and cheeses, Feta Bruschetta, and sauce-tossed Sweet and Spicy Fried Pork Bites.

Or dive into a mouth-watering seven-ounce New York Cut Steak Sandwich with grilled onions and mushrooms.

"And don't forget Happy Hour from 2 to 5 p.m. with discounts on libations and small bites," said Javier. "We are expanding our wine offerings, as well. We invite you to



come out and give our new items a try."

Every Sunday from 9 a.m. to 2 p.m., you can enjoy a special Brunch Menu along with Signature Bloody Mary's, specialty Mimosas, and live entertainment.

Celebrate Easter Sunday, April 17, by starting a new tradition or carrying on from the past by enjoying Easter Brunch with family and friends. Choose from a bountiful choice of entrées and sides, while enjoying the spectacular views and Arizona spring weather. Reservations are \$79 for adults, \$19 for ages 5 to 11, and under 5, free. Reservations are highly recommended as this fills up fast. Call (602) 734-5524.

FRESH FROM THE VINEYARD TO THE VISTAS PAVILION

"The ever-popular Wine Dinners continue.

Wednesday, April 20, features Castello Banfi Wines from the Brunello region of Tuscany, accompanied by a four-course gourmet dinner created by Chef Al for the perfect pairing," said Catering Sales Director Carla Shaw. Reservations are recommended and are \$120 per person. Call (480) 396-4000, Ext. 222 or 227, or email cshaw@lassendas.com.

LEPRECHAUNS LURK AT THE PRO SHOP

Borrow some of the *Luck of the Irish* and visit the Pro Shop on St. Patrick's Day for their St. Patrick's Day Surprise Sale. What's on sale? Come in and see.

"In the meantime, check out the arrival of new footwear from Adidas and fresh spring fashions from Johnnie-O," said Director of Golf Michael Field.

Tee times are still available for *Back Nine & Breakfast*. Every morning at sunrise, golfers can play the back nine with breakfast following play. Cost is \$69 per person and includes nine holes of golf, a golf cart and range balls, and any menu item off the Breakfast Menu at The Patio & Grille.

"This is our busiest time at the golf course, so be sure



to book your tee time well in advance. You can book tee times at our lowest rates up to 30 days in advance on our website," Michael said. For more information, call the Pro Shop at (480) 396-4000. ■

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DON'T WAIT-2023 Increases to \$60,000

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DON'T WAIT-2023 Increases to \$30,000

College Bound AZ hosts first CHICAGO FESTIVAL WEST

By Kim Phillips

Chicago Festival West, a Chicago-themed outdoor festival, is scheduled for March 19 at the Mesa Convention Center and Amphitheater, located at 263 N. Center Street, Mesa.

This new first-year event is being presented by College Bound AZ, an Arizona non-profit 501(c)(3) organization who helps underserved youth achieve their dream of a brighter future through a college education.

The March festival will serve as an annual Signature Event fundraiser for College Bound AZ, www.collegeboundaz.org or www.chicagofestwest.com.

"We are *changing the history of tomorrow* for these youth, one student at a time," said Elizabeth Paulus, College Bound's executive director.

The outdoor festival will feature everything Chicago, including tribute bands Chicago Rewired, the Premier Chicago® and REO Speedwagon® tribute bands. There will

be plenty of food tents and trucks, arts and crafts booths, vendors, sports memorabilia, neighborhood pavilions with Chicago-style ethnic foods, youth art exhibits, chalk artists, a Chicago graffiti artist, a vintage car show, sports dignitaries like Jim McMahon and others, a high school drumline, and other live entertainment throughout the weekend.

"College Bound AZ assists underserved youth with our RISE Scholars' program with the goal of *full-ride* financial awards. We help our Junior RISE Scholars transition to high school into our RISE Scholars program ready to take on the challenges of preparing for college," said Elizabeth.

Tickets to the Chicago Festival West are \$12, and more information can be found at chicagofestwest.com. ■

For more information about College Bound AZ, contact Elizabeth Paulus, executive director, at ep@collegeboundaz.org, or (602) 550-3161.

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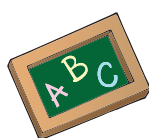
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Published by

Phillips West
Publishing | Design | Writing | Photography

Mesa, AZ 85215

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HEALTH

ESSENTIAL HEALING WORKS Body-Mind-Soul Wellness

By Kimberly Alvarado

What's really going on with our bodies? That was the single question Jill Batista asked herself in an anatomy class back in the 90s. It was during class that she recognized that there were numerous answers to that question.

Humans are made up of so much more than muscle and bones. The 3D physical body also has an emotional body, energetic field, and beyond. It was those components that sparked her interest in the care of others through well-being.

The make-up of human health and wellness, she came to realize, involves the elements of the mind, body, and spirit. Thus, she began her first steps to helping others heal.

As a Transformation Coach, Jill's distance and hands-on healing sessions are individualized tools to help her clients find the root causes of pain and suffering, which keep people stuck in their current situations. Just as our bodies endure transformation and change over time, the world also continually sets new requirements that force us to change along with it.

An example of the world shouting out the need for transformation occurred just a couple of years ago — 2020. It's the year Jill refers to as the year of illumination, and a time that brought truth to light. It's a short glance backward in memory to recall the way things seemed to turn inside out for everyone. No one escaped life changes, to some degree, during that unparalleled turn.

"Many people were finally able to recognize what's important in life, and what isn't. As a result, people were looking for guidance. In fact, people were taking a deep look inside at what was being revealed to them," said Jill.

It was a time when separations, divorces, career adaptations, and relocations were occurring in record numbers. People needed help coping with this new shift in the



Jill Batista

universe. The rapid change brought with it clients who needed support and guidance in order to adapt, accept, or make choices with confidence.

Her clients all come with a variety of concerns. Some are at a transitional time in their life, at a crossroads, and need to have confidence in their decisions. Others are dealing with lack of sleep, anxiety, and stress. These require new tools to manage and cope in a healthy way.

Some are now aware that they need to heal from past pain and trauma. The first step to this process is clearly recognizing the beliefs that are held in place within the subconscious mind. Once we clarify what these are, we can change and transform them to allow for more conscious choices in life that lead to better results.

OUR BODIES ARE SELF-CLEANING OVENS

Given the proper elements of care and the appropriate removal of toxicity, our bodies can function in a more healthful state.

"I provide guidance and support through a guided meditation process. It involves consciousness coaching and mindfulness tools. I create a safe space for clients to allow for the inner work and healing to be done. The process is gentle, relaxing, and effective. The results are life-changing," states Jill. "I help my clients to form a healthy, authentic, loving relationship with themselves. This impacts all areas of their life in a positive way."

It all starts with a complimentary 30-minute consultation to see where to start working with Jill. Distance and hands-on healing sessions include Cranial Unwinding Sessions, Essential Massage, Pain Relief Aroma Touch, Chakra Harmonizing, and Belief System Healing Sessions, among a variety of other personalized wellness options. ■

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HEALTH

A COVID-19 Story and the Complications that Can Follow

By Dr. Laura Markison, Mesa Naturopathic

Many patients may suffer for weeks or more after having been diagnosed with COVID-19. We are seeing that those who have persistent, unresolved symptoms usually have some underlying unresolved COVID-19 infection requiring Myers IV therapy along with a clear diagnosis of any co-infection or, like in a recent patient I treated, had an environmental toxicity that would normally resolve if the body was healthy.

Many physicians are *ghosting* patients who are not feeling better after *two weeks* of having had COVID-19 and some are sending them to psychologists saying it's all a mental issue. Let me be clear, as is Mayo Clinic and John Hopkins Medicine: COVID-19 syndrome, also called COVID-19 *Long Haulers*, is a real thing.

I had a patient seek out our practice, Mesa Naturopathic, after several doctor's offices wouldn't see him after he was diagnosed with COVID-19. One doctor's office said that, "they don't see any sick people *at all* due to COVID-19."

My patient was released from a two-day stay at the hospital in early December having been diagnosed with sepsis in the emergency department. A COVID-19 test was done and a CT scan was performed that showed left lower lobe pneumonia.

He was sent to the COVID-19 floor when his test came back positive, and he was strictly treated for COVID-19 and the sepsis diagnosis was dropped. He was treated with hydration and antibiotic IVs, given an inhaler to which he said to the nurse he wasn't having any cough or shortness of breath and was told, "Well he had to take it because he had COVID-19."

After two days he was sent home not feeling much better with the main complaint of terrible fatigue. All this time his oxygen levels were normal, which was a good thing.

Unfortunately, he continued to have strange symp-



Dr. Laura Markison

toms of dropping temperatures. His normal temperature is around 97.8 degrees, but he was lucky if it got up to 96 from a very low hypothermic temperature of 94. What about this up and down with his temperature?

He was on day nine of his COVID-19 diagnosis when he found Mesa Naturopathic and felt like he was going to die unless someone helped him. He had debilitating fatigue; he couldn't get his core body temperature to regulate and there was something wrong with his vision. He was in hypothermia, but why?

He started coming down with his first high temperature and cough in late October. Then he got better, then got sick again in November. He was well for a few weeks and then on Thanksgiving weekend, he developed a very high fever which sent him to the emergency department. But what was really going on here?

When I heard about his symptoms, I was curious about this neurological aspect of the fluctuating body temperature. Of course, we saw him right away, feeling that maybe he was still in sepsis, which can cause this drop in temperature and can be deadly. After many questions, my patient was not on any blood thinners, was not released on any further antibiotics, and was not tested for West Nile virus after he clearly stated to the emergency department staff that he had a terrible mosquito problem in his yard and house in October.

He had heard that the West Nile virus can cause neurological problems. He also told the doctor and nurse that he had probably experienced a large exposure to lead in mid-November helping his son tear down a shooting range shed due to the lead dust he was exposed to from the bullets.

After examination, my patient had hyperreflexia with pinpoint pupils not reacting to light. This is a clear sign of neurological deficit from a disease, infection, or poisoning.

After ordering diagnostic blood tests for antibodies to COVID-19 to confirm this diagnosis and to West Nile,

clotting blood tests were also ordered. The patient's clotting marker, called a D-dimer, was terribly high most likely due to the COVID infection. He was then sent to have another CT scan to check for any blood clots in his lungs due to such a high reading.

He was put on a clotting medication and supplements, had daily Myers IVs for five days, and antibiotics were ordered due to the CT scan showing that the pneumonia had spread to his right lung. He had antibodies for both COVID-19 and West Nile viruses, a duo diagnosis.

After five days of treatment, my patient felt better, and his temperature was regulating. He was referred to his ophthalmologist for a clear diagnosis of his pupils and vision symptoms. He had complaints of unclear vision in the mornings, "like looking through a rainy window," for about an hour or so. His pinpoint pupils were still unresponsive to light.

Another discussion about the lead exposure led us to test his blood and urine lead levels. Both were extremely high in lead. He was then started on a series of EDTA chelating IVs. After the first chelation IV, his pupils started responding to light.

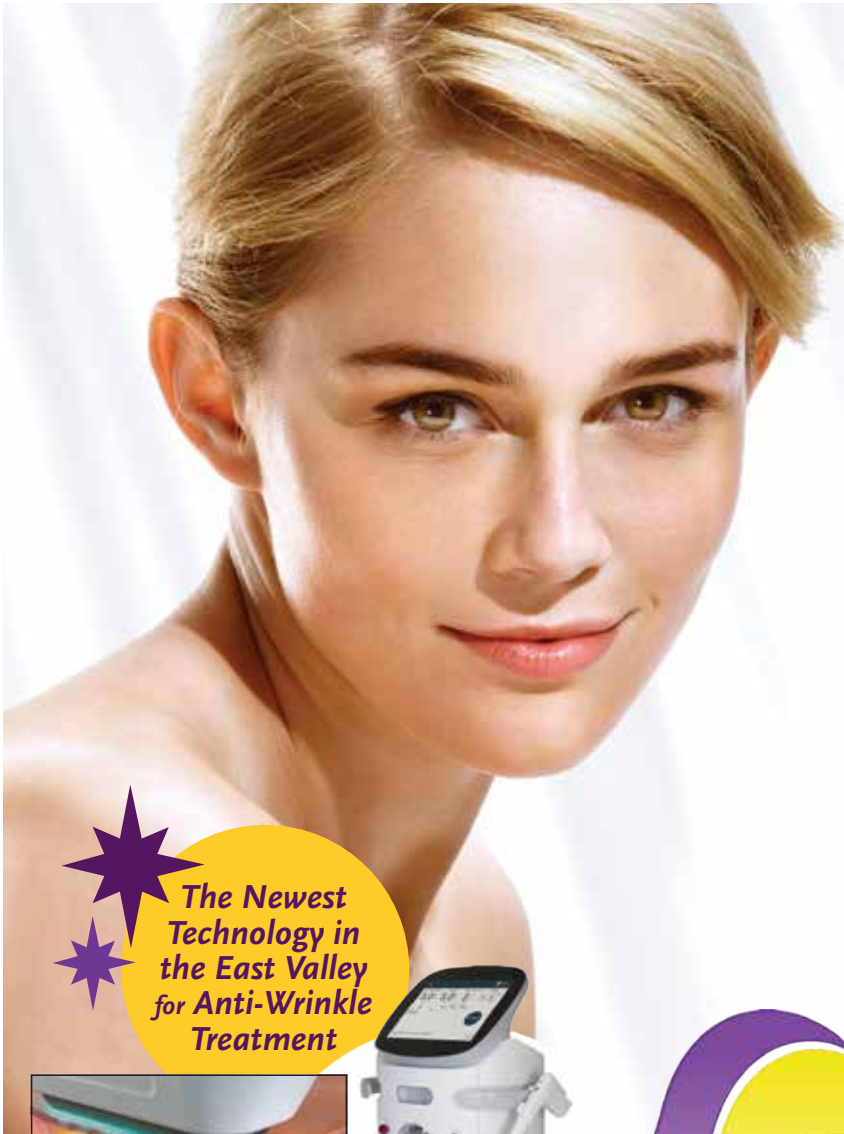
His body temperature is now stable.

Two weeks ago, my patient was fearful of losing his life. Today he is back to work and feeling much better. ■

Please call us, Mesa Naturopathic, at (480) 306-8111, and come see us today if you need help recovering from COVID-19 or any complications from any infection or disease. Visit our website: mesadr.com.

Please refer to the links below for further information about the long-term effects of COVID-19:

- <https://www.mayoclinic.org/diseases-conditions/coronavirus/in-depth/coronavirus-long-term-effects/art-20490351>
- <https://www.hopkinsmedicine.org/health/conditions-and-diseases/coronavirus/covid-long-haulers-long-term-effects-of-covid19>



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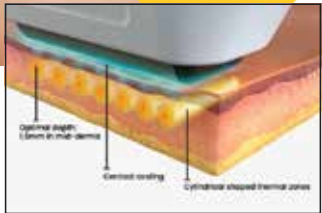
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COMMUNITY

LOCAL INDIE AUTHOR Publishes Debut Novel

Submitted by Validation Press
“Ollie, do you believe in magic?” Gemma and Oliver have been best friends their entire lives. But no matter how well Ollie thinks he knows Gemma, there’s one secret standing between them, one secret she swore she’d never tell: magic is real. And she’s waited her whole life to have it.

On their 17th birthday, Gemma and her twin brother, Milo, will be *claimed* by one of the three branches of magic. Only then will they have access to the power they’ve always seen but been unable to touch.

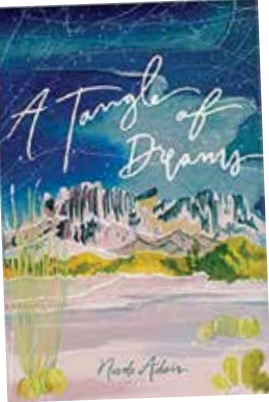
Gemma’s counting down the days until she becomes one of the *Claimed*, but she’s torn between wanting her magic and wanting to keep Ollie in her life. This goodbye feels impossible, especially with the way Ollie looks at her when he thinks nobody’s watching.

On the night of the *Claiming*, Gemma is taken over by a strange power that no one understands, leaving her reeling in the aftermath. That night, Ollie’s caught up in a world he never knew existed as he finally learns the truth behind the lies.

Gemma and Ollie discover a magic made from buried secrets and a history long forgotten. Together, they must unravel the mystery that surrounds them and their families before fate claims them for its own.

Does Ollie believe in magic? He’s about to.

Nicole Adair describes *A Tangle of Dreams* as “magical realism with a dash of teen angst.” The story holds extra meaning for her as it takes place right at home at the base of the Superstition Mountains range. It will be followed by a second book to complete the duology in 2022. Nicole enlisted local artist Paige Poppe to design and illustrate the gorgeous desert-inspired cover.



It is fast-paced and beautifully written; an age-appropriate novel that anyone could fall in love with. Readers are raving over *A Tangle of Dreams*, calling it “lush and lyrical,” and a story “born of the seasoned imagination and emotional vulnerability of an author who knows both her audience and herself.”

Nicole Adair hails from Mesa, Ariz., where she lives with her husband and three daughters. She studied political science at Brigham Young University but decided that writing teenage love stories is much more fun. She lives for golden hour runs, snuggles with her girls, and *Ben & Jerry’s*. *A Tangle of Dreams* is her first novel. You can find Nicole on Instagram @writtenicolewrite to get updates on her writing.

A Tangle of Dreams is available for purchase in paperback on Amazon, Barnes and Noble, and other retail sites. The ebook is currently available on Amazon and the Kindle Unlimited program for a limited time. ■

EDUCATION

Certified Teachers Lead LEARNING AT MESA PUBLIC SCHOOLS

Submitted by Mesa Public Schools
Whether inspiring students to become lifelong learners or helping them develop their full potential, certified teachers make a difference. In Mesa Public Schools, highly qualified state-certified teachers lead learning for the district’s 60,000 students.

To obtain standard certification, a teacher must have a bachelor’s degree, complete a formal preparation program, and pass the state’s subject and professional knowledge exams. Going through all the credentials gives educators a well-rounded understanding of what classroom management is and helps them become better teachers, according to Renee Parker, director of human resources for certified personnel at Mesa Public Schools.

“As I got my certification, I could recognize students who needed differentiated instruction, those who were not responding to interventions, and when I wasn’t providing materials that were enriching enough,” Renee shares. “Getting my certification gave me the lens to look through, otherwise I would have just presented the material, hoped my students got it and moved on.”

GOING FOR THE GOLD

Many district teachers choose to pursue the highest level of certification by achieving and maintaining National Board Certification. This time-intensive certification process must be renewed every five years. Teachers demonstrate their eligibility by submitting evidence including classroom instruction videos and written materials.



Each educator has a unique reason for pursuing certification. Some look for a challenge and others want to impact education on a larger scale. Many use the opportunity to elevate their effectiveness in the classroom in new ways.

The National Board Certified Teacher (NBCT) cohort in Mesa Public Schools is growing, thanks to educators like Lauren Cluff, Hughes Elementary second-grade teacher, and NBCT mentor. There are currently 41 new and maintained National Board Certified Teachers in the district. This winter, the district had the highest number of new National Board Certified Teachers in the state, and the third-highest number of teachers earning Maintenance of Certificate. Lauren shares that NBCTs provide value to their schools and community because they are dedicated to improving not only their own teaching but also education as a whole.

“It can take hundreds of hours and up to three years to complete the National Board Certification process,” Lauren says. “It helped me become the teacher I always wanted to be. I get to give back by mentoring others, helping them become highly effective teachers.” ■

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7 Tips for Buying a Home in a Seller's Market

By Lorraine Ryall
Associate Broker, CDPE,
CSSN, CNE
KOR Properties



Buying a home has never been more challenging than it is today. With such little inventory and high demand, homes are receiving multiple offers, getting over asking price and are under contract within hours of listing on the MLS.

Prices continue to soar and are expected to continue to increase in 2022, although not at the same pace that they have been. The current median price in Mesa for February is \$428,000. In February 2021, it was \$330,000. That is an increase of 29.7 percent.

Here are seven tips to help you navigate this market. These are just some of the ways to be competitive. Please feel free to reach out to me if you would like additional tips and tricks on how to get your offer accepted in today's market.

1. HAVE A PLAN AND BE READY

Sit down with your agent before starting your home buying search and come up with a plan. When it's time to make an offer, you need to be decisive and know how you want to structure it ahead of time. Be ready to jump and write an offer as soon as you see a home you like.



2. HAVE REALISTIC EXPECTATIONS

You know what you want in a home, but with such little inventory, you may not be able to find it or afford it. Have realistic expectations of what is out there and what you can afford to buy. Waiting for that perfect home could take months, and in turn, costs you hundreds or thousands more as prices and interest rates increase.

3. LOOK FOR HOMES UNDER YOUR BUDGET

You probably shouldn't look for homes at the top of your budget in today's market, where bidding wars are pushing prices way above the list price. If you go in at the top of your budget, you have no room to bid higher and will be outbid by other buyers.

4. MAKE YOUR BEST OFFER FIRST

With multiple offers, a seller doesn't need to counter and is more likely to take the best offer from the pool of offers he has in front of him. Don't expect to get a second chance. Go in with your highest and best offer right off the bat.

5. IT'S NOT JUST THE HIGHEST PRICE

While every seller wants to sell for the highest price, they are also looking for the best terms. Being able to waive some of the contingencies such as the appraisal contingency, buying As-Is, or reducing the number of days for the inspection are some ways to make your offer stand out. Your Realtor can find out what is important to the seller, such as a post possession for a few days, a rent back for a week or two to make the move easier for the seller, or a quicker or longer close of escrow. Offering something that the seller is looking for or something that can make selling easier can give you the edge over other offers.

6. DON'T WAIT

I'm often asked by buyers if they should wait for prices to come down.

The outlook for March is for prices to keep rising and demand to weaken slightly. It is not certain whether demand will weaken enough to cause supply to rise or if



we will continue to struggle with desperately low numbers of active listings. Only a very steep rise in supply will work if we are to see prices stabilize, never mind start coming back down. With home prices continuing to go up and interest rates expected to increase, there is no better time to buy than right now.

7. GET THE BEST REAL ESTATE AGENT POSSIBLE

An excellent real estate agent is every buyer's secret weapon. They're not only great negotiators, but they have a solid understanding of the neighborhood you're interested in and can advise you on what similar properties are selling for in this competitive market. Experienced real estate agents also have terrific connections in the community, which will benefit you.

Purchasing a home in a seller's market can be frustrating, but these tips may make the process easier.

If you would like more information on how to get your offer accepted or have any questions, please don't hesitate to contact me. ■

Lorraine is a Multi-Million-Dollar producing agent, has been a full-time Realtor for over 13 years, is an Associate Broker of KOR Properties, a Certified Negotiation Specialist, and is on the Professional Standards Board. You can reach Lorraine at (602) 571-6799.

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Lehi Crossing OPEN HOUSE March 6th 11-3
Open Floor Plan, Pool - \$665,000
2382 sq ft, 3 bed, 2.5 bath

Lorraine made this experience seamless and amazing as first-time home buyers! She took the time to weigh out the pros and cons of each house we looked at and was always quick to respond if we had any questions. We would highly recommend her to anyone!

-Lauren



Lorraine Ryall Associate Broker, CDPE, CSSN
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EDUCATION

What is the First Aspect Parents Should Look for in a Post COVID Era School?

Submitted by SDA Staff, Self Development Academies

Recent studies surmise that families are looking for a schools' ability to meet the physical, emotional, and social needs of their children. So, what should parents look for in a school?

SCHOOL COMMUNITY

Parents should look for a school with a community. Like Matryoshka Russian nesting dolls, communities should exist from the classroom, to the school, the school's parents, children, and faculty, and even to the community at large. Through the common goal of seeing a child succeed, everyone works together and builds the relationships necessary to provide the support needed. These relationships between families and the school are very important to a student's success and leave a lasting memory.

The memory of these relationships has led to the multiple generations who have attended Self Development and returned with their children or to work for SDA. It is amazing to see the lineage that abounds at Self Development Academies and Preschool. There are teachers at Self Development Academy (SDA) who began with the SDA family over 20 years ago as two-year-olds at Self Development Preschool (SDP).

Additionally, once children at SDP, parents are bringing their own children back to SDP. Knowing Ms. Vernetta as the source of unconditional comfort and love for them, they now bring their own children for that very reason.

They are assured by their experiences that their children will have the greatest upbringing; they'll be safe, they'll be socially engaged, they'll learn emotional coping skills, and yes, they are verifiably certain that their children's curiosity and thinking will be challenged and nurtured.

The many branches to the family tree at SDA continue to grow and add leaves as each child returns as an adult with their own children. They return to a community of worry-free parents who see SDA as a community that is responsive, adaptive, and compassionate.



SOCIAL-EMOTIONAL LEARNING + PHYSICAL AND SAFETY NEEDS

Parents should look for a school that attends to all the needs of their children, from their physical and safety needs, their social and emotional learning needs, and the need for children to use curiosity, critical and creative thinking to discover answers and solutions.

Our leadership has always been ahead of the curve when it comes to the safety of children, predicting their safety needs before legislation, policy, or common practice finally catches up. Not surprisingly, parents have shared the security they feel even during the pandemic. This security is due to their trust knowing SDA is always doing everything possible to ensure all students are safe.

In addition to parents' testimony that their children are safer here, we are building upon our current social-emotional learning program, which teaches mindfulness, empathy, perspective-taking, amend-making, and cognitive-behavioral changes. We are using the community of the classroom to reinforce positive behaviors. Still in its pilot program stage, classroom students complement each other for demonstrating coping skills, proper student behavior, and even inquiry-based, active thinking and engagement.

The Self Development in Self Development Academy refers to the full developmental capacity of each student.

The self-developed.

This is a school that recognizes that students bring their emotional, social, and physical selves to school. And that they are growing in those areas as well as academically. An approach that addresses all selves has been repeatedly shown to be one that is more successful than one that attempts to syphon parts of the self.

ACADEMICS

We have found that bright minds are discovered by the most nurturing education specialists. That truly, as our tagline implies at our school, a child's genius is unlimited. The selves and their needs attended to; each child is able to grapple with the rigor of our curriculum.

Ours is one of two complimentary aspects: a wide-ranging curriculum of challenging, advanced courses taught in a Socratic, philosophical method that asks not only what the answer is, but why it is so, why isn't it a different answer, and what if we applied it to a different domain.

Our philosophy is of one of high expectations and horizontal leadership: multiple minds make for the mightiest. Nothing exemplifies the fact that our system of high expectations inside a nurturing environment, informed by the community, is an environment that fosters success.

SDA is a community where former students bring their children, former students return to become teachers, and former students teach former classmates' children. The ability of SDA to educate and care for generations of families is our biggest success story.

Please join us at our upcoming informational workshops. "Kindergarten Readiness" is on Tuesday, March 22 at 6 p.m. and "Teaching Young Children to Write" on Tuesday, March 29 at 6 p.m. Both informational sessions will be held at our Mesa campus at 1709 N. Greenfield Road. ■

For more information about Self Development Academy and Self Development Preschool, please contact the Front Office at (480) 641-2640.

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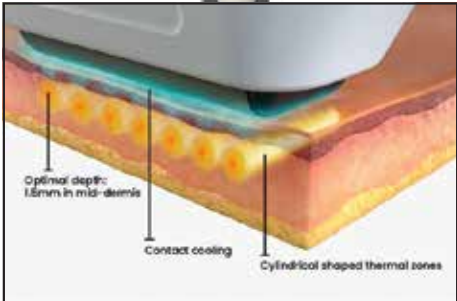
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The impacted treatment zones stimulate a healing response, called neo-collagenases, which increases and regenerates the collagen in the skin, leading to the reduction in fine lines and wrinkles.



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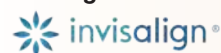
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9565 E Princess Dr	2,305	Saguaro Shadows	\$549,000
2223 N Azurite	2,172	Boulder Mountain	\$555,000
2315 N Cabot Cir	2,162	Boulder Mountain	\$562,000
6511 E Pearl St	1,821	Ridgeview	\$566,000
6022 E Selkirk Cir	2,580	Red Mountain Ranch	\$570,000
1531 N Sierra Heights Cir	2,248	Sierra Heights	\$575,000
3727 N Kings Peak Cir	2,222	Red Mountain Ranch	\$575,000
8526 E Indigo St	1,753	Mountain Bridge	\$575,000
6333 E Viewmont Dr 70	2,239	Red Mountain Ranch	\$580,000
937 N Silverado St	3,868	Torino Village	\$585,000
6334 E Viewmont Dr 6	1,695	Red Mountain Ranch	\$587,000
8712 E Inca St	2,798	Mountain Bridge	\$613,750
2919 N Ricardo St	2,505	Regency at Ridgeview Estates	\$617,000
9543 E Kramer Cir	2,410	Boulder Mountain	\$620,000
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6441 E McLellan Rd	2,552	Suvaro Hills Estates	\$675,000
6510 E Omega St	3,039	Regency at Ridgeview Estates	\$689,000
9941 E Glencove Cir	2,323	Whisper View	\$715,000
8744 E Norcroft Cir	2,651	Madrid	\$725,000
9607 E McKellips Rd	1,504	County Island	\$750,000
8540 E McDowell Rd 80	2,989	Thunder Mountain Estates	\$780,000
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9910 E Juniper St	3,353	Granite Ridge	\$1,072,500
9911 E June St	3,740	Granite Ridge	\$1,100,000
1859 N Woodruff	4,344	Mountain Bridge	\$1,195,000
1913 N Woodruff	4,239	Mountain Bridge	\$1,200,000
7710 E Palm Ln	3,913	County Island	\$1,215,000
8540 E McDowell Rd 21	6,798	Thunder Mountain Estates	\$2,350,000

Information gathered from the Arizona Regional Multiple Listing Service is deemed reliable, but not guaranteed.
Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER • KOR Properties www.KORproperties.com

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FINANCES
Term or Whole Life Insurance:
WHICH IS RIGHT FOR YOU?

By Matt Watson, State Farm Insurance

When shopping for life insurance, you'll face several important decisions. One of the most basic is whether you want a term life or whole life policy. Understanding the benefits and risks of each will help you choose the best policy for your current and future financial needs.



Matt Watson

TERM LIFE

With term life, you pay premiums for a certain period, say 20 years, and in exchange, the insurer agrees to pay your beneficiaries a stated benefit if you pass away during that time.

PROS

You'll receive great value. Term insurance can be purchased in large amounts for relatively small premiums.

You can match terms to needs. Many people choose to match the length and amount of their mortgage to the term and coverage amount of their life insurance policy. If the unthinkable happens and you pass away, the mortgage can be paid off with the life insurance proceeds, providing protection and security for your loved ones.

CONS

The policy is temporary. One of the key benefits of term life is also its biggest risk. If your term expires and you still have life insurance needs, you'll re-enter the market as an older and potentially less-healthy consumer. That means significantly higher premiums, provided you qualify for coverage.

The benefit may not be paid. If you outlive the term, your beneficiaries may never receive the benefit. Companies like State Farm® offer Return of Premium Term life insurance though. With this type of term life insurance policy, the premiums you've paid will be returned to you if you

outlive the term. If you pass away during the term, your beneficiaries will receive a death benefit.

WHOLE LIFE

Whole life insurance provides a death benefit throughout your life. It also includes a cash value component that accrues value over time, allowing you to borrow or withdraw funds as needed.

PROS

Lifetime coverage. A whole life policy covers the rest of your life, not just a stated term.

You'll retain access to your money. A portion of the premiums you pay for a whole life policy become part of the policy's cash value. Once sufficient cash value has accrued, this cash value becomes available to you through loans or as a surrender value. You can even report the cash value as an asset when applying for a line of credit.

You may receive dividends. The insurer may pay dividends to whole life policy owners, depending on the company's financial performance.

Estate planning. If you plan to pass on sizable assets, your attorney or estate planner can help you use the policy's death benefit to address estate taxes for your heirs.

CONS

Higher initial premiums. In the first years of a whole life policy, the premiums are often higher than a comparable term life policy. However, the lifetime level premiums for a whole life policy become more affordable over time, while term renewals can involve significant increases in premiums. ■

Good financial decision-making is based on solid research and sound advice. If you're in the market for life insurance, be sure to discuss your options with a qualified insurance representative, including Matt Watson, State Farm Insurance. Matt can be reached at (480) 830-7283.

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REAL ESTATE

Where Are All the Houses?

By John and Natascha Karadsheh, Designated Broker, Associate Broker, and Owners, KOR Properties

On Feb. 1, the Arizona Multiple Listing Service (ARMLS) had the fewest number of active listings for any Feb. 1 in ARMLS history. Today, we are easily eight times below the listing inventory needed for a balanced market.



We see a Valley filled with houses, so why aren't more homes on the market? Let's break it down.

1. Baby Boomers (1946-1964) own about 42 percent of all homes in the United States and they are staying active longer, working longer, and, consequently, staying in their homes longer. Baby Boomers are not downsizing as quickly as expected and their homes are not entering into the cycle of inventory.
2. Low rates drove refinances and last year many homeowners cashed out equity from their homes for remodels and other investments.
3. Low rates and rising prices also caused more homeowners to become stuck. Homeowners found themselves able to afford the payment they had, but not able to qualify for their own home at its new value or buy an equally valued property at a higher interest rate.
4. The booming vacation rental business has turned homes into businesses and consequently, taken many homes out of the general housing inventory. A recent *Phoenix New Times* article estimated that "more than 5,000 properties out of Scottsdale's 90,000 households (nearly 6 percent), are now listed as vacation rentals for some part of the year."
5. Institutional buyers are scooping up single family homes at a record pace and turning them into traditional rentals. In the past year, it is estimated that 10 percent of all properties purchased in Maricopa County between \$250,000 and \$500,000 were purchased by institutional investors. These large investors hold roughly 30,000 properties in Maricopa County.
6. New home sales were down 15.7 percent in January year-over-year, which evidences the supply chain

and labor issues that builders are facing today. Until builders can get homes completed, people who purchased those homes (some as long as a year ago) cannot put their existing homes on the market. Furthermore, until builders can increase the speed by which they build homes, our inventory will remain low.

But despite all of this, we are out looking at inventory and finding properties for our buyers. Today's market requires a bit of sleuthing and a lot of hustle. There are many nuances and lots of new ways of approaching a purchase. If you are ready to buy, get real about your plan and give us a call for a complimentary buyer consultation. We are here to help you navigate the process. ■

John and Natascha Karadsheh are co-owners of KOR Properties, a boutique real estate brokerage serving the Valley of the Sun, and the creators and founding sponsors of Mesa Food Truck Fridays. John has been a Multi-Million Dollar producing agent for over 20 years and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS), a member of the Arizona Regional MLS Rules & Policies Committee & Appeals Committee, and the West and Southeast Realtors of the Valley Professional Standards Committee. Natascha is an Associate Broker, a Multi-Million Dollar Producer, Founder of Mesa Food Truck Fridays, and Member, and Past-Chair of the City of Mesa Economic Development Advisory Board and serves on the Board of Directors of the Greater Phoenix Economic Council. You can reach John at (602) 615-0843 and Natascha at (602) 909-4995, or visit their website: KORProperties.com.



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COMMUNITY

Red Mountain Ranch Social Club Welcomes You

By Cherie Snarr, RMRSC Secretary

As we welcome a new year and reflect on the year past, the Red Mountain Ranch Social Club (RMRSC) is pleased to announce that the growth and participation in the social club is going strong.

The social club finished up the year with two wonderful performances to Hale Theater — *Harvey* in November, and *Mary Poppins* in December.

A New Year's Eve party was hosted by Ferne Zabezensky, and everyone knows that a party hosted by Ferne is always wonderful. Good food was shared, champagne flowed, and a rousing game of charades was played. Believe it or not, those attending didn't get home until after 1 a.m.

The social club members have started the year off with exciting expeditions to explore local places of interest in the Valley. The first excursion took place at the Japanese Gardens. It was a relaxing and peaceful stroll through the beautiful grounds, which included masterfully landscaped gardens, water features, a large number of Koi fish, ducks, and even a hummingbird's nest.

Our next adventure was a tour of the Queen Creek Olive Mill. Members attended the Olive Oil 101 Class and learned the history and making of their excellent extra virgin olive oil. We enjoyed each other's company over lunch in the Mills eatery and shopping in their market full of delectable olive oils and companion items.

The Red Mountain Social Club has many wonderful events planned, including a Chocolate Fare Party featuring many chocolate goodies accompanied by various wines and champagne, the Arabian Horse Show, a cruise on beautiful Saguaro Lakes Desert Belle, and performances at Hale Theater. These are just some of the activities the members



of the Social Club will participate in this spring.

Additionally, the members may choose to attend game night on the first Thursday of the month,

the ladies monthly birthday luncheon, the men's breakfast, and our general meeting with featured guest speakers.

The speaker presentations are open to members and guests. Nancy Nemitz was the dynamic and engaging speaker at the January meeting. Nancy, a professional organizer, gave an entertaining and educational presentation, offering many helpful hints for successfully organizing your home or workspace.

The Social Club is pleased to announce another new book exchange box has been installed on Roland Street. The book box is a free lending library for all members of the community. This is the fifth book box the Social Club has placed throughout Red Mountain Ranch. A big thank you to RMRSC member Ewin Trapp, who professionally designs and constructs all the book exchange boxes.

If you're in search of new and fun friends and activities to add to your life, then it is time for you to join the Red Mountain Ranch Social Club. The dues are only \$12 per year. In this intergenerational club, the members range in age from 30s to 90s. You do not need to reside in Red Mountain Ranch to join RMRSC.

The mission of RMRSC is, "to promote the social and cultural growth of its members; to engage in educational opportunities, to encourage mental and physical health; and to facilitate community involvement for the benefit of society." For further information and membership information regarding the RMRSC, go to the website rmrsc.com. ■

The Red Mountain Ranch Social Club meets every second Thursday of the month except during the summer months. The meetings are from 9:30 to 11 a.m. and include time for social interaction and an entertaining, educational program. Guests are welcome to attend meetings and do not need to pre-register. The meetings are held at the Red Mountain Ranch Country Club conference room, 6425 E. Teton Circle, Mesa.



LOCAL BUSINESS

Cordless Window Treatments Offer A SAFER OPTION FOR LITTLE ONES AND PETS



Submitted by Linda Palm, Window to Design
With their sleek, uncluttered look, cordless window treatments are an attractive option no matter what your taste in design.

Aesthetics aside, however, cordless window treatments are a safer option than corded window treatments, if you have small children or pets in your home.

Cordless window treatments are great for standard size, easy to reach windows. Cordless, horizontal blinds and shades operate with a cordless lifting mechanism, making opening and closing a snap. Simply pull down on the bottom rail or push up from the base of the rail. To open and close blind slats, tilt the rail forward or backward. (Some blinds come with a tilt wand that you twist to rotate the slats, rather than tilting the rail.)

For the ultimate in cordless ease, you might want to consider automated (smart) blinds and shades. You can control automated blinds or shades with a remote, an app on your smartphone, or even your voice (when integrated with a smart home system).

For added convenience, you can schedule automated shades to move at certain times of the day, like open at 7 a.m. every morning for your first cup of coffee. ■

To speak with Linda to learn more about her Window to Design store, you can contact her at (480) 207-6450, or visit — windowntodesign.com, or [instagram.com/windowntodesign](https://www.instagram.com/windowntodesign).



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HEALTH

Over 50

Do You Need Help with Your Specific Medicare Needs?

Submitted by Tapestry Insurance

I was speaking with a client last week who lamented about the difficulties of Medicare. He had delayed his Part B because he was still working and had employee medical coverage. Also, he chose not to take Social Security yet.

All of these choices are right for him but do present some hoops to jump through when changing over to Medicare.

Without going into specific detail, there are steps that need to be taken prior to signing up for Medicare Part B and it is always helpful to have a guide. Of course, I would love to help you through this process, but I also thought it would be helpful to put a plug in for the SHIP program.

SHIP stands for State Health Insurance Assistance Program. Their motto is, "Trusted, unbiased, one-on-one counseling and assistance" for Medicare help. If you have questions or a complicated situation about retirement and Medicare, this is a wonderful, no-hassle program that can help. The website is shiphelp.org and their phone number is (800) 432-4040. I have called them several times to get



answers to difficult questions and scenarios. My client was so pleased with the information he received from the counselor. He felt confident moving forward with his Medicare plan. As always, please call me to make an appointment if you are about to enter the Medicare world or have questions about your situation. I would love to be your guide. ■

Please call Lynne Jones, licensed sales representative, at (480) 212-2246, or email jonesdvp@yahoo.com.



FINANCES

Over 50

Use Your Financial Strategy Like GPS

Submitted by Brent D. Hoskinson and Linda Drake

The GPS in your smartphone can help get you where you want to go. And a financial strategy can do the same thing – by directing you toward your important long-term goals.

Like a GPS, your financial strategy can give you direction on how to reach your ultimate destination, such as a comfortable retirement.

And, just as a GPS can warn you about slow traffic or road closures, your financial strategy can warn you about events that could hinder you from reaching your goals. These obstacles could include an unexpected departure from the workforce or the need for long-term care. Your strategy, overseen by a financial professional, can also suggest solutions for these challenges.

Finally, like your GPS, your financial strategy can suggest alternative routes if you get off your original course. A financial professional can provide hypothetical illustrations showing you what could happen if you took different steps, such as retiring earlier or later or investing various amounts each year.

Your financial strategy can be a great GPS for your financial journey – so put it to work soon. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.






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HEALTH

The Changing Face of Senior Care After COVID

Submitted by Home Care Assistance

Senior living and senior care, in general, have seen steady growth over the years, with baby boomers reaching older age and people living longer. But nothing prepared the senior care market for COVID-19. All senior living sectors were affected, and although the loss of life has been incalculable, some positive changes are also occurring.

VACCINE AVAILABILITY AND SENIOR LIVING ADMISSIONS: HOPE FOR THE FUTURE

The good news. With vaccine availability, senior living admissions are picking up. A renewed focus on the endemic problems in nursing homes has prompted changes in the industry, such as more accurate reporting and increasing pay for frontline staff. COVID-19 cases among staff at long-term care facilities have dropped by more than 83 percent due to vaccine availability.

But, along with more optimism is a shift for many families away from traditional senior living to providing care at home.

THE EMERGENCE OF HOME CARE AS A VIABLE OPTION TO LONG-TERM CARE FACILITIES

Home Care Assistance is responding to the increasing need of families to keep their loved ones at home. Many families have already taken the step of using home care to keep their loved ones safely and affordably at home.

Families are questioning the idea that assisted living or nursing home care is the only option. Let's look at the unique ways Home Care Assistance can keep people at home, working with other professionals to provide supportive care now and for the future.

Companionship: Loneliness was a problem before the pandemic and was exacerbated during COVID-19 restrictions. Home Care Assistance caregivers provide companionship focused on an individualized care plan that identifies interests and needs and offers much-needed companionship.

If a loved one has dementia, our trained staff of caregivers offer cognitive activities that improve memory and thinking skills. For others, Home Care Assistance caregivers can engage in conversation or other preferred activities.

Personal Care Assistance: Personal care assistance is what can make the difference between being able to stay at home or move to a facility. Depending on the state where you live, there may be additional medical services available including:

- Assisting with walking and transferring from bed to wheelchair
- Bathing, dressing, and grooming assistance
- Medication reminders
- Toileting and incontinence care
- Status reporting to family
- Safety and fall prevention
- Ongoing wellness monitoring

Lifestyle Support: If you think about your daily life, it consists of hundreds of activities that support your independence and keep you happy. When illness or disability affects someone's ability to remain independent or pursue their passions, Home Care Assistance can help by providing:

- Light housekeeping
- Meal preparation and nutrition
- Laundry and change of bed linens
- Grocery shopping and errands
- Transportation to social and recreational activities
- Assistance with light exercise and outdoor activity
- Companionship and community engagement
- Travel assistance
- Medication reminders

Medical Support: Every state dictates what caregivers can and can't do. However, if someone needs medical support, there are ways to augment home care. There are situations when nursing home care is an appropriate choice if there is no viable way to provide extensive medical services at home. ■

As we all emerge from a challenging year, Home Care Assistance is here to work with clients and families. Our mission is to provide a foundation of support that helps seniors wherever they are with compassionate and person-centered care. If your loved one needs help, call your Mesa office at (480) 699-4899 and speak with a Client Manager.



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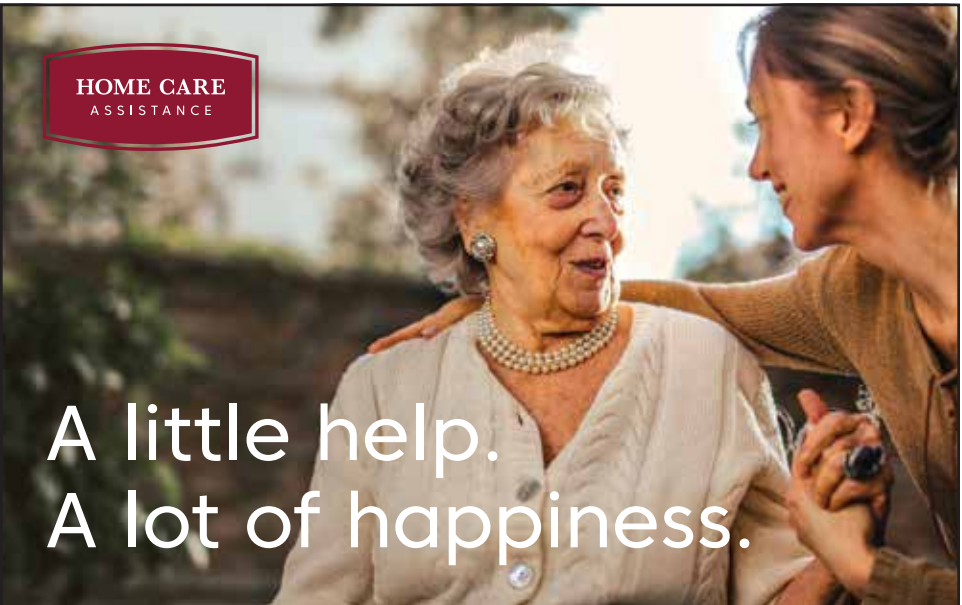


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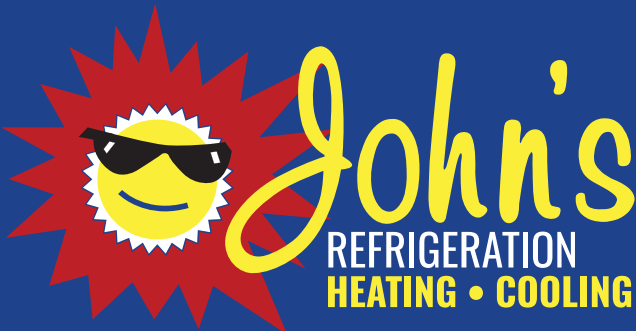
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