

*By Jamie Killin*

### The fun atmosphere



"We even get a lot of people who say, 'I've lived in Mesa for 30 years and I've never been to the lake,' or 'I've lived in the Valley since 1975 and I've never been here,' and they're just so blown away by the beauty," said Director of



While at the lake, visitors can also stop by the Saguaro



*For more information on the Desert Belle, or to purchase tickets, visit [desertbelle.com](http://desertbelle.com). For more information on Saguaro Dockside, visit [saguarodockside.com](http://saguarodockside.com).*

*By Jamie Killin*

"These products have exceeded my expectations in their formulations and



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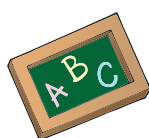
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**"My babies are now in their 30's and I had a grandson attend preschool as well. I was so happy to see Ms. Vernetta at his little presentation."-Teri Hollaway**



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## LIVING LIBRARY PROJECT

### Don't Judge a Book by Its Cover



Submitted by Paula Osterday

Mesa Community College at Red Mountain, in partnership with New Frontiers for Lifelong Learning, is hosting a *Living Library* on Saturday, April 30 from 9 a.m. to 12:30 p.m. in the Saguaro Building, located at 7110 E. McKellips Road. The event is free and registration is open to the public.

The *Living Library* is fashioned after the *Human Library*, a worldwide movement for social change. It is a unique event that brings together people who have special interests, beliefs, or experiences to speak with people from different backgrounds and share their personal story. The project is designed to challenge stereotypes and prejudices through dialogue between human books and their readers.

In this innovative program, participants can *check out* living books in a small group setting. The event will cover such diverse experiences as life as a gay black man with HIV, a white female Muslim, and a formerly incarcerated addict in recovery, among others.

Readers will be able to select three books. Each session will be 50 minutes and the event will culminate with time to network and partake in refreshments.

Participants are encouraged to arrive 10 minutes before the event begins to check in.

"There are few transformational events like this that occur in one's life, where in a matter of minutes, we can be taken to a new level of collective awareness and deep connection. That is how peace comes to our life and our world," said Margaret Joy Weaver, chair of Sedona International City of Peace.

Peter, a reader and social worker added, "The human library indeed gives community members one more channel to understand another side of people, who often rely on newspapers and whispered rumor. They might not have a chance to engage in an equal dialogue in a safe environment." ■

To register, please go to [tinyurl.com/RMLivingLibrary22](http://tinyurl.com/RMLivingLibrary22). For more information, call (480) 461-6266, or contact Paula Osterday at (480) 236-3173 or via email at [pmosterday@gmail.com](mailto:pmosterday@gmail.com).



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EDUCATION

# SDA STUDENTS TRAVEL THE SILK ROAD

## Self Development School's Summer Program

*Submitted by Staff, Self Development Academy*  
Self Development Academy and Self Development Preschool/Extended Summer Program (SDA/SDP) are proud to announce, *Explore the Silk Road*, their summer day camp program. The program will be offered at SDA/SDP Mesa and Phoenix campuses.

The program will address learning loss during the pandemic through the use of a fun, hands-on program designed with the student needs in mind. The activities will integrate math, literacy, and STEM enrichment in an adventurous and exciting environment, honing students learning skills.

The program has been developed by the leaders of the SDA network of schools and Self Development Preschool, which has served the Mesa community for more than 30 years. SDA-Mesa, the founding K-8 charter school, has been in operation for more than 20 years and has been consistently nationally ranked, and has won numerous awards.

The students began their exploration of the Silk Road during the summer program last year. This year the program will further enrich their experience. The programs at both campuses are open to students who are entering kindergarten to 8th grade in the upcoming

2022-23 school year. Current SDA students, as well as students interested in attending SDA or other Arizona public schools, are encouraged to sign up.  
During the program, the students will have the opportunity to *travel* to Sumer, Egypt, Greece, and other lands along the Silk Road. The program will be multifaceted as students participate in multiple subjects all focused on areas visited along the trade routes of the Silk Road.  
As the students travel through time, they will participate in hands-on activities centered around ancient folklore and the origin of knowledge in math, art, engineering, music, and astronomy. The students will learn new material and participate in new knowledge-based projects in the morning and will work toward a culminating activity in the afternoon.

**DESCRIPTION OF PROGRAM**  
With so much time having been spent behind the screen, SDA brings back the focus on hands-on, in-person learning. The summer program's activities will allow the students to use their knowledge in a fun and creative way to recreate and explain ancient discoveries, as well as create works of art. Many of the art designs will incorporate math concepts, patterns, and geography that lead to the students creating jewelry, tapestries, and other objects through their designs.  
The culminating activities will be a STEM-based project related to a civilization along the Silk Road. The projects will include using math and science to devise methods to move large stones, how to erect large buildings, and ship building to name just a few of the possible projects the students will participate in.  
Students will also participate in a reenactment of the ancient civilizations utilizing the art they create throughout the summer. The students will set up a bartering system where they trade as the ancient people did along the trade route. This will allow them to use what they learn about the ancient civilizations in a fun, interactive way.



**MESA CAMPUS**  
The Mesa summer program will operate in partnership with Self Development Preschool (SDP). SDP has been serving the Mesa community for more than 30 years and, each summer, students return to attend the amazing camps at the SDP summer program. This year we will continue our ultimate trip down the Silk Road, visiting the lands of the origins of knowledge.  
The program for the Mesa campus will run weekly, Monday to Friday, beginning May 23 and run through July 29. The SDA Summer Program is offered to Pre-k to Grade 8. The Mesa program will include Fun Fridays with different weekly themes and activities.  
If you are interested in enrolling your student in the summer day camp in Mesa at Self Development Preschool, please contact Vernetta Madsen at (480) 396-3522 for the types of programs and the associated fees. ■

*Self Development Academy-Mesa and Self Development Online Academy are currently enrolling for their accelerated programs for school year 2022-2023. Please contact SDA at (480) 641-2640 for more information.*



Dr. Rashid is a board certified dermatologist, cosmetic and Mohs micrographic surgeon.



**Zaina Rashid, D.O., F.A.A.D., F.A.O.C.D.**

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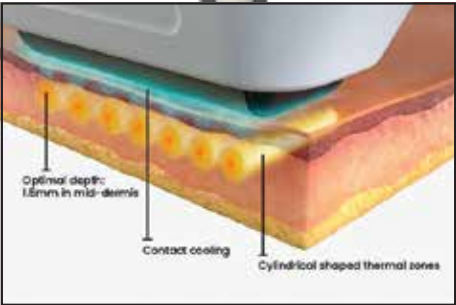
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# LAS SENDAS GOLF CLUB

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April is for Outdoor Concerts, Beautiful Weather, Delectable Dining,  
**AND SO MUCH MORE AT LAS SENDAS GOLF CLUB**

By Kimberly Alvarado

One of the many reasons we love living in Arizona is the month of April. Our community celebrates the season with a variety of ways to get involved. Don't miss the opportunities outlined right here at the Las Sendas Golf Club. Consider it your month to shine.

**BON APPETIT!**

The Vistas Pavilion at Las Sendas Golf Club is delighted to welcome the month of April. Spring events begin with Chef Al's Cooking Class — Soups and Bisques — featuring recipes from Chef Al Cancellieri, including Chilled Melon Soup with Mint, Cream of Asparagus, and Seafood Bisque. Cooking instruction takes place on April 14 at 6 p.m.

In 2015, Chef Al joined the team at Las Sendas Golf Club, where he has enjoyed doing banquets, restaurants, chef's tables, and wine dinners. Call to make your reservation today — (480) 396-4000, ext. 222, or by email at [cshaw@lassendas.com](mailto:cshaw@lassendas.com). The event costs \$75 plus tax per person.

**EASTER DINING FOR THE WHOLE FAMILY**

The Las Sendas Golf Club will be preparing a Grand Buffet for Easter from 10 a.m. to 2 p.m. on Easter Sunday. Pricing is \$79 for adults and \$19 for children 5 to 11 (kiddos under 5 are free). Please call to make your reservation as available times are filling up quickly — (480) 396-4000, ext. 222, or by email at [cshaw@lassendas.com](mailto:cshaw@lassendas.com).

**THE TASTES OF TUSCANY**

On April 20, the Las Sendas Golf Club will host a Wine Dinner featuring wines from Banfi. Wine starts at 5:30 p.m. and include four courses of beautiful Italian-

influenced delights. There is limited availability so call to make your reservation today — (480) 396-4000, ext. 222, or by email at [cshaw@lassendas.com](mailto:cshaw@lassendas.com). The price for this event is \$120 per person.

The evening's wine choices include *La Pettegola*, *Chianti Classico RSV*, *Cum Laude*, *Brunello 16*, and *Rosa Regale*. These chosen selections will be available for purchase by the bottle or by the case.

**OLD-TIME ROCK & ROLL**

And to round out the month at the Las Sendas Golf Club, a Peace, Love, and Rock & Roll Fundraiser. The Norelli Family Foundation presents Alice Cooper's *CoopStock 2 — Grooves and Divots* on Saturday, April 30 at Las Sendas Golf Club from 6 to 11 p.m.

Alice Cooper will be joined by fan-favorite Larry the Cable Guy, Rob Halford of Judas Priest, Ed Roland of Collective Soul, Scott Stapp (the voice of CREED), Mike Mills (founding member of R.E.M.), Danny Seraphine of Chicago, comedy and music of Gary Mule Deer, SIXWIRE, Adrian Young of No Doubt, Chuck Garric of the Alice Cooper Band and more.

It will be a groovy night under the stars featuring live entertainment, food trucks, auctions, and more — all to benefit Alice Cooper's Solid Rock Teen Centers in Mesa and Phoenix.



Packages for the event are:

- **VIP:** priced at \$400. Includes reserved seating at a table, dinner, four drinks, water bottles, valet parking, executive bathrooms, and bars in your section. Early entry at 5 p.m.
- **GROOVY COOPSTOCK SPORTS CHAIR:** priced at \$200. Includes reserved seating with a limited-edition commemorative Alice Cooper chair (with drink holders) up on the driving range, water bottles, valet parking, executive bathrooms, and bars in your section.
- **FESTIVAL SEATING:** priced at \$99. Bring your own lawn chair/blanket and pick your seat out on the golf course — there are no bad seats! Gourmet food trucks and bars will be available.  
*Tickets are available through Eventbrite.*

**A HOP ONTO THE GREENS**

Greens fee pricing remains current through April 10. Visit [lassendas.com](http://lassendas.com) for a complete list of pricing and course availability options.

April is the final month for a sunrise hop onto the greens for *Back Nine & Breakfast*. Take advantage of pristine weather by booking a tee time in advance. The price is just \$69 and includes nine holes, a cart, range balls, and a delicious breakfast.

Game-changing style is available at the Pro Shop with new activewear clothing selections for the ladies. Check out new arrivals from *Inphorm* and *Tail* as the newest collections added to the fashion racks. Stop in to browse a special selection of apparel with Mom in mind.

For information regarding memberships, tournaments, or greens fees, call the Pro Shop at (480) 396-4000. ■

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FINANCES

# The Russian Invasion, the US Economy AND HOW IT COULD AFFECT YOU

By Michael J. Day, CPA, PFS™ Grand Canyon Wealth Management

Since the beginning of the year, financial markets have been erratic, fuel costs are rising, inflation has been growing and there is talk of rising interest rates. Now with the Russian invasion of Ukraine in Europe, what is the outlook for the US economy?

The United States has recently banned fuel imports from Russia, which will lead to an increase in overall fuel costs, but fuel costs were already rising due to the economic sanctions being imposed on Russia from most of the Western countries. Russia amounts to less than 10 percent of the United States fuel imports and will have a lesser impact than European countries.

Inflation has already been on the rise and the economic consequences of the war in Ukraine could possibly slow down economic growth in the US, but it should not be enough to trigger a recession or wipe out the rapid gains made in the economy as the country recovers from the pandemic.

Job growth is much stronger than anticipated with the February jobs report showing an increase of 678,000 jobs versus an anticipated growth of 440,000. Unemployment has dropped to 3.8 percent.

Recovery from the pandemic is progressing at a much more rapid pace than the 2008 financial crisis. Twenty-four months after the beginning of the pandemic, employment levels are 1.4 percent below pre-pandemic levels, where it took 67 months following the 2008 financial crisis to reach the same levels. Unemployment may drop even further since there are almost 11 million job openings currently, which is 1.7 job openings for each unemployed individual.



Michael Day

Another reason to believe in the strength of the US economy is the amount of money Americans have in savings. According to Bank of America, Americans have 19 trillion dollars in savings, which will allow for their ability to withstand the effects of inflation.

The United States has limited economic ties with Russia and the size of the Russian economy at 1.48 trillion is smaller than France at 2.63 trillion, Italy at 1.89 trillion, and Canada and South Korea each at 1.64 trillion. The effects of the war and economic sanctions will be far less for the United States than for European countries that have a much higher reliance upon Russian fuel sources.

Your investment and retirement statements will show volatility as the markets move up and down, but it is helpful to remember that based upon data that goes back to 1896, the DOW gains 2.7 percent the week after the index experiences a 10 percent correction, gains 3.3 percent the month after the correction, 5.2 percent six months after the correction, and 8.7 percent a year afterward. (Market Watch 2/23/22).

While investing, patience is a virtue, and you should

not make any hasty decisions because exiting the market at the wrong time can lead to unrecoverable losses. Or as Warren Buffet has said, "The stock market is a device for transferring money from the impatient to the patient."

Your investment portfolio should match up with your individual needs and risk tolerance. Money you need today or in the near future should be treated differently than money you intend to access at a later date, such as upon retirement or a child's education. Having a stable contingency fund allows you to weather out financial storms that are based upon either your own individual circumstances or national or worldwide economic issues such as we are experiencing today.

If you would like a complimentary analysis of your investment and retirement planning needs, please feel free to reach out to me to schedule a quick virtual meeting. Why wait to do something that should be done today. ■

*The above is the opinion of the author and should not be relied upon as investment or legal advice or a forecast of the future. It is not a recommendation, offer, or solicitation to buy or sell any securities or any investment strategy. It is for informational purposes only. The above statistics, data, anecdotes, and opinions are assumed to be true and accurate. Grand Canyon Wealth Management does not warrant the accuracy of any of these.*

Michael J. Day CPA PFS™ is the founder of Grand Canyon Wealth Management, where he provides financial planning, estate planning, wealth management, insurance, and investment services. For more information, or to schedule a complimentary consultation, visit [grandcanyonwealthmanagement.com](http://grandcanyonwealthmanagement.com), call (480) 590-3590, or e-mail [Michael.j.day@lpl.com](mailto:Michael.j.day@lpl.com). You may also follow him on Twitter @GrandCanyonWM. Securities and advisory services provided through LPL Financial, a registered investment advisor member FINRA/SIPC. Grand Canyon Wealth Management is not an affiliate company of LPL.



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REAL ESTATE

# How Solar Affects Selling a Home

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



Solar is an important investment you make in your home and offers long-term benefits like significantly lower electricity bills, reduced reliance on fossil fuels, and protection from rising energy prices.

But what if you decide to sell your home after installing solar panels on your roof or property? Will solar still be a good thing for your bottom line? And what if you are looking to purchase a home that already has a solar system installed?

The good news is that the benefits of solar kick in immediately, and solar panels can lend a significant boost to home resale value. So, if you are considering installing solar but may sell your home in the near future, solar is still likely to increase your bottom line. Similarly, if you are a home buyer, buying a house with solar panels allows you to tap into the benefits of solar as soon as you move in.

The cost of solar panels has dropped 36 percent in the last five years.

There are also tax incentives to install solar.

CURRENT TAX INCENTIVES TO INSTALL SOLAR

Federal Solar Investment Tax Credit (ITC)\*\*

The 26 percent federal solar tax credit is available for purchased home solar systems installed by December 31, 2022.

Arizona Residential Solar Energy Tax Credit

The 25 percent state solar tax credit is available for purchased home solar systems in Arizona. (Max. \$1,000 personal income tax reduction.)

HOW DO SOLAR PANELS AFFECT HOME RESALE VALUE?

A number of studies have demonstrated the positive impact that solar panels have on home resale value. According to a recent Zillow report, homes with solar panels sell on average for 4.1 percent more than comparable homes without solar across the US. A study conducted by Berkeley Lab also found that homes with solar panels tend to sell faster than those without.

WHAT IF I FINANCED MY SOLAR SYSTEM WITH A SOLAR LOAN?

Purchasing a solar system with a solar loan allows you to own your system while paying the cost over time. With a solar loan, you still have access to the benefits that come with purchasing and owning a solar power system, like a federal tax credit.

Should you decide to sell your home during your solar loan term, you have a couple of options depending on the type of loan:

If you financed your solar system with a secured loan, such as a home equity loan, you will need to pay off the rest of the balance before you sell (since your property was used as collateral for the loan.)

If you financed your solar system with an unsecured loan (one that is not tied to your property), you can sell your home before paying off your loan — but you will still be responsible for paying off the loan.

Whichever route you take, keep in mind that your home will likely command a higher selling price because it has solar panels; so, you can likely pay off the loan with that additional revenue.

WHAT IF I'M SELLING A HOME WITH A LEASED SOLAR SYSTEM?

If you sell your home before the end of the lease term you have two options:

- Pay the rest of the lease. Buying out the remainder of your lease allows you to own your solar energy system before you sell your home. That way, you can sell the



system as part of the home and command a higher selling price.

- Transfer the lease to the new homeowner. This option allows you to transfer the lease agreement to the new homeowner's name. While some homebuyers may not have a problem with this, it may be an issue for others. The buyer has to qualify for the mortgage, adding the extra monthly lease payment as debt and qualify with the solar lease company as well.

Having solar can greatly reduce your monthly utility bills and the payback can take anywhere from 10 to 25 years depending on the plan. If you sell before that time, you will get a higher price for your home if it is an owned solar system, meaning it is already paid for or you will pay it off at closing and there is no cost for the system to the buyer.

A leased system is not as favorable as an owned system and you may need to extend the closing time to allow for the lease transfer. A leased system may not have an increase in the sales price over other similar homes depending on how long is left on the lease.

If you have any questions about selling your home with a solar system or are thinking of buying or selling a home, please feel free to reach out to me anytime. ■

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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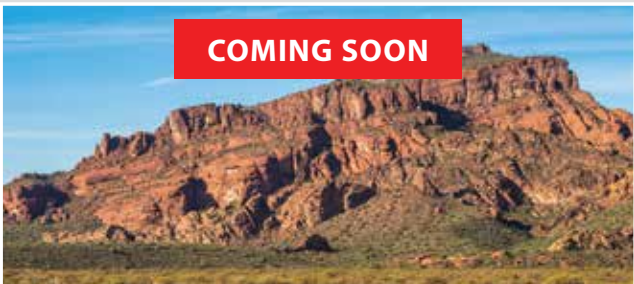
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-Claudette



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HEALTH

Mesa Naturopathic welcomes  
NEW WOMEN'S WELLNESS DOCTOR

By Dr. Estrella  
"Star" Becker, NMD

Hi, let me introduce myself. I'm Dr. Star and I am the new addition to Mesa Naturopathic.

Dr. Laura Markison and I met in medical school and have shared the same passion for whole-body wellness over the years, so it was an honor to join her practice.

When I entered her medical clinic located in Mesa, I was blown away at how inviting it was to be there. There's something to be said about a doctor's office if it feels like a safe place for you. That is something so special Dr. Markison and her staff provide. I am so thrilled to be an advocate for women's wellness and screenings at Mesa Naturopathic.

Now ladies, let's have that pep talk or PAP talk as I like to call it. You've probably heard that saying "an ounce of prevention is worth a pound of flesh." It's simply expressing the importance of early detection and it's true.

When cervical cancer is found early, there is a far greater chance that it can be beaten. The incidence of cervical cancer has declined by 60 percent since the introduction of PAP Smears in the 1950s.

Who is at greater risk for cervical cancer? Women who smoke, have family members who were diagnosed with cervical cancer, if your mother took synthetic estrogen diethylstilbestrol (DES) while pregnant with you, if you are immune compromised, have multiple sexual partners,



Dr. Estrella  
"Star" Becker

or if you were sexually active at an early age. Women are such incredible caregivers, that they can often leave their own personal health to the wayside. This is where I come in, to provide quality care and compassion to the lifeline of our neighborhood; our mothers, sisters, daughters, friends, colleagues, and women who nurture our community. It is my pleasure to be able to listen to their health journey and empower them because strong women will always help each other out. Here's to strong women, may we know them, may we raise them, and may we be them. ■

Dr. Estrella "Star" Becker, NMD is a licensed naturopathic physician in the states of Arizona and New Mexico. She specializes in women's medicine and primary care. She's been in medical practice for more than six years and in the medical field for more than 15 years.

Dr. Star is an Arizona State University alumnus, graduating with a bachelor's degree in kinesiology, and she received her doctoral degree from the Southwest College of Naturopathic Medicine in 2015. She prides herself as a health catalyst who helps her patients stay committed to their goals of optimal health. Her primary focus is getting to the root cause of your ailments and assisting you in utilizing natural solutions. As a Hispanic female pioneering in naturopathic medicine, it is her objective to bring traditional healing to the forefront of primary care. Estrella means "star" in Spanish and that's exactly the type of quality she gives to her patients and their well-being.

For more information, call us, Mesa Naturopathic, at (480) 306-8111, or visit our website: mesadr.com.

LOCAL BUSINESS

Inside versus Outside-Mounted  
WINDOW TREATMENTS

Submitted by Linda Palm,  
Window to Design

When it comes to new blinds or shades, in addition to choosing a style and color, you'll also need to consider whether you want to mount your window treatments inside or outside the frame.

With an inside mount, you'll install your blind or shade within the window frame. An outside mount is just that—a blind or shade mounted outside the window frame—on the trim or above the window.

Here's a look at each.

WHY CHOOSE INSIDE MOUNT?

An inside-mounted blind or shade delivers a clean, finished look that's perfect for highlighting beautiful window trim.

Inside mount is also ideal if you have a deep sill that you use as a shelf for plants or objects.

Inside mount works well when layering with drapes, because the mounting brackets won't get in the way of the drapery rods.



WHY CHOOSE OUTSIDE MOUNT?

An outside-mounted window treatment is great for making a window look larger (you can hang the window treatment as high as you want) or hiding an unattractive trim.

You don't have to worry about blinds or shades fitting within the frame depth if you have shallow windows.

When you raise your window treatment, you can take advantage of the entire view. When you close your blind or shade, it will cover the entire window. ■

To speak with Linda to learn more about her Window to Design store, you can contact her at (480) 207-6450, or visit her website — windowtodesign.com, or instagram.com/windowtodesign.



Dr. Laura Markison, NMD &  
Dr. Estrella Becker, NMD

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LOCAL BUSINESS

Add Stretching to Your Daily Life

Submitted by Stretch Zone Longbow

Does your new year resolution include being a healthier you? Does this include starting a new health and wellness routine? Strength training? More cardio? Eating healthier?

All of these are great, but make sure stretching is in the mix. It is great to be strong and to feel able, but we need to think about our flexibility as well.

Stretching is important to everybody in order to protect our mobility and lifestyles. Many people do not understand that stretching needs to happen on a regular basis and that it should happen daily.

What does stretching do exactly? It helps keep the muscles loose and flexible, helps keep you independent, and relieves stress within the body. It is important to stretch slowly and effectively, which is what we do and promote at Stretch Zone Longbow.

We offer a service called practitioner-assisted stretching, where we do all the work and you reap all the benefits. We provide a comfortable table where you lay on your back and we manipulate your body through a series of stretches that target all your problem areas. We provide 30 minute and hour-long stretches.

If it is tough for you to get out of bed and get going with your day, due to feeling a tightness in the joints and muscles, or you're a professional that sits behind a desk 40 hours a week, Stretch

Zone is for you. We will help you promote a healthy lifestyle by providing you a great stretch therapy routine, stretching home-work to do at home, and be your personal stretching cheerleader, keeping you accountable for stretching on your own.

Here at Stretch Zone, we have accredited neuromuscular behavioralists, or stretch practitioners, that use specific protocols to target problem areas and relieve tension. Within their session, they use equipment that helps position certain muscles to be stretched correctly without other muscular groups getting involved and compensating for the stretch.

The techniques at Stretch Zone eliminate the hassle and agitation one feels when stretching on their own. Stretching enlivens the body and releases endorphins by increasing blood flow. The health benefits that follow the physical routine of stretching here at Stretch Zone go beyond price.

During a session, the stretch practitioner determines a diagnosis of the members' flexibility and mobility. Then the practitioner creates a short-term 12-week program that usually includes the client visiting anywhere from one to three times a week. Sessions range from \$35 to \$65 with the greater frequency plans being more inexpensive per session. ■

Stretch Zone accepts HSA and FSA accounts. We are located at 3204 N. Recker Road, Suite 104, in Mesa. Our phone number is (480) 590-1133.



EDUCATION

Class 101 offers scholarship opportunities FOR ALL HIGH SCHOOL STUDENTS

Submitted by Shawn Coats, Class 101

Class 101, a national leader in college planning, announces the launch of its annual 101 Scholar Program. This is the fourth year of the program, which has helped students around the country make college more affordable for their families. Students who are actively serving their community, demonstrate leadership, and have academic achievement are encouraged to apply by May 1, 2022.

For more than 24 years, Class 101 has guided high school students to achieve their college goals. Class 101 advisors make the complicated college planning process a simple and enjoyable journey by working one-on-one with students to connect all the dots.

This summer, four students will be awarded \$1,000. The scholarship is based 60 percent on making a difference in the community, 30 percent on demonstrated leadership and 10 percent on achievement in academics. Students can submit a short essay or a two-minute video.

"At Class 101, we know that college can be expensive, with costs topping six figures," says Tom Pabin, Class 101 founder and president. "Getting that cost down for students and families is one of our top priorities, and one of the ways we can do that is by awarding national scholarships."

Shawn Coats, local owner of the Class 101 Mesa Gilbert office states, "It takes more than good grades and high-test scores to secure admission opportunities and scholarships. Early engagement in the process is a game-changer. When it comes to maximizing college and scholarship



opportunities, the earlier the better! We recommend beginning your Class 101 journey in 9th grade. However, we work with students at all levels from 8th to 12th grade. All too often, we hear, 'I wish we would have met with you years ago. You would have saved me thousands of dollars and alleviated a lot of anxiety.'"

The 101 Scholar program shows Class 101's continued commitment to helping students. Students are encouraged to view the scholarship criteria at Class101.com/101scholar and submit the requirements through the website by May 1, 2022.

ABOUT CLASS 101:

Class 101 is your go-to source for college planning since 1997. As a national college planning franchise with over 45 locations in 24 states, Class 101 helps students get into and afford college. Class 101 has served over 7,400 students nationwide and secured families more than \$638 million in scholarships. Class 101's mission is to empower students, serve families and inspire greatness. ■

For more information, please contact Shawn Coats at (602) 647-8347, or visit Class101.com/mesagilbert.



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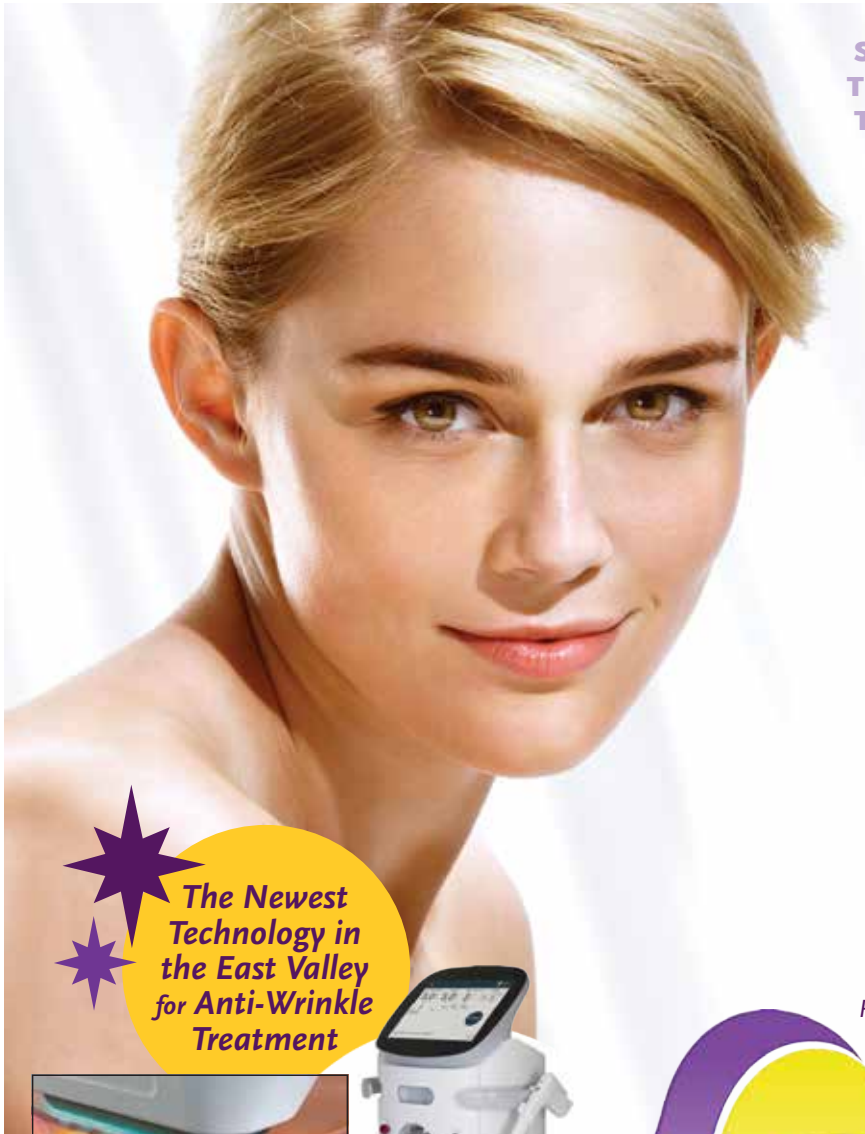
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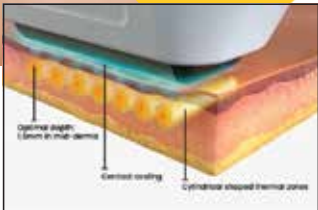
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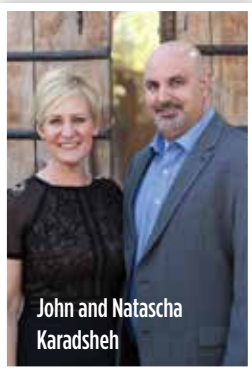


REAL ESTATE

New or Resale? Pros and Cons

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

With resale inventory so limited, many buyers are opting for new construction. What are the pros and cons of new versus resale? Here are our thoughts on both.



PROS OF NEW

- 1. Everything is new! Less maintenance and worry for the first 10 years.
- 2. Updated finishes and floorplans.
- 3. A brand-new neighborhood.
- 4. The long lead time provides the time you need to pack and prepare for the move.
- 5. You can enjoy the process of watching your home be built.
- 6. In the current market of increasing prices, you may have instant equity by the time you close.

CONS OF NEW

- 1. It's new! Therefore, you will have additional upfront costs to purchase window coverings, water systems, build



a pool, and add landscaping and design extras. These are cash costs that can't be rolled into your mortgage.

- 2. New homes are typically more expensive than resales per square foot.
- 3. Many new homes have smaller lots.
- 4. Your home may take 12 to 18 months to be ready for move-in.
- 5. You will be living in a construction zone until the subdivision is complete.
- 6. Limited inventory and supply chain challenges mean you may not be able to get the lot you want or even select your finishes.
- 7. Distance. Many new subdivisions are now on the outskirts of the Valley, which means that services, schools, and amenities may not be as accessible.

PROS OF RESALE

- 1. You can choose a home based on the neighborhood, school, or location that best meets your needs.
- 2. You typically get more square footage for the money.
- 3. Resales offer more opportunities for larger lots and unique features versus the standard packages offered by builders.
- 4. Pool and landscaping may already be in place.
- 5. Usually available for move-in within 45 days or less.
- 6. You can purchase a home in an area without an HOA — allowing for more personal freedom or the ability to offer short-term rentals.

CONS OF RESALE

- 1. Home may have deferred or approaching maintenance. These are cash costs that can't be rolled into your mortgage.
- 2. Existing finishes may not be to your taste.
- 3. Floorplan and architecture may be dated (low ceilings, dedicated formal living versus great room, lack of open plan).
- 4. Neighborhood may not be well maintained or could be showing age.



- 5. Landscaping may need updating.
- 6. In today's market you may have to buy negative equity to get your offer accepted.

If you are interested in new, please give us a call before you visit a subdivision for the first time. We have extensive experience in new construction and can help you navigate your build and save money.

Thinking about moving — let us help you make a plan that works best for your lifestyle. We have the real answers to your real estate questions. ■

John and Natascha Karadsheb 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.

Real Estate In The Groves brought to you by: Groves Area Market Report Sales over \$465,000 for the Month of February 2022 KOR PROPERTIES MLS John Karadsheb

Address	Square Feet	Community	Sold Price
1043 N Quail Rd	1,651	Sundance Groves	\$465,000
2344 N Robin Ln N	1,706	Vista Mesa	\$471,000
5728 E Jaeger St	2,025	Alta Mesa	\$475,000
2244 E Lockwood St	2,013	Citrus Del Ray	\$480,000
5908 E Fairbrook Cir	2,257	Alta Mesa	\$482,500
5431 E Ellis St	2,022	Alta Mesa	\$485,100
2323 E Enrose St	1,774	Tierra Este Park	\$499,000
2155 N Almond Ave	1,953	Citrus Del Ray	\$500,000
2865 E Hermosa Vista Dr	2,205	Vista Mesa	\$510,000
3745 E Hermosa Vista Dr	2,044	County Island	\$538,000
2520 N Trevino Pl	2,092	Apache Wells	\$550,000
1311 N Abner	2,225	Alta Mesa	\$562,000
5908 E Hermosa Vista Dr	1,709	Apache Wells	\$565,000
2419 E Jensen St	2,262	Ironwood Manor	\$585,000
2233 N Demaret Dr	2,186	Apache Wells	\$600,000
2526 E Lockwood St	2,446	Citrus Highlands	\$600,000
5801 E Hermosa Vista Dr	1,922	Apache Wells	\$657,000
2023 E Hermosa Vista Dr	2,543	Citrus Del Ray	\$675,000
3352 E Fountain St	3,079	Groves	\$725,100
2226 E Hale St	3,604	Miller Heights	\$735,000
3413 E Fox St	3,300	Groves	\$750,000
2519 E Menlo St E	3,670	Hermosa Del Sol Estates	\$800,000
3634 E McDowell Rd	3,343	County Island	\$835,000
3040 E Hope St	4,496	Mesa Northgrove	\$840,000
3535 E Fairfield Cir	3,885	Groves	\$850,000
2127 E Laurel St	4,668	Citrus Del Ray	\$855,000
4055 E Grandview St	3,699	Estate Groves	\$880,000
3837 E Juniper St	3,494	Groves North	\$890,000
3541 E Minton St	4,708	Hermosa Groves North	\$910,000
3431 E Ivyglen Cir	5,592	Arboleda	\$1,200,000
3434 E Kenwood St	5,914	Hermosa Groves South	\$1,580,000
3339 E Knoll St	5,100	Estates at 32nd Street	\$2,125,000

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

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HEALTH

When Parents Say No to Home Care BECAUSE OF COST WORRIES

By Mahnaz Pourian, Home Instead® Mesa

Most aging adults want to remain in their homes as they age. Those of us in the home care industry have heard this time and again, and it's an opinion confirmed by research.

According to a study commissioned by Home Instead, Inc., for the Home Instead® network, 86 percent of seniors want to live at home for as long as possible. But many older adults need help to achieve that goal.

In fact, as individuals age, some form of care is often necessary to remain at home. There generally are two types of home care:

1. Home health care provided by licensed medical professionals for which the individual has received an order or prescription from a health-care provider.
2. In-home care such as personal care, homemaker, or companionship services provided by professional caregivers.

Cost can be a concern for many aging adults. Perhaps you have these apprehensions yourself or your aging parents have expressed this worry. But home care can help older adults stay independent and home longer, and cost doesn't need to be a roadblock.

Research reveals that home care is, in fact, one of the most affordable options available, according to industry surveys. Consider this, from the 2022 Genworth Cost of Care Survey: nationally, the daily



costs of homemaker services (\$196) are on par with assisted living (\$211). So, older adults could stay in their own home with the support they need to remain independent.

Not only could home care allow your parents to remain at home, services are designed to be flexible and geared to their needs. For example, Home Instead provides at-home care and companionship support for aging adults from a few hours per week to 24/7 support. Services span the care continuum — from providing personal care to specialized Alzheimer's care and hospice support.

Because home care services — both home health and in-home care — are often only required for a few hours a day, the savings to aging adults can be significant. Depending on the level of care needed, home care has the potential to save thousands of dollars a month compared with nursing homes and assisted living facilities.

For more information, check out the Home Care Funding Solutions Guide at homeinstead.com. ■

For more information about Home Instead, contact Mahnaz Pourian at (480) 827-4343 or go to www.homeinstead.com/195.

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EDUCATION

# HARP PROGRAM OPENS A World of Possibilities to Students

By Laurie Struna  
Photos by Tim Hacker

Mesa Public Schools has the largest harp program in the country, and it's providing learning and life skills opportunities for students one string at a time.

In 1974, the program started with one student at Carson Junior High School. Today this enrichment program reaches 230 students at 16 schools. It is available to any band or orchestra student starting in seventh grade, continuing through their senior year.

Dr. Charles Lynch, district harp specialist, shares that while the harp is an incredible instrument, it can be expensive. Mesa Public Schools makes playing the harp accessible for all who are interested in playing it.

"It's a really cool instrument that appeals to a broad range of students," Dr. Lynch says. "People often have images or stereotypes of what people play. My students come from a variety of backgrounds and play different instruments."



Dr. Lynch says students connect with the harp for several reasons. Some like how it sounds. Others like the vibrations on their fingers or hands, or the act of plucking the strings, while other students like the active coordination of using their feet and hands.

Harp students have



the added responsibility of learning a second instrument. It teaches students to be self-starters and to balance school and personal responsibilities.

### A HOMEGROWN LOVE

Dr. Lynch is a former Mesa Public Schools harp student. As a student, he discovered the program after attending a presentation at Taylor Junior High School given by Karen Miller, the district's first harp specialist.

"There was no way my family could afford a harp, and the district's program makes it attainable for students and families," Dr. Lynch said. "I started the same way that my students are learning the harp today."

It wasn't until college when Dr. Lynch became a music major that he invested in his own strings. He eventually earned his doctorate in harp and strongly believes the program opened an entire world to him.

"I hope this program instills a love for the instrument," he says. "Whether students continue in college or simply play for the enjoyment of it, there are incredible opportunities." ■

For more information about the harp program, please visit [mpsaz.org/arts](https://mpsaz.org/arts).





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HEALTH

# Introducing TheKey: Home Care Assistance Rebrands and Reimagines How the World Lives and Ages at Home

EXPANDED EXECUTIVE TEAM AND SCIENTIFIC ADVISORY BOARD POSITION THE COMPANY AS THE MOST TRUSTED SOURCE FOR LONG-TERM HOME CARE



Submitted by TheKey, Mesa office

Home Care Assistance, North America’s largest premium provider of in-home care, today introduced a corporate rebrand that unifies the company around a common mission, values, and new name. As TheKey, the company will build on a legacy of providing personalized solutions for clients and their families at every aging milestone, creating an unmatched home care experience.

With its national footprint, TheKey is able to offer consistent, high-quality services, coordinated communications with healthcare and other service providers, and expert resources. Plans for technology-enabled care will provide real-time support and 24/7 access to on-call response teams.

“In our first two decades, we built the leading provider of in-home care for seniors throughout North America, with more than 15,000 employees powering our mission,” said Lily Sarafan, co-founder and executive chairwoman of TheKey. “With tailored offerings at the nexus of high tech and high touch, TheKey embodies our ongoing commitment to evolve the paradigm of aging in

the home for decades to come. It’s deeply rewarding to see this vision come to life.”

TheKey’s expanded executive team reflects a breadth of complementary experience from the home care and health industries to premium brands. Under the leadership of CEO Tad Smith, TheKey offers a complete care solution to meet the growing need for care in the home.

“I joined Lily and the terrific team here at TheKey in 2020 because I saw the need for innovation and change to create a great service for aging loved ones — including my own. Today we announce a unified brand to serve our expanding services and enhanced mission to be the most trusted source for long-term aging in the home. This is an exciting time for all of us at TheKey, our partners, and present and future clients.”

TheKey’s industry-leading expertise is further bolstered by its Scientific Advisory Board. Experts from renowned institutions in the fields of neurology, psychology, geriatrics, and neuroscience provide perspectives on the latest research, new approaches to client care, and updates to disease management. They advise on TheKey’s proprietary, integrated cognitive wellness platform that underpins all client engagements, and on specialized caregiver training that leads to improved outcomes for clients.

“TheKey’s best-in-class employee-caregiver model is focused on long-term engagement and retention. Our commitment to training, investment in technology tools, and personal support are essential elements of our caregiver experience,” said Julie Fletcher, chief human resources officer at TheKey. “We are evolving our organization to ensure our caregivers and care teams have all the resources they need to reliably deliver exceptional care to our clients.”

By 2060, the population of adults aged 65 and older in the US will double, and the number of adults aged 85 and older will triple over the same period. By 2030, it is estimated that more than 75 million people will be living with

dementia, including Alzheimer’s disease. These demographic changes are driving innovative solutions for aging-in-place.

Today, 1 in 5 Americans are caring for a loved one, and 60 percent of them are simultaneously holding a job. The need for flexibility and caregiver relief — achieved with a customized home care solution — has never been greater.

**ABOUT TheKey**

For nearly 20 years, TheKey (formerly Home Care Assistance) has helped clients achieve successful long-term aging at home with comprehensive, concierge-based care. Ensuring the dignity, safety, and independence of its clients, TheKey is committed to changing how the world lives and ages at home. Employee-teams get the training, resources, and support they need to deliver an exceptional care experience for clients and their families.

Founded in Silicon Valley, TheKey has grown from a single location to service coverage throughout North America, enabling clients to live life on their own terms, in their own homes. ■

If you are looking for help for your loved ones, TheKey Mesa office can be reached at (480) 699-4899.





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# Over 50 Up Close

Bringing active adults closer to their community

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HEALTH Over 50

## Early Planning Can Really Help

Submitted by  
Tapestry Insurance

Last week I met with a lovely lady who will be turning 65 next fall. She is a planner and wanted to make sure she moved forward into Medicare, making the best decisions, and understanding the options available to her.

It was great guiding her through how it works and what her choices are. I even left her with a list of assignments and when to do them. As we said goodbye, she said she finally felt confident about how to move forward.

Her situation was unique because of her health history and current needs. Everyone's situation is unique, and it is important to take the time to understand how Medicare works and make a decision that is right for you. It is always so interesting to help people make these very important decisions.

As an independent Medicare agent, I can help you find the plan that fits your individual needs and lifestyle. Also, I can help with questions you might have about when to sign up for a plan and any late



enrollment penalties to be aware of. If you are new to Medicare or turning 65 in the next year and have questions about what plan to choose or any other Medicare questions, please call me. ■

Call Lynne Jones, licensed sales representative, at (480) 212-2246, or email me at [jonesdvp@yahoo.com](mailto:jonesdvp@yahoo.com).



FINANCES Over 50

## Estate plans let you control your legacy

Submitted by Brent D. Hoskinson and Linda Drake

Whether you're wealthy or not, you need to do some estate planning – because when you do, you can control your own legacy. But what steps should you take?

First, you'll need to identify your important goals. You'll want to arrange for assets to go to your loved ones, of course, but there's more to estate planning than that.

For example, who will make financial and health-care decisions for you if you become incapacitated? If you have minor children, who will take care of them if you're not around? And if your estate is large enough, how can you help protect your loved ones from income and estate taxes?

The solutions to these issues can involve a number of legal arrangements, such as establishing a will and a living trust and arranging for a power of attorney, to name just a few. And you'll need to work with a team of professionals, including your tax and financial advisors and an estate-planning attorney.

By identifying your objectives and working with your professional team, you can create an effective estate plan – and help yourself take charge of your legacy. ■

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

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COMMUNITY

Las Sendas Dental Health would like to CONGRATULATE MESA'S OWN TROY KOTSUR for his Oscar worthy performance in the movie CODA



Submitted by Las Sendas Dental Health  
Las Sendas resident Troy Kotsur is now the first man who is deaf to win an Academy Award for acting, collecting the trophy for best actor in a supporting role. His CODA costar, Marlee Matlin, was the first deaf woman to win an Oscar back in 1987, receiving the best actress award for Children of a Lesser God.  
"This is dedicated to the deaf community, the CODA community and the disabled community," Troy signed in his acceptance speech. "This is our moment." ■

HEALTH

The Hart Center provides PERSONALIZED MENTAL HEALTH CARE

By Kim Phillips  
Dedicated to the people he serves, Dr. Patrick Hart has enjoyed providing mental health care for the past 30 years. He has sustained a gratifying independent private practice for well over two full decades. A local Las Sendas resident, Dr. Hart meets with people in a relaxed and entirely confidential setting.



"My goal is for you to realize the personal growth and vital-life changes that you value most. Solution-focused with my clients, I help people resolve psychological difficulties that involve problems of depression and anxiety," Dr. Hart explained. "I also assist individuals, couples, and families by extending skills-based counseling to help them manage life-defeating and self-destructive habits and behavioral problems."  
Previously, Dr. Hart lived in Seattle, where he established The Hart Center, focusing on mental health as well as couples and marital counseling and alcohol and drug addiction issues.  
Currently, Dr. Hart now practices in Northeast Mesa, providing a quiet and relaxed setting to safely explore and resolve your most perplexing personal challenges using cognitive behavioral therapy.  
"Frequently, people visit my practice with challenges that involve various forms of situational or behavioral avoidance, complaints of social anxiety, self-regulation, poor impulse control, unwanted habits, and all manner of typically human compulsive behaviors," said Dr. Hart. "I'll help you discover tailor-made self-regulation and relapse-prevention strategies to gain control over smoking, eating, alcohol, drug abuse, sex, spending, or whatever unwanted behavior it is that you intend to resolve."  
In addition to compulsive behavior, Dr. Hart can also assist couples. "My counseling practice provides solution-focused psychotherapy and collaborative couples behavioral

counseling for couples in conflict," he said. "Working as a relationship counselor, I enjoy helping committed couples develop coping strategies to resolve relationship problems. I help couples adjust to the changes, challenges, and stress that are implicit in living in a vital relationship," Dr. Hart continued. "I also work as a counselor and therapist for recovering couples who are rebounding from codependency and addictive relationship roles."  
Since times have changed when Dr. Hart first established his practice, he offers phone consultations. "Consultation services are readily available by means of telephone conference," he said. "If you prefer this form of contact with me, we can schedule a convenient time. Many clients have found satisfaction in this form of communication – substantial gains may be accomplished – even by telephone."  
Dr. Hart can help anyone who feels the need for positive change in their lives. "As a psychotherapist, I endeavor to help my clients gain clarity and awareness of their most vital life values. Together, we will effectively explore the nature of your particular challenges," he said. "We will carefully specify tangible personal-therapeutic goals – treatment outcomes – that are ultimately selected and valued by you."  
Dr. Hart explained the therapeutic learning accomplished will require dedicated rehearsal to help sustain and persevere with the personal psychological lifestyle practices and coping skills that work for you – thus reinforcing your efforts to assure lasting personal change.  
"If you believe you could benefit from a relaxed and friendly exploration of whatever psychological questions perplex you, rest assured in advance that you'll find value in the work that we do together. If you seek some perspective, I'm willing to offer you my most genuine impressions – personal and professional alike!" ■  
For more information, contact Dr. Patrick Hart by phone at (206) 547-4357 (HELP).

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