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May 2022

Serving the communities of Red Mountain Ranch, Mountain Bridge, Boulder Mountain and surrounding areas

How's Your Financial Health?

By Kimberly Alvarado

Are you currently feeling fully maximized in most areas of your life? Do your physical, emotional, and financial meters parallel with your constantly emptying gasoline tank? At the end of the day, do you feel like there isn't much of anything left over for enjoyment, for yourself, or with others?

The guesswork of balancing our lives can be exhausting. It is true physically, mentally, and financially. *It's a lot like the sniffles* — if you don't take care, things tend to spiral downward.

THE BENEFITS OF UTILIZING A PROFESSIONAL FINANCIAL ADVISOR

It's not possible to accurately plan for your financial future if you're barely standing today. Local Edward Jones Financial Advisor, Linda Drake, helps investors of all ages take guesswork and uncertainty out of budgeting, planning, and investment goals.

"My passion is to work alongside my clients as they move through their life stages," Linda said.

Her customized approach and the desired partnership structure of Edward Jones Financial enables her to form direct relationships, built on trust, with her clients. These are elements which she deems most rewarding.

"Really getting to know my clients helps me understand their long-term financial goals," she says.



Linda Drake

INDIVIDUALS AND YOUNG FAMILIES

The deliverance of sound advice and sensible navigation through the world of budgeting, financial strategies, and investment is the blueprint for life-changing success. As a financial educator, Linda provides assistance in decision-making that can help clients proceed full speed ahead, with confidence.

Step one in that process is understanding your financial health. It's comforting to learn the foundational causes for your financial stress, through professional guidance. Often uncertainty is more overwhelming than the challenge itself.

"In a perfect world, young individuals and families would consult with me earlier in life," Linda says. "This would be beneficial in being able to regularly assess a strategy, support clients with staying on track and help implement tools to assist with life changes that inevitably happen."

CREATING A STRATEGY

"Budgeting, planning, and investing are critical, especially in times of inflation," says Linda. Investing money helps it grow, whereas otherwise, hard-earned cash or money invested in low-interest accounts dips at the downward mercy of inflation.

For busy individuals and young families, this is a time when a financial advisor can help keep you on track from irrational decisions like selling off stocks in a nosediving market. As your life circumstances change, so will your strategies and investments, aligning with your financial goals.

Linda is dedicated to helping you make sure your financial goals fit your current situation throughout each stage of life.

RETIREEES AND SOON-TO-BE RETIREEES

This is a critical time to implement important strategies for estate considerations, account consolidation, and steps to make sure you're able to fund long-term care, should it be necessary. Topics like IRAs, Social Security, and emotional readiness are all areas where your questions will be answered.

Guesswork shouldn't be a part of life's next chapter. Linda Drake, financial advisor at Edward Jones Financial, is your local professional in areas of concern for seniors. Maybe you are concerned about outliving your money or the necessity of a supplemental healthcare coverage protection. Wouldn't personalized, professional advice be a welcomed approach for the future of your finances?

With her hard-working father as her inspiration, Linda holds a bachelor of science degree in management and worked in New York City as a consultant and project manager, where she further enhanced her analytical and planning skills. Her branch team includes her treasured office administrator, Marenda Sullivan, who brings two decades of experience in administration and remarkable customer service. ■

Your local Edward Jones Financial office is located at 3654 N. Power Road, Suite 169, in Mesa. To schedule a complimentary consultation with Linda Drake, please contact her office at (480) 985-2651.

PlumbSmart Grows by Giving Back

By Jamie Killin

PlumbSmart owner Wayne Decker has learned a lot during his 40 years in the service business, one of the most important being the need to give back to the community and take care of others.

"There are so many people who get a surprise \$400 or \$500 plumbing bill where it's a week's check, or a chunk of it that they just can't afford," he said. "To be able to help them take care of the service allows us to be a blessing to people."

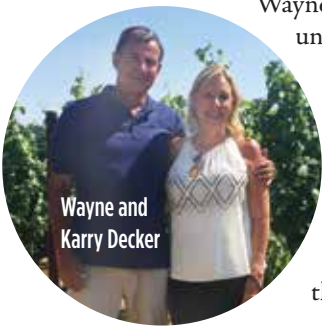
When COVID-19 hit, his company provided more than 200 free emergency air conditioning and plumbing services to families affected financially by the pandemic.

"The beauty of it is it takes so much humility for someone to take advantage of that gesture when those who called really needed it," said Wayne.

This generous philosophy toward service starts with Wayne and has been adopted by the whole team. Recently, when an elderly, disabled woman couldn't afford a new water heater, a member of the PlumbSmart team asked if he could install one for her for free, and the team quickly agreed.

"They showed up at her home with a new free water heater and installed it for free," the woman's friend Charlotte recounted. "The plumbing technician even donated his time. With all of the negative that we see, it was not only refreshing but a blessing to see a company truly care."

It's become such a part of the company's culture that



Wayne and Karry Decker

Wayne hadn't even been aware of the good deed until he read the glowing review.

"I am so proud of my guys," he said. "They're my people who buy into what I know is a winning formula for doing business."

This strategy has done well for PlumbSmart, which has continued to grow dramatically year-after-year, even through the pandemic.

This year, for the fourth year in a row, PlumbSmart was also voted *Best East Valley Plumber* by the residents of Mesa, Gilbert, and Chandler in the *East Valley Tribune's* annual *Best of the Best* survey.

Wayne attributes this to one thing — fair prices 40 to 50 percent below PlumbSmart's major competitors. He shares that 87 percent of all complaints about plumbers are about the price, and when he founded PlumbSmart he set out to change the situation.

"All of our trucks say, 'Plumbers Charge Too Much,'" Wayne said. "The irony of that was extraordinary to the public because it basically says what they know."

To ensure fair pricing, the PlumbSmart team asks their clients three times if they feel good about the price they've been quoted for their job — which ensures that they do. They ask when they give the estimate, when they are paying for the service, and a final call from the office.

They'll even quote for homeowners who may be using a different company to help assure them they have a fair price.

"Those struggling financially still have plumbing situations and we've got to take care of them," Wayne said. "I want people to know that we're a safe zone. We're a plumbing and air conditioning safe zone." ■

PlumbSmart is located at 3010 E. Main Street, Building 1 in Mesa. To learn more, call (480) 654-8865 or visit itsjustplumbsmart.com.



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EDUCATION

ENGINEERING FOR KIDS offers a Wild, Wild Summer

By Kimberly Alvarado

Welcome to Engineering for Kids. This year has been named the *Summer of Exploration*. Look no further than Northeast Mesa's Uptown Jungle Fun Park as the *basecamp* for this year's overload of entertainment and discovery.

For the fifth consecutive year, Uptown Jungle, located at 5741 E. McKellips Road in Mesa, will be the host location for weekly programs for East Valley children from Pre-K to 8th grade.

Let your child discover new ways to have fun this summer with the knowledge they will gain through interactive hands-on projects and fun demonstrations.

Courses will encourage opportunities to explore future career options as students creatively invent their own solutions to real-world problems. There are new courses to choose from, each week, for ten straight weeks. Shhh — they may not even realize they're learning!

The most common question Engineering for Kids' Program Manager, Zach Gray, is asked from parents of participating students — "Where was this summer camp when I was growing up?"

Interested parents and students are encouraged to visit the website engineeringforkids.com/phoenix-metro. Pull up your phones, and together search all of the possibilities to carefully select from a wide range of course choices from this season's selections.

Possibilities this year for apprentice campers include challenging courses, such as:

- LEGO Moon Mission
- Game Builder Garage with Nintendo Switch

- Podcast Production — encouraging campers to share their story
- Nutrition Science Camp
- Astronomy Camp

The educators at Engineering for Kids are first to admit that they too are continuously learning new things. Just like engineers in the real world, the educators discover new ways to improve, teach, and learn, so they work together with campers to assess the elements of each camper's experiences.

Since learning is a valuable tool, campers and parents are encouraged to give feedback on their experiences at camp.

Week No. 1 begins on May 23 this year, and the conclusion of summer fun is July 29. Sign up for a day, a week, or the whole summer. Each week offers a new curriculum, so there are no repeats, only lots of opportunities for fun!

Drop off time is 8 a.m., with classes beginning at 8:30 a.m. and wrapping up daily at 3:30 p.m. After-care is also available until 6 p.m.

"We begin each class with a 15-to-20-minute lecture of instruction and then encourage each child to take their imaginations as far as they can," says Zach. Each camp course encourages interactive, open-ended learning. Classes also encompass 15 to 20 minutes of break time, to allow the kids to access all the action-oriented activities of Uptown Jungle Fun Park.

This summer could be your child's wildest season of exploration and self-discovery! ■

For more information, visit engineeringforkids.com/phoenix-metro.



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EVENTS

Salt River Tubing is Back in Action

Submitted by Lynda Breault, Salt River Tubing
Salt River Tubing and Recreation (SRTL), in the beautiful Tonto National Forest, is opening for its 42nd season on April 30. Daily operating hours are 9 a.m. to 6:30 p.m. and the latest tube rental is 2 p.m., weather and water flow conditions permitting.

ROCKING RODEO ROUNDUP! YEEHAW!

Calling all Buckaroos! It's tubing time. Join SRTR at its 42nd Anniversary Rocking Rodeo Roundup Celebration. Free cowboy bandanas while supplies last.

The hoedown is Saturday, May 14, 9 a.m. to 6:30 p.m., and the cost is only \$21 plus tax and fees per person or tube which includes tube rental, shuttle bus ride, and free customer parking.

The buckaroo event will offer live entertainment with KMLE COUNTRY 107.9 radio station on-site, cowboy line dancing, pony races, *steer* lassoing, and free giveaways.

Henri Breault, president and chief executive officer of SRTR, said, "Looking for a unique, western adventure in the great outdoors? Salt River Tubing's Rocking Rodeo Roundup event embodies the Old West with *stage coach shuttles* to and from the Lower Salt River in Tonto National Forest! Cowboy fun for everyone!"

Western attire is optional for tubers, however SRTR will be awarding free tube rental passes (valid on return visit) for the Best Cowboy and Cowgirl tuber costumes.

The *More Teens in the Woods* event is aligned with the



USDA Forest Service's commitment in meeting the challenge of reduced youth involvement in outdoor activities.

MEMORIAL DAY WEEKEND

Celebrate Memorial Day weekend at Salt River Tubing and join us for the 27th Annual *Salt River Heroes = Litter Zero* holiday weekend. Enjoy a floating beach blast and show your pride as public lands stewards in helping to keep the Salt River clean and beautiful.

The Take Pride in America litter prevention initiative kicks off on the Memorial Day holiday weekend,

May 28 to May 30, 8 a.m. to 6:30 p.m. with the latest tube rental being 2 p.m., weather and water flow conditions permitting.

“During the past 26 years, responsible tubers have greatly contributed to helping to protect and conserve the Lower Salt River’s natural resources. Their public lands stewardship of stashing and bagging their picnic litter while floating helps to ensure that this recreational paradise will be enjoyed by future generations,” said Henri.

"We invite everyone to experience an Arizona floating tradition on Memorial Day weekend in Tonto National Forest's *mini-Grand Canyon* on the Lower Salt River. Enjoy a leisurely float on the cool and inviting mountain stream waters and catch a glimpse of the diverse wildlife including blue herons and the Salt River wild horses."

Take Pride in America is a national partnership that aims to inspire a new generation of volunteers to put their love of country to work to improve our national parks, wildlife refuges, public lands, cultural and historic sites, playgrounds, and other recreation areas. Salt River Tubing has received a record four National Take Pride in America awards for the company's conservation efforts in Tonto National Forest (1991, 2003, 2006, and 2010). ■

Salt River Tubing is located in Northeast Mesa, just minutes from Highway 202 East and Power Road (North) Exit 23A, in beautiful Tonto National Forest. For more information about Salt River Tubing, please visit saltrivertubing.com, or call (480) 984-3305.

Salt River Tubing and Recreation Inc. cannot guarantee that you will not be exposed to COVID-19 during your visit. The CDC advises that some people are more likely than others to become severely ill, and some people are at a higher risk of exposure to COVID-19. Guests should evaluate their own risk in determining whether to attend. People who show no symptoms can spread COVID-19 if they are infected, and any interaction with the general public poses an elevated risk of being exposed to COVID-19. By visiting Salt River Tubing and Recreation Inc., you acknowledge and agree that you assume these inherent risks associated with attendance.

KIDS Must Be At Least 8 Years Or Older & 4 Feet Tall for Tubing & Shuttle Bus Service

NO GLASS CONTAINERS Allowed at Salt River!



Salt River Tubing
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Latest Tube Rental 2:00 PM
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\$21 + Tax

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ROCKING RODEO ROUNDUP

LASSO A TUBE



SATURDAY - MAY 14

9:00 AM - 6:30 PM

FREE COWBOY BANDANAS

While Supplies Last

Event details at www.saltrivertubing.com





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27th Annual

"SALT RIVER HEROES = LITTER ZERO"

MEMORIAL DAY WEEKEND

| | | |
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TUBE RENTAL DOORS OPEN AT 8:00 AM!

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LAS SENDAS GOLF CLUB

WE ARE OPEN TO THE PUBLIC FOR DINING AND GOLF

Celebrate Life at Las Sendas Golf Club

By Kimberly Alvarado

Finally, something's going down in price! Although we can't say the same for much of anything else, beginning May 1, a round of golf at the Las Sendas Golf Course will cost you less than it did previously during the winter months. Keep an eye out for falling greens fees by visiting lassendas.com or by calling the Pro Shop at (480) 396-4000.

Also, take advantage of late spring pricing by getting in as many rounds as you can before June 13 and 14. These dates are scheduled for the necessary procedure of aerifying the course.

Due to popular demand, *Back Nine & Breakfast* continues this month. Early birds can enjoy the specially packaged deal of nine holes of golf, a cart, and range balls, followed by a delicious breakfast. Please book ahead to participate.

Don't forget to stop by the Pro Shop to see the newest line of clothing by *Vuori*. Plan to pick something up for Mom in the specially created section with her in mind. Even if she isn't a golfer, Mom will love the athletic and leisure pieces that are sure to make her look and feel her best.

THE REASON FOR AERIFYING THE GOLF COURSE

Those holes that are created during the aerifying process allow moisture to evaporate, promoting a break-



down of the organic material in the soil. The looser soil can then take in more air, resulting in a stronger root system. This allows greens health and the ability to tolerate golfer traffic.

While the process takes just a couple of hours, the *plugs* generated by the procedure can take a couple of weeks to break down. Even though those little cylinder plugs are a bit of an unsightly nuisance, they're vital to the health of the lawn. The essential nutrients from the cylinder plugs returns to the soil below.

MOTHER'S DAY AT THE VISTAS PAVILION

As we move into May, let's think about that *one* person who always has a special place in her heart for you — that, of course, is your mother and May 8 is set aside just for her. To help you celebrate your Mom, The Vistas Pavilion is hosting their annual Mother's Day Brunch Buffet. The event is open to the public and is an amazing way to show your Mom just how special she is to you.

Our grand buffet offers a large selection of delectable foods prepared by Chef Al Cancellieri and his banquet staff. Options include an omelet station, seafood display, chef-attended carving station, pastries, assorted mini desserts, cakes, pies, and more. All of this in our *Venue with the Views* promises to be the perfect day of celebration in honor of your Mom.

The cost for adults is \$79 plus tax and gratuity, and children are \$19 plus tax and gratuity. Call Carla at (480) 396-4000 ext. 222 to make your reservation today.



DELECTABLE DINNER & WINE

We are thrilled to announce our upcoming four-course wine dinner on May 25 featuring Merryvale Vineyards. Merryvale Vineyards is a family-owned and operated St. Helena winery with decades of Napa Valley history under its belt. Merryvale's unparalleled Cabernet-focused portfolio boasts complex, balanced, and world-class wines that are truly reflective of the region's terroir.

Chef Al Cancellieri and his banquet team are creating a world-class menu to pair with this stunning wine. This wine pairing is the perfect place to enjoy an evening with your special someone or a group of wine-loving friends. To make your reservation, call Carla at (480) 396-4000 ext. 222 or by email at cshaw@lassendas.com. The price is \$120 per person.

CELEBRATE LIFE

Life is all about joy, and we are delighted to offer our venue and services for all your life celebrations. Our Vistas Pavilion at Las Sendas offers over 4,000 square feet of banquet space to help you create the event of your dreams.

Weddings, birthdays, retirements, graduations, baby and bridal showers, Bat/Bar Mitzvahs, Quinceaneras, and so much more can be scheduled here at our venue. Our culinary team can create a custom menu that is perfect for any occasion. Give us a call to plan your next celebration at (480) 396-4000 ext. 222 or email cshaw@lassendas.com.



CELEBRATE CINCO DE MAYO

There's no better time to sip a margarita paired with some specially designed celebratory appetizers. May 5 is for special people, special prices, and specialty sips at The Grille at Las Sendas. While you are visiting, be sure to inquire about the new summer menu. ■

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Las Sendas Golf Club

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FINANCES

Is Your Destination Financial Independence or Retirement?

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

Many people equate financial independence with retirement and the two do go together very well. However, there can be significant differences between the two.

Understanding these differences can be very important in establishing the proper goal for you and your family. Many people retire and are not financially independent while others that are financially independent choose not to retire.

With financial independence, an individual achieves the freedom to make decisions based upon their desires instead of their needs because their needs have already been taken care of. Continuing to work can be based more upon the fulfillment that working provides you with on a personal and emotional level instead of a requirement to meet your financial obligations.

Many people will turn to a second career, self-employment, part-time work, or volunteering as a solution for what they feel is missing from their life. Those that have financial independence have the luxury of designing and choosing those options that meet their



Michael Day

goals and desires for their life with the flexibility to still do as I wish when I wish. Social Security is available to most individuals with a wage-earning history but is not meant to be the sole source of income in retirement. For those individuals who have achieved financial independence, they have more options for deciding when they wish to start receiving Social Security to maximize their benefits.

Those that have not achieved financial independence may be forced into drawing Social Security at an earlier age due to unforeseen health issues, unemployment, or other circumstances.

If you wish to achieve financial independence, you must take your life into your own hands and create the financial assets and revenue sources necessary to accomplish this goal.

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 grandcanyon-wealthmanagement.com, call (480) 590-3590, or e-mail 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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LOCAL BUSINESS

Secrets to a PERFECT NIGHT'S SLEEP

Submitted by Linda Palm, Window to Design Just like the right vitamins and adequate exercise, the right amount of light is proving to be an essential element for optimal health.

Not surprisingly, natural sunlight delivers the entire spectrum of light needed to cue your body's circadian rhythms, which control your sleep/wake cycles. The first rays of dawn, the bright indoor light of your local coffee shop, the direct task lighting at your desk—these are all cues to your eyes and brain that it's time to wake and work.

Conversely, dim light, soft shadows and complete darkness help signal our bodies that it's time to rest.

Unfortunately, the trappings of modern-day living serve up quite a few disruptions to this perfectly natural rhythm. So, getting serious about your sleep is seriously healthy.

The secrets to a perfect night's sleep is to create a dark sanctuary with fully closed window coverings and turn off all sources of artificial light.



OUR RECOMMENDATIONS

Duette® Honeycomb Shades Duette® Honeycomb Shades with LightLock™ use unique U-shaped side channels that overlap the front and back of the shades. The secret to unparalleled room darkening lies within the patent-pending side channel design—which features rows of specially shaped micro-ridges, optimized to absorb or deflect nearly all incoming light while preventing the light from seeping into the room. ■



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](https://www.instagram.com/windowtodesign).

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REAL ESTATE

Will the Increasing Mortgage Rates Affect the Market?

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



Rates have been very volatile recently and just as we saw historically low rates last year, this year we are seeing rates significantly increase over the past few months and are now at the highest rate since 2010. The historically low rates — which were as low as 2.65 percent in January 2021 — were a direct response from the federal reserve during COVID to help support the economic recovery.

Higher interest rates can have a big impact, especially on first-time home buyers who are already struggling to buy a home in this market. They may now have to reduce their purchase price to take into consideration the higher mortgage payment.

It's a general rule of thumb that for every one percent that interest rates go up, a buyer loses 10 percent of buying power. Some buyers may no longer qualify for a loan at the higher rate.

Higher rates will also keep some sellers out of the market. If they refinanced or purchased a home at the lower rates, they are less likely to want to sell now and lose their cheap rate.

An example of the difference a one percent and two percent interest rate increase will have:

\$500,000 loan amount with no taxes, fees or PMI

4% = \$2,387 5% = \$2,684 6% = \$2,998

No one wants to pay a higher interest rate but waiting for them to drop again is a big gamble. Will they drop and if so by how much? How long will it take to get to the lower rate you want to lock in at, but more importantly what will the purchase price of the home be if you wait.

If we are conservative compared to last year and calculate a 20 percent price increase on a \$500,000 home, the purchase price would be \$600,000, which would increase a monthly mortgage payment at 5.5 percent interest rate from \$2,839 to \$3,407.

HOME PRICES

With home prices continuing to increase, the bigger threat may not be the interest rate but the purchase price. The median sales price for March 2022 in the greater Phoenix area was \$462,000 compared to \$360,000 in March 2021, which is a staggering 28.3 percent increase year-over-year and there is no sign that home prices will be coming down.

We have seen a little softening in the market and are coming into the seasonally slower market as the second home buyers leave and we head into the hot summer months. While there are no sign home prices will be coming down, we do expect the increase to be weaker for the third quarter.

So, if you are looking to purchase a home, the next few months may be the best opportunity before rates increase more and while home prices settle a little during the summer months.

RELOCATION

Rates don't have any impact on cash buyers, and as anyone who is trying to purchase a house knows, there are a lot of cash buyers out there right now. Phoenix is still one of the fastest-growing cities and saw the biggest population growth of 81,000 residences last year according to Redfin.

With many relocating from California and Seattle, they are selling their expensive homes and bringing that cash to Arizona, where they are purchasing a lot more for a lot less.

With more people working from home and moving across the country and living where they want to be rather than where they have to be, sunny Arizona is a top destination.

HOW INVESTORS IMPACT THE MARKET

A great indicator of the market is to look at what investors are doing — as investors buy in a seller's market. Buyers such as Opendoor and Offerpad are still very strong players in the market, buying homes to flip while other institutions are buying homes as rentals. For the investor, residential real estate looks like a safe haven and a hedge against inflation. As long as the investors are buying you can expect to remain in a seller's market.

TO SUM IT UP

Even though rates have increased they are still low, investors are still buying, and prices are still increasing, just maybe at a slower pace. With Phoenix being a top desirable city to live in, demand will remain strong.

If you would like more information or are thinking of buying or selling your home, 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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HEALTH

WHY SEE A NATUROPATHIC DOCTOR?

By **Laura Markison, NMD**
Mesa Naturopathic

When I had my hysterectomy at 45 years old, I went into instant menopause. I had hot flashes, anxiety, insomnia, and felt very weepy. I called my gynecologist who did my surgery and asked if I could start hormone replacement. He didn't believe in hormone replacement and told me "I would adjust."

Well, I did not adjust. I thought I was losing my mind. At the time we lived in Maui, Hawaii, and there was one doctor who prescribed bioidentical hormone cream. He was a very strange man who only was interested in me having a lot of interest in sex (he was a lot cruder to me than that). He prescribed Biest estrogen cream, progesterone capsules, and testosterone cream. The creams helped so much, and I regained my sanity. But I felt too revved up and felt overdosed.

I flew into Santa Monica a few times to meet with an MD that ran me through a bunch of tests — costing \$7,500 — concluding my hormones were still too low and prescribed higher doses. I felt worse, more revved up, and still had some insomnia and anxiety. I started gaining weight and not understanding what was happening to my body. I was going to see this doctor to lose weight!



Dr. Laura Markison

Then we moved to Arizona and I began the arduous journey of going to naturopathic medical school. I had to observe a naturopathic doctor for two weeks when I started as a requirement for school. I learned she balanced hormones.

After some tests, it was determined my liver had some methylation issues meaning it was harder for my liver to detoxify the byproducts of the hormone replacement creams. She put me on some specific supplements to help my liver's detoxification process and she lowered my hormone replacement doses. I finally felt *normal*.

Naturopathic medicine's first and foremost goal is to get to the *root of the cause* of health decline and disease. The body knows how to heal once we remove the barriers to healing. A visit will consist of one hour to discuss all concerns, blood tests will be ordered if necessary, and then a plan will be made.

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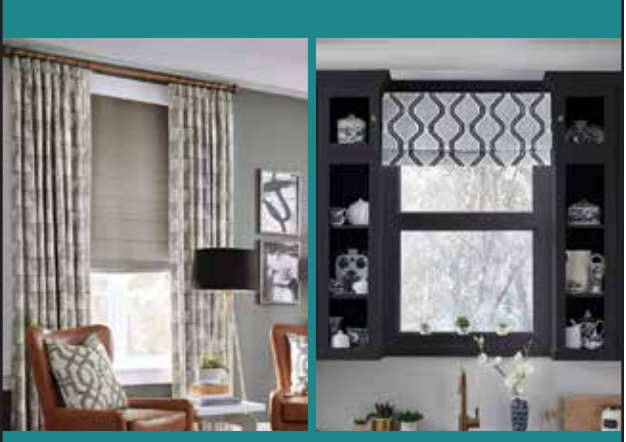
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REAL ESTATE

Downsizing and Right-Sizing

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

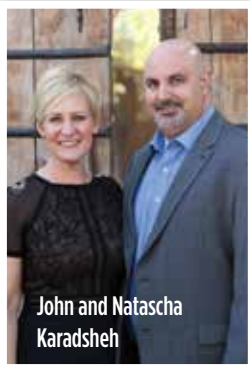
With property values at record highs, Baby Boomers aren't the only ones looking to cash out of their larger homes and downsize. Many of our clients are embarking on new chapters and looking to right-size their homes.

While some clients are shifting to smaller homes in the area, other clients are downsizing to more affordable parts of the country. The ripples of the pandemic are still generating lots of transition.

While downsizing is great once it is done, getting to the other side of the process can be daunting. Downsizing not only means a smaller footprint, but it also means creating a lifestyle that revolves less around stuff and more around meaning. Your new space should be filled with all the things you love the most — but how do you sort it all out?

Here are a few tips to consider if you are downsizing or just want to create more meaning in your current home:

1. Start with this exercise: If you only had 15 minutes to leave your house forever, which treasures would you take with you? Which things are on the top of the list and why? Pack those items first because those are your musts. Once they are out of the way, there will be less emotion in the rooms and it will be easier to sort everything else.
2. Next, think about how you want to live your daily life so you can allocate space for the life you want in your next chapter. Your current house may have a dedicated office with built-in bookshelves, but do you still use an office? Do you pay bills using a desktop computer or do you find yourself just using your



John and Natascha Karadsheb

iPad on the couch? Do you re-read books or just dust them? Maybe you don't need an office but just need a small desk in the family room. Whether moving or not, take the time to evaluate how you use your spaces and things to get the most out of your square footage. This will help you figure out which items will move with you.

3. Pack a box a day and donate a bag a day. Avoid the desire to shove everything into storage only to be dealt with later. Sorting through your storage unit and unpacking forgotten boxes three years from now will be far more difficult than choosing what to keep when it is in front of you today.
4. Part with anything that causes you to say, "Well, maybe I will need this one day," or "I don't really like it but so-and-so gave it to me," or "That was expensive, so I have to keep it." Let Sunshine Acres turn that item into money for their children's home. That's a win-win!
5. Pack using file boxes with lids (also known as Bankers Boxes). These are our favorite boxes for moving because they are sturdy, have handles that make

them easy to carry, can be easily labeled and stacked, are easy to set on a table or chair for packing and unpacking, don't require tape, and fit easily into a car or truck.

6. Always tackle the cleanest space with the fewest decisions first. Once you get some sorting practice under your belt, you will be ready for that junk drawer or storage closet.
7. Get inspired by watching *Sparkling Joy* by Marie Kondo, *The Home Edit*, or *Legacy List* with Matt Paxton.
8. Know that in the end, all the work will be worth it!

From the real estate side, limited inventory has made downsizing a little trickier than it might have been in previous markets, but we have great ideas and insights to help make your move smooth and successful. We are here to be a sounding board and to help you on your right-sizing journey. Give us a call today for your complimentary consultation. ■

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.



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| Address | Square Feet | Community | Sold Price |
|------------------------|-------------|------------------------|-------------|
| 3115 N Sea Pines | 1,706 | Ridgeview | \$560,000 |
| 3641 N Gallatin Cir | 2,018 | Red Mountain Ranch | \$565,000 |
| 6428 E Melrose St | 2,177 | Villa Royale | \$575,000 |
| 7728 E Mawson Rd | 2,358 | Valley View | \$575,000 |
| 6334 E Viewmont Dr 47 | 1,695 | Red Mountain Ranch | \$576,000 |
| 9631 E Glencove St | 1,809 | Saguaro Mountain | \$583,000 |
| 6164 E Virginia St | 2,088 | Olympic Estates | \$600,000 |
| 6705 E Adobe St | 2,213 | County Island | \$602,000 |
| 1441 N 72nd St | 2,000 | Red Mountain Manor | \$630,000 |
| 8318 E Ingram St | 2,383 | Mountain Bridge | \$630,000 |
| 2523 N Cabot Cir | 2,542 | Boulder Mountain | \$660,000 |
| 6538 E Regina St | 2,270 | Summit | \$660,000 |
| 9705 E Greenway St | 2,470 | Saguaro Mountain | \$669,900 |
| 8742 E Jaeger St | 1,834 | Mountain Bridge | \$680,000 |
| 6610 E Regina St | 2,557 | Summit | \$685,000 |
| 1417 N Harper Cir | 3,025 | Sierra Estates | \$725,500 |
| 8337 E Ingram St | 1,994 | Mountain Bridge | \$750,000 |
| 8732 E Jacaranda St | 2,267 | Mountain Bridge | \$750,100 |
| 9046 E Upper Canyon Dr | 1,924 | Mountain Bridge | \$760,000 |
| 6264 E Omega St | 3,056 | Mesa Desert Heights | \$770,000 |
| 1635 N Trowbridge | 2,375 | Mountain Bridge | \$815,000 |
| 1850 N Waverly St | 2,478 | Mountain Bridge | \$817,000 |
| 8461 E Kael St | 2,382 | Mountain Bridge | \$852,500 |
| 4055 N Recker Rd 96 | 3,560 | Red Mountain Ranch | \$855,000 |
| 8540 E McDowell Rd 7 | 3,367 | Thunder Mountain | \$864,000 |
| 10008 E June Cir | 2,989 | County Island | \$950,000 |
| 8721 E Nance St | 2,780 | Madrid | \$950,000 |
| 2315 N Avoca St N | 5,475 | Saguaro Vistas Estates | \$1,020,000 |
| 2238 N Estates Cir | 3,204 | Mountain Bridge | \$1,225,000 |
| 8449 E Jensen St | 5,235 | Mountain Bridge | \$1,300,000 |
| 8540 E McDowell Rd 123 | 3,698 | Thunder Mountain | \$1,310,000 |
| 1814 N Shelby | 5,235 | Mountain Bridge | \$1,395,000 |

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EDUCATION

Eagleridge Enrichment Program Serves the Homeschooling Community

By Laurie Struna
Photo by Tim Hacker

Eagleridge Enrichment Program at Mesa Public Schools serves homeschooling families across the Valley through unique learning opportunities. Principal Amanda Ball shares that the homeschooling community is diverse and encompasses a variety of approaches to education. Families typically choose Eagleridge for two reasons: they are looking for the social aspect that the program provides and for learning opportunities in subjects they might not have access to in the home school environment. "Eagleridge has a wonderful sense of community," Principal Ball says. "Whatever approach a family uses for their homeschooling journey, one thing we all have in common is the desire to be here."

Students attend Eagleridge part-time, preserving home schedule time for their core learning instruction. Students attend one to three days per week, choosing schedules and classes that match their interests and needs. Students engage in classroom thematic instruction with a teacher similar to a typical school setting. The focus is for students to participate in a supportive, collaborative, and hands-on learning environment.

Primary students (K-3) have the same teacher all day. Their specials include music, physical education, and library book checkout. Students in fourth grade and above can participate in multi-age classes or attend with only their grade-level peers.

The program offers different courses each year, such as creative writing and hands-on equation classes that enhance



and build on what their parents have taught them. Favorite classes include band, orchestra, PE, Eagle TV, and art.

"As parents and teachers, we can't be experts in all subjects," Principal Ball shares. "For example, if a child is interested in guitar and the parent doesn't have a knowledge base in guitar, we can fill that niche."

Rhiannon Teaters teaches creative and visual arts at Eagleridge. She is also a homeschooling mom, and all four of her children attend Eagleridge. Rhiannon shares that one of the things that attracted her to the program is that the staff has a kind and loving grasp of homeschooling students' needs, which can be a little different than students who attend typical public schools.

Along with ceramics, 3D, and social networking art, students are currently painting the town Eagleridge-style with thoughtful bright-colored murals. The goal is to provide students the opportunity to leave a legacy for the community.

"Students have an amazing array of classes taught by highly qualified, certified teachers," Rhiannon says. "It is so much beyond what one would expect from an enrichment program. I love every single Monday that I get to be with my students." ■

Learn more at mpsaz.org/eagleridge.

COMMUNITY

Look at What's Happening at RMRSC

Submitted by Vianey Yurkovich,
Sunshine Chair, and Cherie Snarr,
RMRSC Secretary
Photos by David Bender

One of the best-kept secrets of our community is the Red Mountain Ranch Social Club (RMRSC), which is composed of the happiest, most caring people you can meet. The RMRSC is made up of neighbors just like yourselves who reside in Red Mountain Ranch and surrounding areas, who enjoy learning, socializing, and giving back to the community.

The mission of the 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."

Some of the most exciting RMRSC events recently enjoyed by members included a Chocolate Affair Party on Valentine's Day, hosted by Mic Bagby, which included delicious hors d'oeuvres, great company, and the most memorable chocolate martini a la Mic; a heavenly cruise on Saguaro Lake so relaxing on a rare Arizona day with sunshine and blue skies but with snow on the tops of the surrounding mountains; peace, beauty, and reflection reigned on our trip to the Greek Monastery in Florence followed by a delicious lunch



at a local Greek restaurant; a fun night out at Hale Theater to see Brigadoon; and donning their best chapeaus, a wonderful Ladies High Tea party with a range of delicious teas to choose from with accompanying delectable treats.

There are many upcoming events and activities, such as a casino-themed Spring Cocktail Party to be held at the Red Mountain Ranch Club House, a trip to Superstition Mountain Museum with lunch at the Goldfield Saloon, a Kentucky Derby party hosted by Ferne Zabezensky, and an Ice Cream Social to help cool down the month of June. ■

If you are looking to make new friends, participate in educational and fun-filled activities such as monthly community guest speakers, game night, monthly birthday luncheons for ladies and monthly breakfasts for the men, outings, cocktail and holiday parties, say no more. Your pass to all these wonderful events is an annual membership to the RMRSC, so if you are not already a member and would like to join us, visit our website at rmrsc.com.



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LOCAL BUSINESS

Help Protect Seniors FROM FRAUD WITH THESE TIPS

By Mahnaz Pourian, Home Instead® office in Mesa

Technology provides a great way to stay connected with family and friends, get access to news and entertainment, and simplify tasks like banking and scheduling appointments. But online activity can open us up to scams. What's more, scammers are particularly adept at targeting older adults.

That's why it's so important for seniors to feel empowered when going online. Understanding best practices and signs of phishing, fraud, and other online scams go a long way to help boost confidence.



While new scams are perpetrated every day, the most common are those that attempt to create a sense of urgency around sensitive information, which is why older adults are often targeted by criminals for tax-related scams. Other cons regularly aimed at older adults include fake sweepstakes, tech support fraud, and imposters pretending to be a grandchild in distress in need of financial support.

In fact, a survey by Home Instead Inc. revealed that two-thirds of U.S. seniors online have been the victim or target of at least one common online scam or hack. This is why older adults are encouraged to take the following precautions to protect themselves:

- ♦ **Share with care.** It's easy to get caught up in social media and lose sight of the personal details we are making public. While sites like Facebook and Instagram can be a convenient way to stay connected with family and friends, especially during COVID-19, it's crucial to proceed with caution and avoid sharing non-critical information (like your location). Consider adjusting privacy settings to limit who has access to the profile content.
- ♦ **Think before you act.** Communication that creates

a sense of urgency — such as an email asking for money — is likely a scam. Scammers can get access to personal information by prompting you to click links in the emails they send. If something appears out of the ordinary, it's best to just delete it or reach out directly to the company or person to determine if the email is legitimate.

- ♦ **Beef up security.** Locking all devices — computers, tablets, and cell phones — with a strong, secure password can add a second line of defense. Consider mixing in letters, numbers, and symbols, and leaving out easy-to-guess information, such as name or birthdate.
- ♦ **Use security software.** Installing antivirus software from a reliable source can add an extra layer of protection to online devices. Be wary of security updates from pop-up ads or emails, as these may be malware (malicious software) that could infect your device. It's important to remember no software is infallible. Log out of apps and websites when you are done using them.
- ♦ **Contact an expert.** It's natural to feel unsettled after being the target of an online scam. However, seniors must realize that it's nothing to be ashamed of. It's critical that these incidents are reported to the proper authorities to provide support and to alert others who may be impacted in the future. If you do find yourself or your loved one affected by a scam, reach out to a trusted source — such as family member or a tech-savvy friend — for guidance.

Home Instead seeks to provide seniors and their loved ones with the necessary tools and resources to better protect themselves online. To learn more, visit ProtectSeniorsFromFraud.com for additional tips, or call your local Home Instead office at (480) 827-4343. ■

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





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EDUCATION

Early Writing Literacy Leads to School Success

By Anjum Majeed, Ed. D, Founder and Superintendent, Self Development Academy

Some of my fondest childhood memories include not only going with my family to the beach, picnicking by the river, or visiting museums and parks, but what we did upon our return from these excursions. My father was a poet and a professor, and upon our return from those enjoyable outings, he would write poems about our fun experiences.

The day after the trip, he would gather the family and recite to our delight the poems he would write. My siblings and I would be inspired by his simple, rhythmic poetry, and we too would attempt to write similar poems describing the common experiences we shared and how we felt about those events on the beach, by the river, or at the park.

Of course, we were preschoolers then, and too young to write, but we did write. We drew pictures and scribbled on the papers. We tried to write words by using letters for sounds to narrate our stories.

Now, years later, as an educator, I wholeheartedly promote a similar approach for laying the foundation of early literacy for young children. The foundation for early literacy is laid much before the formal schooling. A critical component of early literacy is early writing.

Research indicates that a good early childhood program must include an effective preschool curriculum, the use of best practices, and an ongoing professional development program. Important to early literacy is creating a writing environment that is developmentally appropriate, intentional, enjoyable, and conducive to writing. Instructional framework for teaching early literacy in writing can be used at the preschool, early elementary grades, and at home by parents.

Kissel (2008), in researching early writing literacy in early childhood programs, identifies five necessary components. First, helping children gather information from their experiences to generate ideas for writing. The teacher can promote a common or shared experience by discussing a particular field trip, a read-aloud book, or an exciting activity that will create enthusiasm for writing. If students make personal connections with these events, then they are more apt to write about them.



Second, the teacher, or the parent, must demonstrate the process of writing that writers can use when composing text. The teacher interactively composes a piece of text by soliciting input from the students. The teacher discusses the strategies used when creating the text to demonstrate how students themselves can apply such strategies. In a preschool program, the teacher uses printed drawings at the start of the year. Gradually, the teacher includes letters and beginning sounds as knowledge of the letters and corresponding sounds increase.

Third, the writing environment should be conducive to generating plenty of ideas for writing. One way is to provide opportunities to share ideas with other students. Students are encouraged to use oral language to discuss with each other their experiences and goals for writing. The teacher encourages an appropriate early literacy environment that helps in scaffolding students' writing through social interactions.

Fourth, the adult must schedule a block of time for children to write. The teacher may give feedback to a few students at a time to hone their writing skills. To keep the students motivated to write, children must have choices in selecting the topics they write and the genre they use.

The fifth and final component of early writing literacy is to provide a culminating experience to share students' writing with the class. They can use the *author's chair* and share their writing, and obtain valuable feedback. They

also learn that there is a value behind their writing, a message they are sending.

I reflect upon the gift my father gave us; the gift of short simple verses to motivate us to write and develop a love for reading. My father, perhaps intentionally, provided us with the early writing literacy experience by using shared experiences and meaningful knowledge gained from those fun family picnics and trips to the parks. He modeled the writing process by using simple, rhythmic, poetic form to describe events and emotions. He encouraged us to discuss our experiences and ideas with other family members and provided a platform to share our craft.

As Kissel says, "The goal to introducing young children to writing is to create writers for life — not to create a life where children hate writing."

In its commitment to continuously enrich the quality of early childhood programs, Self Development Academy will be offering a series of mini-workshops for parents and educators in early reading literacy, early writing literacy, and early mathematics literacy. Self Development Academy will be announcing the schedule of the workshops via its Facebook and website. ■

For more information, please call Self Development Academy or Self Development Preschool at (480) 641-2640 or visit their website: selfdevelopmentacademy.com.

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HEALTH

Over 50

Are you working past age 65?

Submitted by Tapestry Insurance

If you or your spouse are still working past your 65th birthday, there are some things you may need to know. I get asked this question a lot, so I thought I would talk about it this month.

You do not need to sign up for Medicare when you turn 65 if you have employee-based insurance through you or your spouse's current job. You can wait to sign up when you stop working or you lose your health insurance (whichever comes first). Be aware if your employer has less than 20 employees or you have COBRA,



Lynne Jones

you will need to enroll in Medicare at 65 to avoid any penalties.

If you are still working and have employee insurance, you can enroll in Medicare Part A. Medicare pays secondary to other insurances, including paying the deductible. There are some restrictions — the charge has to be Medicare-covered services and the total amount paid must be equal to or less than the Medicare-approved amount. There's little downside to enrolling in Part A. It covers hospital stays and skilled nursing care once you've paid the deductible (\$1,484 in 2022), and it's premium-free to anyone who worked for at least 40 quarters in Medicare-covered employment.

Everyone's situation is unique. Things like the cost of your current health plan, your plan's deductible, your prescription coverage, doctor networks, and other considerations should all be considered when making the decision when it is best for you to enroll.

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 me at jonesdvp@yahoo.com.



HEALTH

Over 50

Stretching stimulates the immune system

Submitted by Stretch Zone Longbow

What have you done today to take care of your body? Hopefully, you're drinking enough water, eating your vegetables, getting eight hours of sleep, managing stress, avoiding pollutants, and exercising, but let me ask, are you taking the time to protect your muscles and joints?

We are here to help at Stretch Zone Longbow. If you add us to your calendar, our services will help protect you from disease and injury.

Our goal at Stretch Zone Longbow is to make stretching a part of your everyday life. Stretching every day gives you freedom of movement, relieves stress within the body, stimulates the immune system and lymphatic system, improves posture, helps decrease tension headaches, and helps relieve back pain.

Stretching stimulates lymph fluid drainage and can cure those who suffer from specific ailments due to the lymphatic system. Some of these conditions include skin problems, fatigue, sleep disorders, stress, fibromyalgia, migraines, arthritis, and digestive issues.

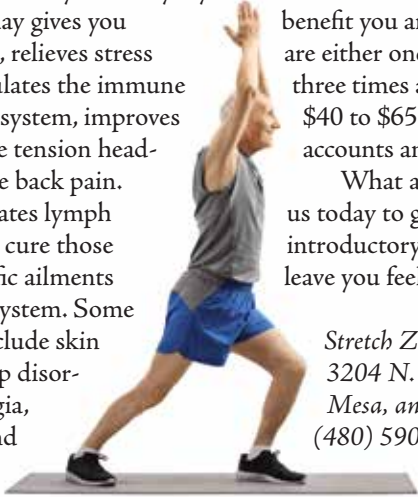
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Whether it is increased range of motion for your golf swing, getting your socks and shoes on with ease, increased vitality throughout your day, facilitating the pumping of the circulatory system, or just improving your overall health, we can help you on your journey.

During the introductory stretch, we recommend a program that will most benefit you and your goals. Our programs are either once a week, twice a week, or three times a week. Sessions range from \$40 to \$65 and we accept health savings accounts and flex savings accounts.

What are you waiting for? Call us today to get your complimentary introductory stretch booked and we will leave you feeling great! ■

Stretch Zone Longbow is located at 3204 N. Recker Road, Suite 104, Mesa, and can be reached at (480) 590-1133.



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You are not alone. This time of year is very confusing for most people that are on a Medicare plan.

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