

# THE FIX DRIVE THRU COFFEE serves up fresh options for everyone

By Mark Moran

he Fix Drive Thru Coffee is not just for your morning coffee run anymore. Known for its java on the go, friendly service with a smile, uplifting message, and overall positive vibes, The Fix is serving healthy food now too.

"We offer blueberry and gluten-free banana nut muffins, a snickerdoodle cookie, and a raspberry oat bar," said Stevie Stewart, overseeing manager of The Fix's locations in Tempe and Mesa.

In addition to the muffins, they also offer three types of gluten-free oatmeal through a partnership with Noble, a local bakery.

"I am ordering food every couple of days to keep it fresh," Stevie said. "The muffins are really popular."

Food is a bit of a new entrée for The Fix, but not nearly as fresh as their new, locally roasted coffee called *The Heartbeat Blend*, which they are now labeling and selling themselves through a partnership with a local roaster. Stevie said sales of this smooth, nutty Brazilian roast have been on the rise since customers discovered it and are especially excited that they can buy a bag to enjoy in their own kitchen.

"We have had good feedback on now being able to brew it at home," Stevie said. "It's cool because it's local and we can have it fresh."

The Fix Drive Thru Coffee is a family affair. Stevie and her brother Hunter, who had the idea to start a coffee stand, keep both locations humming with coffee and food. Mom and Dad (Matt and Darcy) work behind the scenes, as parents often do, to make sure both stores have the items they need and stay ahead of demand.

The Fix is still the local go-to for your morning shot of caffeine, no matter how you choose to get it, and customers have been choosing different methods as the options expand.

"We have a plant-based energy drink that is extremely popular," Stevie said. "It is a more natural energy drink that doesn't leave people with jitters or some kind of weird after-effects that other energy drinks can do."

She said the energy drinks are made from green coffee and still have the same amount of caffeine that a traditional energy drink does, without the downsides.

A new month means a new list of drink specials at The Fix. Whether it be coffee, tea, or one of those energy drinks, Stevie says customers look forward to trying something new. There are at least three on the list.

"We mix it up every month," she said. "We have one in March, and we are naming it the *Nutty Irishman*. It is a *Hazelnut Irish* cold brew with crème."

When the Stewarts opened their first stand in Tempe, they adopted the motto *Satisfy Your Soul*. Beyond serving popular drinks and food, at which they have become extremely efficient and popular, The Fix still has the same mission that it had four years ago when it opened.

Stevie said they still live by that motto and take it seri-



ously, striving to make a difference every day, even if they are just serving a cup of coffee to someone rushing through the drive-thru on their way to work or running errands.

"We believe that we have something to offer people," she said. "Whether that be to just kick start their day or to have genuine conversation and relationship, we want our customers ultimately to feel noticed and wanted."

The Fix is also very involved in the community that it serves. Take *Doggy Days* for instance, when The Fix donates a dollar to a local animal rescue for every dog that comes through the line, with their human in tow of course.

They also routinely have a presence around town, such as their recent appearance at Sunshine Acres Children's Home. Stevie credits community involvement with helping The Fix weather tough times, especially during the pandemic, when the economy came to a screeching halt.

"We try to stay relevant to our communities in both Tempe and Mesa. We really have a local feel, and I feel like people are really attracted to that," she said. "We know they have a choice to go anywhere for their coffee and they are choosing us, and we try to provide excellent service."

The Fix Drive Thru Coffee is located at 5135 E. McKellips Road in Mesa. For more information, visit thefixdtcoffee.com.

# Stretch Zone Longbow Helps to Improve Range of Motion, Flexibility, and Athletic Performance

By Jamie Killin

tretch Zone Longbow in Mesa offers a one-ofa-kind assisted stretch practice to help everyone from the weekend golfer to the competitive athlete increase their range of motion, relieve stiffness and soreness, enhance performance, and even feel younger.

The athlete-approved Stretch Zone was the first assisted stretching concept of its kind and utilizes a unique, patented method that goes beyond your typical at-home stretch by adjusting what's known as your *stretch reflex*. This increases your active range of motion, which helps prevent injuries, decrease pain, and even slow down the aging process.

The Longbow location in Mesa is now under new ownership, with a new team that includes manager Marcelus Carlisle, who has a passion for sports and helping people stay active throughout their lives.

"Stretch Zone is a great tool for feeling great while staying active, whether you're working out regularly, or love playing pickleball or golf," said the new owner of the Longbow location, Charlie Elliott. "Proper stretching will improve your posture, benefit your circulation, and prepare you to enjoy the activities you love without pain or discomfort."

"We have a great team in place, and we're looking forward to building relationships in the community to help Mesa residents stay active while feeling their best," said Charlie.

Each Stretch Zone practitioner is certified in-house through Stretch Zone's national accreditation to ensure clients move more efficiently and effortlessly.

Even those who aren't regularly engaging in sports or working can benefit from assisted stretching, helping to relieve tension in overworked, stressed muscles that come as a result of a sedentary lifestyle.

To begin their program, clients come to Stretch Zone for an initial session. From there, the team puts together a plan that typically includes four to 12 sessions per month. Sessions range from \$40 to \$55, with higher frequency packages being more inexpensive per session.

Stretch Zone offers three-month programs, and

it also accepts payments through HSA and FSA. To try a free 30-minute session, visit the Stretch Zone website.

Stretch Zone Longbow is located at 3204 N. Recker Road, Suite 104, in Mesa. For more information, visit stretchzone.com/locations/longbow or call (480) 590-1133.





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### EDUCATION

## Why the Arts Matter

By Kirsten Lamb, Self Development Academy Trom Picasso to fingerpainting with frosting, ◀ Beethoven to Hot Cross Buns on a recorder, art appreciation should be a priority and value for all teachers and parents educating young people. At Self Development Academy (SDA), we focus on the arts, starting with our very youngest students.

Our toddlers at Self Development Preschool — a privately run school in Mesa — dance, sing, paint, and explore the world through their senses. Older students at SDA participate in music programs, including percussion and violin, as well as art classes, cultural field trips, and extra-curricular activities and clubs that integrate the arts with learning.

There are so many studies on why the arts matter. The Wallace Foundation works nationally to foster equity and improvements in learning and enrichment for young people. They rounded up resources and reports to help educators improve and expand access to the arts, especially in low-income areas. According to their research, "the arts generate a range of benefits for people and society, from bringing individuals pleasure and expanding their horizons to helping communities build stronger social bonds."

SDA agrees. As a school based on the belief that education should be rich with exploration, discovery, and connections to everyday life, we make the arts a priority.

Consider these benefits of art appreciation to children and adults alike.





### **ART ENABLES SELF-EXPRESSION AND COMMUNICATION**

Regardless of age, artists memorialize, celebrate, lament, and capture a moment or idea to share with their audience. Children sing songs when they are happy. Or scribble wildly when they are angry. Or make playdoh hamburgers just like mom made for dinner last night.

The act of creating art is a full-body experience. While the brain is firing up thoughts and ideas, hands tickle the ivory keys or dab paint. Ears tune in to melodies or deep breaths take in a fresh box of crayons. Observing a painting of an orange can elicit smells in the viewer, who might imagine exactly how it feels and tastes. Or a song composed by a heartbroken musician can bring a listener to tears.

### **ART CULTIVATES A POSITIVE WORLDVIEW AND OUTLOOK**

When children learn to appreciate a piece of music or visual art, they find beauty and meaning in the work of art. Once we begin to recognize what we like about certain artists' work, we find examples and inspiration everywhere.

A rainy day that may bring gloom and melancholy to one person will inspire another with the rhythm of raindrops, the smell of a storm, and the beauty of steam dancing above hot asphalt.

Even pain and tragedy can be used for good when they inspire pieces of art and unify the community in shared grief and healing. Consider war memorials that draw viewers from around the world or headstones made of beautiful marble and embellished with blooming flowers.

### **ART CREATES WELL-ROUNDED STUDENTS AND IMPROVES OUTCOMES ACROSS THE BOARD**

Anyone can be an artist. We should all consider ourselves one, regardless of talent or skill. Appreciating others' art and creating our own uses both the left and right sides of the brain. We analyze, investigate, emote, ponder, and so

A study by American Institutes for Research shows



that art integration — that is weaving the arts into other subjects — improves outcomes across the board, especially for students in grades kindergarten through eighth grade. Performance in subjects like mathematics, reading, social studies, and science benefits from exposure to art in connection with the subject matter.

While taste in music, prose, and design — certainly culinary creations — varies drastically from person to person, there's no disputing the value in the arts. We use art to express ourselves and communicate through it. It unites us and broadens our perspectives. Enjoying the arts benefits our brains and actually makes us more successful.

If you are looking for a school that values the arts, check us out. SDA is recognized as one of the best K-8 charter schools nationwide. We are tuition-free and have campuses in Phoenix and Mesa. We can't wait to hear

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### **EVENT**

### Local Church Hosts **Friday Night Concert Series**

Submitted by Red Mountain United Methodist Church

ed Mountain United Methodist Church continues an exciting new concert series to support the church's community outreach ministry, enrich the church's cultural life, and provide fundraising for church and youth programs.

The exciting concerts scheduled in March include:

### Friday, March 3, 7 p.m.

### **COUNTRY GALS**

Celebrate the classic music of Country's greatest female icons from Patsy Cline, Tammy Wynette, Loretta Lynn, and

Barbara Mandrel to Carrie Underwood, Reba, The Judds, Miranda Lambert, and many more. Country Gals stars three country singers who have appeared on stages around the world: Victoria Fairclough, Monica Heuser, and Emily Walter. The show also features a live country band.

### Friday, March 24, 7 p.m. **TED VIGIL AS JOHN DENVER**

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Music Association, Ted Vigils John Denver Tribute from Olympia, Wash. recreates the popular 1970s folk singer's hits Rocky Mountain High, Take Me Home Country Roads, Thank God I'm A Country Boy, and many others.

Tickets are available online at rmumc.com or showtuneproductions.com. You may also purchase tickets in person at the Red Mountain United Methodist Church office from 9 a.m. to 3 p.m. Monday through Thursday. Individual tickets are \$25. ■

Red Mountain United Methodist Church, located at 2936 N. Power Road in Mesa, is a welcoming, diverse, intergenerational community, transformed by God's grace, reaching

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For the guys, movable, cut-to-perfection classics from Johnnie-O continue to be a popular pick.

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Back Nine and Breakfast continues seven days per week. For \$89, the opportunity is yours to play nine holes, warm up with a bucket of range balls, and have breakfast at The Grille.

### **MEMBERSHIP OPTIONS**

There are various types of membership options, including a Family Pass at the Las Sendas Golf Club. There's something to fit the needs of everyone in the community.

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"When the memories matter, we are here to create an unforgettable event," said Carla Shaw, events and catering director.

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### **COOPSTOCK 2023 — ALICE COOPER COMES TO LAS SENDAS**

It is that time of year when we are busy getting ready for

one of our favorite events!

Get your tickets to Alice Cooper's 25th Annual Rock & Roll Fundraising Bash, presented by Arrowhead BMW.

Coopstock 2023 will take place on Sunday, April 2 at Las Sendas Golf Club from 5 to 11 p.m., with doors opening at 4 p.m.

Alice Cooper will be joined by fan favorites, Tommy Thayer of KISS, Ed Roland of Collective Soul, Robin Zander of Cheap Trick,

Dave Jenkins of Pablo Cruise, Chuck Garric of the Alice Cooper Band, and Sixwire, as well as teen performers, for a groovy night under the stars featuring live/silent auctions and more.

The concert will benefit Alice Cooper's Solid Rock Teen Centers in Mesa and Phoenix.

Tickets can be purchased online through Eventbrite and you have three options to choose from:

- VIP: Valet parking, table seat, dinner/drinks,
- Groovy Coopstock Chair: Collectible Coopstock chair, premium seating — \$200
- Festival: Lawn access, with hamburgers and hot dogs available for sale (bring a lawn chair or blanket) — \$69

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# Thinking about getting solar?

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

olar has become more popular over the past few years not only because we are becoming more aware of the impact of traditional energy on the environment, but because of the increase in utility bills. SRP

increased their rates by 2.2 percent in May 2019 and 4.7 percent in November 2022.

Now more than ever homeowners are looking for environmentally clean and cost savings energy, and solar fits the bill. But before you sign up for solar I did want to share a couple of things I discovered when I sat down with two solar companies to get bids for solar on my own home.

### **MISLEADING INFORMATION**

Does solar increase your home value? Every solar company will tell you solar will increase your home's value and refers to Zillow or other companies' surveys that claim it increases your home value by at least four percent. However, don't let this be a deciding factor for you as this is very misleading.

I spoke with several appraisers to find out how they appraise homes with solar and if the value increased by four percent as claimed. They all said the same thing — no.

First, an appraiser will give zero value to a system that is financed or leased. They will only consider solar if it is owned and paid in full at the time of the appraisal. They compare homes with and without solar to see if homes with solar sold for a higher price. They all agreed while there is value to owned solar it's usually a few thousand but certainly not four percent.

So, if you are considering installing solar, don't let an increase in your home value be a deciding factor. While a buyer may be willing to pay more for solar it may not appraise for that higher price.

### **SYSTEM SIZE AND YOUR USAGE**

After meeting with the first company, I was quite happy with what he showed me and was ready to sign up. Then I met the second company and realized there was a big difference in what each company was offering not only in price but in the type of system.

I would not have known this if I hadn't had two companies to compare. It's like that saying, "you don't know what you don't know," and that was so true when I looked

One company was only offering a solar system that would produce 40 percent of my energy needs while the other offered a system that produced 80 percent.

One company had my usage at eight percent higher than the other company, which would make a big difference not only in the size of the system I would need but also in the savings projection.

So, make sure you get proposals from two or more companies in writing so you can analyze the numbers and compare them side-by-side to make sure you are not only getting the best deal, but the best system based on your usage and potential savings.

### **PROS FOR HAVING SOLAR**

- Do Homes with Solar Panels Sell Faster? Yes, studies have shown homes with solar sell 20 percent faster than homes without, however, that also depends on if the solar system is owned, financed, or leased.
- Better for the Environment We live in the state with the most days of sunshine, so we are the prime customers for solar. Solar power is generated through photovoltaic technology, which is natural, renewable, and clean. It does not involve burning any fossil fuels or emission of greenhouse gasses.
- Saves on Utility Bills Energy costs continue to go up, especially in the past couple of years, and are expected to continue to increase, especially in Arizona with the increase in population and businesses moving here. The

- cost of your solar will never increase and as the energy costs increase you will be saving more each month.
- Financial Incentives There are credits that can be used to reduce the cost of solar. Currently, the credits are:
  - Federal Tax Credit: 30 percent
  - State Tax Credit: \$1,000
  - SRP Rebate: \$250
- Owned Versus Loan or Leased Of course, the best pricing is based on paying for the system upfront and this will give you some increase in your home value but most homeowners finance or lease their solar.

When you finance solar the balance you owe will need to be paid off at closing so the solar company cannot have a lien against the home. This then becomes the same as selling the home with owned solar. While the appraiser

> will not add value to your home because it is financed, your realtor can notify the appraiser it will be paid in full at closing and the appraiser may adjust the value accordingly.

With leased solar, you have two options. You can pay off the rest of the lease prior to selling your home or during the closing process — this will then be

the same as owned solar. Or as most homeowners do, sell the home with the lease in place for the new buyer to take over the contract. This can be a bit more difficult as not all buyers want to take on a solar lease especially if there is still a long period left on the contract.

If you would like more information on buying or selling a home with solar or for the two companies I met with please do not 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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*We cannot recommend Lorraine* highly enough. 77 – Lisa C

### **SPIRITUALITY Confessions** of a Spiritual Snowbird

By Judy A. Knox, Charis Christian Church

fter getting a taste of some beautiful Arizona weather, I decided to become a *snowbird* — living in the Midwest most of the year and flying south for the winter. Each year, upon returning home, I wondered why I had hurried to get back so soon.

Each year's sojourn became a little longer until I finally relocated to Arizona as a full-time resident. During those earlier years, when I was in Illinois, I found myself missing my friends and activities in Arizona. When I was in Arizona, I was thinking about Illinois and the people there. I sometimes felt guilty about the double life I was leading.

After contemplating this, I realized I was also a spiritual snowbird. Just as I had felt pulled between my Illinois life and my Arizona life, a tug-of-war was going on in my heart.

Romans 8:5 tells us, "For those who live according to the flesh set their minds on the things of the flesh, but those who live according to the Spirit, the things of the Spirit." I really wanted to be spiritually minded, focused on God, but life's cares and responsibilities kept invading my thoughts. I was double minded, like the man described in James 1:8, who is "unstable in all his ways."

However, just like my heart was being drawn toward Arizona as I spent more time here, as I began spending more time in the Bible, I noticed myself being drawn more toward spiritual things. Activities that were so entertaining in the past were losing their appeal. Relationships that seemed so important before became less fulfilling as I drew closer to those with spiritual goals more in line with my own.

The change from winter visitor, to snowbird, to full-time resident didn't take place overnight. Neither did the transition in my spiritual walk. The change from Midwesterner to Arizona resident took a few years. The spiritual journey will take a lifetime.

Many people navigate smoothly through life as natural snowbirds, going back and forth year after year; but I don't believe any of us can function well as spiritual snowbirds. We need to become God-focused. As we spend more time in God's Word, we will become more spiritually minded. Then we'll find ourselves becoming full-time residents in the "secret place of the Most High." (Psalm 91:1) ■

If you would like to hear great teaching that will help you understand God's Word, come visit us at Charis Christian Church, 4811 E. Julep Street, Mesa, Unit 101.

### SPIRITUALITY

### **New Pastor at Bethlehem Lutheran CHURCH INTRODUCES HIMSELF**

By Pastor Brian Weinberger rello, my name is Brian Weinberger, and I am the pastor ▲ at Bethlehem Lutheran Church. I am still fairly new to my call in Mesa so I thought I would reach out to the community to introduce myself.

I am married and have two wonderful daughters. My wife and I met in college and were married while I was in seminary (training to become a pastor). Our oldest daughter is in fourth grade and our youngest daughter will be in kindergarten next year.

The whole family loves music, musicals, all things Disney, and visiting the Phoenix Zoo and the OdySea Aquarium. We love to play board games and play with our dog and cats. We recently got some fish and enjoy caring for them as well.

I am nowhere near as good as our gardeners at the church, but I do enjoy the small garden at our home and have just started tinkering around with house plants. I am really enjoying Mesa and learning all about the diverse people who live here. My wife grew up in Mesa so she is glad to be back home, and has been a big help in teaching me all about the Valley and the beautiful state of Arizona.

I have been in ministry for 14 years now and I am honored to serve Bethlehem as their pastor. Our congregation is located at 2745 N. 32nd St. in Mesa and we worship at 9 a.m. on Sundays. We are a community of caring church members, Noah's Ark Preschool and Kindergarten, and the Harvest of Hope Community Garden. With all of

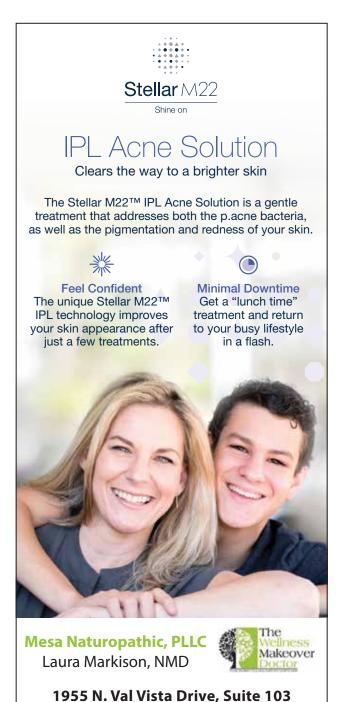


our ministries, we do our best to live out the mission of the Gospel and the mission of our church: To be a home to share God's Love and Grace.

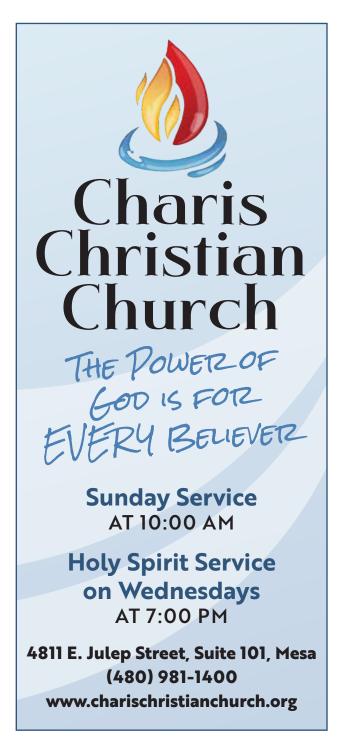
I would love to share even more about myself, my family, and our church with you. If you would like to learn more, please reach out and I would be happy to have a conversation by phone or over a hot beverage.

Thank you for allowing me this space to share a bit about myself and our congregation. God's Blessings. ■

Pastor Brian Weinberger can be reached via email at pastorbrian@blcmesa.org, or call (480) 832-0462.







Mesa, AZ 85213 • 480-306-8111

### RED MOUNTAIN RANCH

### Red Mountain Ranch Country Club is a

### **Great Venue for a Wedding Celebration**

By Kimberly Alvarado **▼**ongratulations if you or one of your loved ones just got engaged. There's probably a long list of things to do to make sure tying the knot takes place in a dreamy setting. Choosing a venue is one of the biggest decisions to make in the process.

The Overlook at Red Mountain Ranch Country Club provides jawdropping views with beautifully designed menus and amenities to help make the special day picture-perfect.

Director of Events, Jovanka Blesich, is happy to assist with the development and details of the big day. "We have the capacity to make anything happen on your wedding day with packages that are flexible and affordable," she said.

"Here at Red Mountain Ranch Country Club, our mountain views, vibrant sunsets, and panoramic city lights are unmatched anywhere in the Valley, providing the picture-perfect backdrop for the wedding of your dreams. Our club offers two outdoor ceremony sites — the lush 18th fairway or the beautiful Courtyard Rotunda. Two private reception rooms and a spacious outdoor patio for cocktail hour provide the ideal setting for your reception," Jovanka added.

Wedding packages include:

- Wedding coordinator
- Rehearsal walk-through
- Rehearsal dinner at a discounted price White garden chairs and wedding arch
- House linens and house centerpieces

- · Get-ready rooms for the Bride and Groom
- Complimentary Champagne and Cheese Display in Bride's and Groom's rooms
- Reception setup and takedown
- Full-service expert banquet and bartending staff
- Espresso Chiavari chairs
- · Champagne toast
- Wedding menus

Every detail can be met, and Jovanka and her team of professionals are dedicated to making sure your special day goes off without a hitch.

Wedding packages can be upgraded to Complete Packages and include:

- Floral package
- Upgraded centerpieces
- Wedding cake
- Specialty linens in a variety of colors and textures
- · DJ, photography, videography service, lighting, and green screen photo booth (discounted packages available)
- Officiant

Be sure to stop by the Red Mountain Ranch Country Club and say hello to Jovanka. She is available for walk-through visits. Set aside a few moments to be wowed. Jovanka is eager to show you why Red Mountain Ranch Country Club is the recipient of the Wedding Wire's 2023 Couple's Choice Award. ■

Red Mountain Ranch Country Club is located at 6425 E. Teton Circle in Mesa. Call (480) 981-6501 ext. 2010 or visit rmrcc.com.

### **Kicking Off the Year with Friends and Fun**



By Cherie Snarr, Red Mountain Ranch Social Club Secretary Photos by Dave Bender

**→** he Red Mountain Ranch Social Club (RMRSC) kicked off 2023 with a fun New Year's Eve party at the lovely home of Anne and Lynn Humble. Food, friends, and fun games helped to ring in the midnight hour.

Also in January, Ferne Zabezensky, our activities co-chair, hosted a Tea Tasting at her home. Participants were introduced to many different teas paired with tasty finger goodies. Also, a tour of the East Valley Institute of Technology was so informative and educational. Mesa students have unique opportunities to pursue many different roads to career paths attending this public high school.

January ended with a delicious dinner and show at Silver Star Dinner Theater. Rocking out to the oldies from the 60s to the 80s brought back many fun memories.

In February, RMRSC members enjoyed a night out at Hale Theater to see The Andrews Brothers. Valentine's Day was celebrated once again with a Chocolate Fare at Mic Bagby's ultimate party house. Mic's famous Chocolate Martinis were the hit of the night. It's always so much fun to share the holiday with good food, good



drinks, and good friends.

February also included a day outing to Usery Park for a picnic and walk to enjoy our beautiful surrounding mountains. RMRSC members wrapped up February with an interesting tour through the Wrigley Mansion. Participants were able to learn about the history and architecture of this historic home.

All these activities took place along with our monthly General Meetings on the second Thursday of each month at the Red Mountain Ranch Country Club. Each month features an interesting speaker covering a wide range of different topics.

Also, the first Thursday of each month is game night at the Red Mountain Ranch Country Club. Come join us for a fun night out and a little healthy competition. If you are looking to make new friends and participate in educational and fun-filled activities such as monthly birthday luncheons for the ladies, monthly breakfasts for the men, outings, and 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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EVENTS DIRECTOR Jovanka Blesich (480) 981-6501 X2010 • JBLESICH@RMRCC.COM



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### What If Innovation Made

### Optimal Aging Easier in 20 Minutes

Submitted by The Exercise Coach workouts a week help someone get toned? According to the scientific definition, toneness refers to the level of tension in a muscle at rest, but most people refer to being toned as being lean. In that regard, strength training will absolutely help you get leaner and build firm muscles.

Research shows that sarcopenia is a function of the loss of and weakening of fast-twitch muscle fibers. Loss of fast-twitch muscle fibers directly correlates to a weakening metabolism, weaker bones, less energy, and worse health as we age.

To reverse the usual aging process and restore muscle mass you need to do exercises that are focused on building fast-twitch muscle fibers. This means the exercise needs to be intense enough to recruit those muscle fibers.

The ideal exercise to target those muscle fibers is science-based strength training. When we work our muscles in exactly the right manner to actually use our fast-twitch muscle fibers, it's intense and therefore needs to be brief. That's why the workout at The Exercise Coach is only 20 minutes.

The 20-minute workout is not the bare minimum you can get away with, it's actually the specific length of time you need to optimally recruit, stimulate, and fatigue the right muscle fibers.

One researcher looked at several studies on exercise programs and concluded that all that was necessary to





get the majority of the benefits that people want from a health and fitness standpoint was to perform a strength training workout for about 20 minutes no more than twice per week.

The best workout with the most health benefits is the one that is necessarily brief. The higher the intensity of the workout, the less time you need to spend doing that workout.

No amount of exercise, in volume or minutes, can bring about the most important results from a fitness endeavor that people are after. The key is to work at the right intensity level and engage the fast-twitch muscle fibers to reverse the aging process and restore optimal health and fitness.

See for yourself how you can improve your muscle quality using our unique hi-tech process that helps our clients get the results that matter most to them at The Exercise Coach. Visit exercisecoach.com/north-mesa or call (480) 716-6080 for two free sessions.

### **LOCAL BUSINESS**

Las Sendas Dental Health Receives

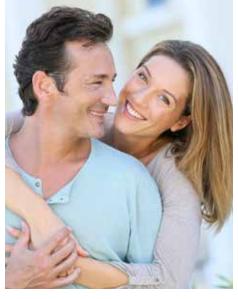
### 2023 Best of Mesa Award

as Sendas Dental Health has been selected for the 2023 Best of Mesa Award in the Dentists category by the Mesa Award Program. Las Sendas Dental Health has been chosen as best in the category for 16 consecutive years, and due to their excellence in service, has been inducted into the 2023 Mesa Business Hall of Fame class.

Each year, the Mesa Award Program identifies companies who we believe have achieved exceptional marketing success in their local community and business category. One business is chosen each year in each individual category. These are local companies that enhance the positive image of small business through service to their customers and our community. These exceptional companies help make the Mesa area a great place to live, work, and play.

Various sources of information were gathered and analyzed to choose the winners in each category. The 2023 Mesa Award Program focuses on quality, not quantity. Winners are determined based on the information gathered both internally by the Mesa Award Program and data provided by third parties.





### **ABOUT MESA AWARD PROGRAM**

The Mesa Award Program is an annual awards program honoring the achievements and accomplishments of local businesses throughout the Mesa area. Recognition is given to those companies that have shown the ability to use their best practices and implemented programs to generate competitive advantages and long-term value.

The Mesa Award Program was established to recognize the best of local businesses in our community. Our organization works exclusively with local business owners, trade groups, professional associations, and other business advertising and marketing groups. Our mission is to recognize the small business community's contributions to the U.S. economy.



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### **Top Considerations for Window Treatments**

Submitted by Window to Design

Thanging the look and feel of a room to give it a fresh vibe is always fun, exciting — and possibly ✓ overwhelming. Whether you're selecting a new paint color, flooring material, or furniture style, having a game plan is key so that you're happy with the end result.

The same goes for choosing new shades. Before you start shopping, it's helpful to narrow down exactly what features and benefits you want out of your window treatments. Armed with answers to the following questions, you'll be well on your way to finding blinds or shades that best meet your needs.

### **HOW MUCH NATURAL LIGHT CONTROL DO YOU NEED?**

If you're looking for shades for a room that gets direct sun, you'll need more control than you would for a room that doesn't get direct sun or that's not used very often.

Both sheer shades with adjustable fabric panels and cellular honeycomb shades diffuse natural light beautifully. If your goal is to protect furnishings and flooring from fading, you might consider solar shades, which help curb harsh UV rays while preserving your view to the outdoors.

### DO YOU WANT TO BE ABLE TO BLOCK **ALL LIGHT?**

Bedrooms and media rooms are two places where you'd probably want to be able to block all light. Choosing a room-darkening fabric or a room-darkening liner paired with a light-filtering fabric will help you create the perfect atmosphere for sleeping soundly or movie watching.



### **DO YOU WANT TO SAVE ENERGY?**

If saving energy is top of mind, your best bet, handsdown, is to go with cellular shades. Their honeycomb



design traps air in distinct pockets, creating an extra layer of insulation at the window. And that helps keep your home warmer when temperatures dip and cooler when they heat up.

### WHERE DO YOU WANT TO MOUNT **YOUR SHADES?**

You can mount shades inside or outside of the window frame. Mounting your shades inside the frame lets you showcase the window's trim — just keep in mind that you will have a small light gap on each side of the shade (so that the fabric moves smoothly). Mounting your shades on the outside of the frame helps eliminate that light gap when you lower them.

### **DO YOU HAVE SPECIALTY-SHAPED** WINDOWS?

Custom window treatments can be crafted to accommodate specialty shapes, such as arches, angles, circles, and bay windows — but keep in mind that not all types and styles will work with all specialty shapes. If you have specialtyshaped windows, meet with a window treatment specialist to learn which types of shades she offers for unique shapes.

### **DO YOU WANT TO COVER DOORS?**

Like specialty-shaped windows, many custom window treatments can accommodate French, sliding-glass, and patio doors. Because you will most likely be covering windows and doors in the same room, consider shade styles that coordinate with one another.

### DO YOU WANT AUTOMATED OR **MANUAL CONTROL?**

Automated smart shades let you control your shades with a remote, an app, through customized schedules you create, or even with your voice (when integrated with a compatible smart home system). The beauty of smart shades is the convenience factor — especially if you create schedules so that shades automatically adjust to the exact position you want, whenever you want.

Smart shades are also useful for hard-to-reach windows, as well as for homes with children or people with limited mobility (because the shades lack control cords).

Manual operating systems are just that; you need to manually adjust the shades. From simply pushing up or pulling down on the shade with your hand, to a variety of cord and wand styles with differing functionality, you have multiple options when it comes to adjusting shades.

### **DO YOU HAVE INFANTS OR YOUNG CHILDREN?**

Window treatments with exposed or dangling cords are one of the leading home hazards for



infants and young children. So, when it comes to childproofing a home, cordless window treatments are an ideal alternative to those with cords.

Look for shade styles that have cordless manual control options, as well as for styles that are available with automated control. ■

If you are considering home renovations or remodeling, make sure to visit Window to Design online at windowtodesign.com to schedule a preliminary one-hour consultation, free of charge, or call Lisa at (480) 207-6450. Graciela Coronado can be reached directly at (480) 993-9090, or email at sales@360designaz.com.



macdonaldortho.com Mesa (480) 396-3577 Gilbert (480) 558-4312

### REAL ESTATE

### Why Owning Real Estate is Still Relevant

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

Thenever real estate conditions shift, there is always a rush to discount homeownership. There are those who remember the sting of the Great Recession, those who



expect unrealistic real estate gains in a short period of time, and those who simply benefit from a culture of renters.

Our family has been in the residential real estate business for over 50 years and for decades we have witnessed first-hand how real estate creates wealth and financial stability for clients from generation to generation.

Here are a few distinct advantages to owning real estate over renting.

### **APPRECIATION**

No matter how long you rent you will never benefit from appreciation. In fact, appreciation will cause your rent to increase. Over time, real estate has always appreciated, and that appreciation builds equity, financial stability, and wealth.

### **ANNUAL TAX BENEFITS**

The IRS provides no incentive for renting. However, if you are a homeowner, you can deduct your mortgage interest on a primary residence and second home, and you can deduct up to \$10,000 in state and local taxes, including property taxes.\*

### **CAPITAL GAINS EXCLUSION**

If you own your home and live in it for at least two out of the last five years, the capital gain on that home will be excluded up to \$250,000 for single filers and \$500,000 for married filers.\*

### **STABLE HOUSING AND SOCIAL BENEFITS**

A 30-year fixed mortgage offers the ability for homeowners to have fixed housing costs and helps homeowners better manage budgets. Children of homeowners are more likely to stay in school, and a study by the Federal Reserve Bank of New York revealed that they have a 19 percent higher graduation rate. According to an Ohio State study, the children of homeowners also outperform children from renting families in math and achievement tests even when other factors are the same.

### **REAL ESTATE AS A TOOL**

When you own your real estate, you have the flexibility to use your property. You can choose to rent out your property and essentially have someone else pay down your mortgage. You can refinance and use a portion of your acquired equity to start a business, improve the property, or buy additional property.

Depending on your situation, you may be able to move your office or business to your home to save on rent elsewhere. You could even sell your home and roll your equity into a bigger, newer property or two smaller properties. Real estate can be leveraged, modified, and utilized in a way that rented property cannot.

### **NEIGHBORS AND COMMUNITY**

One of the great benefits of homeownership is the connection to the community. Our family was lucky to make lifelong friendships with many of our neighbors and our larger community has enriched our lives, as well. The positive social value has been priceless.

If you or your loved ones have not yet had the opportunity to purchase a home, please give us a call. There are many pathways to homeownership, but the most important first step is getting information about the process. We are here to help and give us a call anytime to discuss your real estate goals. ■

\*KOR Properties does not provide tax advice. Please consult with your tax advisor.

John and Natascha Karadsheh are co-owners of KOR Properties, a boutique real estate brokerage serving the Valley of the Sun.

John is the Designated Broker of KOR Properties and has been a Multi-Million Dollar producing agent for over 20 years. He is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS), and serves on the Arizona Regional MLS (ARMLS) Rules & Policies Committee, ARMLS Appeals Committee, and the West and Southeast Realtors of the Valley Professional Standards Committee.

Natascha is a Multi-Million Dollar Producer and Accredited Buyers Representative (ABR). She is the Founder of Mesa Food Truck Fridays, a Member and Past-Chair of the City of Mesa Economic Development Advisory Board, and on the Board of Directors of the Greater Phoenix Economic Council.





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**Market Report** 

Sales for the Month of January 2023



Address	Square Feet	Community	Sold Price
2948 N Sonoran Hills	1,919	Desert Creek	\$417,600
2607 N Raven	1,856	Windsong	\$440,000
7305 E Tasman St	1,571	Featherwind	\$495,000
7248 E Nance St	1,584	Trailridge	\$500,000
6831 E Pearl St	1,926	Vintage Hills	\$510,000
7656 E Sierra Morena St	1,756	Rolling Hills	\$520,000
7349 E Northridge Cir	1,762	Grayfox	\$535,000
7460 E Nora St	1,999	Grayfox	\$555,000
7415 E Nora St	2,356	Grayfox	\$565,000
7043 E Regina St	1,571	Tapestry Mountain	\$579,900
2749 N Raven	2,475	Trailridge	\$605,000
7664 E Torrey Point Cir	2,814	Pinnacle Point	\$648,500
3419 N Sonoran Hills	2,475	Stoneledge	\$685,000
3708 N Piedra Cir	2,798	Eaglefeather	\$695,000
3944 N El Sereno	2,243	Whispering Ridge	\$707,000
3750 N Piedra Cir	3,063	Eaglefeather	\$760,500
3430 N Mountain Rdg #5	3,655	Sonoran Heights	\$800,000
7823 E Red Hawk Cir	3,427	Grayhawk	\$950,000
8102 E Valley Vista St	3,024	Granite Preserve	\$960,000
7260 E Eagle Crest Dr #25	3,449	Black Rock	\$1,230,000
7260 E Eagle Crest Dr #42	4,758	Black Rock	\$1,675,000

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



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Sales over \$600,000 for the Month of January 2023



Address	Square Feet	Community	Sold Price
3063 E Hackamore St	3,927	Mesa Northgrove	\$640,000
9558 E Kramer Cir	2,410	Boulder Mountain	\$680,000
3062 E Hale St	2,655	Mesa Northgrove	\$700,000
8430 E Jensen St	2,568	Mountain Bridge	\$735,000
4562 E Elmwood St	2,702	Groves East	\$737,250
2048 N Vista Del Sol	3,750	Estates at Desert Shadows	\$763,150
5919 E Redmont Dr	3,615	Reserve at Red Rock	\$867,660
5915 E Redmont Dr	3,615	Reserve at Red Rock	\$882,256
5901 E Redmont Dr	2,462	Reserve at Red Rock	\$887,206
1627 N Rico Cir	3,845	Mesa Northgrove	\$917,500
3056 N 77th St	2,886	County Island	\$950,000
8554 E Lockwood St	2,690	Mountain Bridge	\$950,000
4208 E Fox St	4,444	Mahogany	\$987,500
3840 E June Cir	3,370	Groves North	\$1,000,000
8105 E Plymouth St	6,046	County Island	\$1,025,000
2209 N Steele	3,204	Mountain Bridge	\$1,248,000
4134 E Glencove St	4,850	Estate Groves	\$1,250,000
6450 E Redmont Dr	3,034	Red Mountain Ranch	\$1,250,000
2310 N Waverly	3,719	Mountain Bridge	\$1,590,000
1455 N Legacy	10,200	Legacy	\$3,475,000

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# REAL ESTATE EXPERTS SINCE 1972

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VILLA ROYAL

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- College applications
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DR. RASHID IS A MEMBER OF: American Academy of Dermatology American Osteopathic Association American Society of Mohs Surgery erican Society for Laser Medicine and Surgery

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### **HAVE TOENAIL FUNGUS?** Treat it by laser!





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**Newest Technology in the East Valley** for Anti-Wrinkle Treatment!

Clinically proven technology - A multi-center clinical studies evaluated the clinical effects of Sofwave's ultrasound technology on facial wrinkles and necklines, 88% of patients were marked as improved or significantly improved 12 weeks after a single treatment

Safe and effective, no side effects - Proprietary Intense Ultrasound Beam™ (IUB) technology with integrated cooling, enables treatment at the optimal depth in the middermis, while ensuring no damage to the epidermis or to the underlying structures beneath the dermis

Non-invasive. no downtime - Ultrasound energy precisely passes through the skin's surface, heating the mid-dermal tissue at just the right depth and temperature to rejuvenate collagen fibres and improve the overall appearance of aging skin. Patients can get right back to normal life immediately following treatment

Fast 30 - 40 min treatment - This quick full face and neck treatment is more comfortable, easy to perform and can actually be done during a lunch break

Treats all skin types - Darker skin types are more susceptible to burns with laser and light-based therapies. With Ultrasound, the treatment is safe and effective regardless of the patient's skin type

High patient satisfaction - In a multi-centre clinical study, 72% of the patients were satisfied with their results and rated them as improved to very much improved

### **HOW DOES SOFWAVE WORK?**

The ideal depth for treating wrinkles is 1.5mm in the mid-dermis. Our unique, Intense Ultrasound Beam™ (IUB) technology generates heat at this exact depth in the mid-dermis. Additionally, there is an integrated cooling mechanism that protects the uppermost skin layer from burning.

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



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### Mesa Naturopathic is Offering the Latest in Non-Invasive Skin Treatments

By Laura Markison, NMD **₹**here are so many advertisements for facials and skin treatments claiming they will smooth fine lines and wrinkles, remove broken blood vessels and age spots, or treat rosacea and acne, but do they work? Does that



celebrity really believe in the product or did they get free treatments and payment to say what they are saying?

What is Intense Pulsed Light (IPL), Photofractional, RF microneedling, and Smooth Glow treatments and how do they work? There are so many questions. Well, here are

The goal of microneedling, IPL, and Photofractional treatments is to stimulate the production of collagen and elastin fibers. Collagen is what gives our skin its fullness.

Elastin is what lifts our skin. When we age, we lose collagen and elastin in our faces and the skin becomes lax, sags, our faces drop with gravity, and we start to see fine lines or the dreaded wrinkling. As men's and women's hormones decline, the skin also loses its elasticity and starts to wrinkle.

Here at Mesa Naturopathic, we offer several treatments to assist you with your skin's health and longevity.

### **THE STELLAR M22 IPL** (INTENSE PULSED LIGHT)

IPL enables your physician to greatly improve your skin appearance, reduce your acne, and treat the redness and pigmentation of your skin. The unique technology utilizes light flashes and is a non-invasive solution with fewer collateral effects than oral medication. The procedure is fast and with minimal downtime, so you go in and out in a flash. Contact us today to find out how to achieve your healthy skin goals with the Stellar M22 IPL Acne Solution.

The IPL laser creates heat inside the blood vessels, which closes the vein's walls, eventually causing the vein to disappear. The laser is very precise and only impacts the selected blood vessel and none of the surrounding skin. Both Lumenis technologies enable the cooling of your skin between pulses, which reduces the chance of skin damage, producing great results.

Just before treatment, your physician will apply a thin layer of clear gel onto the treatment area. During treatment, your physician will treat the targeted veins by applying a few pulses on each blood vessel source. The treatment will take between 10 to 20 minutes, depending on the number of blood vessels being treated. During the treatment, you may experience a stinging or burning sensation, but it is tolerable.

### **THE STELLAR M22 RESURFX**

This fractional laser is a state-of-the-art, non-ablative, skin resurfacing technology. The ResurFX fractional

laser stimulates the production of new collagen and elastic fibers in the deeper layers of the skin.

> Stimulating new collagen production is the key to a more radiant, youthful-looking skin. The ResurFX technology enables your physician to achieve excellent clinical results over a sequence of treatments while keeping your comfort maximal and downtime minimal.

To ensure utmost comfort, your physician should typically apply a topical numbing cream before treatment and/or use air cooling

during treatment. Depending on your specific concern, you can expect the session to last between 15 to 30 minutes. You may experience a warm or prickling sensation as the laser is applied to the skin, but the treatment is gentle and should not feel uncomfortable.

This is a fractional skin rejuvenation solution, enabling your physician to offer you remarkable results for younger, healthier, glowing-looking skin. With ResurFX, downtime is minimal, so you can get a lunchtime treatment and return to your busy lifestyle.

### **PHOTOFRACTIONAL TECHNOLOGY**

By combining both IPL and ResurFX technologies in the same treatment session, both skin pigmentation and texture can be treated at the same time. Stellar M22 IPL technology removes both unwanted pigmentation and blood vessels from the skin, while the ResurFX fractional laser stimulates the production of new collagen and elastic fibers in the deeper layers of the skin.

Laser microbeams heat the deeper layers of the skin to stimulate collagen and elastic fibers, and intense pulses of light address unwanted pigmentation and blood vessels. The advanced scanner delivers the laser beams in a precise manner with integrated cooling to ensure maximum comfort.

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Smooth Glow combines IPL and the Legend Pro in a same-day treatment.

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TriPollar RF triggers the regeneration of collagen and elastin fibers by applying controlled heating of the deep dermis. The contraction of collagen fibers creates the desired effects on the skin and is noticeable immediately after treatment.

What can I expect after treatment? After Legend M2 treatments, you will immediately see an improved facial appearance. You may experience some redness or swelling, depending on the course of treatment created for you by your practitioner. This may last a couple of hours or up to a few days. In the following days, you may see and feel minor scabbing that will naturally heal and shed off. You may cover the area with some makeup. Each Legend M2 treatment takes about 30 minutes. Immediately after the treatment, you can return to your daily activities.

Mesa Naturopathic offers free consultations to discuss any concerns and questions about your skin care needs. Check us out at mesadr.com or call (480) 306-8111 to get started on your skincare journey.



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### EDUCATION

Information Systems at MPS Builds Student **Pipeline to Exciting Careers of the Future** 

By Laurie Struna Photo by Laura Fricke

nformation systems at Mesa Public Schools provides a wide range of Ltechnology services including training, support, computing, communication infrastructures, and innovations. This crucial department is also connecting students to innovative career opportunities in the computer and information technology field.

David Sanders is the chief technology officer for the department. He enlisted the help of his team to work with students, developing a top-notch summer internship program that serves as a platform to springboard students into one of today's hottest career fields. The program started with eight students and now has upward of 80 students participating through paid summer internships.

"For many students, this is their first real job," David says. "We introduce them to technology and discuss professional work ethics like how to dress and behave in the workplace. It's exciting to note that we have students who never thought they would make this their career. This program ignites a spark for them, and they go on to have successful careers in the field."

David shares that during the past eight years, they have employed and introduced nearly 500 students to the IT field. Out of those, 43 gained immediate employment with Mesa Public Schools after graduating from high school. After acquiring experience, several continued their journey working for other entities such as Milwaukee Brewers Minor League Baseball, Intel, City of Mesa, Gilbert Police Department, State of Arizona, Arizona National Guard, Ring, and Edupoint Education Systems.



"The internships are an example of the community's bond dollars at work," David said. "Everything comes full circle with the student internship program. Without the funds, we wouldn't have the technology that the students learn and work on."

### **CULTIVATING HOMEGROWN TALENT**

Jeremy Knutson is a systems support analyst at Mesa Public Schools. As a student at Red Mountain High School, Jeremy studied video production and computer maintenance. His involvement in the career and technical education program led him to an internship with information systems where he provided general computer maintenance support for Red Mountain High. Jeremy shares that he enjoyed the hands-on nature of this internship, being able to work with a great team of people and experiencing things that most students don't get to.

Hired right out of high school as a full-time computer repair technician, he continued his education at Mesa Community College and graduated from Arizona State University.

"My professional learning experiences provided opportunities to develop the skills that made me career-ready," Jeremy said. "It gave me a foot in the door, and I see myself at Mesa for a while."

For more information about career and technical education, please visit mpsaz.org/cte.

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### COMMUNITY

### Local Mesa Girl Gets Cast in **Arizona Opera's Sound of Music**



Submitted by Emma L. Giffen

ocal Mesa girl, Charlotte Giffen, has been cast as Gretl in the upcoming production of The Sound of Music at Arizona Opera. ChaCha, as she is called, attends second grade at Las Sendas Elementary School, studies voice with Melissa Gardiner, and dance and theatre at Fuse Performing Arts Center.

"I was a musical theatre actress based in New York City for a long time before moving to Arizona and settling in Mesa to have our family," said Emma Giffen, ChaCha's mother. "We are so glad we moved to a place with such an opportunity for ChaCha to carry on the family tradition of performing. Her dad, Daniel Giffen, and I are beyond proud of her, and excited to see her perform in such a beloved show!"

"They begin rehearsals in a couple of weeks, and it is going to be a huge production running at Symphony Hall in Phoenix, followed by Tucson Music Hall in Tucson," Emma continued. "The main cast and creatives outside of the local children they cast are mostly based in New York City and have performed all over. It's pretty exciting!"

The Sound of Music is a timeless classic and a wonderful opportunity to bring the entire family to Arizona Opera and

experience familiar favorites and beloved characters. This treasured musical is based on the 1949 memoir of Maria von Trapp, The Story of the Trapp Family Singers, and set in Austria on the eve of the Anschluss in 1938.

The Sound of Music tells the story of Maria, who takes a job as governess to a large family while she decides whether to become a nun. Maria falls in love with the children, and eventually their widower father, Captain von Trapp. He is ordered to accept a commission in the German navy, but he opposes the Nazis. Captain von Trapp and Maria decide on a daring plan to flee Austria with the children, with everything at stake.

Many songs from the musical have become family classics, including Edelweiss, My Favorite Things, Climb Ev'ry Mountain, Do-Re-Mi, and the title song, The Sound of Music.

The Sound of Music is presented by arrangement with Concord Theatricals on behalf of The Rodgers & Hammerstein Organization. Performances will take place at Phoenix Symphony Hall from March 3 to 5 and at The Linda Ronstadt Music Hall in Tucson on March 11 and 12. ■

For more information on The Sound of Music production in Phoenix and Tucson, visit azopera.org/performances/ sound-music.



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### **FINANCES**

### **Investing in a Recession**

By Cal Strong, Strong Advisory

here is a good chance that we have entered into a modern-day recessionary economy or possibly we have been in a recession over the past year. Time will tell.

According to the National Bureau of Economic Research (NBER), recessions last on average 17 months going back to 1854. Using historical data, the NBER determines when a recession begins and ends. The NBER makes their determination based on indicators, including GDP, payroll employment, personal income and spending, industrial production, and retail sales.

Since 1980, the United States has experienced seven recessions if we consider we are currently in a recession. The prior six recessions lasted on average 10 months. So, what should you consider investing in, as you determine your investment timeline, your financial goals, and your overall risk tolerance? Allocating a portion of your investment funds into multiple different asset classes based on the above three considerations will help you reduce the risks associated with investing.

Here are seven fund categories to help you diversify your investment strategy in a recessionary economy:

- 1. US Treasury Bonds
- 2. Municipal Bond Funds
- 3. Corporate Bonds
- 4. Money Markets Cash
- 5. Hedged Equity Funds
- 6. Utility Funds
- 7. US Large Cap Dividend Funds

Utilizing and allocating funds into these categories based on your objectives will help you in balancing your overall investment risk while diversifying your overall portfolio. Recessions don't last forever, and markets have historically always recovered and moved higher after recessions. It is also important to know recessions are difficult to determine.

Historically, no two recessions have been the same and the stock market has responded differently during each recession. There is no doubt that we are in interesting times in the investment markets in 2023 and thus it is important to build an investment strategy that is suitable for you to continue to invest, even during recessionary times. ■

Cal Strong is a financial advisor, with offices in Mesa, Ariz. and Aurora, Neb. His local office is located in the East Valley at 3654 N. Power Road, Suite 156, in Mesa. Cal can be reached by phone at (480) 499-0301 or by email at cstrong@strongag.com.

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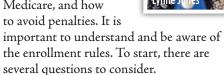
**March 2023** 

HEALTH

Over 50

# When to Enroll in Medicare Can Be Confusing

Submitted by
Tapestry Insurance
ome of the most
common questions I get from
people approaching 65
are usually concerning
when to enroll in
Medicare, and how
to avoid penalties. It is



Do you have to sign up for Medicare when you turn 65? The answer is, it depends.

Do you pay a penalty if you don't enroll in Medicare when you are eligible? Again, the answer is, it depends.

What if you keep working past 65 and are receiving healthcare coverage? The answer is, again, it depends.

Generally, if you have credible coverage, you may choose to delay enrolling in Medicare with no penalties. However, there are some exceptions to this as well. Also, sometimes Medicare is a better option than your current healthcare. Again, it depends.

The bottom line is that when it

comes to Medicare, there are a lot of rules. Many of the rules are to protect you but it is always good to check with someone because everyone's situation is unique.

If you are wondering whether you need to enroll or not, please call me. You can 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.



### FINANCES

Over 50

# Can You Plan for an Unplanned Retirement?

Submitted by Linda Drake and Brent D. Hoskinson

ou might not plan on retiring early. But illness or downsizing could lead to an abrupt departure from the workforce. If this happens, are you prepared to deal with the financial issues?

Preparation is key. While you're still working, you can take a number of steps.

First, consider Hoskinson increasing your emergency fund to 12 months' worth of living expenses, with the money kept in a liquid, low-risk account.

Also, if you're concerned about forced

Linda Drake

retirement, you may want to evaluate your investment portfolio to determine how a change in your time horizon might affect it.

And think about Social Security. You can collect benefits at 62, but your checks will be bigger if you wait until your full retirement age, which is likely between 66 and 67. Of course, if you need the money, you may not be able to afford to wait.

Finally, consider your health insurance options. If you lose your employer-sponsored coverage, and you're not old enough for Medicare, you may want to connect with your state's health insurance exchange.

Taking an unexpected retirement can be challenging — but the more prepared you are, the better your outcomes are likely to be. ■

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





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Some Medicare plans are prone to change more than others each year. Let me help take some of the confusion out of choosing a plan for 2023 and beyond.

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### **LOCAL BUSINESS**

# The Desert Belle



By Jamie Killin

amilies can enjoy the beauty of the ◀ Sonoran Desert with a serene cruise around Saguaro Lake on The Desert Belle, which offers a one-of-a-kind experience that is both informative and enjoyable for out-of-towners and locals alike.

The Desert Belle operates 700 cruises a year, offering several different cruise options including wine cruises and craft beer cruises. The Desert Belle also offers the top-rated 80-minute narrated cruise, which is led by a coastguard-certified captain describing the history, geology, geography, and wildlife native to the Sonoran Desert.

Cruisers will see a variety of wildlife including bald eagles, wild horses, deer, bobcats, and even bighorn sheep, which are known to appear during the winter.

For those celebrating a special occasion, or wanting to gather family and friends, the Desert Belle also offers private charters — perfect for a memorable event.

"The Desert Belle has been operating for 58 years now and is the longest continuously running tour boat in Arizona," said



president and co-owner David Smith. "It's so well-loved, and we get the sweetest reviews. We love seeing people walk away saying, 'Not only did we have a great time, but we also really learned something."

Next door to the Desert Belle is the Saguaro Dockside, a docked boat that features a specialty gift shop and deck.

"We sell a lot of items that make perfect gifts — amethyst, fine jewelry, clothing, and souvenirs," said David. "Then, guests can head upstairs for beer and wine on the view deck, which is quite nice."

For more information on the Desert Belle, or to purchase tickets, visit desertbelle.com. For more information on Saguaro Dockside, visit saguarodockside.com.







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