

Las Sendas Up Close

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November 2023

Shop the Christmas Idea House to Make the Holidays Special

Submitted by Women of
Desert Club

Once again, the women of Desert Club have been busy all year preparing for their annual fundraiser. They magically transform a private home into a holiday wonderland each year, called the Christmas Idea House.

Visitors to the event will find everything they need to make the holidays extra special, including holiday décor, unique gifts, and gourmet goodies.

This year's Christmas Idea House is situated in a beautifully established custom neighborhood in

Northeast Mesa and will

be open from Nov. 30 to Dec. 2. This annual event, which attracts thousands of visitors, serves as the primary fundraiser for the Desert Club, an all-volunteer women's organization.

What sets the Christmas Idea House apart is that it takes place in a different luxury home each year, show-



casing various locations in the East Valley. Homeowners generously allow Desert Club members to adorn the entire house with holiday-themed décor, creating a festive atmosphere and offering a wide array of items for holiday decorating and gift giving.

What makes this event even more special is that 100 percent of the profits generated from the Christmas Idea House go directly back to the community. These funds are distributed in the form of need-based scholarships for deserving students and grants to support local charities. To date, the Desert Club has successfully raised more than \$2.9 million through this annual event, making a significant and positive impact on the community.

EVENT SCHEDULE

- **Preview Gala**
Thursday, Nov. 30, 5:30 p.m.

This is the opening event, and attendees get the first opportunity to tour the decorated home. The evening includes gourmet hearty hors d'oeuvres, an exclusive home tour, and shopping. Reservations are required; tickets are \$95.

- **Yuletide Brunch**
Friday, Dec. 1, 9 and 10:30 a.m.

There are two seating times for the Yuletide Brunch, where guests can enjoy a lavish brunch followed by the home tour and early-bird shopping. Reservations are required; tickets are \$70.

- **Public Tours and Shopping**
Friday, Dec. 1, from 4 to 8 p.m. and
Saturday, Dec. 2, from 9 a.m. to 4 p.m.

Tickets for public tours are \$10 each and can be purchased at the door or online.

Parking for the Preview Gala, Yuletide Brunches, and Public Tour is located at Central Christian Church, 933 N. Lindsay Road, Mesa. For all events, shuttles will transport guests to and from the home. ■

For more information and to purchase tickets, visit christmasideahouse.org.



Lash Envy Studios is a One-Stop Holiday Beauty Destination

Submitted by Lash Envy Studios

Get ready to shine this holiday season like never before. Our team of beauty gurus is here to transform you into the epitome of glam. From luxurious lash extensions to flawless skincare routines, we've got every beauty need covered. Plus, we offer permanent makeup, waxing, and more.

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Also, check out our classic full set of lash extensions for only \$99.

Lash Envy Studios has two Mesa locations to serve you: 6727 E. McDowell Road, Suite 106, and 3426 E. Baseline Road, Suite 111. Contact the Las Sendas location at (480) 431-1848 or the Dana Park location at (480) 500-6378.



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EDUCATION

Self Development Preschool Has Been Serving Mesa for 35 Years

By Dr. Anjum Majeed, Superintendent, Self Development Academy

“Good morning, Ms. Vernetta,” says Matthew sporting a smile as he signs in his three-year-old son and walks him to class — exactly what his mom used to do when Matthew was enrolled as a toddler at Self Development. This routine of signing the child and the accompanying polite manners of greeting people as one meets have continued at Self Development Preschool (SDP) since its inception, 35 years ago, in 1988.

Matthew first came to SDP as a toddler. He loved his teachers, made many friends, and honed many skills necessary for success in school and life. A few decades later, after thoroughly researching several area early childhood programs, Matthew enrolled his son at SDP. Matthew’s mother unequivocally supported the decision to select SDP.

Matthew and his mother were pleasantly surprised that more than two decades later, Ms. Vernetta, the director, and Ms. Loni, the toddler teacher, were still working at the school. Additionally, they learned Ms. Rachel and Ms. Cinda, long-term employees of Self Development, recently retired, and Ms. Cinda still substituted occasionally.

In an industry overwhelmed by staff turnover, the early childhood program at Self Development Preschool proudly boasts that the teachers at SDP continue to work for many years as they pursue their passion to make a difference in the lives of these precious children. With the commitment to the *greater good*, the staff continues to work at SDP, year after year. Thus, the parents are comforted that they see the familiar faces of teachers who nurture their beloved children.

SDP’s record of low staff turnover speaks volumes about the quality of the program the preschool offers to its students. A vital component of a quality early childhood program is the staff: the consistency, reliability, education, and training of nurturing caregivers and early childhood educators.



Ms. Terri interacts and cares for the two-year-olds using a well-researched and highly integrated SDP curriculum. She monitors for all age-appropriate milestones. Ms. Mickey and Ms. Amber in the 3-year-old program work hard to prepare students for the vertically aligned curriculum for the next level. Ms. Crystal and Ms. Anna work with the four-year-olds and prepare them for kindergarten. Not only do they have several years of experience working with children, but both Ms. Crystal and Ms. Anna have bachelor’s degrees, in elementary education and sociology with a focus on teaching, respectively.

Besides a well-qualified staff and a rigorous curriculum, SDP’s early childhood program exemplifies what high-quality preschool should provide. Quality early childhood programs must address the four areas of growth and development — cognitive, social, emotional, and physical.

The first five years of a child’s life are critical. Children grow rapidly in all areas of development, including cognitive development. SDP uses a rigorous and purposefully developed curriculum to help support children’s cognitive development. Children learn to communicate through listening, and talking. Teachers assist children in using communication skills to learn new concepts and develop an understanding of the world surrounding them.

Early literacy is an essential component of SDP’s curriculum. It is not too early to expose children as young as two years or younger to the alphabet through songs, books, and crafts. SDP staff not only introduces the three-year-old and four-year-old students to pre-reading and pre-writing, but if they are ready, they begin the actual reading process, through letter/sound recognition, phonics, word recognition, and reading with fluency and expression.

Social development enables the growing preschoolers to form bonds and relationships with others including the



caregivers. An excellent early childhood program, such as SDP, provides a nurturing environment where children learn to interact positively with their friends and adults. Through play, they learn to solve problems and create situations where they resolve issues and learn to respect each other. They learn to remain calm, relaxed, and collected through challenging situations.

Emotional development is the ability to recognize and express one’s own feelings, as well as the ability to understand the emotions of others. Children listen to various music, observe and examine artwork, and recognize their reactions and emotions. By listening to carefully selected stories, children learn to identify with different characters and can develop compassion and concern. As the name Self Development specifies, we provide building blocks for developing self-esteem and a strong sense of self by focusing on effort resilience.

Physical development addresses physical growth in size, muscle coordination, and body control. The spacious playground provides ample opportunities to climb, slide, ride trikes, and run and hide. Whether at the art center, water play area, or the stem room, children hone their fine motor skills to become adept in grasping, picking small items, and counting.

For nearly 35 years, Self Development Preschool has provided a state-of-the-art preschool experience to Mesa’s generation of families, first the children and now the grandchildren. ■



To learn more about Self Development Preschool, please contact (480) 396-3522 and for the accelerated K-8 program, please contact Self Development Academy at (480) 641-2640.



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EVENT

Shop Local and Support Children in Need AT THE LAS SENDAS HOLIDAY BOUTIQUE

Submitted by Ladies of Las Sendas

It is the most wonderful time of the year and the gifts you purchase for the most important people in your life should be special and unique. The 4th Annual Holiday Boutique at the Las Sendas Trailhead Member's Club provides the opportunity to support local vendors and two non-profit organizations dedicated to feeding children and helping those with autism.

Mark your calendars for Friday, Nov. 17 from 5 to 8 p.m. Drop in and experience the holiday hospitality and ambiance, sure to put you in the spirit of giving.

This year more than 30 vendors will display their products and services to this festive local boutique. Think *fancy* as you browse through fashionable jewelry, clothing, and accessories. Maybe an important person on your list deserves a bit of pampering. Skincare, beauty, and wellness products will be plentiful.

Patricia Phillips, an aesthetician at Las Sendas Spa and Fitness Center, is the group president of the Ladies of Las Sendas. Patricia is proud of how the event has grown each year. "We are excited to have previous vendors and new ones as well. Each year our event has grown and grown with more vendors and hundreds of shoppers from Las Sendas, Mountain Bridge, The Groves, and many other surrounding neighborhoods."

Corbin's Legacy: Buy a Bracelet, Feed a Child will be joining again this year, as well as representatives from The Jack Sullivan Foundation for Life and Learning, which works to address real life and social skills needed to foster



confidence and eventual self-reliance and independence for those with autism.

Please come out and support these wonderful non-profit organizations.

Patricia is grateful for the support she has received for this event. "This event has been so rewarding for me to be able to give back to my community. Many of the vendors and shoppers have supported me over the years and have made it possible for my business to grow and this is my way of saying thank you! I look forward to seeing you all again this year." ■

The 4th Annual Holiday Boutique will be held at the Las Sendas Trailhead Member's Club on Friday, Nov. 17 from 5 to 8 p.m. To find out more information regarding Corbin's Legacy, visit corbinslegacy.org. For more information about The Jack Sullivan Foundation for Life and Learning, visit Jack at the holiday event.



UpClose

PUBLICATIONS

Published by
Phillips West
Publishing | Design | Writing | Photography
Mesa, AZ 85215

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LOCAL BUSINESS

First Time Homebuyers Can Rest Assured When Working with Trusted Lending Center

Submitted by Trusted Lending Center

Buying a home is an exciting milestone in anyone’s life, but it can also be an overwhelming process — especially for first-time homebuyers. From finding the right property to securing a mortgage and navigating the intricacies of the real estate market, there are numerous steps involved.

That’s where Trusted Lending Center comes in. Trusted Lending Center is a reliable partner that can guide you through every stage and potentially save you thousands along the way.

One of the most crucial aspects of buying a home is securing the right mortgage. With numerous lenders and loan options available, it can be challenging to determine which one is best suited for your financial situation. Trusted Lending Center takes the guesswork out of this process. We have a team of experienced mortgage professionals who understand the intricacies of the industry and work diligently to find the perfect mortgage solution for you.

Working with Trusted Lending Center offers several advantages. First, we have established relationships with a wide network of lenders, giving us access to a diverse range



By working with Trusted Lending Center, you can save thousands of dollars in the home-buying process. Our mortgage professionals are skilled negotiators who can help you secure competitive interest rates and favorable loan terms. Additionally, we can assist you in finding down payment assistance programs or grants that may further reduce your upfront costs. Our expertise and industry knowledge empower you to make informed decisions that lead to significant savings.

Buying a home is one of the most significant purchases you’ll make in your life. It’s essential to have a trusted partner by your side, one that understands the complexities of the real estate market and can help you navigate through them. Trusted Lending Center offers the expertise, resources, and personalized service necessary to guide you through the home-buying process successfully.



If you’re a first-time homebuyer, don’t let the complexities of buying a home overwhelm you. Reach out to Trusted Lending Center today and experience the benefits of working with a trusted mortgage partner. With our guidance, you can find the perfect mortgage, save thousands of dollars, and turn your dream of homeownership into a reality. ■

Contact Trusted Lending Center today and embark on a journey toward financial freedom. For more information on Trusted Lending Center, visit [trustedlendingcenter.com](https://www.trustedlendingcenter.com) or call (480) 400-9884.



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||| **SPIRITUALITY**

The Power of Thanksgiving



By Judy A. Knox, Charis Christian Church

The Thanksgiving season inspires us to reflect on our blessings. Thankfulness releases amazing power in our lives. When I was newly widowed, and living in Illinois, I was going to a Bible conference in Phoenix that I had looked forward to for months.

The evening before the conference I checked into the luxurious resort where the meetings would be held. The hotel people transported me by golf cart to my quarters. On my own, I could never have found that room in a villa a quarter mile from the main building or carried my heavy suitcase up to my second-floor room. This was nothing like I had expected.

The desk clerk had given me a map with my villa circled, but in the darkness, from the stair landing outside my room, the map made no sense. After looking forward to this experience for so long, I felt lonely, isolated, and disoriented, like the victim of some evil trick. Discovering there was no coffemaker in my room dealt the final blow.

My old, familiar enemy, self-pity, came to pay a visit, voicing the old lies: *Poor me, stuck here, nobody cares.* But then while unpacking my suitcase, I came upon my Bible, and suddenly realized the thoughts and feelings I was having didn't line up with the truth it contained. I began thanking God for the many good things He had done.

As I thought of more things to be thankful for, even more came to mind. I began to appreciate the beauty of my elegant surroundings. How silly those earlier thoughts seemed now. Peace and joy returned. I ordered coffee from room service for the next morning, enjoyed a nice sudsy bath in the lavish bathroom, climbed into the comfortable bed, and enjoyed a peaceful night's sleep.

The next morning, after savoring delicious coffee, I dressed and headed toward the main building. In the daylight, the map made total sense. A brief walk in the Arizona sunshine brought me to the restaurant and a tasty breakfast.

The conference was wonderful. Although the enemy sent self-pity to steal, kill, and destroy, by blinding me to the blessings all around me, thankfulness readied my heart to recognize them. A thankful heart is a merry heart; and a merry heart, according to the Bible, *does good like a medicine* (Proverbs 17:22). It cured me! ■

If you would like to learn more about the many blessings God has for you, come visit us at Charis Christian Church, 4811 E. Julep St., Suite 101, in Mesa.



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LOCAL BUSINESS

Zebra Shade window treatments
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Submitted by Window to Design

When you hear the term *zebra shades*, you might have visions of black and white striped fabric, or window treatment fabric printed with, well, images of zebras. Zebra shades are anything but. Also known as banded or layered shades, these window treatments are a spin on a standard roller shade. They combine alternating sheer and solid fabric bands on a single window shade, for a solution that gives you two options for light control.

THE BENEFITS OF ZEBRA SHADES

Zebra shades are all about light control. Unlike shades that you can only raise or lower, these window coverings let you easily control the amount of light streaming into a room, tailoring it to your needs. Simply align the solid fabric bands over top of one another to let the sheers diffuse natural light (they also filter the view from the outside in). When you desire privacy, shift the solid bands so they overlap the sheers. (Of course, you can also raise the entire shade for a wide-open view.)



This distinctive design gives you lots of versatility — a view when you want it, along with filtered light, and privacy when you need it. Zebra shades also pair well with many decorating styles; the clean lines, for

example, complement a contemporary aesthetic, while the softness of the sheers marries well with traditional décor. Choose from small, medium, and large band heights (the bigger the band height, the greater your exterior view), as well as light-filtering and room-darkening fabrics in an array of choices.

CONTROL OPTIONS

Many zebra shades are offered with a variety of manual control options, including cordless control, which involves simply pushing up and pulling down on the shade's bottom bar. You'll also find zebra shades offered with smart motorization, so you can conveniently control shades with a remote, an app, automatically (through schedules you set through the app), or even with your voice and your favorite voice assistant.

ROOMS FOR ZEBRA SHADES

Practical for any space, these window coverings are ideal for rooms where you desire the warm, light-filtering glow you get from sheer shades, but also where you want privacy when you need it — like bedrooms and bathrooms.



The living room is also a great space for zebra shades, as you can create a darker room for relaxing in the evening or streaming your favorite movie. ■

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 graciela@windowtodesign.com.

EVENT

Antiochian Women of Saint Ignatius
ANNUAL BAKE SALE RETURNS

By Rebecca Cook

The Antiochian Women of Saint Ignatius invite one and all to our annual bake sale on Saturday, Dec. 2, from 9 a.m. to noon.

A variety of homemade baked goods will be available, including ethnic offerings such as Serbian nut rolls, Czech jam bars, baklava, and Greek cookies.

Our baking elves are also busy making holiday treats from chocolate-covered peanut butter balls and dipped pretzels, to cinnamon rolls, specialty loaves, and an assortment of scrumptious cookies.



Give your elves a break and come to our bake sale to find *that something special* to take to a holiday event, grab a ready-made teacher gift, or enjoy holiday delights just like grandma used to make.

Funds raised will be used to supplement our community service projects. Since moving to our current location three years ago, we have continued to grow as an English-speaking Eastern Orthodox Christian Church in the Antiochian Archdiocese of North America. We love visitors



and hope our neighbors will stop by to visit and get to know us. ■

For information regarding the bake sale, please contact Rebecca Cook at (480) 686-2690. For more information about the church, please visit our website at saintig.org or visit us at 2402 N. Usery Pass Road in Mesa.

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Events and Catering Director, Carla Shaw, has been preparing for the upcoming holiday season — all summer long. The scorching outdoor temperatures couldn't keep her from dashing through a variety of options to provide new-fangled fall and winter ambiance at the Vistas Pavilion.

Carla's emphasis on detail will be revealed in the coming months, as guests enjoy new decorations intended to embellish an already beautiful venue.

"Currently, reservations are being taken for our annual Turkey Takeout Dinner and Christmas Eve Takeout Dinner," Carla mentioned. "Don't delay calling or emailing us today to place your reservation — we sell out quickly," she added. Reservations can be made at (480) 396-4000 ext. 222 or by emailing cshaw@lassendas.com.

Attention all wine lovers. The next four-course wine dinner is scheduled for Dec. 1 at 5:30 p.m., featuring Caymus Wines. The Wagner Family of wines is perfect for pairing with delightful food prepared by the excellent culinary team. Don't miss this delicious evening of fine wine and food. The cost to attend this event is \$125 per person plus tax and service charge. Call to make your reservation at (480) 396-4000 ext. 222 or by email at cshaw@lassendas.com.

STEP OVER TO THE PATIO AND GRILLE

Ready for some casual outdoor fun? A newly installed patio floor will host live music seven days per week, starting at 5:30



p.m. over at The Patio and Grille. Don't miss the fresh new sounds of local talent, the sights of sunsets over the Sonoran Desert, and the opportunity to experience enjoyment from a quaint table among your friends.

Beginning this month, you will be able to sample new breakfast and dinner menu items sure to satisfy any craving. The new hours of operation are 8 to 11 a.m. for breakfast; 11 a.m. to 5 p.m. for lunch; and 5 to 9 p.m. for dinner. The Patio and Grille will remain open until 10 p.m. on Fridays and Saturdays.

LAS SENDAS GOLF CLUB

The most wonderful season of the year is underway at the Las Sendas Golf Club. Overseeding is complete, requiring cart path only play until Nov. 14.

New merchandise is arriving now, including some of your favorite brands of apparel, with one of those being Vuori. This line is perfect for the fitness enthusiast, yoga-loving, leisure-needing someone on your holiday gift list. The causal pieces by Vuori have been designed to take casual wear up a notch, making it a Las Sendas community favorite.

Experience the elegance of Sofibella, featuring UV protective, stay-dry microfiber dresses, skirts, tops, and more for the ladies. This line is the newest addition to some of your past favorite brands.

When you're ready to browse, stop by the Pro Shop to check the new arrivals of Las Sendas bar wear, including whiskey decanters and wine carafes. These specialty items are among the new gift options currently arriving for your holiday shopping pleasure. ■



Mahnah Club announces Christmas with the Angels Luncheon

Submitted by Mahnah Club

The Mahnah Club of the East Valley will be hosting their Christmas with the Angels Luncheon on Saturday, Dec. 2 from 10 a.m. to 2 p.m. at the Vistas Pavilion as Las Sendas. Guaranteed to be a fun, social event, all the proceeds go directly to children, families, and the diverse organizations the club supports.

There will be raffle baskets, silent auctions, entertainment, and door prizes.

For more than 70 years, the Mahnah Club has been involved in community service and activism to help support those in need. We are a group of women who raise money to support organizations such as the Child Crisis Center AZ, Save the Family Foundation, and A New Leaf.

We also support such diverse organizations as Kaity's Way, Soldier's Best Friend, Future 4 Kids, American Legion's Girls State, and House of Refuge. In years past, we have given scholarships to high school seniors who share our passion for community service.

Mahnah Club is much more than just fundraising. We are a group of women who care about the community and each other. A sisterhood if you like, who want to help others, and have for decades. ■



The Christmas with the Angels Luncheon will be held between 10 a.m. and 2 p.m. on Saturday, Dec. 2 at the Vistas Pavilion, located at 7555 E. Eagle Crest Drive, Mesa. Tickets are \$75 and are available on our website — mahnahclub.org. We hope to see you there.



CONTACT: Wayne McBean
(480) 323-9364
wmcbean@lassendas.com

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Non Refundable Membership \$30,000 Initiation Fee + Yearly Dues (Seasonal dues available)	Proxy Membership \$220/Month + Yearly Dues (2 Year Commitment) Deposit Required (Limited Availability)	New Range Pass \$1,200 Unlimited Range Only (Can be added to Social Membership or Family Pass)
1 Year Trial Membership \$5,000 Initiation Fee + Yearly Dues (Fully transferable towards non-refundable)	Social Membership \$2,000 Initiation Fee + Yearly Fee of \$1,000 Receive 8 Winter golf Passes, 8 Summer Passes, 10% OFF Pro Shop & Restaurants	

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How a VA Loan Can Set You on the Path to Home Ownership

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

With Veterans Day approaching, we all think about what else we can do to help those who have valiantly served our country and made such sacrifices. As a Certified VA Realtor and supporter of the Veterans Advocacy and Benefits Association, I am honored to be able to help veterans purchase a home.

A VA loan is a mortgage guaranteed by the U.S. Department of Veterans Affairs and issued by a private lender, such as a bank, credit union, or mortgage company.

There are many benefits that veterans may not be aware of. What better time than during Veterans Day to write this article and give information about what a VA loan is, who qualifies, and what benefits it offers to help veterans who are thinking about purchasing a home?

WHY YOU SHOULD CONSIDER A VA LOAN

As a military homebuyer, you may be eligible for the fantastic advantages of a VA Loan. This powerful loan option can help you afford the home of your dreams with benefits that may result in huge savings. Due to the monthly savings, it may also allow you to purchase a higher-priced home than you could if using a regular conventional or FHA loan.

VA HOME LOAN ELIGIBILITY

You may be eligible if you meet one or more of the following requirements:

- Serving on active duty during wartime for 90 consecutive days
- Serving in the National Guard or Reserves for at least six years
- Discharged under honorable conditions
- Serving on active duty during peacetime for at least 181 days
- The spouse of a service member who died in the line of duty or as a result of a service-related injury



Those eligible will get a Certificate of Eligibility (COE), which is required to prove eligibility for a VA Loan. Your lender can help you obtain a COE or you can request it through the VA website: ebenefits.va.gov.

ADVANTAGES AND BENEFITS OF A VA HOME LOAN

- **No down payment:** Other loan types require down payments.
- **No mortgage insurance required:** FHA loans require mortgage insurance regardless of the down payment amount and conventional loans usually require mortgage insurance if the down payment is less than 20 percent.
- **Lower rates:** VA loans usually have lower rates than conventional mortgages.
- **Limited closing costs:** Closing costs are the various fees and expenses you pay to get a mortgage. The Department of Veterans Affairs limits the lender's origination fee to no more than one percent of the loan amount and prohibits lenders from charging some other closing costs.
- **VA loans can be assumed:** This means that when you're ready to sell your home, you have the option of allowing the buyer to take over your existing mortgage. This can be a selling point if your rate is lower than the current average mortgage rate.

VA LOAN DISADVANTAGES

- **VA loan funding fee:** Although VA loans don't require mortgage insurance, they come with an extra cost called a funding fee. The fee is set by the federal government. As of April 7, 2023, the fee ranges from 1.25 to 3.3 percent of the loan, depending on your down payment and whether it's your first VA loan. You can pay the fee upfront or fold it into the loan. It is possible to have the funding fee waived if you're a veteran receiving disability or an unmarried surviving spouse.
- **Purchase loans are only for primary homes:** You can't use a VA loan to buy an investment property or a vacation home.

TYPES OF VA LOANS

The VA loan program offers a variety of options, including: Home Purchase, New Build, Refinance Mortgage, Renovation Loan, Rehab Loan and Native American Direct Loan.

LOAN LIMIT OF A VA LOAN

There is no loan limit for a VA loan, but you do need to meet the lender's requirements for credit and income.

MINIMUM CREDIT SCORE

The VA doesn't set a minimum credit score for VA loans, but lenders can set their own minimum standards. The lender will also consider your income and debts to evaluate your ability to repay the mortgage.

TYPES OF PROPERTIES THAT QUALIFY

The property you want to buy must meet safety standards and building codes and will be your primary residence. Borrowers are typically required to occupy the residence within 60 days, though this may be extended to 12 months under certain circumstances.

The VA does not limit property type to a single-unit primary residence. Duplexes and fourplexes are allowable as long as the borrower occupies one of the units as their primary residence.

Getting a VA loan isn't a one-time deal. As long as you're eligible and you're able to qualify with a lender, there's no limit to how many times you can take out a VA loan in your lifetime.

Please don't hesitate to contact me if you would like help finding your perfect home, have any questions, or would like recommendations to top VA lenders who can guide you through the process. ■

Lorraine is a Multi-Million Dollar producing agent, has been a full-time Realtor for over 15 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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LOCAL BUSINESS

FULL-TIME VERSUS VACATION RENTALS: Maximizing Your Property Investment Returns

Submitted by Brandon Balsley, Grand Welcome, East Valley of the Sun

In the world of real estate investment, a frequently debated topic is whether one should offer their property as a short-term vacation rental or a full-time rental. Both avenues come with their own set of benefits and challenges. Here's a comprehensive comparison of the two options based on several critical parameters.



- ♦ **Rent Increment Restrictions:** Depending on the region or state, there might be regulations or limitations on how often and by how much you can increase the rent, potentially affecting your return on investment (ROI) in the long run.
- ♦ **Risk Factors:** One of the most significant risks is ending up with an unqualified tenant. Evicting such tenants can be burdensome, time-consuming, and sometimes costly, depending on the local laws and regulations.

VACATION RENTAL

A vacation rental is a fully furnished property rented out to tourists or travelers on a short-term basis, ranging from a few nights to a few weeks. These rentals are often fully furnished and have amenities similar to a hotel.

The primary purpose of vacation rentals is to serve as a temporary accommodation for people on vacation or a short trip. They can be listed on platforms like Airbnb, VRBO, or other online markets that handle the visit logistics and payments. The rental rates can vary greatly depending on the season, location, and the property's features.

The characteristics of a vacation rental are:

- ♦ **Higher Revenues:** Vacation rentals can potentially rake in double the revenue than full-time rentals. However, this heavily depends on the property's location and the season. Peak and shoulder seasons typically span from October to April, when homeowners see the most income.
- ♦ **Property Maintenance:** Regular cleaning between short stays makes long-term damage to the property less likely. Frequent cleanings allow for issues to be spotted and corrected swiftly, preventing future expensive repairs.
- ♦ **Flexible Homeowner Access:** One of the most attractive perks of a vacation rental is that the homeowner can block out dates for personal use. This flexibility ensures the property can double as a private vacation spot whenever desired.



- ♦ **Less Risk of Long-Term Damage:** Frequent turnover and regular maintenance checks decrease the chance of sustained damage from any particular guest. And if damage does occur, security deposits can often cover the costs.

Deciding between short-term and full-time vacation rentals depends on an investor's financial goals, desired level of involvement, and risk tolerance. While vacation rentals can offer higher returns and more flexibility, they might also require more hands-on management.

On the other hand, full-time rentals can provide consistent income with less frequent tenant-related issues but come with their challenges. Investors should weigh these factors carefully before making a decision.

If you choose to pursue vacation rentals or are unsure of how to achieve it, Grand Welcome, East Valley of the Sun, can assist you through this process and manage your vacation rental on your behalf. Call me to explore this option. ■

Contact Brandon Balsley at (480) 933-8874 or email Brandon.Balsley@grandwelcome.com for more information on available services. Also, check out the website: eastvalleyazrentals.com

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REAL ESTATE

Real Estate Demand in Mesa and the East Valley CONTINUES DUE TO JOB GROWTH

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

While it may still be too hot to wear coats and drink hot cider, it is the perfect weather for enjoying outdoor living, once again.

The nicer weather seems to have also gotten more buyers out and about. The luxury market continues to have life and buyers in all price ranges are slowly starting to look at property again — although they are not necessarily rushing to buy unless the property is perfect.

As of mid-October (when this article was written), inventory was very low with just over 8,000 single-family homes on the market in all of Maricopa County. Of that inventory, only 1,173 single-family homes were on the market in Mesa, Gilbert, and Chandler (these three cities have over 1.1 million residents combined). While demand remains lukewarm due to high mortgage rates, when buyer confidence picks up, we will be back to a robust market very quickly due to the limited inventory.

We know that demand is coming to Mesa and the East Valley simply because of the growth that is occurring.



Natascha and John Karadsheh

We had the opportunity to take a four-hour Southeast Mesa Bus Tour in October hosted by the Mesa Chamber of Commerce. The amount of development that has occurred since 2019 is absolutely staggering. These older maps of the Elliot Tech Corridor (first image) and Pecos Advanced Manufacturing Zone (second image) give you just a hint of the area, but almost every parcel is now spoken for including Google's recent announcement of a \$600 million project on Sossaman and Elliot.

The development and growth on and around Gateway Airport are equally impressive with a new five-gate terminal expansion, 225,000-square-foot Gulfstream service facility, and Virgin Galactic Manufacturing facility.

Currently, Southeast Mesa has an impressive 46.2 million square feet of construction and planned development — with 17 million square feet currently under construction. There is everything from manufacturing to logistics and aviation support to supply chain for the Intel and TSMC mega projects. This incredible growth has put Mesa on the map both nationally and internationally.

The City of Mesa has a fantastic interactive map of current development which allows you to see the developmental stages of any project in the city. It is a great tool for understanding what is happening in your own backyard and a fantastic tool for understanding the magnitude of growth happening in Southeast Mesa. Go to gis.mesaaz.gov/storymaps/developmentsites to see for yourself.

The Office of Economic Development, led by Director Bill Jabjiniak, had another banner year as noted in their FY2023 Annual Report: "We attracted, retained, and assisted in expansions of 53 companies. This resulted in more than 4,100 jobs, a record number for the department. These projects resulted in the creation and absorption of more than 5.2 million square feet of space and more than \$1.5 billion of capital investment," said Bill.



Bill will be retiring in November and his departure will be a huge loss for Mesa. Natascha has served with the award-winning director on the City of Mesa Economic Development Advisory Board since 2015 and reflected on her time working with the director. "We have been so lucky to have such a strong and visionary leader promoting Mesa and helping us transform from a community driven by retail sales and housing permits to one that is economically diverse and vibrant. Bill leaves behind a legacy of transformation that will shape the city for generations to come."

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.

Real Estate In Las Sendas brought to you by: Las Sendas Area Market Report Sales for the Month of September 2023 KOR PROPERTIES MLS John Karadsheh

Address	Square Feet	Community	Sold Price
7445 E Eagle Crest Dr #1055	1,668	Cachet	\$425,000
7262 E Norland St	1,925	Trailridge	\$572,500
7241 E Nance St	1,584	Trailridge	\$599,000
3732 N Piedra	2,757	Eaglefeather	\$690,000
7422 E Norwood St	2,680	Grayfox	\$699,000
7910 E Snowdon Cir	2,781	Eaglefeather	\$770,000

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

Real Estate In NE Mesa brought to you by: NE Mesa Area Market Report Sales over \$625,000 for the Month of September 2023 KOR PROPERTIES MLS John Karadsheh

Address	Square Feet	Community	Sold Price
3533 N Kashmir St	2,552	Red Mountain Ranch	\$628,000
8824 E Ivy Cir	1,730	Mountain Bridge	\$629,900
3446 N Olympic	3,193	Red Mountain Ranch	\$640,000
8742 E Jaeger St	1,834	Mountain Bridge	\$725,000
3914 E Enrose St	2,690	Trovita Estates	\$735,000
8339 E Jensen Cir	2,341	Mountain Bridge	\$752,500
7139 E Grandview St	2,681	Alta Mira Estates	\$862,000
5906 E Sierra Moreno St	2,462	Reserve at Red Rock	\$929,965
2542 E Omega Cir	3,529	Hillcrest Estates	\$990,000
2261 N Calle Largo	4,639	Estates at Desert Shadows	\$1,000,000
4055 N Recker Rd #40	3,176	Red Mountain Ranch	\$1,025,000
2625 N 24th St #1	3,251	Estates at Northridge	\$1,027,500
2040 E Norcroft St	4,739	Groves of Hermosa Vista	\$1,080,000
1330 N 40th St #2	5,297	Citrus Greens	\$1,290,000
3904 E Encanto St	5,054	Trovita Estates	\$1,325,000
3064 N 92nd St	4,567	County Island	\$1,625,000
9546 E Julep Cir	5,600	Boulder Views	\$1,775,000
4039 E Mallory Cir	5,247	Estates at Hermosa Ranch	\$1,900,000
8311 E Regina Cir	4,750	County Island	\$2,150,000

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Staying Ahead of the Cold and Flu Season: Strategies for Prevention and Treatment

Submitted by Dr. Jordan Trapp, Naturopathic Medical Centers

With the annual cold and flu season rapidly approaching, it is important to explore comprehensive strategies for both prevention and treatment. Conventional medicine offers solutions for combating these viruses, which unfortunately are not always as effective as we would like.

An increasing number of individuals are looking to naturopathic medicine as a holistic and preventative approach to staying healthy during these colder months. In this article, we will delve into the world of naturopathic remedies and explore how they can strengthen your immune system, acting as a natural alternative or complement to conventional offerings.

Commonly, lifestyle modification, IV therapy, herbal remedies, supplements, and homeopathic treatments are prescribed by naturopathic physicians to fortify the body's natural defense.



At Naturopathic Medical Centers, we provide options to help you navigate the cold and flu season. Our goal is to provide you with access to tools to help prevent you from getting sick, and if you do get sick, to shorten the duration of downtime and minimize the symptoms.

At Naturopathic Medical Centers, we offer an immune-boosting injection which has been highly successful in helping our patients bolster their immune systems to either not get sick when exposed to cold and flu viruses, or in the event of an exposure, to only have minimal symptoms. This injection is safe for individuals of all ages, excellent for children and the elderly, and has no known interactions with medications or side effects. We recommend getting this immune injection once per month throughout the cold and flu season.

Immunity Protect is a supplement that was specifically created as a result of the COVID-19 pandemic. It is to be taken daily during the cold and flu season to keep your immune system primed and ready against cold, flu, and COVID-19 viruses.

What do I do if I get sick? We have several options for you if you are exposed and do become symptomatic.

Our *Immunity IV* is our shining star to assist you with recovery. We recommend getting in for this IV at the first sign of any symptoms for back-to-back IV therapy, a patient favorite, and the results speak for themselves. This is also a great IV to consider for prevention, particularly if you are going to be flying. Consider getting one before and after your travels or before gathering with other people, particularly during the holiday season.

We also offer adult and child-friendly herbal tinctures that are infused with immune-supporting, anti-viral, and antimicrobial herbs to help you, and your children, get back on your feet. These are best taken at the first signs of symptoms and can be combined with the Immunity IV and our immune injections.

If you or a loved one falls ill during this season, rest assured that we have successfully treated colds, cases of flu, and COVID-19. Our team is ready to support you and your family, and we would be honored to be a part of your care team.

Whether you seek an immune boost, proactive measures against cold/flu season, or treatment options, Naturopathic Medical Centers is here to help. You do not need to be an existing patient to benefit from our immune-boosting injection or our supplements. You will need to be established as a patient to receive IV therapy, for which a quick visit to ensure your health status, and recent lab results, are all that is required.

We look forward to assisting you as we navigate this cold and flu season together. We also would like to recognize our Veterans and first responders for all they do. ■

Naturopathic Medical Centers is now accepting new patients at our Mesa location at 3654 N. Power Road. Call (480) 590-0272 now to schedule a complimentary meet and greet with one of our doctors to better understand how we can help you on your journey of health and wellness. To learn more, visit wvncaz.com.



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EDUCATION

All Ages Can Learn, Explore, and Have Fun at MCC Red Mountain Campus

Submitted by Mesa Community College

The Mesa Community College Red Mountain Campus is buzzing with special events, critter activities, and holiday celebrations as well as educational opportunities and fun for all ages. Located on 98 acres of Sonoran Desert in Northeast Mesa, Mother Nature serves as an instructor, classroom, and inspiring learning habitat.

The community is invited to enjoy the created desert spring known as a *ciénega*. Landscaped with native riparian plants, it is a habitat for endangered species, birds, reptiles, amphibians, invertebrates, and fish. Seating around the water offers a popular study area as well as a place for a picnic or a moment of Zen.

Families and all critter fans flock to the Saguaro building, which is a living laboratory with a huge terrarium in the lobby offering up-close yet safe observations of Sonoran Desert wildlife, including four species of rattlesnakes, non-venomous snakes, a Gila monster, and Sonoran Desert toad. Two more terrariums are built into the walls, featuring more reptiles and native frogs, toads, and other exciting animals.

New Frontier for Lifelong Learning (NFLL) is a Mesa Community College non-credit, community education program designed by and for the active senior community. NFLL members create peer-led classes, social events, volunteer opportunities, and physical activities such as hiking, biking, and walking groups. For less than \$10 a month, classes and activities are free (except for no-host social events such as dining out).

Curriculum chair Suzane Brown and co-chair Jacki McDugle point out that classes and activities are driven



by member interests and invite seniors to not only join NFLL but to participate in selecting class topics, activities, travel, and culinary adventures. Find out more at newfrontiers.mesacc.edu or call (480) 461-7497.

The annual Empty Bowls event, 10:30 a.m. to 3 p.m. on Nov. 8 in the Saguaro building, is an opportunity to take part in World Hunger Day. Donate \$10 and take home a hand-crafted bowl created by MCC art students. You can also donate canned and non-perishable food to the Mesa Market, which helps students facing food insecurity. Empty Bowls is also taking place on the Southern Avenue and Dobson Road campus on Nov. 15. Proceeds benefit the Paz de Cristo Community Center.

Come celebrate those who serve our nation on Nov. 9 at the Veterans Day Trail Run/Walk beginning at noon in the Mesquite building, room 200. Student, faculty, staff, and community member veterans will share their experiences and ways to support them on campus. Then runners and walkers will gather in Saguaro Mall for stretching and the National Anthem followed by an untimed one or two-mile trek.

Find some great gifts and peruse classic vehicles at the free Holiday Boutique and Classic Car Show, 5 to 8 p.m., on Dec. 8. Explore the beautiful campus as you shop from dozens of vendors selling home goods, crafts, jewelry, and other great gift ideas. ■

Register now for the Spring Semester beginning Jan. 13, 2024. To find out more about academic degrees, career classes, financial aid, and more, stop by the Red Mountain campus Enrollment Center in the Mesquite building, call (480) 654-7600, or go to mesacc.edu/enroll.

EDUCATION

College Admissions

A poem by Camryn Long

What they don't tell you
is that you will edit and revise yourself
with efficient brutality.
You will shatter yourself on the floor
until you crumble in shards of ceramic,
like a pink piggy bank which you hope conceals
your golden ticket.
You will pilfer the dirt for small pieces of
what you once called a person,
and arrange them in a more flattering mosaic
on the cement.
You will assume that the art is better
for being broken,
and that revision is like the circle of life:
unscrupulous and unavoidable,
and that a Frankenstein of a portrait is more
attractive than a
breathing, beating, whole one.
They don't tell you how you will scavenge.
They don't tell you how you will
core yourself like a peach,
fingers finding purchase in your own
identity and bruising as they tunnel inward.
There must be something
worth something in there!
You will be the vulture picking through
your own innards, hunting for the heart.
Real people not admissible!
They tell you in fine print.
No mushy soft parts that don't
hold up to probing.
No inconvenient inner core to
bite around.
What is left? You ask.
And they don't tell you. ■

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LOCAL BUSINESS

Feel Your Muscles Burn with The Exercise Coach

Submitted by The Exercise Coach

Do you feel your muscles burn when you work out? If you do not, you are probably just wasting your time. This article explains why that feeling of your muscles burning is exactly what you want to feel every time you go to the gym.

Learn with The Exercise Coach why muscle burn is one of the best indications you're exercising at the right intensity, and without it, you won't get the fitness results you're looking for.

The intensity of an exercise is crucial to achieving the fitness results you want, and the feeling of muscle burn is a positive indication of that intensity. If you're not experiencing some level of discomfort when exercising, you are just going through the motions and aren't putting in enough effort to see any real results.

Effective exercise is simply a stimulus, where you stress the body to change for the better. Effective strength training needs to be intense enough to serve as a stimulus. Labored breathing, muscle burning, and a little discomfort are necessary elements of effective exercise.

The fast-twitch muscle fibers are the ones that burn during exercise, and they are the main focus of high-intensity exercise. The reason they burn is because they utilize the anaerobic subsystem of metabolism.

Fast-twitch muscle fibers store sugar in the form of glycogen and that's what is consumed when exercising at an adequate intensity level. Muscle burn is a sign



that you're really tapping into the stored energy of your muscles, which is a good thing, and you need to do it to get stronger.

Some people have more fast-twitch muscles than others and some muscle groups have more fast-twitch muscle fibers than others. Our natural response to the sensation of muscle burn is to be worried, but it's okay to keep pushing through. The burn sensation is different from pain.

As muscles fatigue near the end of a set, that is when coaching and encouragement are vital. The brain is a prediction machine, and we have to intentionally override the survival mechanisms that tell us to stop exercising and preserve some energy in order to achieve the greatest results.

People often look to muscle soreness as an indication that the workout was effective, but it doesn't actually correlate to results later on. Muscle burn doesn't necessarily lead to muscle soreness afterward.

Eccentric training doesn't burn as much as basic strength training, but it does produce more soreness later on. Delayed onset muscle soreness occurs more at the beginning of a new program and tends to reduce over time.

The Exerbotics equipment gives The Exercise Coach clients an important advantage — showing progress over time instead of relying on sensations like muscle soreness. If your exercise isn't delivering any changes to your body, then it's not intense enough. ■

See for yourself how you can improve your workout and muscle quality using our unique bi-tech process that helps our clients get the results that matter most to them. Contact The Exercise Coach by visiting exercisecoach.com/north-mesa or calling (480) 716-6080 and ask about their two free sessions.



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Fri. 3rd 2:00 - DAVE CLARK	Sat. 18th 4:00 - SCOTT HALLOCK
Sat. 4th 4:00 - MOON DOG	Sun. 19th 4:00 - ERIC MILLER
Sun. 5th 4:00 - IAN ERIC	Tues. 21st 4:00 - GRATEFUL DEAD TRIBUTE
Wed. 8th 2:00 - PETE PANCRAZI	Wed. 22nd 2:00 - IAN ERIC
Fri. 10th 2:00 - ERIC MILLER	Fri. 24th 4:00 - MOON DOG
Sat. 11th 4:00 - JONNY SPLASH	Sat. 25th 4:00 - WILDE PLAY
Sun. 12th 4:00 - SCOTT HALLOCK	Sun. 26th 4:00 - ERIC MILLER
	Wed. 29th 2:00 - JONNY SPLASH

EDUCATION

MPS Pioneers Education-Industry Connection through MYCA Program

By Laurie Struna
Photos by Mesa Public Schools

Mesa Public Schools is breaking new ground by launching the Mesa Youth Creative Agency (MYCA) program, a transformative initiative offering teens real-world experience in diverse creative fields, such as graphic design, 3D design, video production, branding, painting, and more.

Inspired by a visit to Artists for Humanity (AFH) in Boston, Dr.

Andi Furlis, superintendent at Mesa Public Schools, saw the potential for connecting education and industry in a profound way. AFH, founded by Susan Rodgerson, provides a nurturing space for young artists to learn and create after school. Building on the model, MYCA aspires to be the first of its kind, offering teens invaluable mentoring opportunities, hands-on work experience, and an avenue to build impressive portfolios.

Christy Cuddy, director coordinator of MYCA and former principal at Highland Arts Elementary School, asserts, "Mesa Public Schools is pioneering a new approach by tangibly connecting teens with the creative industry. We're not just another after-school program; we're a full-fledged creative agency. Our focus on business and marketing skills sets us apart, preparing our teens for successful futures."

Christy emphasizes the program's transformative impact on participants, sharing, "When our teens complete

the MYCA program, they'll possess an extraordinary resume and a wealth of hands-on experience. Their creative prowess will be unrivaled, sparing them the need for basic graphic design classes."

The MYCA team understands the power of networking and industry connections in fostering success. Bailey Vidler, a MYCA studio manager, states, "Our mission is to ensure our teens have a robust launchpad for their future careers. By cultivating relationships with universities and industry professionals, we empower our teens to thrive beyond the program."

Teen mentor and studio manager Paul Hebron shares the program provides a fresh perspective on youth engagement, explaining, "Unlike

traditional approaches where adults try to understand young audiences, MYCA reverses the dynamic by hiring teens to speak to their peers. This paradigm shift allows us to infuse fresh ideas and unique insights into our work with clients."

As MYCA blazes a trail connecting education with industry, Mesa Public Schools envisions a future where creative minds blossom and flourish in their passions. The program's emphasis on mentorship, industry exposure, and experiential learning sets a high standard for empowering the next generation of creative professionals. ■

For more information regarding MYCA, please contact Christy Cuddy at (480) 308-7304.



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REAL ESTATE

The decision to buy or sell a home is a personal choice

By Christine Anthony, Realtor, Russ Lyon Sotheby's International Realty

As we bid farewell to the month associated with ghouls and ghosts, the real estate market still seems to be playing out its own version of Dr. Jekyll and Mr. Hyde. And the change has not gone unnoticed, with mixed signals playing out in real time.

The good news is that with less inventory than normal, home prices have more or less held steady and have even risen slightly. And while some areas may be pushing back into buyer's markets (Buckeye, Maricopa, Goodyear, San Tan Valley), most cities still remain seller's markets, although it seems we are inching toward a balanced market with each passing day. With uncertainty ahead, knowledge is power and can ease the nerves so you can confidently move forward with your real estate goals.

UNDERSTAND WHAT YOU CAN CONTROL

Many individuals facing life changes such as relocation, downsizing, or health concerns have postponed their real estate plans, waiting for more favorable market conditions. While the unpredictability of future interest rates is a valid



concern, it's essential to reevaluate the motivations for considering a move in the first place.

Deciding whether it's the right time to buy or sell a home is a very personal choice, but your future plans and goals should be a significant part of that equation. Here are a few key points to consider:

- **The real estate market is seasonal.** Buyer and seller activity tends to be slower in the fourth quarter and perks up shortly after the start of the new year. For buyers, if you can manage the interest rates, you have more choices and can refinance later.
- **Buyers still want to buy and sellers want to sell.** There is evidence of pent-up demand that could eventually put upward pressure on home prices in the near future should rates drop.
- **Get the right people on your team.** Consult with a realtor and a lender who are fully aware of all of the available loan programs, seller incentives, down payment assistance, loan assumptions, and other tools designed to help with home ownership.
- **Be patient.** Understand that market times may be a little bit longer than they were even six months ago. Price points and location make a difference in these market times.

- **Preparing your home for the market is more important than ever.** A good first impression is the key to success — taking care of needed repairs, decluttering, and strategic home staging will lead to a quicker sale and a higher sales price.
- **Strategic price positioning is crucial.** Pricing your home to be the *next best thing* in its price range, all things considered (location, condition, amenities), will increase the odds of a successful sale.
- **Market conditions vary.** National real estate trends, what often you hear on the news, may not align with local or micro-market trends, such as the luxury market or retirement communities.

In summary, the decision to buy or sell a home is a personal choice, and it is crucial to weigh your motivations and goals against market uncertainties. Consult an experienced real estate and mortgage professional to understand your options and to increase your chance of success.

Christine Anthony is a longtime resident of Northeast Mesa and a licensed realtor with Russ Lyon Sotheby's International Realty. For more information on Christine, visit christineanthonyhomes.com or call her at (480) 200-0972.



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LOCAL BUSINESS

Stretch Zone is the place for you

Submitted by Stretch Zone Longbow

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FINANCES

Do your investments MATCH YOUR GOALS?

Submitted by Linda Drake and Brent D. Hoskinson

As you go through life, you'll have various financial goals — and to help achieve these goals, you may want to match them with appropriate types of accounts or investments.

For example, if you want to save for a down payment on a house, you'll need a certain amount of money at a certain time, which means you won't want to take on too much risk. So, you might want to consider certificates of deposit and money market accounts or other cash equivalents.

If you have children, and want to help them pay for higher education, you could consider investing in a 529 education savings plan, which offers tax advantages.

Achieving a comfortable retirement is one goal you should always be working toward. For this goal, you'll want to take advantage of your 401(k) or other employer-sponsored retirement plans. You might also be eligible to contribute to an IRA.

Here's one final point to keep in mind: While some investments are appropriate for certain goals, they may not necessarily be suitable for your individual situation — so keep all your options in mind and take the steps that are right for you. ■

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



Linda Drake



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LOCAL BUSINESS

Over 50

Nootropics can Enhance Cognition and Memory and Facilitate Learning

By Kathleen Gould and Madalyn Johnson, SW Herb Shop & Gathering Place

Have you noticed you can't recall names/numbers like you used to? Do you often feel the need to re-read something to completely understand it? If so, you are not alone.

This is not only a problem for aging people but is becoming an issue for all ages. Maybe it is the busy life we are leading, maybe it is past illnesses that haven't been cleared from our system, or maybe it is a deficiency in our bodies. If so, there is help.

There is an amazing little water plant that has been used for centuries. Bacopa (*Bacopa monnieri*) is an herb with a rich history of use in Ayurveda, primarily as a nerve tonic and nootropic.

It has been used not only to help improve brain function and memory recall but also to help reduce stress, anxiety, ADHD, inflammation, blood pressure, Alzheimer's, and dementia, and is safe for long-term use.

In addition to bacopa, several other natural nootropics including ginseng, green tea, and ginkgo biloba can help to support our brain health.

Most folks make tea from dried bacopa. To make tea, add one teaspoon of dried bacopa to one cup of boiled water and steep for about 10 minutes. Drink two to three cups daily.



Kathleen Gould and Madalyn Johnson

Bacopa plays well with other plants, too. Think about the people you have in your life. Aren't there a few of them that just make you feel better when you are around them, and raise your spirit? Herbs work the same way.

And, while we are talking about tea, here's a brain-boosting tea recipe.

BRAIN BOOSTING TEA

- 3 parts bacopa powder
- 3 parts lion's mane powder
- 1.5 parts ginkgo powder
- 1.5 parts ashwagandha root powder
- 1 part turmeric powder

A little note on lion's mane mushroom. With the cooler weather coming and farmer's markets popping up all over, check one near you and see if someone is selling fresh lion's mane. We like to take these mushrooms, slice them thinly, and sauté them in a bit of butter and fresh garlic. Then add those slices to your favorite pizza. Wow! Delicious and healthy.

Everything we need to keep us happy and healthy is right before us. Try combining two or three of your favorite herbs and see what results you get. People are better together, and so are herbs. ■

SW Herb Shop & Gathering Place is located at 148 N. Center St. in Mesa. Store hours are 11 a.m. to 5 p.m. Tuesday through Friday, 10 a.m. to 3 p.m. on Saturday, closed Sunday and Monday. Visit SWHerb.com or call (480) 694-9931. Madalyn Johnson can also be reached at (602) 920-8973.

HEALTH

Over 50

How to Make Sense of Medicare Information

By Lynne Jones, Tapestry Insurance

The Medicare Annual Enrollment period is from Oct. 15 to Dec. 7. You are currently in the period where you can review your current Medicare plans and make changes to start the first of next year.

This can be a daunting task with so much information to filter through. From TV commercials to phone calls and mail, it seems everyone wants to enroll you in their plan.

This year there are over 80 different plans available in Arizona — no wonder it is intimidating. Each plan offers different things like hearing aids, dental coverage, and out-of-network coverage, among others. How do you choose?

As I meet with people, I hear how nice it is to actually talk with someone instead of ending up in an endless loop or speaking with an automated voice. I realize these have their place, but something as important as choosing your health coverage really needs an actual person who can talk to you, understand your specific needs, and help guide you.

Please don't turn to the 1-800 centers. Instead, look for a local Medicare agent. I am certified with many carriers and can help you pick a plan that will work best for you.

If you are new to Medicare or just want to have an opportunity to review your current plans, please feel free to call me or send me an email and schedule an appointment. We can have an in-home meeting or a phone call. ■



Lynne Jones

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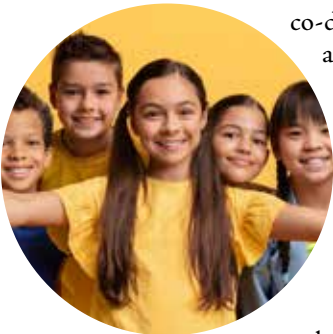
COMMUNITY

Helen's Hope Chest provides HOPE AND SECURITY TO FOSTER CHILDREN

By Mark Moran

The holiday season is starting to come into focus, and with the celebrations, a chance to change the lives of others.

There are plenty of opportunities to volunteer and donate around the Valley, but perhaps none with as rich a history as Mesa-based Helen's Hope Chest (HHC). For the last decade, Helen's Hope Chest has provided people with an opportunity to change a foster child's life with a *Gift Away* program known as Jakelle's Christmas Box.



"Thousands of children are provided with gifts, books, stuffed animals, and quilts at no cost to their foster families," Helen's Hope Chest website says. "The spirit of the season is felt throughout the week as volunteers help the families pick out the perfect gifts."

While Jakelle's Christmas Box started small, the program has grown into a week-long mid-December event, allowing foster and kinship parents to come to Helen's Hope Chest and do their holiday *shopping* for their foster child free of charge.

There are nearly 14,000 Arizona children in foster care, but only about 3,000 licensed foster families to take them in, according to the Arizona Department of Child Safety. The demand and need are real, but the families who can help just number too few. "There are nearly five children in care for every licensed foster family," the DCS website says.

In 2009, Mesa United Way formed Helen's Hope Chest to reduce the financial burden on foster families, giving kids in the foster system a glimmer of hope.

"They want to be loved," said Janice Walker,

co-director of HHC. "They want to feel valued and cared about. At Helen's Hope Chest, we are able to support these children with clothing, shoes, books, basic hygiene items, backpacks, and special items for birthdays and Christmas. We average serving more than 400 children per month with clothes shopping visits, not including special visits for backpacks and Christmas."

The kids can visit the store by appointment and select items they need free of charge.

"If you've never been to Helen's, you might be surprised at what a truly special place it is," Janice said. "HHC is a boutique-like setting, with clothing for ages birth to age 18, thoughtfully arranged by size and season. Clothing is either new or gently used, and most has been donated by the generous folks of our community. Our need for good condition clothing, boys' sizes 5T to young adult is always needed, as fewer items for boys are regularly donated. Also, sneakers or tennis shoes that are new or gently used in boys' sizes 3 and up are always on our list of needs."

Helen's Hope Chest envisions a community where every child in foster care understands their value and self-worth, and realize they have a place in our community, while every foster/kinship parent knows they are supported.

Helen's Hope Chest comes from humble beginnings. The program started out with a patchwork of volunteers working from two rooms in the back of a church, but thanks to community support and skyrocketing need following the 2008 recession, Helen's Hope Chest now operates an 8,000-square-foot facility at 126 E. University Drive in Mesa.

Helen's Hope Chest memorializes the life of Helen Paula Simmons, a former foster child who managed to

raise a family of her own despite difficult circumstances.

Her daughters Debbie Jacobus and Regena Field felt compelled to further their mother's legacy when Helen passed away in 2009. While going through her belongings, they came across a powerful note their mother had left behind. "Children are the anchors that hold a mother to life," the note read.

Debbie and Regena vowed to share their mother's love and determination with the community and felt Helen's Hope Chest would fill the need.

In addition to the store, Helen's Hope Chest operates special programs to help kids feel ready when they walk into school for the first day of classes, too. As part of its *K-to-College* program, Helen's Hope Chest collects backpacks and fills them with school supplies for kids heading back to school, and partners with ASU for students headed to college.

WHAT CAN YOU DO TO HELP? DONATE.

"Clothing, new pajamas, full-size hygiene items (toothpaste, deodorant, shampoo, body wash), books, shoes, or items for our birthday room are a few ideas," Janice said. "We also will be looking for items for our Christmas event, Jakelle's Christmas Box held in mid-December, where we will serve 2,000 kids with gifts this year."

The Arizona Foster Care tax credit is another great way to help, according to Janice. HHC is a Qualifying Foster Charitable Organization (QFCO). Financial gifts to HHC qualify for the Arizona Foster Care Tax Credit of up to \$1,051/couple or \$526/individual per year. ■

If you would like to tour Helen's Hope Chest or would like more information on how you can help, please give them a call at (480) 969-5411 or visit helenshopechest.org.

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COMMUNITY

Red Mountain Manor residents will host GARAGE SALE

Submitted by the Red Mountain Manor HOA

Red Mountain Manor residents will be hosting a community-wide garage sale on Friday, Nov. 10 and Saturday, Nov. 11 from 7 a.m. to 1 p.m. each day.

This is a great way to meet your neighbors, clean out any unwanted items from your home or garage, and make money for your efforts.

In addition, shoppers can enjoy an eclectic selection of old and new from a broad age range of neighbors in the community. ■

The Red Mountain Manor neighborhood is located at the intersection of Raftriver and Thomas roads in Northeast Mesa, across from Walgreens.



COMMUNITY

Red Mountain Ranch Garage Sale is just right around the corner

Submitted by the Red Mountain Ranch Social Club

The annual Red Mountain Ranch Social Club Garage Sale will take place on Friday, Nov. 10, and Saturday, Nov. 11, the second weekend in November.

While we are all sitting at home trying to survive this sweltering heat, it's a great time to start planning what you want to get ready for the garage sale. You do not want to miss the opportunity to sell items for hard cash that you no longer use and are taking up space in your garage or closet. It is also a time to visit and get to know your neighbors.

Our community garage sale is one of the largest in the Phoenix area. Our garage sale brings thousands of customers to Red Mountain Ranch. Last year the roads in our community were filled with cars and trucks looking for great bargains. You must live in Red Mountain Ranch to sell items at this garage sale.

Red Mountain Ranch residents may participate as a seller at the garage sale by registering and paying a \$15 fee. Your \$15 fee pays for the following:

- Banners at the three entrances to Red Mountain Ranch

- Sandwich boards with QR Codes to download the maps of the location of participants
- An information packet
- A liability insurance policy during the two-day sale to protect you and your buyers
- Newspaper, flyer, and email advertising



Our HOA has approved and reserved Nov. 10 and 11 for our garage sale. These dates are reserved for our sale only. Please do not have a sale without paying the \$15 fee during our sale weekend. The garage sale will start for you on Friday and Saturday morning when you place your items for sale in your driveway or garage. Buyers start touring our neighborhood at sunrise. ■

If you are looking to make new friends and participate in educational and fun-filled activities such as monthly luncheons for the ladies, monthly breakfasts for the men, outings, and cocktail and holiday parties, join the Red Mountain Ranch Social Club. Your pass to all these wonderful events is an annual membership fee of \$15. So, if you are not already a member and would like to join us, visit our website at rmrsc.com.

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