

# Red Mountain Ranch Up Close

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August 2012

## NIGHT TO REMEMBER TAKES RED MOUNTAIN DANCERS TO BOLLYWOOD

By AnnElise Makin

Dancing stars galore sparkled at this year's *Night to Remember* when L's Studio, the Red Mountain Ranch dance studio, staged an elaborate night of dance performances at the Red Mountain Ranch Community Church, complete with the theme of *The World at Our Feet*.

Under the direction of mother-daughter team Elle Eckardt and Lindsay Kertesz, dancers, from 3 years old to high school age, presented 28 choreographies. The variety show included jazz, ballet, tap, hip-hop and, new this year, a Bollywood hit, *Jai Ho*.

During the well-choreographed evening, all sizes of stars, from Twinkle Stars to Super Stars, danced themselves into the hearts of their enchanted audience. The eye-candy costumes of the youngest were received especially well, with unbridled oohs and ahs.

The smallest ballerinas, in tutus, hands on hip, sashaying and hopping with glee, threw kisses every moment. The big girls kicked their legs up high in chorus line, floated tippy-toed across the stage in



ethereal costumes, and showed off athletic skills, integrating flips and cartwheels.

None of these compelling acts would have gone on stage without the moms. It was the moms who stood by as makeup artists, hairdressers, costume technicians and snack providers. They worked hard to add the sparkle on

their daughters' night to shine.

All dancers took Elle's slogan of *Smile, smile, smile, smile, and smile* quite literally, brightening up the stage with each performance. Several of the mature cast put forth professional vibrancy despite some minor pains.

*The World at Our Feet* kept on turning until the show was done. Moms stood by backstage for the intricacies of well-timed costume changes. They all had their routine down with hairpins, bobby pins and safety pins.

Aside big bows, little bows, stockings, frills and sachets—some of these dancers may go far. At this age, the world is truly at their feet, from *New York, New York*, to Bollywood. *Jai Ho!* ■

Registration for L's Studio dance classes will take place on Aug 4, from 10:30 a.m. to 1 p.m.

If you are interested in signing up for a dance class in the new school year, contact Elle at Elle121@aol.com, or call (480) 244-3344.

## KAITLYN SAUM WINS SPOT ON ARIZONA GOLF TEAM

By Dawn Abbey

Red Mountain High School junior Kaitlyn Saum, 16 years old, qualified to play on the Arizona state golf team in this year's Girls Junior America's Cup Team Matches at Wailea Golf Club Gold Course in Maui, Hawaii, this past July.

According to Kaitlyn's dad, Andy Saum, his daughter was one of 22 girls who tried out for the team. "She's been playing all summer," Andy said. "The qualifying started in Yuma, in May, and she did well in all the competitions."

The team consisted of four girls, and was chosen by finishing positions in seven Junior Golf Association of Arizona local tournaments, which acted as qualifiers over the last two months. In the last qualifying tournament, Kaitlyn had scores of 71-75 for third overall, and secured her place on the team. The 71 (1 under par) was the best round she has had.

The team had two girls from Tucson and one from Queen Creek. They stayed with a host family in Maui during the tournament.

The Girls Junior America's Cup was formed in 1978, in Washington State. Each tournament is a 54-hole



Kaitlyn Saum



competition, with teams counting three scores and throwing out the team's highest score. Each team consists of the top four girls from 18 Western regions in the United States and Canada. Players must have outstanding skill and experience, as well as exhibit sportsmanship, discipline, courtesy and character, according to the organization's Web site, [www.gjac.org](http://www.gjac.org).

"Kaitlyn has been playing golf for fun since she was 5 years old," said Andy. "I'm a hacker, not real good," he said with a laugh. "So, I got her a Snoopy golf club, and she would ride around with me on the golf cart, and we'd have fun playing."

Kaitlyn started playing for real at 7, and started playing competition golf at age 9 with the LPGA/USGA [Ladies Professional Golf Association/United States Golf Association] Girls' Golf program. Then at 11, she got serious.

Kaitlyn has played on the Red Mountain Varsity Girls' Golf Team since her freshman year. Last year, she won the Mesa city tournament, and was named Mesa All City Player of the Year. ■

For more information about the Girls Junior America's Cup, visit [gjac.org](http://gjac.org).



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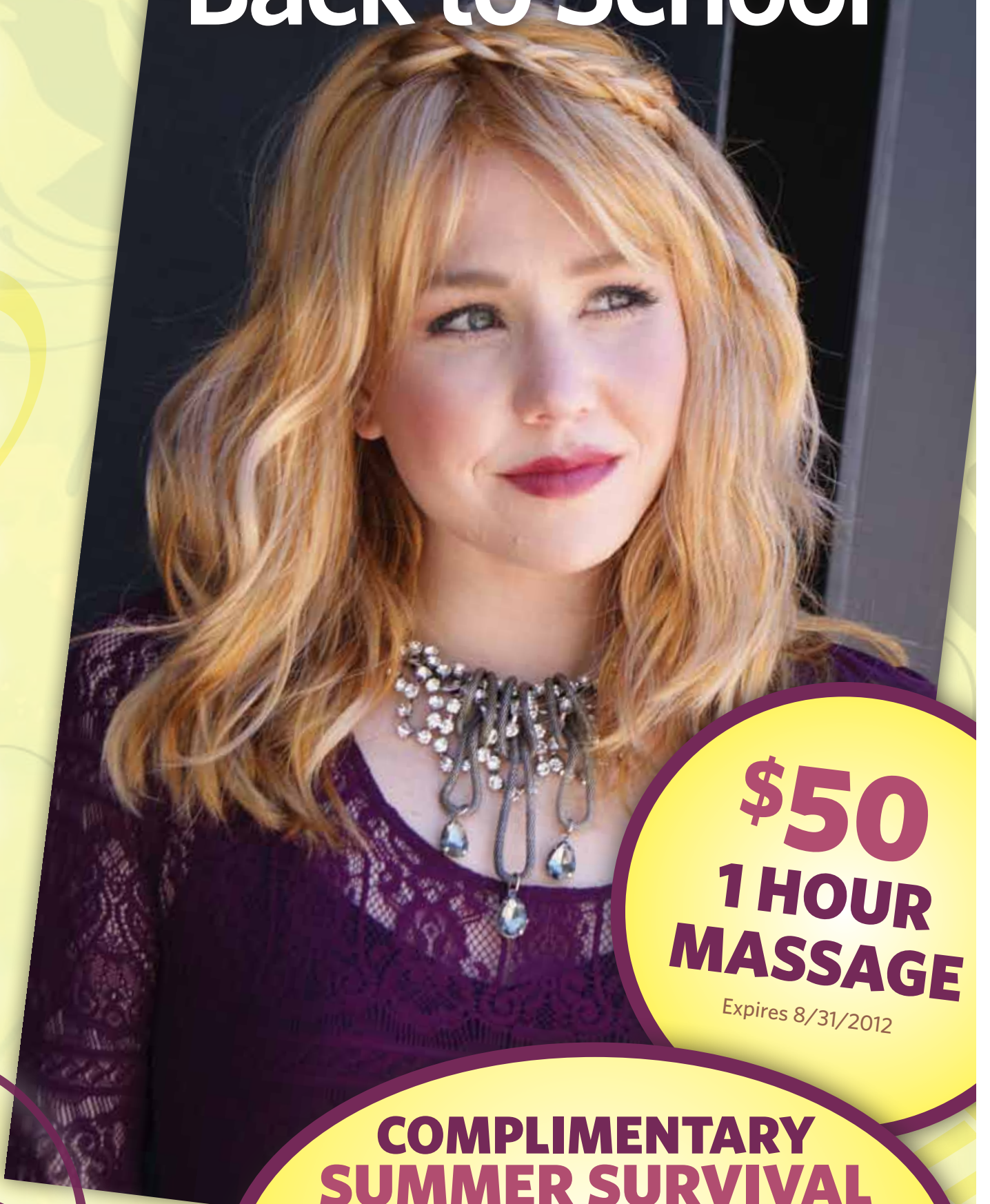
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# UpClose

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**EVENT**

## MARDI GRAS MAGIC ON THE SALT RIVER IS SPICY AND SIZZLING

Submitted by Salt River Tubing

If you are looking for a spicy, sizzling and unique floating adventure, don a mask, and celebrate a purple, green and gold Cajun day at the *Mardi Gras Magic* event on Saturday, Aug. 18, from 9 a.m. to 3 p.m., at Salt River Tubing.

The good times will be rocking as flamboyantly costumed river employees toss free Mardi Gras beads, line dancers wow the crowds, and the Parade of Floats (buses) provide a spicy shuttle to the Salt River. Limited edition Mardi Gras Magic T-shirts and free tubing passes will be awarded for the best tuber costumes.

The Mardi Gras Magic event, co-sponsored by Tonto National Forest, Riviera Broadcasting Group and Salt River Tubing, is aligned with the United States Department of Agriculture Forest Service's *More Kids in the Woods* commitment in meeting the challenge of reduced youth involvement in outdoor activities.

"Our company's costume-themed events, Rocking'

Rodeo, Halloween and Mardi Gras, offer unique adventures for teens exploring the great outdoors," said President and Chief Executive Officer of Salt River Tubing Henri Breault.

"Present day teens are the future parents of our nation, and the More Kids in the Woods Forest Service national program was expressly designed to encourage



efforts to get kids and teens outdoors," Henri stated. "If teens today are introduced to memorable opportunities in the great outdoors on public lands, the likelihood they will bring their own children into the woods is increased greatly," he continued.

"Our teens need a hook to encourage them to get outdoors in the summer," Henri further stated. "They occupy their time primarily by watching television, social networking online and checking out the latest movies at the theatres. The costume-themed events are attended by thousands each year in anticipation of enjoying a memorable tubing adventure on the Lower Salt River in Tonto National Forest."

The cost of tube rental is \$15 per person or tube, which includes inner tube rental and shuttle bus service.

Salt River Tubing is located in Northeast Mesa, on Power Road, just seven miles from Highway 202 East. ■

For more information about Salt River Tubing, please visit the Web site at [www.saltrivertubing.com](http://www.saltrivertubing.com), or call (480) 984-3305.

**August Superfan: Amy Bruce**

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LAW

THERE ARE ALTERNATIVES TO DIVORCE TRIALS

Submitted by  
Liszewski and  
Associates, PLLC

Parties involved in a divorce sometimes believe the only alternative to resolving their disputes is to have a trial.



Matt Liszewski

There are, however, alternatives to trial, which are less costly and produce good results.

SETTLEMENT CONFERENCES

Maricopa County has an excellent program in which a commissioner or judge pro tem is appointed to oversee a formal settlement conference, and offer an opinion on the likelihood of success of each party's position. The commissioner or judge pro tem's opinion is not binding upon the parties, and the assigned judge is not involved in this process.

The settlement conference is often the last chance to try to broker a settlement short of a trial. If the parties can agree on some or all of the issues, the judge pro tem or commissioner has the authority to make the agreement an order of the court.

MEDIATION/PARENTING CONFERENCE

Mediation is another form of alternative dispute resolution, or ADR, in which the parties and their attorneys meet with a mediator to discuss the outstanding issues in a case. Mediation is confidential and voluntary. In addition, there is no

requirement that you reach an agreement. What is discussed is not divulged to the family court judge. Either party may also request that the court schedule a parenting conference with a court-appointed mediator to mediate child custody and parenting time issues.

The mediator attempts to help the parties reach agreements, which benefit the parties and their child(ren). The mediator will document any agreements reached between the parties, and forward the same to the judge for signature as an order if no objection is received. Attorneys are not permitted to attend mediation with clients, and the conference is confidential. ■

*The attorneys at Liszewski and Associates, PLLC, are here to assist you with all of your family law matters, including divorce, custody, child support, pre- and post-nuptial agreements, adoption and juvenile matters. To schedule a consultation, please call (480) 357-2933.*



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Submitted by Flancer's Incredible Sandwiches and Pizzeria

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Bring a copy of your recipe and a sample of your rockin' dessert in for Flancer's tasters now through Oct. 12, to either Flancer's location, and see if your dessert has what it takes to be a winner.

Finalists will compete in Flancer's Dessert Showdown, in Mesa, on Sunday, Oct. 14. The winner's name and dessert will be featured at both Flancer's Incredible Sandwiches and Pizzeria restaurants for one year, with a portion of the proceeds donated to the winner's favorite charity. The winner also will receive a \$100 Flancer's gift certificate and cool trophy.

Jennifer Madigan won the second annual Flancer's Your Charity Dessert Showdown with her turtle cheesecake. Jennifer's charity of choice, Susan G. Komen for the Cure, received approxi-

mately \$2,300 as of the end of June, with more to come.

Desserts are judged on criteria of visual appeal, taste, ease of recipe, readily available ingredients and originality.

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the customers by sight. You can enjoy Flancer's unique menu and special events, including beer and wine pairings, at 610 N. Gilbert Road, one-quarter mile south of Guadalupe Road, in

Gilbert, or at the Mesa location, 1902 N. Higley Road, just south of McKellips Road. ■

Learn more about Flancer's Incredible Sandwiches and Pizzeria, peruse their menu, or learn more about this event and other exciting events on the horizon by visiting [www.flancers.com](http://www.flancers.com) or visiting them on Facebook at [www.facebook.com/flancerscafe](http://www.facebook.com/flancerscafe) and [www.facebook.com/flancersmesa](http://www.facebook.com/flancersmesa). For more information about Odell Brewing Company, visit [www.odellbrewing.com](http://www.odellbrewing.com).



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REAL ESTATE

GOOD MARKETING IS IMPORTANT WHEN SELLING YOUR HOME

By John Karadsheh

As the heat of the summer months fades away, many people start thinking about putting their homes on the market.

This is, indeed, a great time to list your home. In the cooler months, many people come to our state with the intent of purchasing another residence, and other buyers also get motivated to look while the weather is nice. As I look through the MLS system at properties, I never cease to be amazed by how many properties are poorly marketed. There are often typos in the descriptions, and poor photos, which hinder the sale of homes rather than help the sale.

The reality today is most buyers start looking for homes online before they ever get in their cars and drive around. They look at listings, photos and virtual tours, and narrow down their choices to a few homes they actually take the time to physically tour. In fact, a lot of people lose showings before they even get one person through their homes because of the way they are marketed and presented online.

Great photos make all the difference in whether or not a buyer takes the next steps to tour a home. Some listings will feature one photo of the backyard—that's it. When an agent can place as many photos as he wishes online, it seems strange to just post one. In many other cases, I find photos that are simply inappropriate—photos with dirty laundry and unmade beds, photos with overflowing garbage cans, and even photos of just ceiling fans.

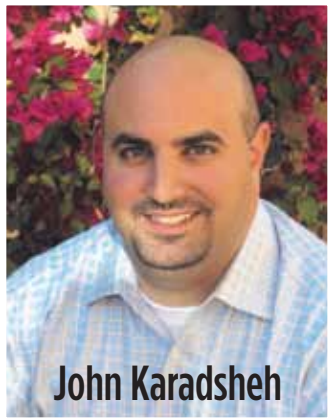
When people look at an online image of a home, they are trying to imagine whether that home will work for them. While I can't tell you how all buyers think, I do know most of them don't want to visualize their dream home full of dirty laundry.

Since I have seen so many of these types of bad pictures, I even have dedicated a Facebook page to bad MLS photos because many of them are quite entertaining—especially when you think of them as marketing

material. You can check them out at [www.facebook.com/BadMLSPHOTOS](http://www.facebook.com/BadMLSPHOTOS).

Here are a few pointers to make your home more marketable online:

1. When choosing an agent, ask him to pull up his listing inventory, and look at the property descriptions and photos he is using to market their listings. Also ask to see the virtual tours he designs for their listings.
2. Ask your agent where they market his properties online. Does he use Facebook, Twitter, craigslist, etc?
3. When your agent comes to photograph your home, be sure to clean away the clutter. Hide the dog bed, clear off the bathroom counters, and make sure the windows are nice and clean.
4. Flowers. If you look through any home design magazine, you will see fresh flowers. Stylish arrangements, or even potted orchids, add a nice feeling to photographs. Other fresh looking accessories include a nice bowl of fresh green or red apples or a bowl of citrus.
5. Make sure your real estate agent doesn't capture his own reflection in the mirror of the bathroom. I have seen this many times, and it just looks silly.
6. Try to capture photos of your home at the time of day when your home looks its best. For example, don't photograph at 5 p.m. if your house faces west, and the blasting sun makes it impossible to photograph rooms without the curtains closed.



I would love to help you get your home ready to sell, but whether you use me or someone else, make sure your home is marketed well. A picture tells a thousand words, and the words you want your pictures saying are Buy me. I am the perfect house for you. ■

John Karadsheh is a licensed REALTOR® with Coldwell Banker Trails And Paths Premier Properties. He also is an Associate Broker, Accredited Buyers Representative and a Certified Residential Specialist. You can contact John with any of your real estate questions. Call him at (602) 615-0843, or go to his Web site at [www.BuyAndSellAZ.com](http://www.BuyAndSellAZ.com).

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SPORTS

# Charlie Beljan Ties for Third PLACE IN PGA GREENBRIER CLASSIC

By Dawn Abbey

Alta Mesa's own Charlie Beljan tied for third place in the recent Professional Golf Association (PGA) Tour Greenbrier Classic at The Old White TPC course in White Sulphur Springs, W. Va.

Charlie, at 27, is a rookie on the tour this year, but is no newcomer to golf. He started playing at 5 years old, and has played Alta Mesa Golf Club (AMGC) as his home course since 1986, turning pro in 2007, according to his proud mother, Ann Beljan, general manager at AMGC.

Stats on the PGA Tour Web site list the following data for Charlie: Carded a career-best 62 in the second round of The Greenbrier Classic, then added rounds of 67-67 to finish a career-best T3 at The Greenbrier Classic—his first top 25 on Tour. The end of the week had seven of his last nine rounds on Tour in the 60s. Previous-best round was a final-round, 4-under 66 at the Travelers Championship, leading to a then career-best T29.

He also ranks eighth in Driving Distance—Driver on the tour.

Last December, Charlie carded a final-round, 4-under 68 at the PGA Tour Qualifying Tournament at PGA West to earn his tour playing privileges for 2012.

According to Charlie's PGA profile, up to now, his biggest thrill

in golf was winning the 2002 U.S. Junior Amateur at Atlanta Athletic Club. There, he had made a 2-foot birdie putt on the 20th hole to edge Zac Reynolds.



Charlie was a three-time state and regional champion in Arizona, and named Arizona player of the year two years in a row. Charlie played one year of high school golf at Red Mountain High School, with current Web.com Tour player Aaron Watkins, a friend since childhood. ■

For more information regarding the PGA Tour or Charlie Beljan's career, visit [pgatour.com](http://pgatour.com). For information about Alta Mesa Golf Club, located at 1460 N. Alta Mesa Drive, visit [altamesagolf.com](http://altamesagolf.com), or call (480) 832-3257.



Charlie Beljan and Ben Weir

FUNDRAISING

# ALTA MESA GOLF CLUB TOURNAMENT RAISES FUNDS FOR ALS

By Dawn Abbey

Almost 100 golfers turned out at Alta Mesa Golf Club (AMGC), this past June, to play in the shotgun start tournament fund-raising event, which garnered more than \$14,000 for amyotrophic lateral sclerosis (ALS) awareness.

The winning foursome, all AMGC members, each received a \$50 gift card to the Italian Grotto Restaurant, in Scottsdale. The winning foursome included Steve Dallas, Mike Moody, Phil Crass and Pete Rust.

When touring professional golfer Aaron Watkins, an AMGC member, found out last February that his 30-year-old, lifelong boyhood friend, Kevin Swan, had been diagnosed with ALS, also known as Lou Gehrig's disease, he decided he had to do something to help.

"Even though ALS is incurable and always terminal," Aaron lamented, "Kevin took the news well, and decided to spend whatever time he had by forming a nonprofit corporation, A Life Story Foundation, to raise awareness of ALS and other neuromuscular diseases."

So, Aaron decided to coordinate the tournament to support his friend's efforts.

Another friend, Jeff Coppaken, who also worked on the event, said additional funds were raised over that weekend, at a Scottsdale cocktail party, and through an online auction, in conjunction with the Muscular Dystrophy Association. Local businesses also donated prizes and raffle tickets, as well as becoming hole sponsors.

Each year, some 30,000 Americans contract ALS, usually in their prime of life. There is no known cause, and only one



Aaron Watkins



Kevin Swan

medication has been available for the last 15 years, said Kevin in videos he has posted on the Internet. He believes that because not a large number of people get the disease, pharmaceutical companies have less incentive to research a cure, as profit would be nominal. "ALS doesn't have a survivor," Kevin stated. "I want to try to change that." Monies raised by the tournament will go toward Kevin's programs.

A professional TV announcer, Kevin has produced two very short videos (two to three minutes), which are informational and full of impact. As a part of his goal to raise awareness, his videos give a personal and understandable look at neuromuscular disease, and its effects on the lives of sufferers and their families. To view them on the Internet, type [vimeo.com/41308140](http://vimeo.com/41308140) for Shotgun! and [vimeo.com/40457132](http://vimeo.com/40457132) to see The New Face of ALS. ■

For more information, Kevin can be followed on Facebook at Swan's No Limit Soldiers, [Facebook.com/KevinSwanNLS](http://Facebook.com/KevinSwanNLS), or at his foundation's Web site, [www.alifestory.org](http://www.alifestory.org).

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*By Greg Gadek*





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FINANCE

SPEAKER DISCUSSES STEPS TO PROTECT RETIREMENT

Submitted by Red Mountain Ranch Social Club  
The July 12 meeting of the Red Mountain Ranch Social Club was called to order by President Betty Day, at 9:40 a.m., and following a brief business meeting, Betty called on Program Co-chairman Edith Pitts to introduce the speaker.

John Hasslacher, EA, ATA, ATP CRC, owner of Hasslacher Tax and Financial, LLC, was introduced. With offices in Mesa, Anthem and Sun City, John is a recognized national tax and financial expert and speaker. He often is quoted in articles throughout the country. John is the son of our friend and loyal longtime social club member Katie Hasslacher.

John has been preparing income tax returns for more than 30 years. He has been managing investments, as well as providing financial planning and retirement planning for the past 25 years. When he created his company in 1987, it was founded on the principle of providing sound financial advice for all aspects of your financial life. John believes in a personalized approach toward helping clients find an appropriate solution to financial matters.

WHAT YOU NEED TO PROTECT YOURSELF

Get a power of attorney for both you and your spouse in the event health issues occur. John told of a client who took her husband to the hospital with a possible heart attack. The husband had the only set of car and house keys in addition to his billfold, all of which were placed in the hospital safe. His wife did not have power of attorney to get them back.

Another client died, and the widow had problems paying bills. John worked with her and found a \$700,000 life insurance policy on her husband. She had forgotten about the policy. Make sure you know all of the benefits to which you are entitled.

Get your financial affairs in order. Make sure someone else knows your investments and where the documents can be found if anything happens to you.

INVESTMENTS

Keep it simple. Make sure you understand what your investment or tax adviser is saying. Retain another adviser if he cannot explain it or keep it simple. Everything in life is basically simple.

John told the story of a client farmer and his wife. The farmer wanted to invest his farm saving of \$300,000. John made his recommendation, and then asked if the wife had some savings to invest. She had \$500,000 in stocks. When they were first married, she inherited \$5,000, which grew. John asked how she was able to grow her money. She invested in companies making products she liked to buy and use, as well as held value for her. If products became too expensive or changed, she sold the stock. Keep it simple.

RECORD RETENTION GUIDE

Keep bank statements, paycheck and pension stubs, canceled checks and utility records for one year. For a three-year minimum, keep all credit card statements, and medical bills, in case of insurance disputes. Keep expired insurance policies. For a six-year minimum, retain supporting documents for tax returns, accident reports and claims, and medical bills. If tax related, retain property records, sales receipts, wage garnishments and other tax-related bills.

Keep forever all those tax audit reports (If IRS loses theirs), legal records, important correspondence, income tax returns, income tax payment checks, investment trade confirmations, as well as retirement and pension records.

ESTATE PLANNING

Everyone can benefit from estate planning. If you don't create your own plan, the state has created one for you. But the state does not take into account you and your family's special needs. You do not need to be wealthy to have an estate plan. Planning may be more important for smaller and midsize estates because a misstep may have a greater impact on your heirs.

It's wonderful to give money to your kids, but be sure to save enough should a worst-case situation occur.

Estate planning has some rules of thumb. For example, everyone should have three estate planning documents,



including power of attorney (durable and health care), a living will and a will. In addition, everyone with a net worth over \$1 million should have a family trust.

CLOSING

John thanked everyone for inviting him to speak. Betty closed the meeting, and reminded everyone we next meet on Thursday, Aug. 9.

If you would like to talk to John Hasslacher about any tax, investment or financial issues, call (623) 974-4778, or send an e-mail to john@jhasslacher.com. You also can visit his Web site at www.jhasslacher.com. ■

The Social Club meets on the second Thursday of the month at 9:30 a.m., except for December. We meet at the Red Mountain Ranch Country Club, located in the middle of Red Mountain Ranch. We invite you to come as our guest. You do not have to be a member to attend.



COMMUNITY

COMMUNITY GARAGE SALE RETURNS TO RED MOUNTAIN RANCH

Submitted by Red Mountain Ranch Social Club  
It is time again to sign up for the Red Mountain Ranch Community Garage Sale, which will be held on Nov. 9 and 10.

This is one of the largest community garage sales held in the Phoenix area. We had 176 homeowners signed up to sell last year, which was an all-time record. We hope to have more sellers this year.

This garage sale offers you a wonderful opportunity to sell items and make money for things you no longer use, and are taking space in your garage or closets. It also is a time to visit and get to know your neighbors in Red Mountain Ranch.

Our garage sale brings thousands of possible customers who come to our community and your home to buy your items for sale. The roads in Red Mountain Ranch were filled with buyers' cars and trucks last year. Buyers love the bargains they find. We do all the work for you in providing buyers.

MAIL-IN COUPON

Name \_\_\_\_\_

Address \_\_\_\_\_

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E-mail address \_\_\_\_\_

Your \$15 pays for a \$1 million liability insurance policy, banners at the three entrances to Red Mountain Ranch, signs on the main roads in our community, as well as newspaper and e-mail advertising.

Our homeowners association has approved and reserved the November dates for our garage sale. Please do not have an individual sale without paying the \$15 during our sale weekend.

You can pick up your garage sale packets on Wednesday, Nov. 7 and Thursday, Nov. 8, between 5 and 7:30 p.m., at 6455 E. Raft River Road, which also was last year's pickup location. The packets will include everything you need for your garage sale.

The Red Mountain Ranch Social Club sponsors the sale. The social club meets on the second Thursday of each month, except December, at 9:30 a.m., at the Red Mountain Ranch Country Club to hear interesting speakers and presentations. We also have many social events, such as the spring and fall cocktail parties, as well as trips to see plays, etc. You are invited to attend our meetings as our guest. You do not have to be a member to attend.

Take time now while you are thinking about the garage sale to fill out the coupon. Please send the coupon and a \$15 check to the address included on the coupon. ■

Mail to Jay Williamson, Garage Sale Chairman  
6508 E. Star Valley St., Mesa, AZ, 85215  
E-mail address: jaynwilliamson57@yahoo.com





COMMUNITY

SOCIAL CLUB FEATURES FORD AGENCY PHYSICAL TRAINER AND MODEL

Submitted by Red Mountain Ranch Social Club

The speaker for the Aug. 9 meeting of the Red Mountain Ranch Social Club will be physical trainer and nutrition adviser for the Ford Model Agency Daniel Collier, also a Ford model and a graduate of Arizona State University.

Dan's presentation will include what he does to keep the Ford agency male and female models in good physical condition for all of their modeling activities. These activities include long, hard and hot hours before cameras for photo sessions. These photos are included in various newspaper and magazine advertisements.

Dan will share with us the exercises and nutrition techniques he uses to keep the Ford agency models in top shape. Attend this meeting if you are interested in the subjects of physical training and nutrition.

Dan also will tell us about his modeling experiences, and he will answer your questions.

This meeting will be held on Thursday, Aug. 9, at 9:30 a.m., at the Red Mountain Ranch Country Club, located in the middle of Red Mountain Ranch. You are invited to be our guest for this meeting, and you do not have to be a member to attend. The Social Club meets on the second Thursday of each month, with the exception of December. ■



DINING

Bogey's and The Rusty Putter ARE BACK AND BETTER THAN EVER

By Dawn Abbey

Better than ever after a month of renovation and improvement, The Rusty Putter and Bogey's Steak and Seafood restaurants at Las Sendas Golf Club will reopen on Thursday, Aug. 9.

"The first thing that will greet you is Bogey's new front entrance under the porte-cochere," said Dennis Shaw, Las Sendas food and beverage director. "We will still have the side entrance (where Bogey's likeness welcomes you), but now there is a new wall and door to the right, closing Bogey's off from the bar area," he continued. "The effect is to make Bogey's a more intimate and quiet dining experience."

Entering through the original side entrance also faces you directly into The Rusty Putter's bar, which was moved further down from the Viewpoint Patio. The outdoor patio seating area, unchanged, still offers the best view of the mountains, stars and city lights.

"Some of the improvements include new carpeting, replacing the old doors with larger, more attractive entrances, improved soundproofing, additional tables, and more TVs for the sports bar area," Dennis said.

To celebrate the re-opening, the restaurants will be offering a summer special happy hour, from 3 to 7 p.m. daily, with \$2 beers, \$3 wine, \$4 well drinks, and \$5 specialty drinks and appetizers.

Bogey's also is offering dinner specials, three for \$30, which includes a choice of salad,

entrée and dessert, and \$19.95 Prime Rib Thursdays.

Las Sendas also is planning a grand re-opening celebration in September, and construction is ongoing for the new banquet facilities, which should be completed in February 2013. "These great new facilities will give us more flexibility to offer spaces for meetings, weddings, parties and other events," Dennis said. ■

For more information on Bogey's and The Rusty Putter, or to see their menus, visit [www.lassendas.com](http://www.lassendas.com), or call (480) 396-4000. Las Sendas Golf Club is located at 7555 E. Eagle Crest Drive.



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Red Mountain Ranch Area Market Report

Sales for the Month of June 2012



Address	Square Feet	Sold Price	Short Sale or REO*
4244 North Ranier	1,923	\$175,000	X
6047 East Sierra Morena St	2,094	\$178,079	X
4125 North Signal Cir	1,446	\$185,000	
3805 North St. Elias Cir	1,767	\$204,000	
5937 East Tinto St	1,830	\$225,000	
6125 East Snowdon St	2,049	\$227,000	
6334 East Viewmont Dr #19	1,978	\$229,000	X
3636 North Greylock Cir	1,869	\$233,900	X
6336 East Redmont Dr	2,146	\$300,000	
4017 North Recker Rd	2,486	\$435,000	
4055 North Recker Rd #21	4,154	\$669,000	

Information gathered from the Arizona Regional Multiple Listing Service is deemed reliable, but not guaranteed.

Sales Information Provided By John Karadsheh, ABR, CRS, ASSOCIATE BROKER, Coldwell Banker Trails & Paths Premier Properties. [www.BuyAndSellAZ.com](http://www.BuyAndSellAZ.com)

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## EDUCATION

## New Frontiers for Lifelong Learning OFFERS NEW OPPORTUNITIES

*Submitted by New Frontiers for Lifelong Learning*

Opportunities to gain new knowledge, enjoy social activities, make new friends, volunteer at events, and share your knowledge and talents await you with New Frontiers for Lifelong Learning, sponsored by Mesa Community College (MCC).

This is a self-directed, peer-led organization of 450 members able to participate in as many activities or classes as their time will allow, after paying \$70 a year or \$50 a semester. Interactive study groups, facilitated by members, meet to learn about nature, photography, computers, health and wellness, spirituality, music, art, travels and history. There also are book discussions. Social activities consist of luncheons, tours,

picnics, plays, theatre, card and board games and more.

Classes meet at the Mesa Active Adult Center, located at 247 N. Macdonald St.; Red Mountain Active Adult Center, at 7550 E. Adobe Road; Mesa Community College campuses, at Southern Ave. and Dobson Road, Power Road and McKellips Road, and the Downtown Campus, at 165 N. Centennial Way; and at several other locations during the fall and spring semesters. A free MCC student ID card is issued after joining, and it can be used for discounts on the MCC campuses and in the community.

An open house for registration of classes and activities will take place at the MCC Downtown Campus, on the fourth floor, at 145 N. Centennial Way, on Friday, Sept. 28, from 1 to 3 p.m. ■

For more information about New Frontiers for Lifelong Learning, visit the new Web site at [newfrontiers.mesacc.edu](http://newfrontiers.mesacc.edu). You also can write for information. Send all correspondence to New Frontiers, 165 N. Centennial Way, Room 208, Mesa, AZ 85201.



## EDUCATION

## SPECIAL TEACHER CONNECTS Positively with Each Student

*Submitted by Self Development Charter School*

The dedicated teachers and administrative staff at Self Development Charter School (SDCS) provide key support to achieve the high standards of learning, and one of these dedicated teachers is Mrs. Christina Harguess.

Mrs. Harguess has been teaching at SDCS for the past eight years. She also is a member of the administrative team. Mrs. Harguess has taught first through fourth grade, as well as serving as a resource to teachers and students from kindergarten through eighth grade.

Mrs. Harguess's strength in the classroom is her ability to connect with each individual student. She does not look at her classroom as a group of students, but rather as individual students making up her classroom setting.

The instruction techniques of Mrs. Harguess ensure each student in her classroom receives every lesson based on individual learning styles. She sets high expectations for all of her students to ensure they reach their full potential.

Besides ensuring the students receive challenging academic instruction, Mrs. Harguess works hard with each child to ensure they believe in themselves. She has a way of working with each individual child to ensure each believes in personal success.

Mrs. Harguess has had an impact on several different groups of students

throughout her time with SDCS. Each year, there is a new group of students honored to call Mrs. Harguess their teacher and SDCS their school.

Mrs. Harguess received her bachelor of science degree in elementary education from Northern Arizona University. She has two children who attend SDCS.

SDCS is an award-winning, tuition-free, excellent school, which, for the 2010-2011 school year, was the

top-ranked individual kindergarten through eighth grade school, as recognized by the Arizona Department of Education. ■

Self Development Charter School currently has a waiting list for all grade levels. If you are interested in enrolling your student, please contact the school at (480) 641-2640.



Mrs. Christina Harguess is a dedicated teacher.

## HEALTH &amp; WELLNESS

## GET ENERGIZED FOR BACK-TO-SCHOOL SUCCESS

*By Dawn Abbey*

Getting back to school is more than trendy clothes and a new backpack.

"Your mindset, health and energy all contribute to a successful new school year," said Jolene Victor, owner of Victory Energy Wellness (VEW) Center, "and we are here to help get you and your family ready for school."

According to Jolene, everything from biofeedback sessions, which address learning differences and anxiety, to essential oils to help resist the school crud that's out there, and group energy-clearing sessions, to address negative school experiences and clearing blockages, may be keeping your favorite kid (or you) from excelling in school. VEW will help you be your energetic best in the classroom.

"At VEW, it's all about group sessions," said Jolene. "We feature a process called energy clearings, addressing issues, such as back-to-school anxieties, money concerns, relationships with friends and family, romance, self-esteem, enhancing creativity, entrepreneurial and business decision-making and more. During these sessions, we release any

trapped emotions and blockages, on a generational and energetic basis, which are keeping you from achieving your highest potential."

Back-to-School Group Energy Clearing meets at 10:30 a.m., on Saturday, Aug. 4. The Relationships with Friends session is at 1 p.m., on Saturday, Aug. 18. The cost for group sessions is \$35 each. Seating is limited. So, Jolene suggests reserving your place today.

And just before mid-terms and finals, the center will offer group sessions for super learning and test anxiety.

Additionally, the center hosts Natascha Hebell-Fernando, licensed acupuncturist, for an Introduction to Acupuncture, Community/Group Acupuncture session every Thursday afternoon, from 3 to 5 p.m.

"Traditional Chinese medicine has used acupuncture, one of the oldest healing methods in the world, as a method of restoring and maintaining good health through the stimulation of specific points on the body," Jolene explained.

Participants sit in comfortable chairs in a large, restful room, and experience acupuncture on their ears, hands or feet. Many people prefer this

form of acupuncture work, as it is comfortable and casual. It also allows for friends or family members to come to sessions together and discuss their personal results.

Costs range from \$15 to \$70 each, depending on the type of treatment one requests. The De-Stress and De-Tox Ear Clinic is \$15, a simple, yet effective, ear protocol. Community Style Acupuncture is \$35. Acupuncture points on hands, feet and head are chosen to address symptom relief. Based on the root cause of the symptoms, additional

options may be available.

The center also features Your RN Health Coach Claudia Collins in her low-impact, focused fitness classes. Claudia keeps these small group classes fresh and fun by rotating through different resistance and cardio routines. She also conducts a Tai Cheng workout on Mondays, from 6:30 to 7:15 p.m., based on classical Tai Chi techniques, ancient Qi Gong practices, and modern corrective exercise patterns, which both rehab and prehab the body, improving metabolism, joint function, stress management and athletic performance.

"All of our classes at the center focus on the idea that the body and mind work their best when our energy is clear and aligned," explained Jolene. "Different people prefer different ways to improve their energetic well-being. So, we try to provide a variety of modalities to suit everyone's needs." ■

For more information about classes, products and services at the center, visit [www.VictoryEnergyWellness.com](http://www.VictoryEnergyWellness.com), or call Jolene at (480) 422-7022. The center is located at 3654 N. Power Road, Suite 125.





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# ROTH IRA CONVERSIONS HAVE PROS AND CONS

**By John Duncan**  
The Bush-era tax cuts could sunset in 2013, and this possibility has prompted some traditional IRA owners to think about Roth conversions.  
If tax rates go up, going Roth may be smart. The key word in that last sentence is may, as going Roth may not be for everyone.



**WHY GO ROTH?**

There is an assumption behind every Roth IRA conversion—a belief income tax rates will be higher in future years than they are today. If you think this will happen—and many people do—then, you may be compelled to go Roth. After all, once you are age 59.5 and have owned a Roth IRA for five years (i.e., once five full years have passed since the conversion), withdrawals from the IRA are tax-free.<sup>1</sup>  
Additionally, you never have to make mandatory withdrawals from a Roth IRA, and you can contribute to a Roth IRA as long as you live, unless you make too much money to do so—in 2012, the contribution limits are \$125,000 for single filers, and \$183,000 for joint filers and qualifying widow(er)s, with phase-outs respectively kicking in at \$110,000 and \$173,000. (These numbers represent modified adjusted gross income.)<sup>2, 3</sup>

**WHY NOT GO ROTH?**

There are two reasons. Specifically, the tax hit could be substantial, and time may not be on your side.  
A Roth IRA conversion is a taxable event. When you add the taxable income from the conversion into

your total for a given year, you could find yourself in a higher tax bracket. Some of these conversions even lead to the IRA owner’s Social Security benefits and Medicare being taxed.<sup>4</sup>  
If you are nearing retirement age, going Roth may not be worth it. If you convert a sizable traditional IRA to a Roth when you are in your 50s or 60s, it could take a decade (or longer) for the IRA to recapture the dollars lost to taxes on the conversion. Model scenarios considering *what ifs* should be mapped out.  
**YOU COULD DO A PARTIAL CONVERSION.**  
In fact, you could make multiple partial Roth conversions through the years. Is your traditional IRA sizable? This could be a good idea if you are in one of the lower tax brackets, and like to itemize deductions.

**YOU COULD EVEN UNDO THE CONVERSION.**

It is possible to *recharacterize* (that is, reverse) Roth IRA conversions. If a newly minted Roth IRA loses value due to poor market performance, you may want to do it. The IRS gives you until Oct. 15 of the year following the initial conversion to *reconvert* the Roth back into a traditional IRA, and avoid the related tax liability.<sup>4</sup>  
**IF YOU DO GO ROTH, YOUR HEIRS MIGHT RECEIVE A TAX-FREE INHERITANCE.**  
Lastly, Roth IRAs can prove to be very useful estate planning tools. (You may have heard of the stretch IRA strategy, which can, theoretically, keep IRA assets growing for generations.) If the rules are followed, Roth IRA heirs can end up with a tax-free inheritance,

paid out either annually or as a lump sum. In contrast, distributions of inherited assets from a traditional IRA or 401(k) are routinely taxed.<sup>5</sup> ■  
*For more information, call (480) 285-1998. Gold Leaf Advisory is located at 2929 N. Power Road, Suite 101.*  
**Citations:**  
1 – [www.smartmoney.com/retirement/planning/iras-5-timing-rules-you-need-to-understand-1337271033972/](http://www.smartmoney.com/retirement/planning/iras-5-timing-rules-you-need-to-understand-1337271033972/) [3/5/12]  
2 – [www.irs.gov/retirement/article/0,,id=96989,00.html#2](http://www.irs.gov/retirement/article/0,,id=96989,00.html#2) [1/5/12]  
3 – [www.irs.gov/retirement/participant/article/0,,id=188238,00.html](http://www.irs.gov/retirement/participant/article/0,,id=188238,00.html) [4/17/12]  
4 – [www.boston.com/business/personalfinance/articles/2012/05/20/roth\\_ira\\_conversion\\_not\\_for\\_everybody/](http://www.boston.com/business/personalfinance/articles/2012/05/20/roth_ira_conversion_not_for_everybody/) [5/20/12]  
5 – [www.kiplinger.com/columns/starting/archive/reasons-you-need-a-roth-ira-now.html](http://www.kiplinger.com/columns/starting/archive/reasons-you-need-a-roth-ira-now.html) [4/5/12]



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REAL ESTATE

# Selling a Home as a Short Sale CAN BE DONE DISCREETLY

By Lorraine Ryall, Realtor, Certified Distress Property Expert (CDPE), CSSN

Although short sales are now more prevalent than ever before, many homeowners still find the thought of doing a short sale stressful, oftentimes, because the homeowners don't want friends and neighbors to know about their situation.

Sometimes, the homeowners may even feel ashamed or embarrassed, and the last thing they want is for anyone to know they are having to short sale their house. What they need to know is they are not alone. With one in nine homeowners delinquent on their mortgages, there are many homeowners in the same situation. The statistics probably include some of their closest friends and family members.

A short sale is a dignified and respectful solution for distressed homeowners, whereby they work with the bank to sell the home. This not only helps the homeowners, but the neighborhood, as well. Even the banks would prefer to do a short sale rather than letting the home go to foreclosure.

The good news is there is help for homeowners facing this dilemma. Not only can I help them successfully close their short sale, help salvage their credit, and not have any deficiency, but I can do it all with discretion.

NO FOR SALE SIGNS

As I have listened to my clients, I realized one of the hardest things was for them to have a For Sale sign in their yard. Even though it is a regular sign that doesn't mention short sale, it still meant friends and neighbors would see it, and pop over to see why their good neighbors were moving. It put them in an awkward position. With this in

mind, most of my short sales are done without any indication the house is even on the market, let alone being sold as a short sale.

With a low inventory level of houses on the market today, I usually have a buyer for their house. If I don't, another agent in our office will. As soon as I meet with a new client, and the listing agreement is signed, I usually have a buyer already lined up. They may have to show the house one time, but that is it.

So, for my short sale clients, they don't have to worry about keeping the house ready for showings, or worry about pets or children and strangers walking through their home. There is no For Sale sign in the yard. Therefore, neighbors don't even know they are selling, and, in most cases, they don't even have a lock box on their house.

Once the purchase contract is signed, we do all the negotiating directly with the bank. The homeowners just sit back and let us handle it all for them. Our short sale process is one of the easiest and most discreet ways of doing a short sale.

Coldwell Banker Trails and Paths Premier Properties has successfully closed 18 Las Sendas short sales, and a total of 53 short sales have been successfully closed.

There is no cost to homeowners to do a short sale. The



bank pays all Realtor costs and closing fees. ■

For more information on short sales and foreclosures, or for a free confidential consultation, contact Lorraine Ryall at Coldwell Banker Trails and Paths Premier Properties directly at (602) 571-6799, or send an e-mail to [Lorraine@ArizonaShortSaleToday.com](mailto:Lorraine@ArizonaShortSaleToday.com). You also can visit her Web site at [www.ArizonaShortSaleToday.com](http://www.ArizonaShortSaleToday.com).

## Banks Have an Army on Their Side...

### Who's Fighting For You? I am.

When I started doing short sales 5 years ago I had no idea it would turn from a job into a passion. Many Realtors hate doing short sales, I love them. Why? Because they are a challenge and I get the chance to fight for the underdog, stand up for what's right, and win. Every short sale is unique, everyone's hardship or situation is a little different, but they all have one thing in common, they just need someone who has the knowledge and experience to negotiate a successful short sale and someone who won't accept no for an answer.

Whether you are still current, behind on your mortgage payments, or are just upside down and need to sell, give me a call. Even if you already have a foreclosure notice, it may not be too late.



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"As soon as I met Lorraine I felt like a weight was lifted from my shoulders. Just knowing Lorraine would be in my corner with my struggle with the banks gave me huge peace of mind. Right from the beginning, she took the reins and she was full throttle until the very end. I would recommend (and I do) Lorraine Ryall to anyone and everyone. Not only is she VERY good at what she does but she is VERY good to her clients. Lorraine genuinely cares about her clients! I truly felt her compassion and concern about my situation and me."



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FITNESS

BACK TO SCHOOL COULD MEAN MORE TIME FOR YOU

Submitted by k Pilates

As many of us with kids know, summertime can be more about cutting out your own personal time to make sure everyone else is having a good time.

Now that school is starting up again, it leaves you with a bit more time to spend on yourself. We know what it's like to put everyone else's needs first, but there really is a truth to the saying, "If you don't make time for yourself a priority, you end up being less valuable to your loved ones who need you."

But where to start? Many of us want more energy, a better self-image, or perhaps to be able to fit in to those jeans we've been saving in the back of the closet for the past three years. Some might say, "But to really get in to the shape I want, it would take so much time and effort, and I just don't have that available to me." This is what most of us believe, which stops us from even attempting a lifestyle or fitness change.

What many don't realize is that developing a fitter self (which leads to a more positive self image, more energy, and even a

smaller pant size) really doesn't have to take three hours per day in the gym, six days per week to accomplish. The main components you need in order to make a positive impact on your health goals are cardiovascular work (to get your heart rate up), muscle strengthening (to improve your fat-burning potential), and flexibility (to keep common aches and pains at bay).

Working at maximum intensity, with the right balance of flexibility, cardio and strength, can allow you to drastically improve your well-being and waistline, while still being accessible and available to your family and overall life obligations. It doesn't have to be an extreme all-or-nothing lifestyle.

A program like Karve Ballet Barre Fitness is designed to accomplish just that—a non-impact format, which makes it possible for all levels of fitness in which to participate. This extremely versatile, yet challenging program has a balanced order consisting of strength, flexibility and cardiovascular work. The testimonials given over and over about this program state you only need to do Karve for one hour,

between three to four times per week, to see your body begin to change for the better.

Why does this method seem to work faster and more efficiently than just going for a run or using the cardio equipment a few times per week? Because those activities only accomplish one of the three important components needed to make a noticeable change in your body. When all three components are incorporated correctly, and with the right balance, the results and benefits will come.

If you have been struggling with finding your own time to create a healthier, more balanced you, then, perhaps give something new a try. Something tested and proven to give many the benefits they are looking for, without the sacrifice of valuable time from your everyday life and family. Not only will you feel better for



having done something beneficial for yourself, but your family also will appreciate the many improvements they will see in you, both inside and out.

Kendra Jordan is the creator of the Karve Ballet Barre Fitness Method, which can be found at k Pilates. ■

For more information about k Pilates, located at 3514 N. Power Road, call (480) 840-1860.

COMMUNITY

Red Mountain Ranch Teen Sets Her Eyes on Dance Career

By AnnElise Makin

Making lasting impressions at each dance recital by projecting her combined skill and vigor into an ever-smiling stage presence, one dancer from the *Night to Remember* already knows how far she wants to go, and she has been noticed.

Hannah Ruckle, from Red Mountain Ranch, is a member of L's Studio's Super Stars team. Her mom, Lisa Ruckle, came to the annual recital well prepared, with a bag of accessories and a rack of outfits,

for 11 costume changes. Over the years, Lisa has become an experienced stagehand.

"Hannah dances her way through life," Lisa commented. "She dances through the kitchen to other sides of the house."



Now 14, Hannah started dancing, under Elle Eckardt's care, at the age of 7. Since then, she has been fine-tuning many tap, ballet and jazz moves. She also plays the piano.

At her young age, Hannah has moved far into the field of dance. She recently won gold trophies in solo and group performances at the MOVE competition, and, in her freshman year, was recruited for the Red Mountain High School Pom Squad.

"I love dancing in recitals," said this beaming teenager, who slips on a different persona with each costume. "Performing in front of people is really fun. This was one of the best recitals I have ever danced in. I pulled it off, even though I tore a muscle."

What looks like wispy, breezy steps on stage, still has to defy gravity. So, like many ballerinas, Hannah has learned to ignore some small-to-medium-size pains.

"My favorite number was *Jai Ho*," she recalled. "I never experienced a dance like that. This *Bollywood* dance was very high energy. I really enjoyed that."

According to Hannah, aside from mastering each novelty, she appreciates many forms of dance. But which genre does she like best?

"This question is really hard for me to answer," she said. "I like tap and hip-hop a lot. Tap is really a different form of dance, and hip-hop is very expressive in moves and costumes. The crowd really likes hip-hop, too."

Through all her recital numbers, Hannah performed with conviction, but nothing looked better on her than the sizzling attitude of *All That Jazz* and the country music hit *T-R-O-U-B-L-E*. That was tap. And tap is about putting your foot down on the world.

Mom Lisa was proud. "All the girls have grown tremendously," she said. "Lindsay and Elle are excellent coaches. They provide such fabulous choreographies, and give the girls so much personal attention. Hannah also has benefited a lot from that."

Hannah is already making plans



Hannah Ruckle

for the future. First, she will continue with L's Studio. Next, she is taking a dance class in high school. She also will be performing with the varsity pom line.

"I want to go to college, and major in dance," Hannah said. Her ultimate goal is to become a Radio City Rockette, and open her own dance studio. Meanwhile, she has enjoyed helping Elle and Lindsay teach the 3-, 4- and 5-year-olds. According to Hannah, her summer plans include pom practice, and "... letting my body catch up from the recital."

This girl has got the moves, presence and determination. If she keeps going, and luck will have it, the Rockette dream may well be accomplished. ■

For more registration information regarding upcoming classes, and more information about L's Studio dance programs, contact Elle at elle121@aol.com, or call (480) 244-3344. Registration for L's Studio dance classes will take place on Aug 4, from 10:30 a.m. to 1 p.m.

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