

Red Mountain Ranch Up Close

Bringing neighbors closer to their community

January 2014

Red Mountain Ranch Helpers Enjoy THE TRUE MEANING OF SHOPPING

By AnnElise Makin

Shopping success occurs when everybody is happy, right? The children with their clothes, the house parents with one less worry, the store with its community service, and the givers with the glow in their hearts.

Definitely, the Kohl's shopping spree for Sunshine Acres Children's Home was a greater success than ever. The Red Mountain Ranch Ladies Golf Association (LGA) invited 105 children and staffers from Sunshine Acres to this annual event.

"We are so blessed in Red Mountain with so many generous people," organizer Patty Altmaier shared. "We raised enough funds to increase the allowance to \$110 per person this year." Patty did not have much time to talk, as she and her co-organizer Judy Thompson were busy at the checkout, helping with the final transactions.

The spree required just as many helpers as there were young shoppers. But there was no lack of volunteers. Many helpers come back year after year. Why? This spree is a first-hand experience of how a difference is made.

Let's say, there was a lot of learning taking place. Helene Irvine took Christian, age 14, to the price check to tally up the purchases with a calculator. "He was well in charge of his budget," she stated. Helen also learned Christian likes the Beatles.

Carol Lewis hit the racks with Aaliyaha, age 11. "I like flowery shirts with lace," Aaliyaha said, as she was scouting for the right size. "Look, the original price was \$34, now it's only \$18," Carol pointed out. They made a great team.

Angelo, age 10, introduced Jane Comerford to a whole other world of boys' interests. "Angelo selected a lot of smart clothes," Jane said. "He picked a Minecraft T-shirt and a zippy sweatshirt. These things were all new to me. I learned a lot."



Within an hour's time, shoppers and helpers had bonded quite well. Anne King took Amberly, 12 years old, to select a white shirt. She plays the violin and needed to complete her orchestra uniform at Shepherd Junior High School.

Terry Degaust discovered her shopper, Matthew, age 13, was a "...gentleman who knows what he likes," and a "...great shopper." Dottie Ivankoe and Caitlyn, age 15, browsed for shoes, preferably plain ones because Caitlyn didn't like too much color.

Additionally, there were special requests in need of authorization. Pat Favier's shopper Whyatt, 12 years old, a real football aficionado, had bought all sports clothes. As he got the go-ahead on a pair of headphones as well, he seemed truly happy.

Getting what you want and something new for a change—taken for granted by many of us—is a wish come true for the children from Sunshine Acres. After so many years, the LGA has moved on with the spree into the next generation.

Chris Apodaca, 25 years of age, who shopped for his small children, Malina and Jaden, grew up at Sunshine Acres. He has lived there for 15 years, and has become the manager of the store and dona-

tion department. He has been on a number of previous shopping sprees.

"Cindy Humphrey [program director and granddaughter of the founders] took care of me when I was 10 years old, got me a job and got me started. She is like a mother to me," Chris said.

"It is amazing what Sunshine Acres provides," Chris concluded. "I stayed on with them because I believe in paying it forward and giving back to the community." Such a spark of faith also inspires the Red Mountain community each time at the Kohl's spree. ■

To find out more about Sunshine Acres Children's Home, located at 3405 N. Higley Road, and its volunteer possibilities, call (480) 832-2540, or visit their Web site at www.sunshineacres.org.



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In This Issue

Step Up Day.....	3	AAA Gold and Bullion.....	12
Loan Limit Reduction.....	4	Facial Treatments.....	12
Las Sendas Golf Club.....	5	New Year's Resolution.....	16
Trinity Christian School.....	8	Student Achievements.....	18
Self Development Preschool.....	9	Service Directory.....	19

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STEP UP DAY EASES THE TRANSITION TO JUNIOR HIGH SCHOOL

By Sharon Wozny

While transitioning to junior high can cause anxiety and trepidation, Mesa Public Schools has the answer with Step Up Day.

Every January, all sixth-graders have the opportunity to attend Step Up Day at the junior high school they will be attending. All the counselors make this experience useful and motivating to the incoming students.

Mrs. Salas, Mr. Martin and Ms. Spencer lead Step Up Day at Fremont Junior High School. They rotate through three sections. In one section, they are welcomed by the principal and entertained by an orchestra, a band, a choir and drama, as well as STUCO.

The counselors take over in the auditorium for another section. This is where the students complete paperwork for the following year, and watch a PowerPoint presentation about Fremont Junior High School. In addition, they receive backpacks donated from CTE. The backpacks are filled with resources and registration information.

Lunch in junior high school is always a huge concern. In this section, students enjoy a snack in the cafeteria where they observe how lunch works. Step Up Day is tied in with registration and parent orientation. By day, the students learn the campus, and the parents attend in the evening. Fremont is always pleased with the parental support at these events.

As Mrs. Salas and Mr. Martin agree, the transition from sixth to seventh grade is so important, and the biggest education change these students will experience. Admittedly, they have such a short time to prepare the students for high school. Both of them love what they do, which is evident in the warmth felt within the counseling office.

Step Up Day is another way to connect with the incoming students and make them feel more at ease with the next chapter of their educational lives. About a week later, the counselors visit each elementary school

to meet with the sixth-graders to have them register for their classes.

Step Up Day may look different at each junior high school, but the goal is always the same—introduce the incoming seventh-graders to their new home for the next two years, while easing some of the anxiety, which may come with this new transition. ■

For more information about Step Up Day, ask your sixth-grader when the first session starts, or contact your junior high school, at www.mpsaz.org, to find out about the parent evening.



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REAL ESTATE

New Dodd Frank Regulations and FHA LOAN LIMIT REDUCTION ARE IN EFFECT

By Lorraine Ryall, Realtor
CDPE, CSSN, MSSC
Coldwell Banker Trails &
Paths Premier Properties

As of January 2014, there are going to be some major changes in the mortgage industry, which will impact the home loan process.



FHA Loan Limit Reduction

The Federal Housing Administration (FHA) recently announced it would reduce the loan limits as specified by the Housing and Economic Recovery Act of 2008. Unfortunately, Maricopa and Pinal counties are among the 650 counties across the United States having their FHA loan limit reduced from \$346,250 to \$271,050, effective Jan. 1, 2014. That is almost a 22 percent decrease, or \$75,200 less buying power for a buyer using FHA financing.

The Economic Stimulus Act of 2008 established the higher limits, which have been in place for the past six years. They served as an emergency measure to assure mortgage credit was widely available during a time when private lending options were severely constrained. Originally, the lower loan limits were scheduled to take effect in January 2009. However, due to continuing strains in credit markets, Congress delayed implementation several times, but now is moving forward with the lower loan limit.

For buyers who have to use FHA financing for specific reasons, such as a previous short sale, bankruptcy, foreclosure, low credit score or down payment limit, their purchasing power will be reduced, as they now have to look for lower priced homes. There are alternatives available for buyers who have the ability to convert to a conventional loan with a down payment as low as 5 percent. While

your credit score and debt to income ratio, as well as other qualifying factors, are stricter on conventional loans versus FHA, they are available and a good option for buyers who want to purchase a home above the FHA loan limit. Also keep in mind VA home loans. For those eligible, the VA allows for a zero down payment loan, with up to a \$417,000 loan amount, in most cases.

Dodd Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank)

Dodd Frank created a new requirement whereby all residential mortgages meet an *Ability to Repay* standard, prohibiting creditors from making a mortgage loan without determining the consumer's ability to repay, and establishing minimum requirements. This rule has created a new loan category called the *qualified mortgage*. The lender must meet the following criteria for the loan to be a qualified mortgage:

- A fixed rate with maximum 30-year term. No interest only, adjustable rate or balloon payment loans.
- Points and fees to be capped at 3 percent
- Debt to income ratio cannot exceed 43 percent,

including PMI, debt and other obligations. However, lenders can exceed this amount in certain circumstances.

All other loans not meeting these criteria will be *non-qualifying*, which places a higher cost and burden on the lender. Jumbo loans also will be non-qualifying, but we don't expect to see any changes in this segment of the marketplace.

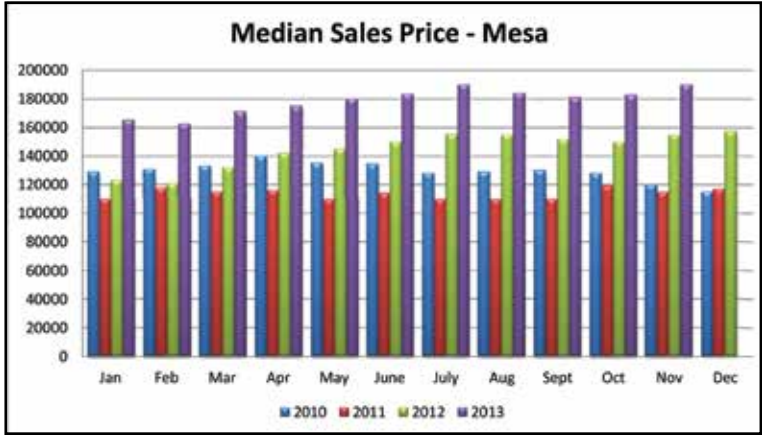
So what does this mean to the borrower?

- Lenders will be requiring more verification to support the borrower's ability to make the mortgage payment.
- Loan costs are likely to increase.
- The closing process probably will start to take longer due to the increased compliance lenders must undergo to be sure they are meeting the new federal regulations. Be prepared for closings to take 30 to 45 days.

With all the new changes, it is now more important than ever to choose a Realtor who not only understands the real estate market, but also understands how the new lending requirements may impact the sale or purchase of your next home. Choosing the right lender, one who is not only well informed on all the new changes (and there are more to come), but also has the staff and systems already implemented to navigate the new requirements, is going to be the key to a successful and timely close.

Visit my Web site for more information on the FHA and Dodd Frank changes, or to contact one of our trusted lenders today. ■

Lorraine Ryall is a multi-million dollar producer and recipient of the International President's Circle Award, which is awarded to the top 5 percent of agents. For more information, call (602) 571-6799, or visit her Web site at www.Homes2SellAZ.com.



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A Closer Look at

LAS SENDAS GOLF CLUB

Features Entertainment, Dining & Golf

A Closer Look, Las Sendas Golf Club...is a monthly column written for the Up Close Publication by Las Sendas Golf Club. In this column, you will get an in-depth look at upcoming entertainment, dining and golf events. Our brand is our mission—to reach out to the community with entertainment, dining and golf events as your pathway to fun, recreation and a pleasurable lifestyle.

LAS SENDAS LADIES LEAGUE

Making A Difference

This year, the Las Sendas Ladies League hosted a Christmas charity luncheon in Bogey's private dining room at Las Sendas Golf Club. This incredible group of women collected more than 110 toys, which were donated and delivered to the Mesa Salvation Army Christmas Angel Tree. A big thank you is extended to everyone for this contribution to our community.



ENTERTAINMENT

LIVE...at Las Sendas is pleased to present: **Affinity—Generations of Classic Rock Thursday, Jan. 16**

Considered the area's best show band, Affinity has been captivating audiences with its high-energy performances since the 1980s. Based in Phoenix, Affinity has a long history of providing music and entertainment for major social events and corporate parties.

Rock Lobster—80s Retro Band, Thursday, Feb. 20

Rock Lobster is the absolute best cover band in Arizona when it comes to playing the ultimate in 80s' retro music. This band plays songs from Billy Idol's *White Wedding* to Cyndi Lauper's *Girls Just Want to Have Fun*. Bring your friends, come and join the fun. Just maybe you will be invited to go on stage to rock out your best 80s' dance.

With this band of highly talented musicians, you always are guaranteed to be on your feet from the beginning of the night.

The Chef's Grand Buffet is from 6 to 8 p.m., and the show begins at 8 p.m. Tickets are \$60 per person, or a table of eight for \$400. Only 200 tickets will be sold. To purchase tickets or a table, please call Erica at (480) 396-4000, or send an e-mail to egomez@lassendas.com.

Hold the Date**—Please hold the following dates in your calendar for our 2014 **LIVE...at Las Sendas** calendar of events:

- April 17
- May 29
- July 17

**Dates are firm, entertainment subject to change.

DINING

Wine Dinner—Amazing Food and Wine Pairings—Saturday, Jan. 18

The Vistas Pavilion, in partnership with Francis Ford Coppola Wines, is hosting the Wine Dinner on Saturday, Jan. 18, 6 p.m. This dinner will be five courses, and each course will be paired with a wine selection. Price is \$50 per person. For reservations, please call Erica at (480) 396-4000, or e-mail her at egomez@lassendas.com.

Valentine's Day Dinner The Patio, Friday, Feb. 14

Come and enjoy a romantic evening of dining on The Patio at Las Sendas on Friday, Feb. 14. We are pleased to offer a four-course prix fix menu for \$100 per couple. Your evening comes complete with a long stem rose and a table with dazzling city lights views. For reservations, please call Erica at (480) 396-4000, or send an e-mail to egomez@lassendas.com.

Weekly Specials at The Patio and The Grille Sunday Chef Attended Pasta Bar—\$13.95

Monday	House Fried Chicken—\$14.95
Tuesday	Cioppino (Seafood Stew)—\$15.95
Wednesday	Gold Canyon Angus Beef Meatloaf—\$14.95
Thursday	Garlic Rosemary Prime Rib—\$19.95
Friday	Blue Moon Battered Rockfish and Fries—\$13.95
Saturday	Root Beer Braised Short Rib—\$15.95

Tuesday to Saturday Live Music on the Patio

The golf season is in full swing, and the snowbirds are back. Come by early to make sure you get a table, or enjoy casual dining on our side patio couches and chairs. We have NFL Sunday Ticket. So, come and watch your favorite NFL team, and indulge in \$5 appetizers, 50 cent wings and buckets of beer until 4 p.m.



THE VISTAS PAVILION

The Vistas Wedding Pavilion at Las Sendas is pleased to offer the following Summer Special Wedding Package for events booked and hosted in the months of June, July, August and September, 2014. The total cost is \$5,000 (does not include tax and gratuity), and includes the following items:

Ceremony

- White garden chairs
- Unity table
- Gift table and limeade station
- Setup and teardown of the ceremony and reception space
- Champagne, fruit and cheese platter in Bridal Changing Room

Reception

- Plated Dinner Menu
- 12-by-12-foot dance floor
- White, black or ivory tablecloths
- White, black or ivory napkins
- Votive candles on tables
- Cordless microphone with sound system for speeches and toasts
- Projector and screen for slideshow
- Complimentary cake cutting

Wedding coordinator will assist bride and groom with menu selections, ceremony and reception setup details, and ceremony rehearsal. Our wedding coordinator will be the single point of contact and on-site coordinator during the ceremony and reception.

Wedding Trends 2014

Food, floral and fashion—romance is driving bridal fashion in 2014, much of which can be attributed to the movie *The Great Gatsby*. We will see fashion resurrecting



A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)

some traditional pieces with a new twist. Veils are back in a big and dramatic way. In fact, you will see a ton of focus on headpieces in general, including floral crowns and hair embellishments.

We will see the styles of the *Roaring 20s* in bridal gowns, as well. Romantic beaded gowns will be paired with floral crowns. Sleeves also have made their way back to the bridal gown. For so long, we have seen the typical strapless gown. This year, however, cap sleeves, long sleeves and caplets will make their way down rose petal aisles. Open back dresses, with delicate lace accent, and sheer and high lace necks, with sparkling embellishments, will be the highlight of this year.



GOLF SHOP

Golf Equipment Trends

Counter Balanced Putters—Ping Senoita, TaylorMade Daddy Long Legs and Cleveland Smart Square—Counter balanced putters put extra weight in the grip end of the putter to counter a heavier head, which adds stability and consistency to your stroke without anchoring. The weighting boosts the club's overall moment of inertia, so

the club feels stable throughout the stroke. These putters will still be legal when the USGA bans the anchored putters in 2016.

Adjustable Putter Shafts—Ping Scottsdale TR (True Roll)—The adjustable putter shafts extend from approximately 37.5 inches to 46.5 inches, depending on the putter you choose. The longer you extend the shaft, the more stable the club feels when you swing down the path. The adjustable shaft is available in all Ping Scottsdale TR putters.

Adjustable face drivers—Ping G25, TaylorMade SLDR and Titleist 913—With the adjustable face drivers, a golfer can adjust the loft up to four degrees by adjusting the loft launch angle, spin rate and overall direction, to get full distance and negate certain swing flaws. Adding loft to the driver will produce a more closed clubface. Subtracting loft will open the clubface. Adjustable face drivers can change the player without having to purchase a new driver. Most golfers are using a driver with the wrong loft for their swing. So, you can tinker with the different lofts to find one, which suits your golf swing.

All of the above mentioned products are available in the Las Sendas Golf Shop.

Golf Tips from Mike Malaska

The most common approach to learning is to copy the professional. What can you learn when you look at a pro swing? With tour players, watch how relaxed they are and how little effort they use. If you feel a lot of tension, and need a lot of effort, you probably are doing the wrong things. The tour players have effortless power, while most amateurs have powerless effort. Smooth and rhythmic is what you should be trying to accomplish, not tense and forceful. Effort never equates into distance or consistency. It just translates into effort.

Another thing to notice is how every one of the tour players is unique. As good as they all are, you have to learn who you are and what swing best fits you physically. It's OK to not look like the model. Among the best players, there are some common things every amateur



Ashley Malaska

would benefit from learning. They all hit the ball solid in the center of the face by being able to control the clubface with their hands. Their left arm rotates. It doesn't pull the club through the ball. Even after you find the few similarities among them, the reality is they are more unique than they are the same.

New Instructor for the Las Sendas Golf Academy

Ashley Malaska, a native of Murray, Utah, currently resides in Mesa, and is pursuing her dream as a professional

golfer. An all-around athlete and true competitor from the time she could walk, Ashley always has dreamed of a career in sports. She began her golf career at the age of 16, and went on to play at the University of Arizona. Later, transferring to Brigham Young University, she finished her last year of school, and graduated with a degree in business marketing. Along with competing on the local mini tour, she is starting a career in golf instruction for the Las Sendas Golf Academy. Ashley is looking toward following in her father's footsteps, and giving people a reason to love the game, which has given her so much.

COOKING CLASSES WITH CHEF MATTHEW

Come and cook with our talented Banquet Chef—Matthew Tomten

- Tuesday, Jan. 28
- The Vistas Pavilion, 5 to 7 p.m.
- Appetizer, Salad and Entrée
- Red and White Wine Pairings

Come as a couple, or bring a friend. Classes are demonstration format and limited to 16 people. Cost is \$40 per person. For tickets, please call Erica at (480) 396-4000, or send an e-mail to egomez@lassendas.com. This is a follow-up class from our December baking class, which received rave reviews from all attendees. ■



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\$50 per person

For reservations call Erica Gomez
480-396-4000 or Email egomez@lassendas.com.

The Vistas Pavilion • Las Sendas Golf Club
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LIVE... AT LAS SENDAS

Rock Lobster – 80's Retro



Thursday February 20th
The Vistas Pavilion
6 - 8 pm Buffet Dinner
8 - 10 pm Rock Lobster

Las Sendas Golf Club
7555 E. Eagle Crest Drive
Mesa, AZ 85207

Rock Lobster is the absolute best cover band in Arizona when it comes to playing the Ultimate in 80's Retro Music! This band plays songs from Billy Idol's White Wedding to Cyndi Lauper's Girl's Just Want to Have Fun! Bring your friends, come and join the fun, just maybe you'll get an invite to get on stage to rock out your best 80's dance!

With this band of highly talented musicians, you are always guaranteed to be on your feet at the BEGINNING of the night!

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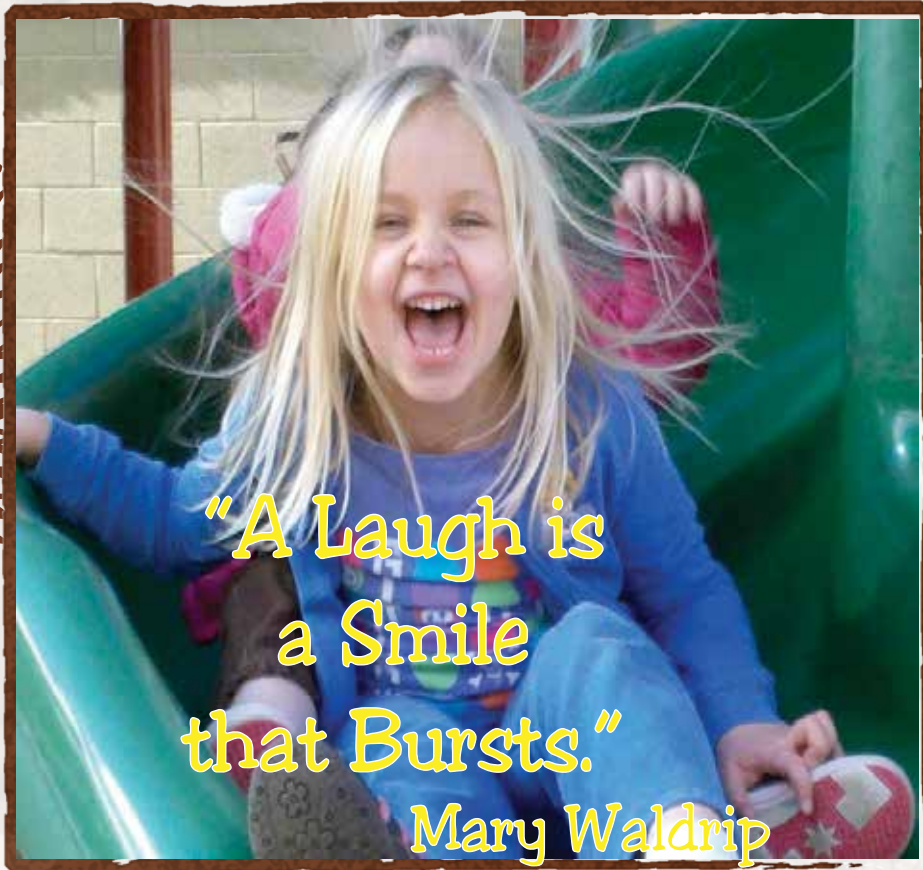
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Submitted by Trinity Christian School

For four decades, Trinity Christian School has had the mission of helping children reach their full potential.

Having a classical Christian approach to education, Trinity is not only a school which teaches the basics well, it also is very affordable. What recipe makes Trinity students so successful?

TRIED AND TRUE CLASSICAL APPROACH

Trinity is a classical grammar school, which means they teach the fundamental rules of each subject, as well as the basic data that exhibit those rules. With a proper grammar foundation, students are set up for success to think critically in the following stages of learning. At Trinity, students learn *how* to learn.

STRONG PHONICS PROGRAM

Students are exposed to a strong phonics foundation. Children are taught how to read and write using a rigorous phonics program, ultimately, fostering a love for great literature. By grade two, most children excitedly delve into chapter books, embarking on many adventures in reading.

MATH DRILL

When students properly learn their math facts, they are able to soar in future mathematical endeavors. Imagine trying to learn scientific thought processes without a solid arithmetic foundation. It is impossible to solve equations or think scientifically without a solid grasp on basic arithmetic. At Trinity Christian School, students learn their arithmetic through lively daily drills, and practice where



science class, regularly getting their hands dirty with their science experiments. Many graduates of Trinity have gone on to medicine and other fields of science.

HISTORY TAUGHT

Through Bible, American and world history, students gain a broad concept of history. The lunchroom boasts a world history timeline with a collection of student contributions they have discovered in their studies. Even kindergarten and first grade students make contributions to the world history timeline. Older students are able to study ancient civilizations in depth, grasping not only the history, but also the geography.

SMALL CLASS SIZES

Research has shown children learn best when student-to-teacher ratios are low.

students are able to work at their own pace.

SCIENCE EXPLORATION

Starting in kindergarten, scientific thinking is experienced. Through every school discipline, children use scientific skills, such as observing, classifying, sorting, summarizing and accurately articulating. Moreover, Trinity

Students receive much care and attention and benefit from low class sizes. Because the ratios are low, teachers are able to make sure students understand concepts before moving on to new material.

LOVE OF THE ARTS AND LANGUAGES

Each year, student artwork is submitted to the Arizona State Fair, with Trinity students regularly bringing home prized ribbons. Moreover, a love of music is fostered through choir, music instruction, bells and chimes. The Bell Choir performs at several school functions during the year. Students learn to love language through Spanish instruction in grades kindergarten through second grade, while grades three through six endeavor to learn and use Latin.



LOOKING UP

Through daily chapel service and direct moral instruction, children at Trinity are taught to look to God. As a result, children are orderly, hopeful and thoughtful. In this structure, a child progresses in the attributes of personality, which indicate his destiny—self-confidence, initiative and self-discipline, as well as the ability to solve his own problems. ■



Above are only a few of the reasons why so many parents choose Trinity Christian School for their children. If you would like to know more about Trinity, we welcome you to contact the office to schedule a tour at (480) 986-4629.

What's My Home Worth?

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The housing market is finally in a recovery and Arizona is leading the way to higher home prices. What's your home worth now? Everyone wants to know how much their home has gone up over the past few months and if it is continuing to go up each month. Is now the right time to sell?

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EDUCATION

Level of Learning is High at SELF DEVELOPMENT PRESCHOOL

By Linda Steiner, MEd
Certified Teacher and Reading Specialist

Self Development Preschool continues to exceed standards and enrich higher levels of learning in the 2- to 3-year-old classroom.

The school acknowledges the importance of early childhood education, and implements a weekly lesson plan. The children follow a curriculum-based lesson, which includes 12 areas of enrichment.



Rachel Hunt, MS, and Anjum Majeed, MS, doctoral candidate, design the curriculum. They each have more than 13 years of experience in early childhood. In addition, Linda Steiner, MEd, and reading specialist, oversees the phonics and reading program. These educators not only assist the staff in implementing the curriculum, but also teach the enrichment program.

The uniqueness of the program for the younger children is exceptional. The weekly detailed lesson plans include concepts and objectives. The academic program includes language/reading readiness, math and writing. The enrichment curriculum details art, classics/poetry, music, science, life skills and dramatic skills.

The 2- to 3-year-old classroom introduces preschool and pre-k curriculum goals, and encourages concept mastery and academic confidence. This is an important component, since the 2- to 3-year-old classroom progresses with the skills needed to transition into the 4- to 5-year-

old classroom. This ensures a solid academic start to kindergarten and elementary school.

The preschool prepares children to learn key subject matter. The school's success works on teaching children the principles of number, letter, sound recognition, learning the alphabet, verbal memorization, word association, tracing and pattern formation, as well as introduction to writing their first and last name and letters.

As a certified kindergarten teacher and state-endorsed reading teacher, I know the importance of early education intervention to promote a foundation for academic success. The school uses a multi-sensory phonics instruction focusing on visual, auditory, tactile and kinesthetic techniques, which reach each child's learning style. They learn phonemic awareness, and each week, concentrate on one letter and number of the week. Research shows children need a full week to master each letter of the alphabet to ensure correct phonemic awareness to begin reading.

On many occasions, I have observed this classroom, and I am truly impressed with the teaching techniques and engagement of the children. The dedication and sincere devotion of the teachers to instill these essential



concepts is amazing. I see the commitment to student's education every day.

Michaela Stockton and Stephanie Mitchell are co-teachers with a commitment to their students. "I am extremely proud of my students' hard work and dedication," said Michaela. "In August, we moved up a group of 16 children who knew how to write their first and last names, and use letter sound and recognition." Stephanie stated, "The art of teaching is the art of ...assisting discovery."

All parents are welcome to experience this exceptional learning environment for your child. I am proud to recommend Self Development Preschool as the path to your child's academic success. Parents need to be a part of this exceptional learning adventure for their child. The preschool hours and extended care are from 5:45 a.m. to 6 p.m. The enrichment program hours for the 2- to 5-year-old classrooms are from 8:30 a.m. to 11 a.m.

Self Development Preschool delivers a well-rounded educational experience for your child. The school offers children the opportunity to develop a love for learning and a daily challenge to think at a higher level. ■

For more information, please contact Self Development Preschool at (480) 396-3522.

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COMMUNITY

SOCIAL CLUB CELEBRATES Christmas at the Country Club

By Jay Williamson
Social Club Publicity

On Thursday evening, Dec. 5, a total of 52 people, an all-time record, came through the doors at the Red Mountain Ranch Country Club to attend and celebrate our annual Christmas Party.

In the lobby was a big, beautiful Christmas tree. Everyone was invited to stand by the tree as pictures were taken. These pictures will be shown at next year's Christmas Party slideshow.

In the Overlook Room, guests saw a beautifully decorated room, with ornaments strung from wall to wall. Once everyone was seated, President Betty Day thanked everyone for coming, and asked Char Underwood to give the blessing.

Char thanked the Lord for our meal, our social club and being able to share this meal with wonderful friends. "At Christmas, we give and receive gifts," Char prayed. "The best gift of all is the good news of the Gospel. I thank God for sending His Son to earth to die for our sins and the truth of John 3:16. I hope all of you will open up God's gift to you this Christmas, and receive the joy and peace He offers to you if you believe."

After the prayer, we enjoyed the hors d'oeuvres, which included a festive fruit and cheese display dish. Dinner was



served to each table. The first items served consisted of a plated garden salad, ranch and balsamic dressing, rolls and butter. The main meal included plated duet of cabernet-braised beef and Mediterranean chicken, with red skin mashed potatoes and chef's choice seasonal vegetables. This great meal was topped off with a cherry cheesecake dessert.

We want to thank Country Club Food and Beverage Manager Terry Durr and his staff for a great Christmas dinner. Because of the success of our Red Mountain Ranch Community Garage Sale, sponsored by the social club, we reduced the price of each meal to members by \$11. Our treasurer paid the Country Club \$36 per meal and members paid \$25 each. This is our Christmas gift to members who attended the party.

Entertainment for the evening began playing while dinner was served. The featured entertainment was Lee Alexander and Sandi, the Country and Cowboy Western Singers and Guitar Players. Throughout the evening, they sang Christmas carols, 1940 to 1960 songs, and imitated famous singers, such as Johnny Cash and others. Contact them at www.LeeAndSandi.com.

Audio-Visual Chair Dave Bender announced our annual slide show. Pictures included last year's Christmas party, the Ladies Birthday Club dinners, our Thursday morning meetings with various speakers, the spring party, the fall Oktoberfest party, the garage sale and the November meeting and luncheon honoring our social club veterans. Many members were included in the pictures.

President Betty Day introduced the drawings for prizes. Many guests won beautiful prizes wrapped as Christmas gifts. Program Chair Shirley Bender and her volunteers visited various merchants in our community asking for gift donations. It was a win-win situation as it was good advertising for the merchants and our social club received free prizes for the drawings.

Next, Lee Alexander and Sandi played while many



people danced and enjoyed the beautiful night city view of the Valley. Some oldies and goodies songs were played which were enjoyed greatly by all. Betty Day closed the party by thanking everyone for coming. We also want to thank everyone who helped organize this party.

The next social club meeting will be on Thursday, Jan. 9. Our speakers will be Nancy and her son, Will Nemitz. She will show us a slideshow with music about their 500-mile walk on the Camino de Santiago, a 1,200-year-old pilgrimage route beginning in Southern France and ending in Santiago, Spain, which they did this last June.

Since the two returned from Spain, more than 100 people have seen the slideshow production, many two or three times. Nancy, a professional organizer, was a speaker at our June 2011 social club meeting. She is a resident of Red Mountain Ranch.

We invite you to attend our meetings. We meet on the second Thursday of the month, with the exception of December, at 9:30 a.m., to hear interesting speakers and presentations. We meet at the Country Club, located in the middle of Red Mountain Ranch. You do not need to be a member to attend. ■

For more information about the Red Mountain Ranch Social Club, send an e-mail to Jay Williamson at jaynwilliamson57@yahoo.com.

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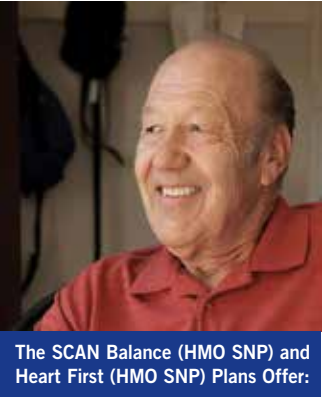
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By AnnElise Makin

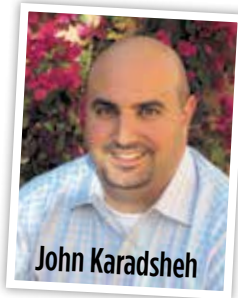
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Red Mountain Ranch Area Market Report

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6521 E. Snowdon St.	1,700	\$225,000	
6451 E. Sugarloaf St.	2,268	\$262,500	
4256 N. Ranier	2,184	\$264,900	
6254 E. Star Valley St.	2,309	\$318,000	
6549 E. Viewmont Dr.	2,146	\$339,000	
6636 E. Redmont Dr.	2,146	\$349,900	
4055 N. Recker Rd. #92	3,288	\$525,000	

NO DISTRESSED SALES IN NOVEMBER!

Sales Information Provided By John Karadsheh, ABR, CRS, ASSOCIATE BROKER,
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LOCAL BUSINESS

AAA GOLD SPORTS NEW NAME, SAME GREAT SERVICE

By Kimberly Searles

As the New Year begins, AAA Gold Exchange, located at Power and Brown roads, in Northeast Mesa, is now AAA Gold and Bullion.

"We decided to break away from our California franchisor," said owner Mike Meyer. "We felt doing so allows us to give our customers the best payout amount for their jewelry. It also allows us to keep our business local and not follow the direction from out-of-state."

Mike also wants to let customers know bullion isn't the little cube used for cooking. Instead, it is the purest form of a precious metal. And AAA pays the most for your bullion.

While the name has changed, getting cash for jewelry is as easy as ever at AAA Gold and Bullion. You simply bring in your unwanted gold, silver or diamonds, and the specialist will evaluate your items right on the spot, in front of you.

"We're going to take the time to work with each customer, making sure the customer understands the process of cash for gold, as well as the formula we use," said Mike. "We're not going to rush the deals or pressure our customers into making instant decisions."

In addition to the name change, AAA Gold and Bullion now is partnering with Loan Mart to give customers easy access to car title loans. Oftentimes, customers may need a little bit more cash than what their jewelry is worth.

"Our goal is to serve as a resource to let customers know how to tap into the equity of their vehicles to get that extra cash they need," Mike stated. "It's just another way we can better serve our customers."

If you need extra cash, or simply want to free yourself of unwanted jewelry, visit the experts at AAA Gold and Bullion. ■

AAA Gold and Bullion buys gold, silver and loose diamonds. They also buy platinum. With four Valley-wide locations, you can visit them in Northeast Mesa, at 1152 N. Power Road, Suite 102. The hours of operation are Monday through Saturday, 10 a.m. to 7 p.m., and Sunday by appointment only. You also can find them online at aaagoldandbullion.com and on [facebook.com/AAAGoldandBullion](https://www.facebook.com/AAAGoldandBullion).



BEAUTY

Start the New Year WITH A FACIAL TREATMENT

By Dawn Abbey

With the holiday hustle behind us, a look in the mirror may reveal all the running around, late-night parties and the dry winter air has taken a toll on our skin.

The skilled aestheticians at Cosmos Salon and Day Spa have a solution—the *Winter Glow!* exfoliating facial.

"This month, just to get your New Year off to a great start," said Sandra Barbetta, co-owner of the salon with her husband, Cosmo, "we are offering this off menu exfoliating facial treatment, featuring Jan Marini Clinically Validated Skin Care, which combines glycolic with enzymes to give you the effects of a peel without the downtime. Your skin will be refined, polished, and glowing with immediate results."

"For the uninitiated, the term *peel* might be a little confusing," said Cosmo aesthetician Jill Batista. "A chemical peel is a treatment technique used to improve and smooth the texture of the facial skin. The peel solutions cause dead and dry skin to slough off after a few days, leaving a regenerated skin surface, which is smoother, refined and glowing, with reduced wrinkles and fine lines."

The *Winter Glow!* exfoliating facial has all the benefits, including the immediate result of a peel without the downtime or the actual flaking off of skin. You can go right out and face the world with beautiful, glowing skin.

"Although it's called a *chemical peel*,



many exfoliating facial solutions are derived from natural ingredients," Jill stated. "They are gentle and safe, such as alpha hydroxyl acids (AHAs) and enzymes."

AHAs are naturally occurring, such as glycolic acid, a natural constituent of sugar cane juice. This is the mildest of the peel formulas, and produces a light exfoliation for treatment

of fine wrinkles, areas of dryness, uneven pigmentation and acne.


AHAs also can be used in conjunction with enzymes in a facial treatment for even better results. Enzymes found in green unripened papayas are used to break down dead and damaged skin cells, resurfacing without disturbing sensitive or irritated skin. Combining enzymes with other resurfacing agents, such as glycolic, dramatically accelerates desired results in skin rejuvenation, acne control, hyper-pigmentation and scar reduction.

"So, book your *Winter Glow!* appointment now with one of our skilled aestheticians, Margaret, Maria or Jill, at a special discounted price of only \$95," said Sandra.

Cosmos also is discounting \$10 off other January spa specials, including a 90-minute massage, a microdermabrasion and the Desert Bliss Scrub. ■

For more information and appointments, call Cosmos Salon and Day Spa at (480) 844-0707, or stop by the salon at The Village at Las Sendas, on the northeast corner of Power and McDowell roads.

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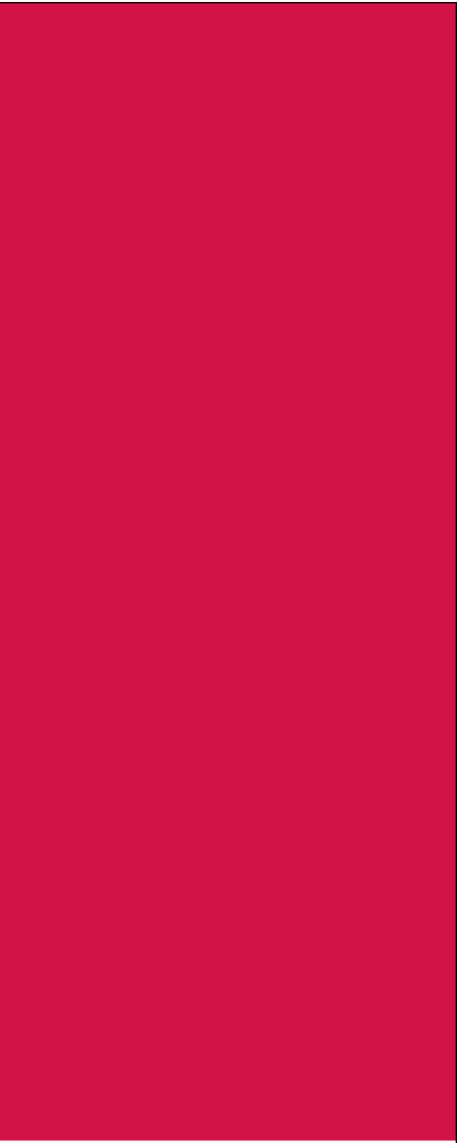


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LOCAL BUSINESS

MANAGE YOUR POOL FROM Your Smart Phone Or Tablet

By Dawn Abbey

Recent technology advances are offering pool owners the option of managing their home pools and spas from their smart phones and tablets, using apps and controllers similar to those available for home security.

Whether you are at home or on the road, you can monitor pool and spa settings, adjust parameters and receive alerts if a problem is detected. "Imagine turning up the spa heater before you head home from work, adjusting the outside lights, and activating water and fire features, so everything is just perfect for you on your arrival home," said Chris Quam, owner of Arizona Pool Guy, Inc.

In addition, you can save money by maintaining perfect water chemistry while keeping chemical use to a minimum, avoiding potential problems before they become major. In addition, you can conserve energy by keeping heat low until you need it. Anything you can do from your pool controller, you now can do anywhere.

Chris explained the difference between automatic devices and automated controls. "Everyone is familiar with automatic devices that require timers or a person to turn them on and off," he said. "Many homeowners have their pool pumps and pool cleaners set on a timer that runs the pump during hours when electricity costs less. They set it and forget it. That's automatic."

Automated devices are those that can be pre-programmed and controlled by



Chris Quam

remote signals from inside the house or via the Internet. These include pool controls for cleaners, heaters, lights, water features and even chemical balance. "Pools and spas can be set up with probes and sensors that test levels and release the proper amounts of chemicals automatically," Chris stated. "That way you never have either too low or very high

amounts of chlorine or pH, preventing the green pool or red-eye situations."

By combining automatic devices like timers with automated systems, more than 100 pool and spa conditions, parameters and settings can now be accessed and monitored at your fingertips.

"The best part is that your pool service tech at Arizona Pool Guy can also get problem alerts on our computer or cell phones and correct any problems right away, even if it's not your regular day for service," Chris explained. "And most times, we may be able to fix the problem without actually having to go to your house. If you love technology, these user-friendly apps are for you, whether you do the monitoring, or we do it for or with you."

To find out how an automated pool monitoring system would work for your own pool or spa, call Chris at (480) 699-0607 for a free estimate. ■

For information on any pool service, installation or repair, call (480) 699-0607. Arizona Pool Guy, Inc. is licensed, bonded and insured, ROC #243628.

LOCAL BUSINESS

NEW TAX ON NET INVESTMENT INCOME

By Brian L. Bentley
Pearce, Gray and Co., PLC

As of Jan. 1, 2013, some taxpayers are subject to a new 3.8 percent Medicare tax on their net investment income, but even though this tax has a wide reach, certain steps may be taken to lessen its impact.

Net investment income, for purposes of the new 3.8 percent Medicare tax, includes interest, dividends, annuities, royalties and rents, as well as other gross income attributable to a passive activity. Gains from the sale of property not used in an active business, and income from the investment of working capital, are treated as investment income, as well. However, the tax does not apply to nontaxable income, such as tax-exempt interest or veterans' benefits.

Further, an individual's capital gains income—both long-term and short-term—will be subject to the tax. This includes gain from the sale of a principal residence, unless the gain is excluded from income under Code Sec. 121, and gains from the sale of a vacation home. Planning the sale of big ticket items, therefore, often requires attention to the new 3.8 percent surtax.

Net investment income is reduced by deductions properly allocable to the qualifying income or gain. Therefore, it is critical to keep track of amounts, which increase your property's basis or other investment expenses, which may reduce net gains. These include, interest on loans to purchase investments, investment counsel and advice, as



Brian L. Bentley

well as fees to collect income. Other costs, such as brokers' fees, may increase basis or reduce the amount realized from an investment.

The tax applies to the lesser of net investment income or modified AGI above \$200,000 for individuals and heads of household, \$250,000 for joint filers and surviving spouses, and \$125,000 for married filing separately. The tax can have a substantial impact

if you have income above the specified thresholds. Also, remember, in addition to the tax on investment income, you also may face other tax increases having taken effect in 2013.

The top marginal income tax rate is now 39.6 percent, and the top tax rate on long-term capital gains has increased from 15 percent to 20 percent. Thus, the cumulative rate on capital gains for someone in the highest rate bracket has increased to 23.8 percent in 2013. Moreover, the 3.8 percent surtax's thresholds are not indexed for inflation, so a greater number of taxpayers may be affected as time elapses.

Please contact our office if you would like to discuss the tax consequences to your investments of the new 3.8 percent Medicare tax on investment income. Pearce, Gray and Co., PLC is located at 3514 N. Power Road, Suite 135. Call (480) 835-1124. ■

Brian L. Bentley is a partner at Pearce, Gray and Co., PLC, and has been with the firm for almost 10 years. He focuses on small businesses and multi-state taxation.



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REAL ESTATE

HERE IS A NEW IDEA FOR YOUR NEW YEAR'S RESOLUTION

By John Karadsheb

A couple of months ago, I took a listing for a house that was an asset of a probate estate. While this is something I have done many times in the past, this particular situation was different.

A single father, in his 40s, had owned the house, and lived with his three teenage children. The father passed away after a short illness and, unfortunately, he did not leave any will or trust. Consequently, the handling of the estate fell to the father's sister, who currently is navigating the estate through the probate court system.

Without a will or trust in place, the court had to have a separate proceeding to appoint a guardian and conservator for the children, as they were minors. The court also had to appoint a personal representative to manage and liquidate the assets of the estate, which included selling the house, to provide the inheritance to the children's conservator.

Luckily, there were relatives who were willing to take on these separate responsibilities. What was different about the sale of the house from this particular probate compared to houses I have sold out of other probate estates is that the judge ordered the house could not be sold without the judge's prior approval of the sale.

The property was very sellable, and shortly after it was listed, I received an offer. While the personal representative accepted the offer on behalf of the estate, we still needed court approval before the transaction could proceed. This meant the attorney handling the estate had to file a formal petition with the court explaining the terms of the sale and



John Karadsheb

why the sale was in the best interest of the heirs, and then obtain a hearing date for the judge to consider the petition. The judge handling the case went on vacation, and, at press time, our court date is still several weeks away.

I only hope the buyer will be patient, otherwise we will have to start this entire process again. In the meantime, the estate must continue to pay the mortgage, property taxes, utilities, HOA fees and insurance. Had there just been a will or trust in place, this entire process would have been far simpler and much less stressful on all those involved.

As you make your New Year's resolutions for 2014, consider adding get will or trust created to your list. If you already have these documents in place, consider getting them updated or revised, especially if they were created in another state and you now reside in Arizona.

I know that my wife and I struggled to make the difficult decisions as to who would be the guardian to our young children. I am sure that is the main reason people avoid getting their affairs in order. As hard as it was, however, it was easier to make those decisions than to think about a judge handling those decisions for our family.

If you are looking for an attorney to help you with your estate planning needs, I would be happy to recommend an estate

planning attorney to you. If you need help with an estate sale or a date of death value, I also would be happy to help you. I have handled many estate transactions over the past 11 years, and know how to navigate the processes.

Wishing you and your family a happy, healthy and prosperous 2014. ■

John Karadsheb is a licensed REALTOR® with Coldwell Banker, Trails and Paths Premier Properties. He also is an Associate Broker, Accredited Buyers Representative, a Certified Residential Specialist, and was voted in the Top Five Residential Real Estate Agents in Arizona for 2012 and 2013 by Ranking Arizona, the Best of Arizona Business. 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.



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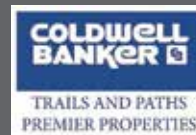
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COMMUNITY

MOTHER EXPRESSES PRIDE FOR DAUGHTER'S
MACY'S THANKSGIVING DAY ADVENTURE

By Maureen Jackson

My daughter, Robin Jackson, just danced in the 87th annual Macy's Thanksgiving Day Parade in New York City, as a Spirit of America Productions dancer.

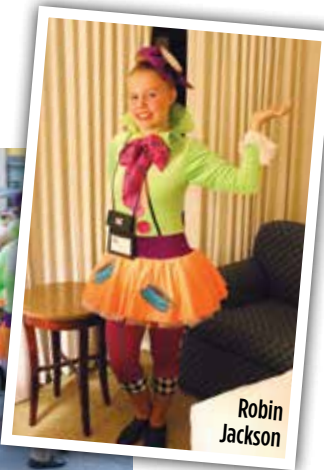
For the past 28 years, Spirit of America Productions has been a part of the Macy's Parade. The participating dancers involved, numbering 650, were from all over the United States.

Robin started dancing at Jeanne's School of Dance East Mesa in August 2003, and has been at this studio ever since. Beginning this past April, eight girls from Jeanne's, including Robin, had been fund-raising to supplement their cost of the trip. The trip departed Phoenix on Nov. 23, and returned on Nov. 29.

During the week in New York City, Robin was taught a choreographed dance

routine. The rehearsals were from four to six hours per day. In addition, the trip included a Broadway show; Statue of Liberty/New York Harbor cruise; and the Radio City Music Hall Christmas Spectacular, starring the Rockettes. In addition, Robin and others observed the Empire State Building; Macy's; Times Square; Fifth Avenue; Central Park; Rockefeller Center; and many other New York City attractions.

Proud to accompany Robin to New York City, I also purchased advance tickets online to visit the 9-11 Memorial. It was something I wanted the girls to witness in addition to the amazing experience they had with the Macy's Thanksgiving Day Parade. ■



Robin Jackson



COMMUNITY

LOCAL STUDENT SELECTED TO PERFORM
at Discover Orange Bowl

By Cindy Siems

David Siems, a student at Skyline High School, was selected for the 2013 All Star Invitational Marching Band.

He will participate in the All Star Marching Band playing the mellophone. Uniting talented performers from around the country, the All Star Band offers the opportunity to showcase skills at a national marching event, and interact with a team of nationally recognized marching directors. Participation in the All Star Invitational Marching Band is limited to the finest high school performers from across North America.

David auditioned for the All Star Band, and was accepted after a review by the Selection Review Board. Acceptance to the elite group is a direct result of the talent, dedication and achievements demonstrated in his application and audition videos. David will join other performers from the United States for two performances at one of the biggest games in college football—the Discover Orange Bowl, on Friday, Jan. 3, 2014.

David studies music with Jennifer McQuade, and is a member of the Skyline Marching Band, Honors Band and Jazz Band. Additionally, he is an Eagle Scout, from Boy Scouts of America Troop 301,



David Siems

and participated in the Arizona Ambassadors for Music group last summer as they travelled to several European countries to perform and represent the state of Arizona.

All Stars will come together for six days in Florida to practice and prepare for the performances. This exciting week includes the

opportunity to work with the nation's leading marching band directors and culminates in not one, but two performances on one of the biggest stages in college football—the Orange Bowl.

The 2013 directors included Dr. Kenneth Dye, director of bands, University of Notre Dame; Barry Bernhardt, director of bands, Florida International University; James Hudson, marching band director, Arizona State University; Norm Ruebling, acclaimed percussion educator; and Wes Cartwright.

The All Star Invitational Marching Band combines the skill of the country's best marching students with the excitement of performing in front of nearly 75,000 fans. Each year, the group brings together the most talented high school marching band performers to work with the biggest names in the marching profession as they showcase their skills at prestigious national events. ■

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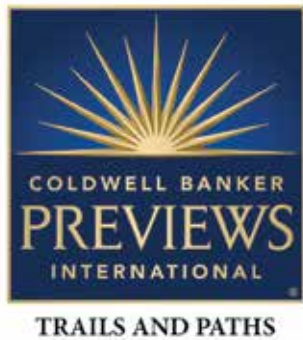
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