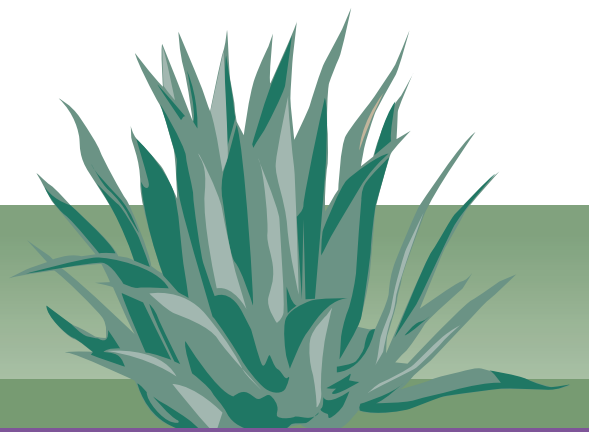


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January 2013

CORVETTE SUPER RETAIL and Performance Center OFFERS SPECIALIZED APPROACH FOR CLIENTS

Submitted by Vette Culture

Vette Culture is a unique boutique Corvette center operating a professional, comfortable, no pressure environment for clients.

"Because we show our cars by appointment only, we can and do take the time to know our clients' needs, while saving you time and money," said Gino DeNicola, Vette Culture president. As an owner-operated center, Gino serves as the decision maker who has a long-term interest in client satisfaction.

This Corvette retail and service facility is a Corvette enthusiast's paradise. The inventory is stored indoors within a 12,000-square-foot showroom, and is available for viewing by appointment only.

For out-of-town clients, Vette Culture is conveniently located within a 20-minute drive east of Phoenix-Sky Harbor International Airport, and directly adjacent to Falcon Field Airport for those clients arriving by private aviation. Gino is happy to offer clients complimentary ground transportation between the airports and his facility.

Vette Culture has its own specialized Corvette service center

provide America's most passionate auto enthusiasts a proper venue of niche products and complete services.

Prior to the sale, all vehicles go through an extensive Vette Culture inspection at its Performance and Service Center.

The Vette Culture comprehensive inspection includes paintwork and trim, underbody and suspension condition, operation of brakes and brake disc and pad condition, and engine and transmission external condition. The inspection further includes operation of electrical equipment, Experian car data and background check, as well as GM VIN verification and in-service records and much more.

PERFORMANCE CENTER CAPABILITIES

Vette Culture offers pre-engineered packages and complete design-build services for custom Corvette projects. Parts, accessories and performance needs for the C2-C6 Corvette are covered.

The Performance Center addresses custom paint and body, custom interiors (high grade leather and suede hides), custom wheels and tires, as well as one-of-a-kind fabricated products and modifications. Custom-built exhaust systems and header and exhaust systems and many more packages and services are available.

SERVICE CENTER CAPABILITIES

Vette Culture is a certified GM Tech 2 and HP Performance Tune Center and I-CAR Certified. The Performance Center does it all, from routine maintenance, warranty service work and minor to major performance modifications, to cosmetic transformations and wheel and

tire packages at competitive prices. Corvette diagnosis and repair experts staff the service center. ■

Vette Culture is located at 1962 N. Higley Road, at Higley and McKellips roads in Mesa. General retail and service hours are Monday through Friday, 8 a.m. to 6 p.m., and Saturday 9 a.m. to 3 p.m. For more information, call (480) 807-8000 (Office) or (480) 273-1985 (Mobile). Visit the Web site at www.vetteculture.net, and on Facebook at www.facebook.com/VetteCulture. You also can visit the Vette Culture Online Store.



and custom Corvette build center, selecting and purchasing the very best Corvettes available throughout the nation. Employees are experts on the subject matter of the Corvette. Long-term owners and enthusiasts (both older models and newer models) know there was a real need for a specialized marketplace for the typical Corvette owner and enthusiasts.

From Concourse Top Flight, all original and numbers matching cars, to complete custom cars, Vette Culture is a true Corvette enthusiasts business started with one thing in mind—to



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BEAUTY

Cosmos Salon Partners with Product Innovator TO GROW HEALTHIER HAIR AND NAILS

By Dawn Abbey

Cosmos Salon and Day Spa has become the only certified salon in Arizona to offer GROH Healthy Hair and Nails, a new all-natural, whole-food supplement claiming to promote thicker, fuller, longer hair and lashes, revitalize damaged hair, and increase nail strength and growth.

Salon owners Sandy and Cosmo Barbetta recently met product innovator Marvin Hausman, MD, sometimes referred to as *Dr. Mushroom*, on their recent trip to runway style shows in New York and Italy, where Dr. Hausman was unveiling his GROH line to the beauty industry.

According to Dr. Hausman's Web site, MyGROH.com, GROH is a revolutionary nutricosmetic utilizing state-of-the-art, patented technology developed at world-renowned medical research institutes. It combines the essential amino acid L-ergothioneine, derived from organic mushrooms, with vitamin D and more than 3,000 enzymes, bio-nutrients and antioxidants.

"This is really different," said Sandy. "It's not something you put on your hair and nails. It's something you put in your body that contains nutrients. It's great for both men and women. We've been using it since we returned home, and I've already noticed an improvement in my nails, which have a tendency toward ridging."

The Barbettas believe nutricosmetics are the newest trend in beauty—not just products that improve the body on the outside, but supplements that improve

from the inside, as well. "We also are carrying GROH Face and Body Cream, which contains mushroom antioxidants and 10 natural essential oils," Sandy said. As part of their salon's certification, the Barbettas had to complete a GROH study course. Major questions answered by the training were:

What is a nutricosmetic?

Nutricosmetics are natural health products consumed internally for external results. They support the structure, function and appearance of hair, nails, lashes and skin to work synergistically with topical applications, taking the *inside-out* approach to beauty.

What is Ergothioneine (Ergo)?

Ergothioneine is a naturally occurring amino acid and a master antioxidant. The human body has a gene (SLC22A4) specifically dedicated to transporting Ergo into the stem cells. There, it plays a vital role in the life cycle of the cell by inhibiting the oxidation process and limiting the spread of free radicals (the leading cause of cellular damage and early aging).

A Positive IHC (Immunohistochemistry Study), utilizing antigens treated with red staining to detect the presence of the Ergothioneine Transporter, showed that GROH delivers Ergothioneine via the transport gene to the root of the hair bulb.

How is Vitamin D effective for hair loss?

Vitamin D has been shown to activate key receptors for hair growth and generate stem cells, which turn



into follicles to form hair. GROH contains 1,000 IU of vitamin D per serving.

Is GROH safe?

Yes, it is an all natural, whole-food product, a proprietary blend of certified organic ingredients, including six types of specialty mushrooms and mycelia matrices, formulated without chemicals, extracts or dyes. It is 100 percent vegan and gluten-free.

What is the recommended dosage?

Take two to four capsules daily with a full glass of water or juice. For best results, take four daily for the first two weeks. ■

For more information, visit *Cosmos Salon and Day Spa*, at the northeast corner of Power and McDowell roads, or call (480) 844-0707.

According to his Web site, Dr. Hausman received his MD degree from New York University School of Medicine, in 1967, and is a board certified urological surgeon. He has been a research consultant to Bristol-Meyers International, Mead-Johnson Pharmaceutical Company, Medco Research, Inc. and E.R. Squibb. He also has worked as a research associate at the National Institutes of Health, in Bethesda, Maryland.



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January 19th 8:30 – 10:00 am: Science of Strength Training with Olympian Shot Put champion John Godina.

January 26th 8:30 – 9:30 am: Combat Fitness. MMA style fitness workout – kick, punch and train to be in ring ready shape.

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CREATE YOUR OWN PENSION PLAN

Submitted by John P. Duncan

Contrary to popular belief, classic pension plans have not disappeared. Corporations mostly have jettisoned them, but highly profitable small businesses are giving them a second look, deciding to adopt old school, employer-funded retirement plans.

The tax breaks may be substantial. In fact, if these plans are funded with insurance contracts, 100 percent of the plan contributions may be tax deductible for a business. While a SEP (a defined contribution plan) permits a business owner to save thousands of dollars for retirement annually, that might still leave a huge chunk of the net income to be taxed at 33 percent or 35 percent (or 36 percent or 39.6 percent, if the Bush-era tax cuts expire in 2013).^{1,2}

There is no cap on how much you can save. IRAs, 401(k)s and SEPs all have annual contribution limits. Traditional employer-funded pension plans do not. Business owners have the potential to accumulate millions for the future through such a vehicle.

For the record, the IRS does limit the yearly retirement income a participant in a defined benefit plan may receive. In 2012, the pension benefit resulting from such a plan may not exceed a) \$200,000 or b) 100 percent of the participant's average compensation across three highest-paid consecutive years of service.³

If you are earning well into six figures and you are 45 or older, you may have entered the *sweet spot* when it comes



to defined benefit plans. You will presumably be in your peak earning years, and yet, you may need to accelerate retirement savings. A defined benefit plan offers the possibility to do just that.

What are the downsides? Cost and complexity. Actuaries have to be involved (and paid) when you have one of these plans. You need an actuary to perform regular and annual calculations and valuations to see that the plan is being properly funded. In addition, the pension benefits need to be insured through the federal government's

Pension Benefit Guaranty Corporation (PBGC). In exchange for that service, the business must pay the PBGC annual premiums.⁴

An actuary must determine the annual employer contribution amount needed to fund the plan (typically adjusted yearly in light of investment performance) and the actuarial formula used to make contributions per worker. The business must fund the plan year in and year out, regardless of how well it is doing.

Could a family business adopt a traditional pension plan? A long-established family business with a payroll made up of a few family members may find one of these plans highly attractive. The plan contributions can be large, and the benefits can go directly to family members and/or their spouses.

What businesses are good candidates? Accounting, consulting and medical practices are often good fits for these plans. Seeing how many baby boomers have elected to

PROTECT YOUR WEALTH

If you have a net worth more than \$2 million, Gold Leaf Advisory invites you to learn about *Asset Protection Strategies*, designed to protect your wealth from lawsuits. This informative presentation takes place on Jan. 15, at 6 p.m., at Bogey's Steak and Seafood Restaurant at Las Sendas Golf Club. A gourmet dinner will follow this information-packed event. The evening's special guest is Ike Devji. He is one of the most sought-after asset protection attorneys in America. Space is limited. To attend, you must RSVP to (480) 285-1998 by Jan. 7.

continue working as consultants, you may see interest rising in them during the coming decade.⁵ ■

Gold Leaf Advisory is located at 2929 N. Power Road, Suite 101. For more information, call (480) 285-1998.

- Citations:
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LOCAL BUSINESS

Baby Bookworms Offers THE GIFT OF READING

By Sharon Wozny
If you are looking for a one-of-a-kind gift for the new mom, grandma, sibling, friend, or even a birthday gift for that first, second, third or fourth birthday, which will go from tummy to toddler, to forever, Sharon Wozny, creator and owner of Baby Bookworms, has it for you.

Baby Bookworms originated from Sharon's love of reading, buying books as gifts for a baby shower and the firsthand knowledge of how critical it is to read to children from the beginning. Being an elementary school teacher for 30 years, as well as a mother and grandmother, also might have had something to do with this passion. In her book club with friends, Sharon organizes the gift for any book club member who is going to be a new grandmother, which is a basket of books she can keep at her house for when the grandbaby comes to visit.

As Emilie Buchwald, a children's writer, has stated, "Children are made readers on the laps of their parents." Sharon believes this and has lived that quote while raising her own two children who are now adult bookworms, due to the fact they were always exposed to books and reading. "Reading together was always a soothing, cuddling time for us," said Sharon. I bet many of our readers conjure up those same images of being read to or reading to their own children. Those memories always will be cherished.



Where does Baby Bookworms fit into this passion? Baby Bookworms aims to instill this love of reading with a custom-created canvas tote, which comes filled with 10 board books, a read aloud anthology, a sippy cup and a personalized card to the newest bookworm. The bookworm now has a canvas tote to take books with her wherever she goes.

Each tote is tailored to a boy or girl, even neutral if the gender is unknown. They are packaged beautifully and ready to give. Shipping in the United States is provided. A total of five different products are available, ranging from a tote for one baby, to multiples, to genre/author specific.

Giving back is an important component of Sharon's life and Baby Bookworms. She lives in Mesa and likes to donate to local charities. Therefore, for each tote ordered, Sharon donates a book to different charities each month. For November, she donated 15 books to the Child Crisis Center in Mesa. Children's Cancer Network was the recipient of books in the month of December.

Remember Baby Bookworms when you need that one-of-a-kind gift sure to wow and delight the recipient. ■

To order a Baby Bookworms tote, please visit www.babybookworms.me, or send an e-mail to Sharon at SharonWozny@babybookworms.me.

FITNESS

LA FITNESS Offers Pre-Opening Rates

By Kim Phillips
Sean Levine, sales counselor for LA Fitness, is offering pre-opening rates to local residents who are interested in working out with their friends, family and neighbors at a state-of-the-art gym right around the corner.




"We understand this gym will be a focal point for the health-conscious people of Northeast Mesa," said Sean recently. Currently, Sean is selling memberships at the LA Fitness preview center, in a storefront located in the Bashas' shopping center. He said the company wants people to feel comfortable at the new facility. "We anticipate the gym will have a very strong community vibe, just because of the people who live here."

LA Fitness offers top of the line equipment, as well as free weights, basketball, racquetball and kick box cardio. Also included are cycling classes, yoga, sauna, swimming pool, personal training and more.

"We are the No. 1 fitness club in the world," said Sean. "We own about 800 fitness facilities nationwide. So, you are not limited to where in the country you can work out."

Sean said the reason to sign up now is because introductory rates are lower. "We have special rates until our doors open," he emphasized. "I look forward to being part of this community to help do my part to make it as healthy and vibrant as it can possibly be." ■

For more information, contact Sean direct at (480) 296-0242 or (248) 508-0258. The preview center is located at 2824 N. Power Road, Suite 109, in the Bashas' shopping center, at the northwest corner of Power and McDowell roads.



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DINING

FLANCER'S EXPANSION ROCKS Wall Street and Main Street

By Dawn Abbey

Flancer's Incredible Sandwiches and Pizzeria has done some impressive remodeling to its very successful Gilbert restaurant.

"Flancer's Gilbert location has made a change that will rock Wall Street—or at the very least, Main Street in Gilbert," joked owner Jeff Flancer. "Seriously, though," he continued, "the restaurant has enclosed its outdoor patio area, greatly expanding its seating capacity."

Those familiar with the location will recall that the outdoor patio ran along the front of the building, facing east toward Gilbert Road, and wrapped around along the north side entrance. Now, the entire east patio and about half of the north patio have been enclosed by replacing the wrought-iron railings with walls and an ingenious bank of vertically rolling windows, somewhat like glass garage doors.

"The window design allows staff to convert the area in minutes from an outdoor seating space to part of the indoor air-conditioned or heated main restaurant," Jeff explained. The previous outside wall has been replaced with a steel-paneled half wall.

"By enclosing this area, customers will be able to eat in air-conditioned comfort during the hot summer months, while still enjoying pleasant weather the rest of year," he said. "We also will be better able to accommodate our loyal diners by reducing the wait time during popular dining hours, as well as welcome larger parties." This new space also can be used as a semi-private room for meetings or special events.

"In addition to creating the new indoor/outdoor

space, we also improved and remodeled the existing interior," explained Jeff. "Our goal was to maintain the comfortable neighborhood feel with the displayed record albums our customers like, while incorporating some of Gilbert's history via a number of old photographs. We've also given our space an even cooler, hipper vibe through the use of steel, different lighting and new colors."

Interior designer Naomi Siegler, of Siegler Designs, coordinated the remodeling. "Gilbert has a rich rural-industrial history," she said, "and we wanted to pay homage to that history and the people who were a part of it. This is partially accomplished through some interesting wall treatments, utilizing a combination of local history pictorials and the original record-album collection," she continued. "Mixed with some period furniture, it gives it a 'mod rocks rural-rustic roots' feeling."

According to Jeff, a Culinary Institute of America graduate, a goal is now realized. "We have always

had the goal of bringing people together in shared culinary happiness by providing unique food on freshly baked bread by a staff that gets to know the customers by sight," he stated. "With the expansion improvements, we hope to have the generations 'come together...right now.' ■

Flancer's is located at 610 N. Gilbert Road, one-quarter mile south of Guadalupe Road, in Gilbert. Call (480) 926-9077. Flancer's Mesa location is at 1902 N. Higley Road, just south of McKellips Road. Call (480) 396-0077. For menus, events and information, visit www.flancers.com or facebook.com/flancerscafe and facebook.com/flancersmesa.



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E-mail: Publisher@PhillipsWest.com
(480) 748-1127

EDITOR-IN-CHIEF
Kim Phillips

ADVERTISING
Kim Phillips (480) 748-1127

STAFF WRITERS
Dawn Abbey
AnnElise Makin
Yasmin Rochette

COPY EDITOR
Sandra Van Dyke

DESIGN
LuckyYou! Creative, publication design
Erin Loukili, Misty Voitovski
www.luckyyoucreative.com
Ramey Newell, Web site design
KeenGraphics.net

CONTRIBUTORS
Rose Buttita, John Karadsheh,
Nancy Nemitz, Jay Williamson

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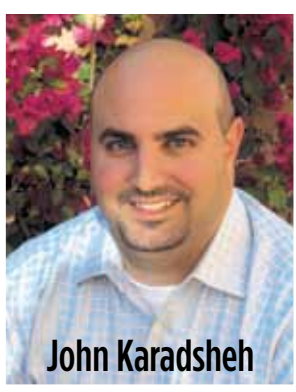
REAL ESTATE

New Idea For Your New Year's Resolution COULD BENEFIT FAMILY MEMBERS

By John Karadsheh

While taking a listing for a house, which was an asset of a probate estate, is something I have done many times in the past, the listing taken on a couple months ago was different. A single father, in his 40s, had owned this house where he lived with three teenage children. The father passed away after a short illness. 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 the fact 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 why the sale was in the best interest of the heir, 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 still is 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 2013, 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 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. But as hard as it was, 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 10 years, and know how to navigate the processes.



Wishing you and your family a happy, healthy and prosperous 2013. ■

John Karadsheh is an Associate Broker and 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.

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DINING

ROMA CAFÉ CELEBRATES High Restaurant Rating

By Sandra VanDyke

Roma Café, a little Italian restaurant nestled in an East Mesa shopping center, is the proud recipient of a four-star rating by Restaurant.com.

Roma Café, owned by the Magliozzi family, offers quality authentic Italian cuisine and a truly friendly atmosphere. The restaurant seats up to 200 people, and offers a private dining room for special events.

“Our location is central to our customers and offers space and comfort,” said Anthony Magliozzi, owner of Roma Café. “We offer affordability, quality cuisine, family atmosphere and service people expect when they dine with us.”

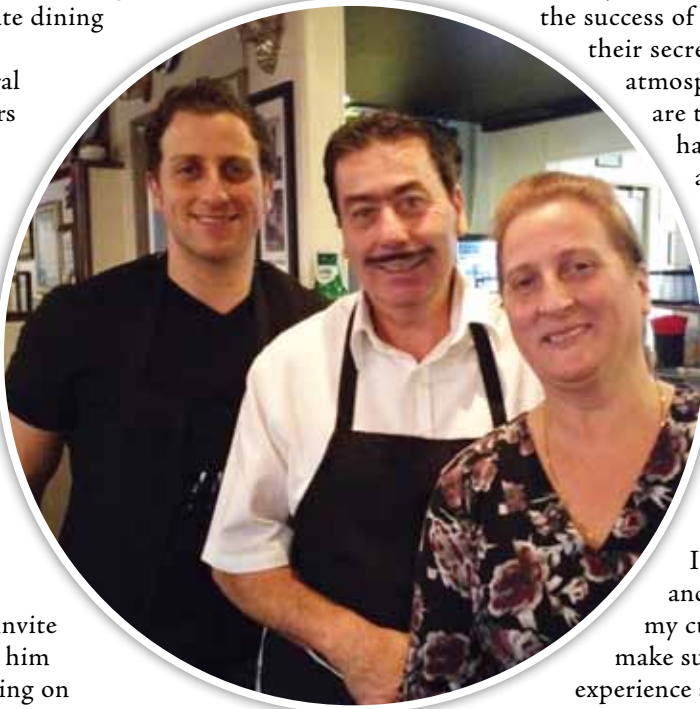
Roma Café features a tasty menu, buffet lunch Monday through Saturday, live music on the weekends and specials served up by chef Anthony. It’s not unusual for Anthony to invite customers back to watch him cook. So, he also is working on creating a private table in the kitchen for 10 special guests.

Very much a family business, Roma Café is run by Anthony; his wife, Anna; daughter, Agnese; and sons, Marco and Cosmo. Owning a restaurant has been a

legacy shared by generations of the Magliozzi family. In 1977, Anthony, who was born in Gaeta, in central Italy, joined the family restaurant business in Italy with his father and two brothers. He moved to the United States in 1998, and owned a café in Hermosa Beach, Calif., before settling in the Valley.

Anthony and his family are pleased with the success of Roma Café. What is their secret? Price, quality, service, atmosphere and communication are the keys to success. If you have a question or concern about your meal or service, Anthony makes it a priority to ensure his customers are happy. He also shops for the food himself, ensuring the freshest ingredients.

“Many restaurants are still open because they’re lucky, not for their service or food,” shared Anthony. “As an owner, I’m involved in everything, and always communicate with my customers and employees to make sure everyone has the best experience and wants to come back and recommend our restaurant to others.” ■



Roma Café is located at 7210 E. Main St., east of Power Road and north of Main Street in Sun Valley Plaza. For more information, call (480) 654-0558.



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HEALTH

MEET A DOCTOR WHO LISTENS

By AnnElise Makin

When the doctor is in, this cardiologist is all there. Time is of essence for Dr. Afroze Ahmad. Not in the rush-rush sense, but as in *dedicating enough time* to a patient. Over the years, she has developed a keen ear for matters of the heart.

"We have to take better care of cardiology patients," Dr. Ahmad stated in view of her mission. She established the Las Sendas Cardiology, P.C., on the corner of Power and Thomas roads, this January. The clinic offers a full-service cardiology practice, with high-tech diagnostics and a comprehensive treatment approach.

"I felt compelled to offer a practice style where the patient is actively involved in his or her care," Dr. Ahmad pointed out. "We have so many disabling and chronic diseases in heart health, but follow up and intervention still only play a miniscule part in therapy. Patient initiative, however, is crucial to the success of a treatment plan."

Dr. Ahmad divides her clinical assessment into three main steps. First, as a specialist, she identifies the predominant problem through exam and interview. Then, she configures the most appropriate treatment plan, for example, to lower the blood pressure.

Now, add to the highest medical standard, the third component—time and care. "For me, it is crucially important to search for possible causes of disease with the patient," the specialist explained. "Together we ask, *why* is the blood pressure high?"

So, the patient understands what the bad influences are and learns to avoid relapses into illness. If the intake of salt needs to be reduced, a patient may be advised to cut down on canned or cured foods. Or increase exercise for heart strength. Or accept any beneficial modification of lifestyle.

"Unfortunately, there is no cookie cutter approach for such a customized therapy plan," Dr. Ahmad summarized. "In our two-way communication, I always want to let a patient know why a certain risk factor needs to be



avoided or how to take their medications correctly."

In her work in the field of heart disease, Dr. Ahmad has observed many cases of depression. She has a compassionate view about this concomitant disease.

"It is very simple and easy," she said. "We must address depressed moods, because depression and heart disease travel together, like brother and sister. Heart patients are frequently depressed. This is common but not normal."

"Depression feeds on heart disease and vice versa," the cardiologist continued. "The cause for depression in heart disease is not known. However, depression has been observed leading to heart disease."

"What we do know is that people who are depressed and in a low mood, exhibit certain dynamics in blood pressure that may not be favorable," she continued. "The immune system and clotting mechanisms also are adversely affected and mortality rate increases."

Whatever the case, a thorough interview and medication review can be life altering for heart patients. Dr. Ahmad assesses side effects and possible interactions, as well as affordability of brand versus generic medications.

"The perfect care for heart patients has not yet been devised," Dr. Ahmad conceded. And there is no such thing as a one-fits-all therapy. Some factors (genetic lipid profile, age-related dysfunction) cannot be changed, but keen awareness can save lives.

"A young patient of mine achieved normal test results, but later she still had chest pains. The doctor has to be accessible when a patient calls and reassure them. In her case, the symptoms were stress related."

As uninformed behaviors may put a sound heart at risk, Dr. Ahmad routinely asks family members about their observations. What about the diet? How much salt? Do your legs retain water? Can you keep your legs elevated?

"We can't change our genetics, gender or age," Dr. Ahmad said, "but so much intervention can be done to achieve a favorable outcome and promote well-being. Every heart truly matters." Dr. Ahmad is a doctor who listens. ■

The Las Sendas Cardiology, P.C. clinic is located at 3514 N. Power Road, Suite 107, on the southwest corner of Power and Thomas roads. Weekday hours are from 8 a.m. to 5 p.m., and by appointment on weekends and evening hours.

The clinic offers consultations, diagnostic tests and a unique and open communication process with the specialist. Dr. Ahmad has certifications from the American Board of Internal Medicine, the American Board of Cardiovascular Diseases, the National Board of Echocardiography and the American Society of Nuclear Cardiology.

To find out more about the Las Sendas Cardiology, P.C. clinic, or to make an appointment, call (480) 361-9949.

Real Estate In Mesa Uplands

brought to you by: Mesa Uplands Area Market Report

Sales over \$250,000 for the Month of November 2012

John Karadsheh

Address	Square Feet	Community	Sold Price	Short Sale or REO*
6336 E. Russell St.	2,026	Summit	\$250,000	
939 N. 58th St.	2,239	Alta Mesa	\$250,000	
9043 E. Hobart St.	2,218	Sierra Heights	\$255,000	
8635 E. Hobart St.	2,080	Grandview Estates	\$260,000	X
6202 E. McKellips Rd. #31	2,701	Tuscany Villas	\$270,000	
2539 E. Lynwood St.	2,613	Citrus Highlands	\$270,000	
6902 E. McKellips Rd #152	1,773	Tuscany Villas	\$278,000	
2163 E. Knoll St.	3,039	Regency at Garden Grove	\$279,000	
3527 E. Ellis St.	2,426	Thayer Estates	\$285,000	
6202 E. McKellips Rd. #50	1,688	Tuscany Villas	\$315,000	
1645 N. 26th St.	3,447	County Island	\$316,840	X
3304 E. Fountain St.	3,235	The Groves	\$325,000	X
8725 E. Hobart St.	2,862	Grandview Estates	\$325,000	
1622 E. Channing	2,013	Mountain Bridge	\$330,000	
8343 E. Ingram St.	2,001	Mountain Bridge	\$330,000	
3521 E. Fountain St.	2,970	The Groves	\$333,000	
8337 E. Ingram St.	1,994	Mountain Bridge	\$337,000	
822 N. Winthrop Cir.	3,467	Meadowvale	\$348,000	
3135 E. Fairbrook St.	2,840	The Groves	\$350,000	
5345 E. McLellan Rd. #70	3,189	Alta Mesa	\$355,000	
2529 N. Terrell	2,568	Madrid	\$355,000	
7850 E. Kael St.	2,628	Estates at Desert Shadows	\$265,000	
3051 E. Hope St.	2,783	Mesa Northgrove	\$368,000	
8132 E. Culver St.	4,279	Valley View	\$370,000	X
8728 E. Menlo Cir.	3,005	Madrid	\$375,000	X
6437 E. Odessa St.	3,532	Trigram Estates	\$375,000	
9462 E. Nance St.	2,766	Estates at Boulder Mountain	\$389,200	
9621 E. McKellips Rd.	3,285	County Island	\$399,900	
3512 E. Elmwood St.	4,239	Thayer Estates	\$410,000	
8216 E. Fairfield Cir.	4,252	Cosmos Acres	\$417,500	
3838 E. Juniper St.	4,696	Groves North	\$459,000	X
8540 E. McDowell Rd #51	3,730	Thunder Mountain	\$485,000	X

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

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HEALTH

Chiropractor Offers Cure for Frozen Shoulder

Submitted by Red Mountain Chiro-Med

Known as adhesive capsulitis, frozen shoulder is a term used for any issues with the shoulder involving pain and restriction of movement.

"There are several causes of frozen shoulder," said Dr. Lynn Pangburn, of Red Mountain Chiro-Med. The most common are:

- Overdoing various activities, like free-style swimming and throwing a baseball.
- Forceful overhead lifting, such as the kettle bell swing exercise. With this exercise, you use outstretched arms to raise the kettle bell from between the legs.
- Sudden stress placed on the shoulder muscles caused by breaking a fall or having a car accident.

"A combination of techniques can improve frozen shoulder range of motion up to 75 percent in one visit," Dr. Pangburn said. She recommends:

- Proprioceptive neuromuscular facilitation stretching is a technique used in clinical settings to rapidly enhance range of motion. Also beneficial is a trained massage therapist.
- Cold Laser Therapy technology dramatically

helps the body to increase production of the chemicals, which naturally heal the body. As scar tissue is broken down to increase range of motion, Cold Laser prevents it from coming back.

- Postural coaching teaches the patient to obtain proper ergonomic posture to prevent increasing the problem and thus the healing time.

Dr. Pangburn feels that if you've been suffering with frozen shoulder, no amount of painkillers, cortisone shots or surgeries is going to solve the problem. Those treatments have their place, but why not try the less invasive path first? ■

For more information, contact Red Mountain Chiro-Med at (480) 924-7632. Now open five days a week, the office is conveniently located on the northwest corner of Recker and McKellips roads.



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EDUCATION

Self Development Charter School ACCEPTING ENROLLMENT

By Self Development Charter School
Self Development Charter School (SDCS) has begun enrollment for the 2013-2014 school year.

Given the school's status in the community, admission to the school is in high demand. Space is limited.

A charter school, SDCS serves students from kindergarten through eighth grade. The school has received local and state recognition, providing an advanced and enriching curriculum to its student body.

DEDICATED STAFF

The school's continual growth and program development is the result of the vision and dedication of the school's administration and faculty. Several teachers are recognized at the state level for their commitment to the school's students and the educational field in general. Other staff, including the front office team members, contribute to the school's success.

SDCS's front office team members include Laurie Baeder, Jennifer Connolly, Christina Harguess, Samantha Paulsen and Jennifer Salvatori. The staff plays a crucial role in the school's operations, ensuring the smooth functioning of the school and well-being of our students on a daily basis. Mrs. Harguess and Ms. Salvatori have dual roles as members of the administration team and classroom teachers. Ms. Connolly coordinates the lunch program. Ms. Paulsen and

Ms. Baeder wear many hats and are eager to assist with daily duties.

The staff serves as an important line of communication between the school and parents. They know each and every student and family. They promptly address concerns and answer questions. Coordinating events and programs, such as Back-to-School-Night, School Picture Day, the Winter Program and End-of-the-Year events, just to name a few, are additional responsibilities of the staff. Behind every exceptional school is a well-run front office.

SDCS is a tuition free school. For admission, the requirements for a complete application include your child's birth certificate, immunization record, and proof of residency. ■

If you are interested in receiving more information about the school and/or scheduling a tour, please contact the front office at (480) 641-2640. These staff members are happy to help you!



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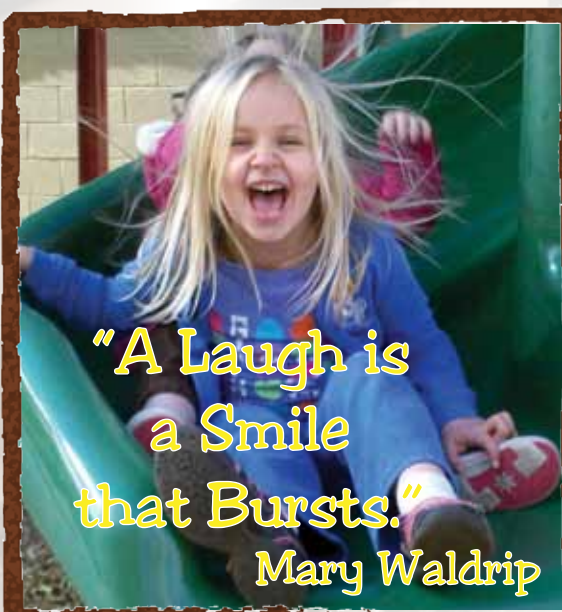
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SPORTS

LADIES GOLF LEAGUE

Hosts Match Play

Submitted by Las Sendas Ladies Golf League

On Dec. 6, the Las Sendas Ladies Golf League hosted this season's first Home and Home team match play series with Red Mountain Ranch, Encanterra and Seville. The Las Sendas ladies walked away with a big victory over Seville, with 27 ½ points to 8 ½ points.

Chef Cory Mingo and the Las Sendas staff prepared a fabulous luncheon for the 48 ladies who represented their clubs. In addition to the food and beverage team, the Las Sendas pro shop staff as well as volunteers, from the Men's Golf League, all contributed to make this event a success. ■

For more information about the Las Sendas Ladies Golf League, call (480) 396-4000.



EDUCATION

Students Earn HONOR SOCIETY RANK



Submitted by Red Mountain Ranch Elementary School

Red Mountain Ranch Elementary School (RMRE) formally inducted 13 students into the National Elementary Honor Society (NEHS) at a ceremony held in late November.

The new inductees are Clara Bass, Christopher Bertsch, Grace Boyles, Cole Chesney, Grace Cooklin, Rhiannon Dyer, Riley Gallagher, Madison Grams, Meagan Kleinschmidt, Jackelyn Lobatos, Ethan Russell, Karli Samprone and Steven Smolka.

As members of NEHS, the students pledged their commitment to Scholarship, Responsibility, Service and Leadership. Katie Gallagher, a Red Mountain High School National Honor Society member, told the students about all the opportunities they will have as members of NEHS. Mackenzie Pagel, Jessica Conway, Makenna Fullford and Esabella Roybal described what NEHS members do for the school, the community and for themselves.

Zach Walberg, Kaitlynn Murset and Graham Copeland were the masters of ceremony. NEHS exists because of the dedication and commitment of three teachers. They are Debbie Jacobs, Jennifer Godfrey and Steve Schiro.

After the formal ceremony, everyone enjoyed refreshments and each other's company. In the month of December, Red Mountain Ranch Elementary School's NEHS again conducted an annual food drive to benefit the families of Kerr Elementary School in Mesa. ■

EVENT

Church Hosts Annual Women's Ministry CHRISTMAS DINNER

By Yasmin Rochette

For nearly two decades, an all-volunteer group from Red Mountain Community Church have come together to stage the annual Women's Ministry Christmas Dinner event at the beginning of the Christmas season.

Several hundred enthusiastic women attended this year, enjoying beautifully festive table settings, each unique to a volunteer hostess. The evening featured an inspired speech by Ginger Barrett, from Church of Celebration, Maricopa. Other highlights included vocalists, theatrical skits and a three-course dinner.

This outreach occasion helps the community celebrate the true meaning of Christmas.

Red Mountain Community Church offers year round programs and study groups. ■

For more information, visit the Web site at www.rmchurch.org, or call (480) 807-5868. The church is located at 6101 E. Virginia St.



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REAL ESTATE

Bulk of Bank Money Goes to

SHORT SALES AFTER ROBO-SIGNING SETTLEMENT

By Lorraine Ryall, Realtor, Certified Distress Property Expert (CDPE), CSSN Coldwell Banker Trails and Paths Premier Properties

On Feb. 9, 2012, the United States Justice Department released the \$25 billion settlement they reached with five major banks.

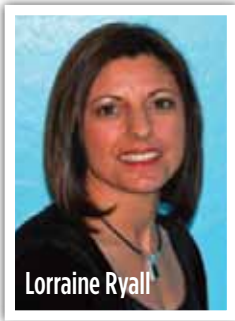
The settlement occurred because the banks were accused of widespread use of robo-signing, which was a practice used by the banks to automate the processing of foreclosure against homeowners.

It has been 10 months since it was announced. So, how has the money been used to help homeowners?

Out of the \$25 billion, \$5 billion was the only amount that was a mandated payout to be paid in \$2,000 payments to homeowners who had been foreclosed on. The remaining \$20 billion was split into three areas. A total of \$10 billion to assist homeowners who were delinquent on their mortgages, \$7 billion to help with short sales, forbearance and relocation assistance and \$3 billion to help homeowners refinance.

With \$17 billion dollars being allocated to help homeowners in distress, it was thought the best way to achieve this would be through principal reductions. This is not what has happened, and only 7,093 people have seen a principal reduction on a first lien modification. Even though this settlement had funds set aside for it, the banks and the government are still not willing to go down that road. Principal reductions are just not going to happen (other than a few with very specific situations).

More than half of the \$25 billion dollars already has been spent. So, if homeowners are not getting



Lorraine Ryall

principal reductions and there has not been a huge increase in loan modifications, where has this money gone? As there was nothing mandating exactly where the money was to be spent, only that it had to

be used for foreclosure alternatives, the banks pooled the \$20 billion into one fund, and they are using this pool to offset any losses they incur on foreclosures, loan modifications and short sales.

Essentially, this \$20 billion dollars is being used as a lump sum by the banks to credit themselves back. They are just transferring the funds from the pool back to the banks. While this may not have been how we thought the money was going to be used, and it certainly hasn't helped homeowners remain in their homes as we had hoped, it has helped drive foreclosure alternatives at a faster pace, specifically short sales.

As much as 80 percent of the funds spent so far has been used for short sales. Short sales are outnumbering foreclosures, especially here in Arizona, and will continue to do so, certainly while the banks can offset the loss against the settlement funds.

There also were servicing standards, which had to be implemented. The most important standard was that the banks are no longer allowed to continue with fore-



closure procedures while a loan modification or short sale is being negotiated. This is huge for anyone who has a foreclosure notice, and will allow the homeowner to remain in the house until the short sale has been approved without the fear of being foreclosed on.

As long as there are still funds available in the settlement, the major banks are more willing to do a short sale than ever before. If you think a short sale may be the right option for you, now is the time to do it. ■

To find out more about this settlement, or a free confidential consultation on short sales and the options available, please contact me at (602) 571-6799, send an e-mail to Lorraine@ArizonaShortSaleToday.com, or visit my Web site at www.ArizonaShortSaleToday.com.



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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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HEALTH

Make Those New Year RESOLUTIONS REAL

Submitted by Victory Energy Wellness

While we can sit down and write our objectives for the New Year, many may not actually be accomplished. Lose ten pounds, exercise five times a week, eat healthfully, get finances in order, reduce stress, or just be happier. Do any of these sound familiar?

Taking time for ourselves can be difficult when responsibilities consume so much of our energy. Families and work crowd out the time we promised ourselves. Having a peaceful hour or two not only helps us recharge, but gives us an opportunity to step back from the sheer volume and complexity of what we do every day. It gives us a chance to gain new perspective and possibly reorganize what can be a reactive kind of existence. It is difficult to concentrate when we are stressed.


Victory Energy Wellness can help. Come in and try some of the wonderful stress reducing techniques available to you. Have a session in the massage chair, enjoy the relaxation of a biofeedback session or release trapped emotions that have been holding you back.

On Jan. 5, there will be a group energy session to clear out any blockages to accomplishing our goals, and then a four-hour class where you can create your own vision board and techniques to make that vision become a reality. Seating is limited. So, make your reservation now. The cost for both is \$60.

On Jan. 12, come to the Fit and Fabulous Day! There will be experts

in fitness, mindful eating and different techniques to get you where you want to be. In the morning, Claudia Collins, of Your RN Health Coach, will hold a sample exercise class. Claudia also holds *Mindful Eating* and *Am I Hungry?* courses at the center, and will offer introductions on that day. Jolene Victor also is offering free mini energy sessions that day. ■

Make this a true new year in your life, one you will look back on and celebrate the changes you have made. Victory Energy Wellness can help you make that happen. Come see what is offered by calling or make an appointment to come in or just stop by. Conveniently located at the corner of Thomas and Power roads, in the Zahara Business Park, at 3654 N. Power Road, Suite 125. Call (480) 422-7022.



DINING

Happy Hours include discounts on everything at IL Forno

By Dawn Abbey

To start the New Year off right, Il Forno, an Italian restaurant, is offering two happy hours Monday through Friday, with all food and drinks at amazingly low prices

"We want everyone in the neighborhood to know you don't have to travel far to get the best authentic Italian food at reasonable cost," said Il Forno owner Mat Tran. "We're having two happy hours every weekday so everyone can try us. Lunch Happy Hour is from 11 a.m. to 1 p.m., with everything at half price, and Dinner Happy Hour is from 4 to 6 p.m., with 30 percent off all food and drinks," he continued. "The only thing not on special is our Lexus5 specialty wine."

In addition, Il Forno's chef, Giorgiono Vignali, is making up a new surprise dish each week, which will be offered at a lower price. It might be a featured menu item, which is discounted, or it might be an entirely different chef's choice special creation. "The surprise dish won't appear on the restaurant's Web site specials," said Mat. "You have to come in to find out, and it will be worth it."

In addition to made-from-scratch raviolis, pastas and bread, as well as homemade mozzarella and Italian sausage, Il Forno offers a variety of pasta



dishes and Italian-inspired entrées, wood-fired pizza, sandwiches, salads and a complete bar.

A previous IT consultant, Mat has put together a new Web site for Il Forno. He suggests checking out www.italianrestaurantsmesaaz.com for daily discount specials and coupons. ■

Il Forno is located on the west side of The Home Depot shopping center, at Power and McKellips roads, near Dunkin Donuts and Sports Clips. Hours are Monday through Thursday, from 11 a.m. to 9 p.m.; Friday and Saturday, from 11 a.m. to 10 p.m.; Sunday, from 11 a.m. to 8 p.m. For orders or information, call (480) 807-0888.



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LOCAL BUSINESS

MAKE MONEY AFTER THE HOLIDAYS BY HOSTING A GOLD PARTY

By Dawn Abbey

Now that all the festivities are over, the bank account may be a little thin, or those credit card bills are coming in.

How do you get some extra funds? Why not get together with your friends and have a Gold Party?

Michele Santos, co-owner with her brother, Brian Meyer, and dad, Mike Meyer, of AAA Gold Exchange, said gold parties are becoming the most fun new way to get a little extra cash. "You invite your family, friends and neighbors over, and have them bring any broken or unworn gold or diamond jewelry, silverware, or coins that they would like to sell," Michele said. "We provide refreshments, and, while everyone is socializing, we evaluate the items and tell them what they can sell it to us for. Everyone goes home happy and richer."

Anyone who hosts a Gold Party receives 10 percent of the total value of items bought at the party. "It's also a great way to have a fund-raiser for kid's sports or other charities," Michele further stated. "We also can do it for clubs and residential community centers." If you want to find out more about having a Gold Party, come into the store or give Michele a call. She will explain it all, and handle all the details.

"The newest of our four Valley stores is in a great neighborhood location, at the southwest corner of Power and Brown roads," this co-owner shared. "Our store is casual, friendly and comfortable, and there is never any pressure to sell. We get many repeat and referred customers because our prices are the best."

The Meyer family prides themselves on offering the highest prices available for the metals and diamonds they buy. They use high-tech chemical and electronic analyses to discern the actual values. "Come in for a free appraisal," Michele suggested, "and then check others if you want."



Because we have built a good relationship with our refinery, we can give better deals to our customers."

"And for all those prospecting club members in the area, we can send your gold placer or nuggets to our refinery, and get you a payout based on their analysis of your finds," added Brian.

A Gemological Institute of America certified gemologist, Mike has trained his children, as well. "With years of experience, we know what to look for," he said. "If we think a piece has antique or numismatic value, we'll send the customer to an antique or coin dealer rather than just offering them the metals price. We have built a legacy of trust, and we want to maintain that reputation," Mike continued. "We don't sell jewelry or have any other business. We just buy gold, silver and diamonds." ■

AAA Gold Exchange is located at 1152 N. Power Road, Suite 102. Hours are Monday through Saturday, from 10 a.m. to 7 p.m.; and Sundays, from 11 a.m. to 4 p.m. For more information, call (480) 247-6876, or visit AAAGoldExchange.com.

EDUCATION

Explore Your Enthusiasm for Lifelong Learning

New Frontiers for Lifelong Learning (NFLL) will present an open house on Friday, Jan. 18, from 1 to 3 p.m., at the Downtown Campus at 145 N. Centennial Way, on the fourth floor, with parking on the second or third level of the parking garage.

The open house affords attendees the opportunity to register for classes and meet New Frontiers members who are teachers and facilitators.

A peer-led, self-directed organization of more than 400 members, NFLL, operating under the auspices of Mesa Community College (MCC), offers the chance to grow intellectually and culturally through interactive study groups.

Maybe you have had a curiosity for knowing more about meteorites, the Hopi, the cultures of Tibet and China, or human behavior. Perhaps you want to learn how to become an auctioneer or explore your genealogy. You may want to learn to play bridge, or discuss with others the books you read.

This and more is possible by attending classes or social events. After paying \$70 per year or \$50 per semester, a member can register for as many classes as one's schedule will allow. ■



For more information, visit the Web site at newfrontiers.mesacc.edu. For answers to additional questions, send an e-mail to communications@newfrontiersaz.org. For information by mail, write to New Frontiers for Lifelong Learning at Mesa Community College, 165 N. Centennial Way, Suite 208, Mesa, AZ 85201.

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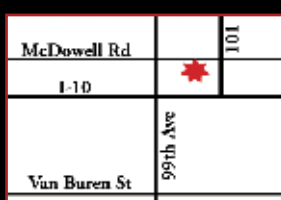


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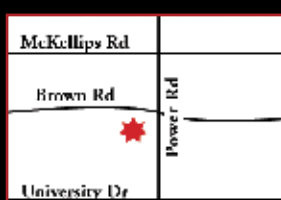
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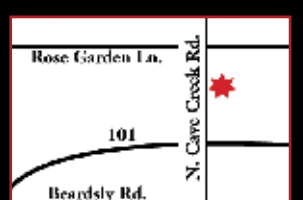
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COMMUNITY

ALTA MESA POTTER OFFERS new take on old tradition



By Yasmin Rochette

Soon after leaving the University of Maryland, Gillian Harry discovered she enjoyed the tactile feel of clay and the creative connection between the fingers and the mind.

During her 35-year arts career, Gillian, an Alta Mesa resident, has produced various types of pottery, her current favorite being maiolica. Originating in ninth century Mesopotamia (now Iraq), the 1,000-year-old tin glaze technique became global by the 1800s. There is a definite Moorish/Spanish influence to her pieces. "Flowers are a theme in all my work," she said, "and Maiolica enables me to connect two disciplines I am passionate about—the creation in clay, and its decoration, using painterly techniques."

Gillian's pottery, made from Hawaiian red clay, is glazed. "The results are bold and vivid," she explained, "yet the technique can allow the refined effect of watercolor." Tiles, vases, bowls and small multi-purposes dishes, with prices range from \$8 to \$50, can be purchased directly.

She regularly exhibits at Valley arts fairs, and her work also can be purchased in the Mesa Arts Center Gift Shop. Gillian also conducts art classes at the Mesa Arts Center. She accepts commissions, including funerary urns and decorative kitchen and bath tiles. ■

Contact Gillian Harry at (480) 981 8605, or send an e-mail to gillharry.artist@gmail.com.



COMMUNITY

MESA'S BRIDGE TO NOWHERE ENDS AT OLD LDS LEHI TRAIL

By Dawn Abbey

Photos by Dawn Abbey

Driving on the Red Mountain 202 Freeway, between Val Vista Drive and Gilbert Road, you pass under a \$2.7 million overpass with no freeway entrances or exits—Mesa's Bridge to Nowhere.

Well, not exactly nowhere. It will lead you to the end of the Old Lehi Trail, the route a band of Latter Day Saints (Mormon) pioneers forged in 1877, led by Daniel Webster Jones, who left St. George, Utah, at the urging of Brigham Young, to establish a settlement further south, according to historical information from the Sharlot Hall Museum in Prescott.

No remnants of the old Lehi settlement remain except a marble monument on the trail commemorating its founding. If you want to get a feel for what early pioneers experienced, however, turn north off McDowell Road onto Lehi Road, and head downhill off the mesa (yes, Mesa is on a mesa).

As you descend toward the Salt River bottom, you will get a glimpse of what the area might have looked like back then. There are fabulous vistas of the surrounding mountain and the river channel, canals and some older buildings among the few remaining citrus groves—what used to be a major Arizona corporation. Citrus growers still offer their wares at the Orange Patch and other fruit stands amidst the trees.

Continue toward the river, and the bridge is on your right. This so-called Bridge to Nowhere was added about 10 years ago, during the construction of the 202 Freeway, to provide access to groves for local farmers who gave up land for the project.

The only other public access to the bridge is to turn west off Val Vista Drive at Thomas Road. Thomas Road then crosses over the huge, mostly unused freeway bridge, and dead-ends into a citrus grove surrounded by a chain-link fence and no-trespassing

signs. To find the Lehi Trail, cross over the bridge and turn right onto the dirt road, which ends in a dirt parking area. No motorized vehicles are allowed on the trail, which begins just to the north. Signs mark the way.

The trail, which was a major route for pioneers and extended into the Superstition Mountains, has been only partially reconstructed, and now is used by hikers, bikers and horseback riders. From the bridge, you can travel for a mile or two along the Salt River. With nothing to block the view, there are panoramic vistas of all the surrounding mountains.

About halfway along the trail is the white pyramid-shaped monument. According to news reports of the time, the memorial has been rescued twice by Lehi citrus grower Art Freeman, owner of the Orange Patch fruit stands. During the 1970s floods, Freeman moved the monument out of the path of rising floodwaters, in the middle of the night, shortly before a bank washed away.

As you travel east, back toward Val



Vista Drive, you pass by Tyler Farms, a grass-fed cattle ranch, and horseback riding and boarding facility. Behind the ranch is a network of canals and waterways, attracting various waterfowl.

A short distance further takes you back to the South Canal trail, which runs under the freeway, back to McDowell Road. The unpaved trail east also follows the South Canal all the way to the CAP Canal and the Verde River.

The Lehi Trail to the left also continues on from here, but, according to James Hash, bicycle and pedestrian planner for the City of Mesa, the trail winds along the border of the Salt River Pima-Maricopa Indian Reservation, and is not reconstructed or well-marked and does not show up on trail maps. Those who want to try following it should take care to avoid trespassing on tribal lands, James advised. ■

For more information, or to get maps of Mesa's network of trails, contact the City of Mesa Transportation Department at (480) 644-2160.



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4,006 sq. ft. 6BR, 4.5BA, 3G. Stainless steel appliances, granite counters, wet bar & custom diving pool.



SOLD

7,346 sq. ft. 5BR, 4.5BA, 4G. Chiseled edge stone flooring, home theatre, pool & city light views.



\$899,500

3,428 sq. ft. 4BR, 4BA, 3G. Golf course lot, travertine & walnut flooring, pool, city light & Mtn. views.



\$3,100,000

7,179 sq. ft. 5BR, 5.5BA, 6G, 1.85 acre lot. City light & Mtn. views, granite counters, canterra columns.



\$1,299,999

4,026 sq. ft. 3BR, 3.5BA, 4G. Panoramic city light & Mtn. views, gourmet kitchen & negative edge pool.



\$629,000

4,358 sq. ft. 5BR, 4BA, 4G. Granite counters, crown molding, double ovens, alder cabinetry & travertine.



\$225,000

1,959 sq. ft. 2BR plus a den, 2BA, 2G. Golf course views, spacious floor plan & no HOA fees.



\$225,000

2,077 sq. ft. 4BR, 3BA, 2G. Bamboo flooring, white cabinetry, no HOA, pool & spa w/safety fence.



UNDER CONTRACT

3,888 sq. ft. 5BR plus den & game room, 3.5BA, 2G. Cul-de-sac lot, double ovens & Pebble Tec® pool.



\$467,000

5,275 sq. ft. 4BR, 3BA, 3G. Golf course lot w/Mtn. views, pool w/water features & built-in fireplace.

Gina Chavez #203308
Kelly Zitlow #164330
Alisa Glutz #204235
480-398-4900

CHERRY CREEK
MORTGAGE CO., INC.
NMLS #3001 AZ BK#0904024



\$415,000

3,330 sq. ft. 5BR, 3BA, 3G. Tile flooring, plantation shutters, low maintenance backyard w/built-in BBQ & fireplace.



UNDER CONTRACT

4,084 sq. ft. 5BR, 3BA, 3G. Cul-de-sac golf course lot w/city light & Mtn. views, wrap around view deck.