

Real Estate Agency Offers Family Tradition of **EXCELLENCE, SERVICE AND INTEGRITY**

By Jamie Killin

ith more than 40 years of real estate experience in the Valley of the Sun, the Karadsheh Ovando family has established KOR Properties, their own real estate brokerage.

As the Designated Broker, John Karadsheh brings nearly 13 years of real estate experience to KOR Properties, and in 2014 was ranked the No. 1 residential real estate agent in Arizona by *Ranking Arizona Magazine*.

Christina Ovando has been a leading real estate force in the East Valley since 1983, and served as the president of the Southeast Valley Regional Association of Realtors.

Natascha, a Realtor with nearly 20 years of successful entrepreneurial experience, brings her knowledge of the Valley and extensive business and marketing expertise to the company.

Together, they intend to run their agency according to their core values of professionalism, integrity and honesty.

Their mission is to not only help clients achieve their real estate goals, but also to work collaboratively with their clients to help them grow their own businesses.

"We are here for the long haul," said John. "In order for our business to be successful, we know our clients need to be successful, too. By working together, we all can build a stronger and more cohesive community."

KOR Properties' emphasis on relationship building and long-term partnerships means clients can expect John, Natascha or Christina to be involved every step of the way to offer guidance, support and expertise.

"We pride ourselves on our personalized service," said Natascha."We personally handle every facet of our clients' transactions, from start to finish."

According to John, what sets KOR Properties apart are attention to customer service and the ability to keep current on the latest technology.

"We have an old-school work ethic with a new-school understanding of technology and the current real estate market," John said.

These ethics and values have served their family well



John Karadsheh, Natascha Ovando-Karadsheh and Christina Ovando

since 1972, when Christina's husband, Leon Ovando, began his real estate career in Mesa. Since then, it has become a family affair, with Christina joining the business in 1983, John joining the team in 2002, and Natascha coming on board in 2013.

"We have worked with our clients through generations," said Christina. "We pride ourselves on being our clients' family Realtors."

Even though the family has specialized in the East Valley since 1972, they are familiar with the entire Valley.

"While we live in Las Sendas, and work primarily in the East Valley, our clients move around, and often come from out of state," John said. "We have sold downtown Phoenix lofts, investment properties in Peoria, new builds in Laveen and luxury homes in North Scottsdale. In a valley this vibrant, you really need to know more than just your own backyard."

Adding another facet to their business, KOR Properties has teamed with Amberwood Homes to help clients with the custom home building process. "Offering our clients the opportunity for representation through the entire custom home building process is something we really are looking forward to doing," John further stated. "We can help clients find the perfect lot and build their dream home," he added.

"We're all so excited to be working together,"

Boutique Offers New Approach to Fashion with a Personal Touch

By Jamie Killin ella Blue Boutique is pleased to



Frances Carlotta-Paja, who recently took ownership of the boutique, has been working to add new styles and her own personal touch to the store's inventory. "She's done a fantastic job," said Las Sendas resident and open house attendee Traci Morgan, of Frances' new endeavor. Natascha said. "We are a very close family, and we live the business seven days a week. Our kids even understand the real estate process, and we have told them now that we have our own company, it is time for them to go to work, too!"

As a way of giving back to the community, KOR Properties also has created KOR Learning, an educational platform designed to provide free education to the community. KOR Learning will bring in experts on topics ranging from home remodeling, to estate planning and healthy living, to business development. Class schedules are available at KORproperties.com. ■

KOR Properties is a boutique real estate agency specializing in residential real estate, investment properties, custom home lots and new custom homes across the Valley. For more information, visit KORproperties.com, or call (480) 568-8680.



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By present its Spring Fashion Show, which will take place at The Vistas Pavilion within the Las Sendas Golf Club, on March 22, from 1 to 3 p.m.

Take in the fashion show for \$25 per person, and enjoy wine and cheese at the same time. To RSVP, call (602) 421-2318, or send an email to carlottapaja@gmail.com.

In addition to the upcoming fashion show, Bella Blue Boutique, a popular apparel and accessories shop, in The Village at Las Sendas, held a successful open house last month. The event received genuine support of many East Mesa residents.



"I think the boutique is going to be great for our community," Traci said. "It will be nice to have a new, fresh approach to fashion. If anybody is going to do it, Frances is the one."

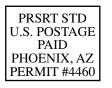
Cathi Sabin, co-owner of Coco Milano's, a home décor boutique, also in The Village at Las Sendas, said the

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POSTAL PATRON ECRWSS



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EDUCATION

Academy Provides Solid Foundation for Future Success

By Dr. Anjum Majeed, Founder/School Leader Self Development Academy

ith 15 years of academic excellence, Self Development Academy (SDA) has a lot to celebrate.

Self Development Schools proudly announces the extraordinary achievements of some of its former and present students. These students have not only received honors for their academic achievements, but also excelled in other areas of interest, such as football, swimming and violin.

The buzz among parents, educators and community leaders is if you want a strong academic foundation for your students, enroll them in Self Development Schools, which includes the preschool program and the kindergarten through grade eight charter school. Considered one of the very best schools in Arizona, SDA is well known for its rigorous curriculum and students' academic achievements. Equally important is the culture of high expectations and nurturing, created by dedicated educators.

An indicator of a school's success is how well students do upon moving on to high school and beyond. Alumni of SDA do very well after completing their education at our school.

Cade Cote began at Self Development Preschool when only 1 year old, and continued his education at SDA until eighth grade. Now, a senior at Williams Field High School, he is an outstanding academic scholar and a football star. Cade is the son of Mark and Sherri Cote, faculty members of SDA.

Cade credits SDA for his academic success. "Self Development Academy and Preschool are incredible schools that offer a top-notch education," he said. "Both schools afforded me a stellar education for the 13 years I attended."

Cade's outstanding scholarly achievements have earned him many academic honors. His high grade point average, of above 4.2, and enrollment in Advanced Placement (AP) Calculus and other AP courses, only tell a partial story. Cade has not only been recognized as an academic scholar, but also has received numerous accolades as a football player.

A recipient of more than \$1.3 million in scholarship offers from more than half a dozen universities around the country, Cade was named First Team Scholar Athlete for the Valley of the Sun Chapter, which includes 184 high schools in Northern and Central Arizona. He is one of only 15 Arizona student-athletes recognized by Fritz Pollard Alliance Foundation at this year's annual award ceremony during Super Bowl celebrations.

Cade credits Self Development Schools for the role they played in guiding him to become a lifelong learner.

"After leaving Self Development and transitioning into the public school system, I easily adapted to the courses the high school offered. Throughout my four years [in high school], I have taken honors and AP courses in English, math and science. These courses have helped me to maintain a GPA of 4.0 and above while playing three sports. I have been offered full scholarships to play football at Princeton, Yale and Pac 12 schools. Recently, I have accepted an offer to play at Arizona State University, where I will attend in the fall."

Emilia Yoon's performance is another testimony for the culture of support provided at SDA. She currently is a freshman at Westwood High School. Emilia began



SDA in kindergarten. As a seventh-grade student, she took rigorous eighth-grade courses offered at SDA. These courses included Algebra II and biology, as well as high school literature and analysis.

Besides maintaining her high grade point average, Emilia is an accomplished golfer and violinist. She began playing golf at age 4, and now is a member of Westwood's Varsity Team. Emilia is a gifted violin player, an instrument she began playing at the age of 3. Recently, she placed third in the Music Teachers National Association strings competition.

At SDA, Emilia not only received a rigorous academic education, but also was encouraged and supported to continue her passion for violin and golf. Her teachers understood the need to accommodate the academic assignments, allowing Emilia to dedicate herself to violin.

Among our outstanding students is Jaytlin Collins. Attending since grade five, she currently is an eighth-grade student at SDA. In addition to her outstanding academic performance, Jaytlin is a gifted synchronized swimmer. A member of the Arizona Desert Dolphins, she competed in the Arizona Junior/Senior Championship this past January, in Tucson.

Jaytlin received five awards, placing first in solo, duet, team, combo and figures. She has been selected to try out to compete in the 2016 Junior World Championship. She has excelled in the sport of synchronized swimming while maintaining a high grade point average.

Self Development Schools' mission is to nurture students' curiosity, inspire students to develop intrinsic motivation to achieve scholarly potential, empower students to take ownership of their learning, foster passion for lifelong learning, and promote the merits of serving the community.

Self Development Academy will host a Middle School and High School Information Night, on March 5, at 6:30 p.m. Representatives from area high schools will be present.

For more information regarding Self Development Academy, call (480) 641-2640.



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LOCAL BUSINESS

Determine whether pet boarding or sitting IS RIGHT FOR YOUR FURRY FRIEND

By Dawn Dubelbeis

pon exploring options for pet care when you travel, the two top choices are boarding or a pet sitter.

LET'S CONSIDER BOARDING. PROS

- **Price**—Base care for one or two dogs may be less expensive than pet sitting. Most kennels require you to pay extra for longer playtime, larger kennels, walks and medications.
- Socialization with other dogs—Your dog may spend time playing with other dogs. This is especially nice for highly social dogs.

CONS

- Vaccinations—Boarding facilities require proof of current vaccinations.
- **Staff**—Most kennels are not staffed 24 hours a day, seven days a week. This is not ideal for pets receiving medical care, or for your pets accustomed to sleeping with you.
- Kennel cough and exposure to parasites—Many dogs catch this contagious disease in boarding, which leads to illness, weight loss and a trip to the vet.
- Potential injury—Yours may be the most well-behaved dogs, but you are dealing with other dogs here. No matter how careful a facility is with behavior assessment, dogs are pack animals, and will establish group dominance. This can lead to aggression.
- Separation anxiety—Some dogs don't do well in a kennel because they miss their owners. They may not eat due to the stress and concern over being left at the boarding facility. This lowers your dog's immune system and may lead to illness.
- Price—If you have more than one

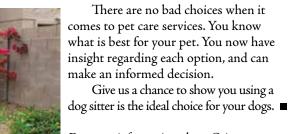
or two dogs (or pets), or want your pet pampered with extras, it gets costly.

LET'S CONSIDER PET SITTING. PROS

- **One-on-one interaction**—Much of our job is to provide your dog with love, attention, exercise and interaction. If your dog is a people person, in-home dog sitting is the best option.
- **Price**—Visits include medications, walks, playtime, treats and more. Pet sitting in households with many pets is very reasonable for the level of care they receive.
- Familiarity for your dogs—Allowing pets to stay in their home provides comforting smells, favorite toys and beds. It also maintains their diet.
- Close watch on your pet's well-being—We keep notes of each visit. Therefore, you know how your furry friend is doing while you are away.

CONS

• Your pet may get lonely. If your dog is accustomed to you being home all the time, the pet may like the dog social-ization. Keep in mind we offer overnights as an option.



For more information about Critter Caretakers Pet Sitting, Where Your Pets Are Like Family, call (480) 553-0105. You also can visit the website at www.crittercaretakers.com. Join them on Facebook. Go to www.facebook.com/ CritterCaretakersPetSitting.





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LAS SENDAS GOLF CLUB Features Entertainment, Dining & Golf

A Closer Look, Las Sendas Golf Club is a monthly column written for UpClose Publications 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 as your pathway to fun, recreation and a pleasurable lifestyle.

MONTHLY FEATURE CORPORATE EVENTS

The Vistas at Las Sendas is a magnificent venue and urban oasis for large or small corporate events. Our 6,000-square-foot theatre-style facility can accommodate up to 300 attendees.

Our Vistas venue was carefully designed and architected to capture the most breathtaking views of the mountains, valley, sunsets and city lights in the Phoenix Valley. Your meetings will be impossible to forget when combined with exceptional cuisine prepared by our chef, with the finest fresh quality ingredients.

We can include golf and spa packages as part of your meeting plans. We also have three excellent restaurants you may wish to consider for those important networking breaks.

CORPORATE GOLF TOURNAMENTS

The Vistas at Las Sendas is adjacent to Las Sendas Golf Club, a world-class, award-winning golf course. You will experience a stunning array of desert flora, mountain boulders and Valley views on each and every tee-box and fairway. We are a preferred vacation destination. We see hundreds of returning visitors each and every year. Consider attractive pricing options for your corporate golf tournament, from the end of May, until September.

We have a number of tournament packages from which to choose. Contact our professional staff today about hosting your next golf event or tournament. Call (480) 396-4000.

CORPORATE TEAM BUILDING

During your corporate team building event, enjoy worldclass golf instruction, delicious food and a championship caliber golf course.

One-Day Group Golf Package

- Three hours of range golf instruction (full swing and short game).
- Lunch—business meeting.

- Afternoon golf—nine holes with an hour of on-course instruction.
- A parting golf gift to help your game.
- Cost—\$1,860 for a group of eight golfers, or price can be prorated if fewer than eight golfers.

Two-Day Group Golf Packages also are available. Contact David Huffman at davidhuffmangolf@gmail.com, or call his cell at (480) 677-1533.

MEMBERSHIPS Las Sendas Membership Promotions Selling Out

We have had a great response to our new membership programs, in specific the Canadian Dollar On Par program and the Free Golf Cart Program.

Given the fact we sold all five allocated within 30 days, we are extending this program for another five memberships through the end of March. With the current exchange rate, Canadians joining Las Sendas save more than \$9,000. Add the free year of golf, and it's almost a \$15,000 savings. Additionally, our new social membership program is well off the ground, and new social members are enjoying the discounts in our restaurants, as well as playing a few rounds of golf.

Check out the summary for the membership options:





NEW! Social Membership \$3,000—Limited to 50

- Annual dues \$500 (first year's dues waived)
- + 18 golf passes provided annually—value of \$960
- Six golf passes valid November through April—12 golf passes valid May through October

NEW! Non-Refundable Golf Membership—\$15,000—Limited to 15

- Immediate golf membership privileges
- Annual dues paid on a monthly basis
- Option at five years to become a full golf member with 80 percent refundable

Fully Refundable Golf Membership—\$45,000—Limited to 5

- Immediate full golf membership privileges
- Annual or seasonal dues packages

For more information, contact Wayne Crandall at wcrandall@lassendas.com.

GOLF SHOP

PING Drivers

PING recently has come out with a new line of drivers called the G30 line, which has a driver for just about anybody. The new features of the G30 are many compared to the previous drivers PING has made. The most notable feature is the turbulators on the top of the driver head. These turbulators will increase the club head speed up to 2 miles per hour. The clubface on the G30 is lighter, stronger and thinner, which will allow for a higher ball speed, which ultimately means more distance.

The PING G30 drivers allow for up to two degrees of loft adjustability from the loft of the purchased G30 driver. There are three different club heads from which to choose within the G30 line. They are the SF Tec, LS Tec, and the standard G30. The SF Tec, or Straight Flight head, is engineered for the golfers who end up right of the target due to a fade or slice. The clubface at address is closed, and the weight is sent out to the heel to help steer the ball back into the fairway. The LS Tec, or Low Spin, is designed with the combination of low spin with a high MOI, which means added distance without losing accuracy. All of the G30 lines come with two shaft options, both with multiple flex and loft options. Feel free to stop in the Golf Shop to try one out. If you have any further questions, we are more than happy to assist you.



PING Demo Day at Las Sendas Golf Club Wednesday, March 11 9 a.m. to 1 p.m. Time slot reservations recommended, but not required.

Thank You—From Las Sendas Golf Club and Titleist

March 15 through April 15

The Titleist *Loyalty Rewarded* program is back to say thank you for trusting your game to ProV1. Purchase three dozen or more ProV1 or ProV1x golf balls, and receive

A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)

one dozen free. Balls must be personalized with the imprint of your choice (no logos), and all must be the same ball. Select regular play numbers, or you may choose the same number (00-99). An additional fee may apply. The new Titleist ProV1 and ProV1x golf balls just were released in February. So, be the first to try the newest No. 1 ball in golf. To place your order, please stop in the Golf Shop.

DINING WEEKLY SPECIALS AT THE PATIO AND THE GRILLE

MON.	Fried Chicken, Mashed Potatoes and Mushroom Ragu	\$16.95
TUE.	Flat Iron Steak, Mexican Cornbread, Peppers and Tequila Butter	\$18.95
WED.	Wine Down Wednesday	Half Price Wine-Most Bottles
THU.	Prime Rib, Mashed Potatoes, Vegetables Add Glass of Wine	\$21.95 \$3
FRI.	Seafood Special Chef's Choice	Market
SAT.	Las Sendas Farmers Market Special	Market
SUN.	Pasta Bar with Made-to- Order Pasta Station	\$14.95 Kids (6 – 12) \$8.95

THE VISTAS PAVILION Summer Wedding Special–June, July and

August—\$5,999 The Vistas Wedding Pavilion at Las Sendas is pleased to offer a Summer Special Wedding Package for events

booked and hosted in the months of June, July and August.

The total cost is \$5,999 (does not include tax and gratuity) for 50 to 100 guests. For more information, call us at (480) 396-4000, or visit our website at www.lassendas.com, and fill out our contact form.

LIVE... at Las Sendas House of Steel—Country Rock Wear Your Jeans and Boots!



If steel guitar and great vocals performing modern and classic Country Rock is your thing, let House of Steel fulfill those cravings. Featuring musicians who have recorded and toured with Grammy award-winning artists, these talented individuals now have honed their own sound just for you.

Thursday, March 26 Western Buffet—6 to 8 p.m. House of Steel Show—8 to 10 p.m.

Tickets—\$60 per person, or buy a table of eight for \$400. Reserve early for preferred seating—eight per table. Tickets available at Las Sendas Golf Club. Visit events@lassendas.com, or call (480) 396-4000.

GOLF ACADEMY Free Monthly Clinics for Women

The next free clinic topic will be Aim and Alignment. *Ready, Aim, Fire* will be held on March 26, at 2 p.m. All ladies are welcome—Las Sendas Golf Club Members, Nine and Wine and Las Sendas Community Members. If you are new to the clinic, please contact Tracy Berman, LPGA teaching professional and Class A, at tberman@ lassendas.com, or call her cell at (602) 920-8208. We want your experience to be warm and welcoming.

Why More Women Should Play Golf

Here are just some of the reasons participation in golf among women is growing:

- **Golfers Live Longer**—Now, that's a great start. Live five years longer, according to a Swedish study.
- **Golf Keeps You Trim**—Golf is a great way to stay in shape, with a round of golf consuming 1,500 calories if you walk. Golf also stimulates your creativity, problem solving and strategic thinking.
- **Golf Has Fun Clothing**—Golf fashion is big business. You will enjoy some amazing options in the Las Sendas Golf Shop, so you look your best on the greens.
- Quality Time—Where else can you have quality time with your spouse or kids, your boss, colleagues or prospects, away from the stress of modern living?



Easter Brunch

THE VISTAS AT LAS SENDAS Sunday, April 5th • 10am-2pm

\$45 for Adults \$16.95 for Children (Ages 5-12) Enjoy Easter Brunch in the New Pavilion with Stunning Views of the Valley and a Gourmet Buffet

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Thursday, March 26, 2015 The Vistas Pavilion

6 - 8 pm Western Buffet Dinner 8 - 10 pm House of Steel



Tickets \$60 per person, buy a table of 8 for \$400 Reserve early for preferred seating - 8 per table Tickets available at Las Sendas Golf Club events@lassendas.com or call us at (480) 396-4000









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EVENT

Flancer's Annual Pizza eating contest raises funds and awareness for charities

Submitted by Flancer's Gourmet Grub

n the 15th consecutive year of doing their part to spread goodwill to those who need it most, Flancer's Restaurant is no stranger to giving back to the community.

Since its startup, Flancer's has helped raise and donate more than \$234,000 in cash donations to charities. In April, the restaurant will be contributing to the Sunshine Acres Children's Home, Jewish Family and Children's Service (Max Flancer Fund), and WarFighter Sports. Tragically, last year, owner Jeff Flancer lost his beloved 15-year-old son, Max, and will continue to build funds to help other teens and parents in need of support and resources.

There are two events in which the community can take part, during the month of April, to rally around these causes. Visit either Flancer's Gourmet Grub, in Mesa or Gilbert, to purchase raffle tickets for a chance to win one of six prizes valued up to \$1,000. Raffle sales begin on March 10.

Another way to help is by attending the fun and lighthearted Cigar and Craft Beer Event, at Fox Cigar Bar, in Gilbert. The early April date is yet to be announced. Flancer's will provide the food, and there will be plenty of Perdomo cigars to enjoy, as well as cold craft beers from Four Peaks. Everything

is included for only \$30. To register for the event, call Flancer's at (480) 926-9077.

For those with a hearty appetite and the ability to enjoy doing something offbeat, they can give back to the community by signing up to compete in Flancer's all-youcan-eat pizza contest on Sunday, April 12. Registration begins at 10:15 a.m., and the feasting ensues at 11 a.m. The first prize winner will receive a \$250 cash prize, a large trophy and will be crowned by the reigning Miss Arizona. For \$25, contestants will receive a limited edition T-shirt. The fee also will include pizza and a drink to help wolf it down. The winner is whoever is the first to eat two 16-inch cheese pizzas.

"In this wonderful world, where so many magical and beautiful things happen, there also is desperation and hopelessness," Jeff said. "If we can assist, and make the lives of people improved, through different ways of intervention, then, this is where good triumphs over evil."

To learn more about the beneficiaries of the donations, visit sunshineacres.org, www.jfcsaz.org, or www.warfightersports.org.

Flancer's Gourmet Grub Gilbert location is at 610 N. Gilbert Road. Call (480) 926-9077. The Mesa location is at

1902 N. Higley Road. Call (480) 396-0077.

ABOUT FLANCER'S

Flancer's Gourmet Grub is the East Valley's premier dining hotspot, with two locations for those looking for a fun food experience, complete with character and flair. From mouthwatering items like the Filet Mignon

with Caramelized Onions and the Perfect Prickly Pear Chicken Sandwich, to Goat Cheese Bruschetta and Green Chile Mushroom Phyllos, guests have access to a range of delicious options for any palate. Since opening in 2000, Flancer's owner and chef Jeff Flancer has been applying the expertise of his 30 years in the food industry to every scrumptious dish.

LOCAL BUSINESS **Renovate to update** the style in your home

Submitted by Boers Home Renovations

Then a troublesome leak caused damage to this bathroom, the homeowners decided to remodel their entire space.

A small walkway, from the vanity area to the toilet and shower area, was very inconvenient. Removing a bothersome divider created a more open feel, which this bathroom needed. Granite countertops and double sinks complemented the eye-catching, extra-long vanity.

Tile is probably one of the most debated choices, but the homeowner's choice to use two different color tiles on the walls of their shower did not disappoint. The colors complemented, accenting the beauty of this shower.

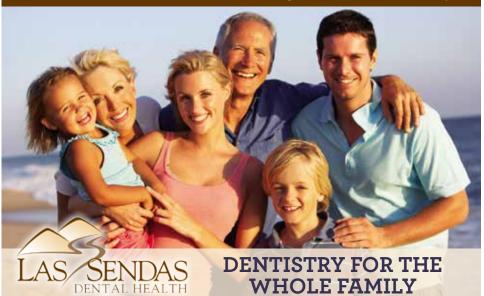
Renovating this outdated bathroom, with an updated style, created a sanctuary for relaxing and unwinding. No matter how big or small your space, updating an outdated space not only brings more value to your home, but makes you value your home more.

For more information, call Jason Boers, of Boers Home Renovations, at (480) 229-6682.





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REAL ESTATE

MESA REAL ESTATE IS A TALE OF TWO BUYERS

By Ron Brown Owner, Coldwell Banker Trails and Paths

hile the city of Mesa is in a balanced market, many consumers and professionals have never shopped or operated in a balanced market.

Since 2004, we have only seen an insane two-year seller's market

during the bubble, followed by an equally insane three-year buyer's market during the crash. The buyer's market was then followed by a four-year frenzy of investors exuberantly picking up the pieces.

The past year is the closest Mesa has been to normalcy in the real estate market. This year will be another period of change for the better. However, experiences will differ depending on the price range for the consumer.

WILL INTEREST RATES RISE?

There is a common fear that rising interest rates will decrease demand and cause strife in the real estate market. The fact is the interest rate does not directly affect demand. Lending practices affect demand. In other words, if interest rates rise and lenders continue to say *no* more than *yes*, then demand will decline. However, when lenders say *yes* more than *no* to applications, demand goes up because the pool of approved buyers increases. That has a lot to do with how much risk lenders are willing to take, and with interest rates below 4 percent, they are not willing to take on much. When the interest rate rises, lenders can afford to take on more risk. Demand then improves, despite the interest rate.

EFFECTS OF 3 PERCENT DOWN CONVENTIONAL FINANCING (LOANS UNDER \$417,000)

Last December, a new conventional financing product



was announced, lowering the required down payment to 3 percent of purchase price. Conventional lenders will lend up to \$417,000, so this is positive news for those buyers looking between \$280,000 and \$430,000. For a consumer still working on a \$15,000 down payment for a \$300,000 move-up home, the minimum requirement has just been lowered to \$9,000. This may allow some buyers to move earlier than anticipated. However, they still need to qualify with decent credit, and meet required monthly debt-to-income ratios. So, while this is a positive development, it has not yet resulted in more buyers in this price range, since it does not affect the resulting monthly payment. Nationally, purchases using conventional financing have declined despite the change.

EFFECTS OF LOWER MONTHLY MORTGAGE INSURANCE ON FHA LOANS (LOANS UNDER \$271,050)

FHA financing has lowered their monthly mortgage insurance premiums, effective Jan. 26. FHA will only lend up to \$271,050, so this change will affect buyers looking under \$280,000. It is already having a positive impact on both purchases and refinances nationally, up 12.4 percent and 76.5 percent respectively. The main reason is monthly savings on the mortgage payment can be as high as \$100 per month. That is enough of a difference to help some consumers achieve the required debt-to-income ratios to qualify under FHA, thus increasing the buyer pool under \$280,000.

AVAILABILITY OF ACTIVE LISTINGS

While both of these announcements are good news for buyers, the availability of inventory can be scarce, depending on the price range. As the FHA program increases demand under \$280,000, those consumers looking under \$200,000 specifically will find themselves with very few options across the Valley, as inventory has declined 19 percent overall and 21 percent in Mesa alone. Within Maricopa County, most of the remaining active inventory in this price range lies in the West Valley, South Phoenix and Mesa. Consumers who prefer more recently built homes under \$200,000 will need to consider Pinal County, such as the San Tan Valley area of Queen Creek, Florence and the town of Maricopa.

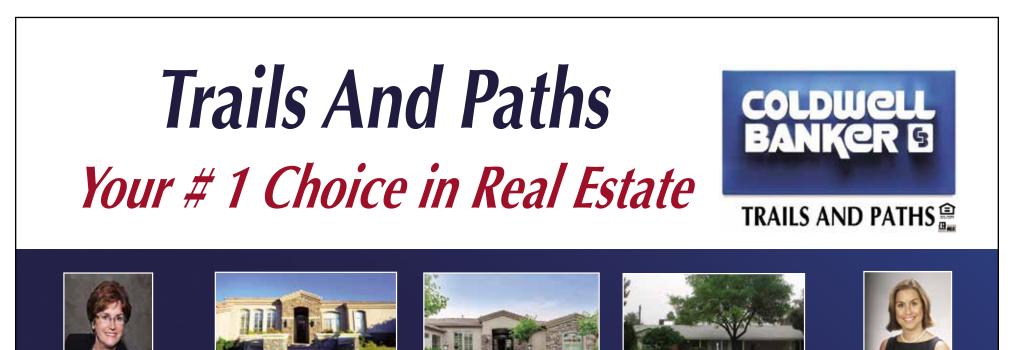
Inventory between \$200,000 and \$280,000 is stable, having only declined 2 to 3 percent since last year at this time. FHA buyers will have more selection in more areas at this price point. For those buyers looking between \$300,000 and \$400,000, and planning to take advantage of the 3 percent down conventional financing products, inventory has actually increased 9.5 percent Valley wide and declined in Mesa by 5.7 percent. Therefore, these buyers will have more options for location and more flexibility in negotiations.

MESA REAL ESTATE TRENDS JANUARY 2015*

Supply is 24.2 percent below normal. However, demand is 27.2 percent below normal, as well. The two combined cancel each other out, and place the Mesa market in a balanced state of supply and demand, but with low transaction counts. Annual price appreciation in Mesa was 5.7 percent comparing January 2014 to January 2015. The average sale price was \$232,151, and sellers typically received 97 percent of their final list price after an average of 82 days on market. Of the Mesa homes that came off active status, 74 percent successfully sold, and 26 percent canceled or expired. This places Mesa much higher than the historical listing success rate of 64 percent. ■

For more information, call the office at (480) 355-4776, or send an email to ron.brown@trailsandpaths.com. Coldwell Banker Trails and Paths is located at 2913 N. Power Road.

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Lyn Glenn, ABR Associate Broker 602.769.1089



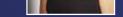
\$825,000 5,866 sq. ft. w/basement, 6BR, office, 4.5BA, 4G. SS appliances, custom cabinets, pool, BBQ, Ramada.



\$675,000 4,145 sq. ft. 3BR, 3.5BA, 4G. Culde-sac lot, plantation shutters, granite counters, diving pool & ramada.



\$157,000 1,522 sq. ft. 2BR, 1.75BA, 3G. Brick home w/fireplace, laminate wood flooring, covered patio & a pool.



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\$485,000 3,351 sq. ft. 4BR, 3.5BA, 3G. 2,4 Views of Superstition Mtns, covered patio, custom built-in BBQ.

\$465,000 2,449 sq. ft. 4BR, 2BA, 3G. Views of Superstition Mtns, hickory cabinetry, RV gate & a pool.



\$599,000 3,346 sq. ft. 4BR, 3BA, 3G. Cherry cabinetry, wine cooler, pool, spa, putting green & a baskeball court.



Sharon Liuzzo Associate Broker 602.999.1468

10 March 2015 Up Close

EDUCATION



Story by Laurie Struna Logo by Derek Dinsmore esa Public Schools early education is introducing a new look for its preschool opportunities. The district will house all of its existing programs under one umbrella of KinderU. The exciting new look includes a smart KinderU logo, slogan and banner. Families will begin to see the name on registration materials for the new school year and on the community education website.

LEADERS IN PROVIDING PRESCHOOL OPPORTUNITIES

The district is branding its preschool programs to help families of young learners identify Mesa Public Schools as a provider of high-quality preschool opportunities. Families can focus their energy on getting their children ready for kindergarten, and the experts can ensure they are helping children develop the skills they need to become lifelong learners.

EASY REGISTRATION PROCESS

"It means we can simplify processes for families, with one name, one registration," said Kim Freehan, early childhood specialist. "Internally, staff can identify

scholarship options to fit the family, instead of the family wading through the complications of several scholarship options before they can enroll their child. Classroom sites may have a blend of children using different types of scholarships, tuition or IEP support to attend one location."

SAME GREAT OPPORTUNITIES

A variety of options are available to Mesa children and those living outside district boundaries. Existing preschool programs in Mesa include Mesa Early Learning Preschool, First Things First Preschool, Pre-Kindergarten, Community Education Preschool, Montessori, Pre-Kindergarten Plus, SPED Preschool, PEER program and Child Development centers.

"At the end of the day, preschool is the time when children develop a curiosity and desire to figure out how things work," shared Kim. "The more comfortable children are, the better they do with the rigors of today's kindergarten. KinderU provides children quality experiences so they have a solid foundation for future educational success."

For more information, visit www.mpsaz.org/commed/.

EDUCATION

Local Students Inducted into NATIONAL ELEMENTARY HONOR SOCIETY By AnnElise Makin

ctive participation has made the National Elementary Honor Society (NEHS) program a fine success. At the Red Mountain Ranch Elementary School (RMRES) induction ceremony, 25 distinguished students joined rank as proud parents applauded their pledge. A camera crew, from the Mesa Unified School District's ED TV, documented the

Now in its sixth year, the Red Mountain NEHS program has achieved exemplary results in academics and character formation. Students have embraced the learning opportunity of four values-scholarship, responsibility, leadership and service.

festivities amidst some 120 guests.

"Our students generate their own ideas about community service," said Mr. Patrick Carroll."In the fall, they wrote and decorated well-wish cards for patients at Banner Heart Hospital." Gifted and Talented Program Instructor Mr. Carroll co-chaired the NEHS program

with sixth grade teacher Ms. Tina Kempf.

Last year, the biggest NEHSsupported initiative was the Make a Difference Through a Grocery Bag annual food drive for Kerr Elementary School. More than 200 bags of groceries were collected during a two-week period.

NEHS also has strengthened the cohesion and identity at RMRES. Honor students volunteered to tutor younger students in the Kids Corner afterschool program in math or reading. This created connectivity across age levels. "Our student committee

prepared the whole NEHS ceremony," Mr. Carroll said. "It was fantastic to see all the students participate in the pledge, and each of the executive members read a part of the four values."

Every NEHS inductee received a pin and membership card. Proudly walking across the stage, the students were welcomed into the NEHS community. New service projects, such as the Animals in Need Supply Drive, are being planned.

In her address, Principal Dr. Joyce Cook praised the accomplishments of the NEHS team efforts. "It is amazing what a difference an individual can make at the spark of an idea if the whole group pulls together for the project," she said.

Mr. Carroll also commended the program. "The NEHS program is a wonderful learning opportunity for the students," he stated. "It is great for the community, and it serves a magnificent purpose for our school."



The new 2015 NEHS inductees

Lizette Hernandez, Claire Glennon, Quinn Dobson, Noah Hutchison, Carlee Pobieglo, Isabella Brenner, Brandon Warren, Tayla Smith, McKenna Barkman, Nolan Kurtz, Grace Dohrmann, Peter Celmer, Haylee Woods, Matalin Hansen, Natalie Brzezniak, Ella Petersen, Shayla Swaino, Logan Feld, Elias Harrington, Tatum Peterson, Tye Ropati, Cody Hall, Danielle Smolka, Sean Cahill and Savannah Starks.



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EVENT EAST VALLEY CHURCH SINGS MOZART AND PRAISES

Submitted by Love of Christ Lutheran Church

ove of Christ Lutheran Church will present a music cantata, with 70 singers, orchestra and guest soloists, in this year's annual musical event, during services on Sunday, March 22.

Presenting *The Weeping Tree*, by Joseph M. Martin, in a collection of hymns, music and narration, the mass choir will perform during its 9 a.m. and 10:45 a.m. services. Additionally, a quartet will sing

Agnus Dei from the Coronation Mass in C, by Mozart, one of the 17 extant settings from Ordinary of the Mass. The theme of the presentations is designed to create a touching testament of grace in the hearts of people during this year's spiritual season.

This event is free and is open to the community at large. \blacksquare

Love of Christ Lutheran Church is located at 1525 N. Power Road. For more information, contact the church office at (480) 981-6199.



Celebrate Spring at the Neighborhood BBQ

Submitted by Red Mountain United Methodist Church elebrate the advent of spring by joining your friends and neighbors at the annual Barbecue and Music Festival presented by Red Mountain United



Methodist Church, on Sunday, March 8, from noon to 2 p.m. "We are excited to be able to offer an event with such high-quality music, great food, and a wide variety of activities for all ages," explained Senior Pastor Mary Bullis. "This is our gift to the community, as everything is free to our guests."

The picnic-style lunch will include Waldo's BBQ sandwiches, hot dogs, coleslaw, baked beans, chips, macaroni and cheese, desserts and beverages.

A variety of music will be played throughout the campus. Everyone will enjoy the return performance of Mitzi Smith, accompanied by JR McAlexander and the Band, taking place in the tent behind the church. Mitzi will be singing well-known musical pieces, including Broadway and Gospel selections. She has performed in many venues across the U.S., and was once a back-up singer for Elton John. JR, executive director of Showtune Productions and organist/keyboardist at the church, is an accomplished pianist who has directed numerous musical shows in the U.S.

Other music will feature Margie Mays, John Park, Mike Wooton, and Gene Ball, who will present both Christian and old-style country music in Madsen Hall. Jim Moses, well-known acoustic guitarist and vocalist, will perform folk music and ballads on the patio.

People of all ages will especially like getting close to a variety of clean and cuddly small animals at the Dreams Come True Petting Zoo. There will be bounce houses, face painting, children's games, with lots of prizes, and a sport throw inflatable. New this year will be a rock-climbing wall. Everyone can join in the fun of a karaoke session.

More information is available at www.rmumc.com, or by calling the church office at (480) 981-3833. The church is located just north of Power and McDowell roads, at 2936 N. Power Road.



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Quilt Show Celebrates Original Craftsmanship and Charitable Projects

Submitted by Las Sendas Quilt Club

he Las Sendas Quilt Club is celebrating another banner year for creating personal and charitable projects, which will be on display Sunday, March 15, from 1 to 4 p.m., at the Las Sendas Trailhead Members Club.

This is the group's 12th annual quilt show, and the members are delighted to share their craftsmanship and artistic vision in a variety of artistic approaches, from traditional and historic quilts, beading and paper piecing, to purses and bags, landscapes and scrappy quilts.

The club's 35 quilters have multiple interests and talents, which include designing patterns, teaching specific skills and techniques at local quilt shops, and organizing charitable donations of blankets.

In the past year, the Las Sendas quilters have donated approximately 50 blankets, 30 pillowcases and 50 tote bags to local nonprofit charities. They are Sojourner Center (shelter for abused

women and children), Helen's Hope Chest (benefiting foster children), American Cancer Society, House of Refuge (transitional housing for homeless families) and the Children's Crisis Center. This past November, members gave 23 pillowcases, 12 pillows and 14 quilts to Ryan House, which provides pediatric palliative care at no cost to families.

Christmas stockings were donated to Devereux, one of the oldest and largest nonprofit



providers of behavioral health care. In addition, the club made 50 wheelchair and walker tote bags, which were distributed between the Phoenix Veterans Affairs Hospital and the Arizona State Veterans Home.

Quilt show attendees will admire the beauty and artistic designs of more than 100 quilts, purses and wall hangings, while enjoying complimentary refreshments. In addition to the distinctive quilts and numerous charity projects, this year's show will feature two exciting displays of Christmas motifs and an inspiring display of patriotic quilts (most will be donated to veteran facilities). Members of the Las Sendas Quilt Club will be present. They will be pleased to answer any questions and may be amenable to sales of either quilts or purses.

An admission fee of \$1 from everyone attending the quilt show will be donated to Sunshine Acres Children's Home.

The Las Sendas Quilt Club meets on a monthly basis, and also offers an open sewing day at which time members share tips, tricks and friendly advice. These meetings provide opportunities to learn, to share and to focus on charitable projects.

For anyone unfamiliar with the East Valley, the Las Sendas Trailhead Members Club, located at 7900 E. Power Road, can be accessed from the 202 East, at the Power and Thomas roads exit (northbound). Then, follow the signs. ■

For more information about Las Sendas Quilt Club, contact Audrey Good at (480) 324-0269, or send an e-mail to amgood@cox.net.

EVENT Cut-A-Thon at Mike's Barbershops Benefits Local Children's Home

By Dawn Abbey

In the second se

Shop owner Mike Magri and his staff will donate all proceeds from haircuts that day to help the kids. "It's a wonderful organization, and we want to do whatever we can to help out," said Mike.

Rev. James and Vera Dingman opened Sunshine Acres, in 1954, at 3405 N. Higley Road, to care for homeless children. According to the website, SunshineAcres.org, the home is entirely donor-supported, and receives no government assistance. No child will be turned away for financial reasons.

Mike is hoping all regular customers, as well as anyone who wants to give a real traditional barbershop a try, will participate in the fund-raising event. "Or people can just drop by and make a donation of money or goods for the children, or for the organization's retail shops," he said. "I'll have my pickup parked outside the shop if anyone wants to donate food, clothing, toys, furniture or whatever will

fit in my truck bed." Mike's Barbershops has been serving Mesa for 11 years. He moved to his present shop about four years ago, after being located further west, but still in the city. "I've always been involved in activities to help the community," Mike said.

What makes a barbershop different from a salon? "Cosmetologists and barbers get different kinds of training," explained Mike, a fourth-generation



barber and instructor himself. "Barbers must complete 1,500 hours of training to learn different techniques particular just to cutting men's hair. They also specialize in men's services, such as old-fashioned hot-lather, straight razor shaves, trimming eyebrows or shaving around the ears," he continued. "Shaving around the neck and ears and a shoulder massage, with our handheld power massager, is included with every service."

Mike also offers current styles, grey hair blending and coloring, head shaving, aromatherapy facial massage and other men's services, at reasonable prices. "Even if you're a walk-in client, there's usually no waiting. We always have at least seven licensed barbers available at all times."

On his website, MikesBarbershops.com, Mike offers coupons worth \$2 off selected services. You also can get rewards for services at Bellycard.com. Click on *Find Locations*, and enter Mike's Barbershops.

For more information about services and prices, as well as making an appointment at Mike's Barbershops, call (480) 218-5964. You can also visit the website at MikesBarbershops.com.



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3740 N. Sonoran Hills	1,567	Cobblestone	\$304,900
3639 N. Sonoran Hills	1,926	Cobblestone	\$328,000
3430 N. Mountain Ridge #31	3,260	Sonoran Heights	\$400,000
7353 E. Sandia Cir.	3,233	Boulder Mountain	\$535,000
3646 N. Boulder Canyon St.	3,017	Mountain Village	\$535,000
7260 E. Eagle Crest Dr. #8	2,700	Black Rock	\$675,000
7025 E. Sierra Morena Cir.	3,183	Mountain Village	\$713,000
4218 N. Arboles Cir.	4,542	Granite Preserve	\$750,000
8020 E. Copper Canyon Cir.	7,109	Copper Canyon	\$1,900,000





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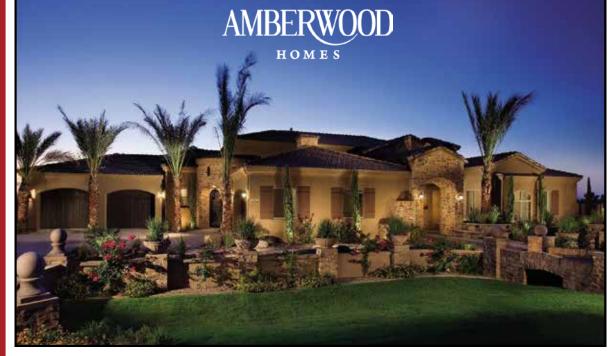
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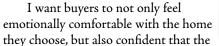
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REAL ESTATE

CONFIDENCE AND COMFORT COME WITH FINDING THE RIGHT HOME

By John Karadsheh

hen I take buyers out to find their dream home, I understand we are embarking on a journey.



home they select is affordable and a good investment in today's market.

So, how do you go about starting to find the right home? In February, there were more than 20,000 homes for sale in the Valley. How do you begin to narrow it down, and find the house right for you?

For some homebuyers, shopping for a home is neighborhood driven. They want a particular school district or planned community. For others, the combination of features outweighs the area. A three-car garage and a pool may take priority over the cross streets.

In my opinion, finding the perfect home requires a balance of location and features. Also, just like the buyers on HGTV's *House Hunters*, there will be some compromises to make along the way.

HOW MUCH HOME CAN WE BUY?

The most important thing to do when you start home shopping is to make a list of your priorities. The easiest place to start is with price. Talk to a lender before you start the process to first find out how much home you can afford (there are some great lenders on my website, KORproperties.com). Then, stay within your price range as you search.

Oftentimes, buyers qualify for X amount, and they look online at X plus 15 percent. In this market, sellers certainly are not coming down 15 percent or even 5 percent. So, the homes the buyers are looking at are already out of their range. This is a challenge because buyers are then disappointed by what is actually in their price range, as opposed to excited when they find a great house they can afford.

MY NEW HOUSE WILL HAVE...

Rank the five most important elements you would like in your next home, such as neighborhood, square footage, number of bedrooms, number of bathrooms, number of garages, lot size and pool, etc. The top items should all be things that are fixed items. For example, while most buyers prefer granite counters to laminate, counters can be changed. So, they shouldn't be a top five priority. On the other hand, adding a garage is not so easy. So, your garage needs should rank higher.

IN THIS HOUSE, WE WILL...

Most people begin dreaming about their new home before they ever start touring homes. I always think it is incredibly helpful to really envision yourself living in your new home, and try to define how that translates into home features. Do you want to start entertaining? Then, you may want to

focus on finding an open plan with a great patio. Have you always wanted to restore cars? Then, perhaps a three-car garage is something you need to place in your search.

IN FIVE YEARS

As you start your search, it also is very important to weigh your priorities with your future in mind. You may be shopping as newlyweds and looking for a first home. While a great pool may be a priority now, a cul-de-sac lot with a great area out front for tricycle riding might be something you want to consider for the future. Or perhaps you are thinking of downsizing, so you can travel more when you retire. You may want to evaluate the landscaping and home maintenance requirements to make sure the home is easy to lock and leave. A little forward planning will help you be happy in your home for years to come.

I am confident you will find your perfect home. As I always stress, choose an experienced Realtor to represent you as a buyer. A great Realtor will not only help you find the home that meets your needs, but also will be a sounding board as you work through the compromises. Please don't hesitate to call me with any home buying questions, or to set up a custom search. I have worked with hundreds of happy buyers, and would love to help you find your perfect home. ■

John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for more than 12 years, and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS). In 2014, John was voted the No. 1 Real Estate Agent in Arizona by Ranking Arizona. You can reach John at (480) 568-8684, or visit his website at www.KORproperties.com.









John Karadsheh

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< STORY CONTINUED FROM FRONT COVER

changes happening at Bella Blue Boutique have brought new life to the shopping center.

"People are excited about their businesses," she said. "I am really excited about having a new neighbor close to our new design studio."

Frances said she had wanted to own Bella Blue Boutique for 10 years, and when she learned it was going up for sale this past summer, she knew the timing was right. "It's what I love," she said of overseeing the shop. "I don't feel like it's work."

Frances has been a Las Sendas resident for 15 years, and since taking ownership of Bella Blue Boutique, has only become more involved in the community by joining the Mesa Chamber of Commerce,

and participating in fund-raising and charity events.

Just recently, the boutique owner hosted a ladies fund-raiser night. She donated a percentage of the evening's revenue to help fund a group of students on a trip to New York for Fashion Week. "I want to see young people succeed in the fashion industry," Frances said. "It

warms my heart to see young kids who want to do this."

Las Sendas resident and Bella Blue Boutique employee Gail Barrette believes customers can look forward to a rejuvenated and updated store appearance, with great spring fashions. "We've freshened up the look of the store, and carry unique things you are not going to find at the mall," she said. "Bella Blue Boutique offers colorful blouses, skirts and capri pants for the transition from spring to summer."

According to Frances, exclusive pieces are just one of the many great things setting Bella Blue Boutique apart from other fashion retailers. "We want clothes you can't find everywhere," she said. "I'm trying to bring in unique pieces."

Bella Blue also is unique in its exceptional customer service and personalized shopping experience.



"We offer individual attention to everyone who comes in, starting with our greeting and extending to our

personal shopper services," said Gail.

Jeannette Tedeschi, another Bella Blue Boutique employee and Red Mountain Ranch resident, loves to see customers leaving the store happy. "I love clothing, she said. "It's my passion. When people come in, we don't know what they like. We start picking things out for the dressing room, and can evaluate the look in their faces," Jeannette continued. "Customers will say to me, 'I had no idea this would look good on me. I never knew how to put things together."

For more information about Bella Blue Boutique, visit https://www.facebook.com/BellaBlueMesa, or call (480) 924-1088. The boutique is located in The Village at Las Sendas, at 2837 N. Power Road, near the intersection of Power and McDowell roads. Hours of operation are Monday through Saturday, from 10 a.m., to 6 p.m.



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EDUCATION

Montessori Summer Program is accepting applications



Submitted by Red Mountain Montessori Academy ed Mountain Montessori Academy is accepting applications for the summer program. Beginning on the first Monday in June, and continuing through the last week of July, the program will run Monday through Friday from 9 a.m. to 3 p.m.

Red Mountain Montessori Academy, a private preschool and kindergarten program, provides an excellent education for growing children. Children develop a lifelong love for learning and respect for their environment.

Founded 15 years ago by Angie Gutherie and Belinda Mullins, the academy boasts Montessori-certified teachers proficient in adapting learning programs to individual students needs. This technique differs from forcing a onesize-fits-all approach.

The school nurtures students who move on with selfmotivation. The students also exhibit a healthy confidence in their ability to succeed.

For more information and enrollment applications, you can visit the website at redmountainmontessori.com, or call (480) 654-1124. We welcome families with children between the ages of 3 to 6 years old to come in and tour the school. Red Mountain Montessori Academy is located at 6426 E. McDowell Road.

HEALTH

Cancer survivors participate in exercise and wellness program

Submitted by Red Mountain Ranch Country Club ed Mountain Ranch Country Club (RMRCC) is pleased to offer Strength for Survivors, an exercise and wellness program for cancer survivors, with weekly two-day classes beginning on March 25 and 27, from 10:30 to 11:30 a.m.

The six-week class, taking place on Wednesday and Friday mornings, at the RMRCC Fitness Center, is designed specifically for adults currently being treated for, or in remission from, any form of cancer.

The goal of Strength for Survivors is to help improve the physical well-being of those participating. Increasing strength, endurance, flexibility, self-esteem and energy levels will be addressed, while also reducing the severity of therapy side effects.

The program will be tailored to the individual fitness level needs and goals of each participant. In addition, Strength for Survivors will offer a group setting, allowing individuals to connect with others in similar situations.

To ensure personal attention, class size is limited. The fee is \$100 for members and \$175 for nonmembers. Participants must be 18 years old or older. ■

To enroll in Strength for Survivors, or for more information, contact Lois Moncel at (480) 981-8135. You also can send an email to LMoncel@RMRCC.com. The Red Mountain Ranch Country Club Fitness Center is located at 6425 E. Teton Circle.

ORGANIZING

We Choose THE MOON

By Nancy Nemitz

"We choose to go to the moon. We choose to go to the moon in this decade and do other things, not because they are easy, but because they are hard, because that goal will serve to organize and measure the best of our energies and skills, because that challenge is one that we are willing to accept, one we are



unwilling to postpone, and one which we intend to win." –John F. Kennedy

e went to the moon because individuals were committed, confident and determined. People worked as a team to solve problems. Most importantly, however, there was the desire for leadership. Americans wanted to beat the Russians to the moon. Second place wasn't acceptable.

John F. Kennedy's declaration that Americans were going to the moon by the end of the 1960s has all the elements necessary in a mission statement or setting goals:

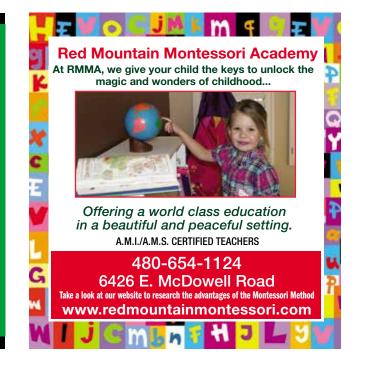
- What's the goal? Get to the moon.
- When? In this decade.
- Why? Because it's hard and will measure the best of our energies and skills.
- Parameters? High standards.
- Expect to finish.

No matter how large or small your goals, expect to win.

Nancy Nemitz is a productivity consultant, and her clients expect her to help them achieve their goals. Create the Space is her company. She can be found at createthespace.com. Don't procrastinate. Get moving. One step at a time.









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REAL ESTATE

SELL YOUR HOME FOR THE HIGHEST PRICE IN THE SHORTEST TIME

By Lorraine Ryall, Realtor CDPE, CSSN, MSSC Coldwell Banker Trails and Paths

f you are considering selling your home this year, now is a great time to list it as we head into our peak selling season.

Every homeowner wants to sell his home in the shortest time possible

and for the highest price. There is nothing wrong with that thinking, as long as the seller is prepared to get the house ready, and do what is necessary to make buyers willing to pay the top price.

We have seen a shift in our current market, from homebuyers who wanted a deal, and were prepared to do a lot of work themselves after the home was purchased, to buyers now looking for the move-in ready home. They are willing to pay a higher price for a home already updated, so they can roll that into the mortgage, especially with the low interest rates, rather than having to come up with the cash out of pocket to do the upgrades themselves.

PREPARING YOUR HOME FOR SALE WITHOUT SPENDING ANY MONEY

The price of your home is going to depend on many factors, such as the upgrades and updates it has. If your home needs updating, but you don't want to put any money into it, there still are a lot of things you can do to make your home show its best for a quicker sale at a better price.

Cleaning your home can make a huge difference—not just a regular clean, but a deep clean, from top to bottom. This means cleaning all the baseboards, fans, doors and doorframes, light switches, door handles and all the nooks and crannies. Wiping fingerprints off walls and banisters, and touching up with paint can really spruce up your



home. Freshen up the flooring. Don't just clean the carpets and tile, but clean the grout, too. Your tile can look brand new with clean grout.

Declutter—It is a good rule of thumb to take down two thirds of what you have out. You are going to be moving anyway. So, use this as a great opportunity to start your packing early. Keep countertops clear, especially in the kitchen and bathrooms. Reorganize your closet, and pack away anything you are not going to be using in the next few months.

Add a vase of fresh flowers or touches of color to warm up the house. Taking steps such as these can help it feel bright and clean.

CURB APPEAL—FIRST IMPRESSIONS COUNT

I have been out showing homes with clients, pulled up to a listing we had planned on viewing, and the buyer says, "I don't like the look of this house. Let's miss this one, and just go to the next." Curb appeal really does make a difference.

Have all the shrubs and trees trimmed, and rake the stone smooth. In addition, nothing makes the home look more appealing than color. Add blooming shrubs and colorful annuals. Make the entryway inviting, with potted plants. If there is room, include a small patio set.

SPRUCING YOUR HOME UP ON A SMALL BUDGET

A fresh coat of paint can have a huge impact. Change any dark or bright colors to more neutral tones. Don't forget to paint the baseboards to finish it off.

CHANGING FIXTURES

Bathrooms—Take down the big mirror over the sinks, and put up two framed mirrors, or one large one, or just

frame the existing mirror. Change out the light fixtures and faucets. Buy some decorative towels, and it will look like a completely different bathroom.

Kitchens—Replace the faucets and hardware. If budget permits, install a new sink.

REMODEL AND UPDATE ON A HIGHER BUDGET

Buyers want granite. Before you embark on changing the countertops, which can have a huge impact, make sure your cabinets are in good condition. There is no point adding granite if the buyer will have to replace the cabinets anyway. If the cabinets are in good condition, but are outdated, depending on the wood, they can be refinished, painted or just the doors replaced for a fraction of the cost of new cabinets. When you get the bid for the kitchen, ask about the cost for the bathrooms. You may even have enough granite left over to do the bathrooms, or at least one of them, at no extra cost other than the install.

The kitchen and bathrooms are the selling rooms of any home. Research shows kitchens and bathrooms get 85 percent of the costs back, but you have to make sure you take into consideration the price of the house. How much you budget for upgrades will depend on the value of your home. You don't want to upgrade more than the home can appreciate.

Please contact me for a free consultation on updating and staging your home, or for a list of contractors for free bids.

Lorraine Ryall is a Multi-Million Dollar producer and a recipient of the Coldwell Banker International President's Circle Award. For more information, call (602) 571-6799, or visit her website at www.Homes2SellAZ.com.



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highly recommend Lorraine Ryall to anyone interested in purchasing or selling a home. We plan to use Lorraine to sell our other home. Please feel free to contact us if you have any questions, we would be happy to answer." -Tammy and Paul Gilman

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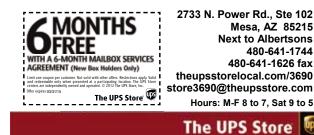


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LOCAL BUSINESS

Carnation Home Cleaning Celebrates

By Jamie Killin

arnation Home Cleaning, a Mesa-based, full-service cleaning company, will celebrate 25 years of business with an open house, featuring great food, live country music and more, on April 17.

"We provide services from coming in and just doing the floors, all the way to a Q-Tip cleaning, every week," said Eugena Bring, owner and founder of Carnation Home Cleaning.

Residents of Mesa, Gilbert and Chandler, and those from as far as the Ahwatukee Foothills and Queen Creek, can enjoy Carnation Home Cleaning. Services range from simple floor washes, to high-detail cleanings.

Not only do clients have a wide range of service levels from which to choose, but they have complete control of cleaning frequency, as well.

Those who regularly schedule their services every week, every two weeks or four weeks, have the benefit of being Golden Clients. Golden Clients are assigned a team of two employees, or two teams, for very large homes, who come regularly at a set time. By setting a schedule, clients always know who to expect and when to expect them. Golden Clients will even have an opportunity to win a year of free cleaning during the open house in April.

Eugena does not require her clients to sign contracts, and while some choose to have their homes cleaned weekly, others choose to do so only for special occasions or milestones. Such events might include back-to-school, spring cleaning, move-in or move-out.

According to Eugena, all staff members are held to high standards, and receive a background check before



joining the team. "If I wouldn't be comfortable with them in my house, I certainly wouldn't allow them into a client's home," she said.

Not only are employees carefully selected, they also are well educated on the latest in home cleaning techniques and products. "We do a lot of training, so they are not using the wrong product on the wrong surface," Eugena said. After 25 years in

business, Eugena admits she still

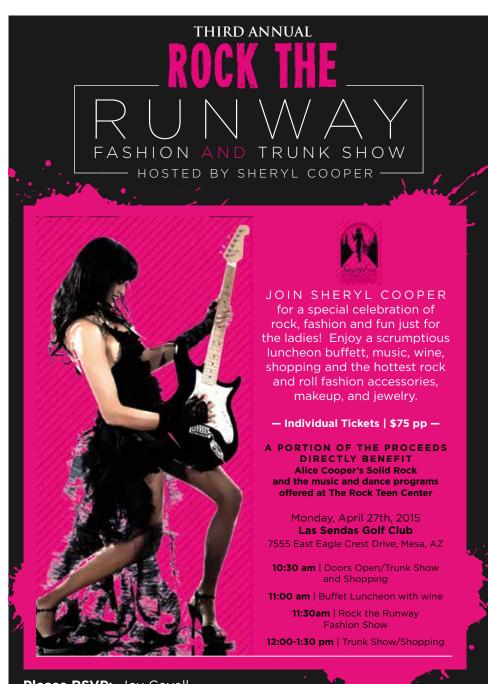
is learning better ways to clean. "The biggest difference in the past 25 years in the house cleaning industry is the extreme difference in the surfaces we are cleaning, and it still changes every day," she stated. "We must continuously be learning and researching. It is not a linoleum and Formica world anymore."

Staying ahead of the curve when it comes to cleaning products and the proper approach helps Carnation Home Cleaning be effective without compromising safety. "We use as few harmful chemicals as possible," Eugena said. "We consider pets, children, the elderly, those with asthma and anyone else who might be sensitive to harsh cleaning products."

For those interested in Carnation Home Cleaning's services, \$30 off a detail cleaning is offered to first-time clients. Current clients who refer business will receive a \$50 voucher for their next cleaning. ■

For more information about Carnation Home Cleaning, visit the website at www.carnationhomecleaninginc.com, or call (480) 924-2096. The cleaning service, located near the intersection of Main St. and Greenfleld Road, is at 4930 E. Main St., Suite 17.





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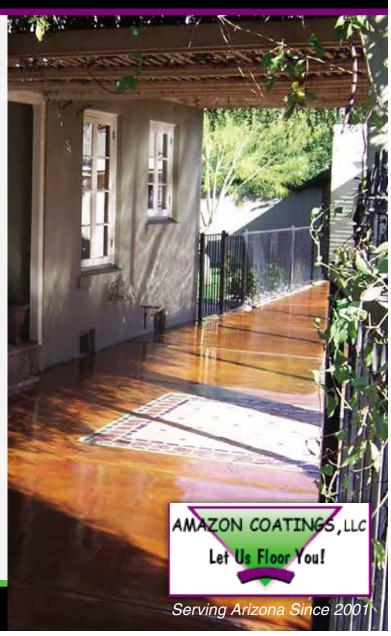
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LOCAL BUSINESS

Be Sure Your Pool is Ready FOR SWIM SEASON



Submitted by Sterling Pools hile most of the country is buried under two feet of snow, Phoenix residents are thinking about putting on bathing suits and jumping into their pools.

With our short desert winter only a memory, it's time to prepare your pool for the swim season. Most of us want to check only the pool temperature before sliding in for a swim. However, there are many other crucial checks to be made before family fun time begins.

A crucial area most people do not think about when getting their pools ready is the area around their pool. We recommend cleaning up plant debris in the area around your pool deck. Pruning overgrown trees and hedges, which may be hanging over your pool, also is important. Virtually any yard debris, with the potential to fall into your pool, should be eliminated.

Now that the yard debris is cleaned up, you will need to check your pool's filtration system. It is a good idea to run your filter system in an effort to ensure the equipment is functioning properly and the pressure is within the manufacturer's specified range. Depending on the type of filter system you have, it may need to be cleaned or backwashed. Don't forget to add Diatomaceous Earth, or DE, per the manufacturer's recommendations, on those types of filters.

Arizona is known for having hard water. So, you will want to check the chemical balance of your pool water. The mineral build up in your water will prevent the chemicals from doing their job. If you are a do-it-yourself pool maintenance person, in order to check your pool water's total dissolved solids (TDS), simply purchase a kit at your local pool supply store. If your pool water tests with a high level of TDS, it can appear cloudy and throw the pH balance off. It will be necessary to drain all or part of the water and refill. If TDS levels are within range, check the pH balance, chlorine and salt levels in the water. Consult your pool manual to ensure proper pH, chlorine and salt levels.

Of course, safety in and around your pool is the primary priority. When children are around, always make sure an adult stays close and is always alert to what is happening. Teach children to swim, or at least to float on their backs. In addition, it is a good idea to review pool rules with children at the beginning of each swim season, such as staying away from pool drains and other places where they could become caught. Also, don't forget lots of sunscreen, which should be applied frequently.

For more information, or to schedule a free pool inspection, please contact Mike Sterling, owner of Sterling Pools, at (480) 241-4206.

H and I Automotive doesn't want to fix your car

Submitted by H and I Automotive while the average vehicle is now owned for 10 to 12 years, we suggest you visit our automotive service shop every six months to lower your cost of ownership.

Performing maintenance will avoid costly repairs. Just like your routine visit to the dentist, proactive car care will ensure a long and happy life for your vehicle and more dollars in your pocket.

If you are a monthly reader of this publication, you have read time and again as we have stressed the importance of timely oil changes. Very expensive repairs or even engine replacements can be avoided by changing your oil every 3,000 miles. Oil changes will average \$120 a year. Engine replacements can run up to \$7,000.

Rotating tires and having your vehicle aligned will prolong tire life. Average cost is \$100 per year. Replacement of tires is \$400 to \$1,200, depending on your vehicle.

Changing radiator hoses and engine coolant can avoid an overheated engine situation. Too many times, we have cars towed to our shop for overheating due to a failed rubber hose. The result is a blown head gasket or even engine replacement. Replacing hoses is \$200 to \$300. Head gasket replacement is a minimum of \$2,000, and this amount can go much higher on some vehicles.

A frequently overlooked maintenance item is the engine's timing belt. Just like the serpentine belt, which runs accessories, such as your alternator and air conditioning, the timing belt is made of rubber. Most manufacturers suggest to replace it between 60,000 and 90,000 miles. When the belt breaks, the valves in the engine can become damaged. Once again, an expensive repair needs to be performed.

Timing belt replacements average \$500 on most vehicles. However, on almost all vehicles, we suggest to replace other components located in the timing belt area, including water pumps, tensioners and oil seals. This will make the initial investment greater, but save you from paying labor again if one of these parts fails at a later date. If a timing belt fails, the minimum repair bill is again about \$2,000.

Believe it or not, proper maintenance also can help avoid an accident. Worn brakes and suspension increase stopping distance and greatly affect the handling characteristics of your vehicle. Many accidents can be avoided with proper car care.

At H and I Automotive, we will help you plan for proper care and maintenance on your vehicle. Together, we will set a schedule to perform these services to keep your vehicle safe and reliable, while also keeping them budget friendly.

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Upcoming Workshops at The Learning Center

The end of the grading period is NEAR. It is not too late for The Learning Center staff to support students who need to catch up, keep up, or get ahead.

Workshops

- SAT Prep Class for those taking the May 2 SAT exam 6 Saturdays from 1 to 4 beginning March 21
- Study Skills/Silent Reading Workshops this summer
- Book Club this summer.

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- Available Monday Saturday with any service
- Receive a complimentary full detail on the anniversary of your car purchase

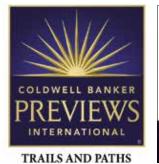
SHUTTLE SERVICE

- To and from Sky Harbor International Airport and Gateway Airport in Mesa
- To and from agreed upon customer destination

TRANSPORTATION

- Complimentary loaner car while your vehicle is being serviced
- •Complimentary vehicle pick-up and drop-off

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Debbie & Ron Brown **Owners / Associate Broker** 602.618.9512 畲 R



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TRAILS AND PATHS





UNDER CONTRACT

7,635 sq. ft. 5BR plus a bonus room, 5.5BA, 4G & a Guest house. Wine room, home theatre, negative edge pool, built-in BBQ, city light & Mtn. views.



\$599,000

3,017 sq. ft. 3BR, 3BA, 3G. Cul-de-sac lot, chef's kitchen, granite counters, library w/built-ins, remote control heated pool & spa, built-in BBQ.



Under Contract 2,217 sq. ft. 3BR plus a den, 2BA, 3G. Plantation shutters, SS appliances, granite counters, 16 seer A/C, resort back yard w/ pool, spa, putting green & built-in BBQ.



\$799,000 3,982 sq. ft. 4BR, 2.5BA, oversized 4G. Golf course lot, city light & Mtn. views, granite counters, knotty alder cabinetry, oversized master closet & pool.







Under Contract 2,226 sq. ft. 3BR, 2BA, 2.5G. Golf course lot, granite island, built-in BBQ, grass backyard, Mtn. views.



Under Contract 1,571 sq. ft. 3BR, 2BA, 2G. Granite counters w/stone backsplash, flagstone patio w/built-in natural gas fireplace.

\$324,900 2,150 sq. ft. 3BR plus a loft, 2.5BA, 2G w/Mtn. views. Granite counters, pool & spa w/rock waterfall & slide.

\$369,000 2,308 sq. ft. 3BR plus a loft, 3BA, 2G townhouse. Granite counters, premium cabinetry, private covered patio.







\$792,888 3,902 sq. ft. 4BR, 3.5BA, 4G. Custom media room, city light & Mtn. views, pool w/fountain, spa, putting green.



\$385,000 2,226 sq. ft. 3BR, 2BA, 2G. Plantation shutters, tile flooring, extended covered patio, pool & a spa.