

# Las Sendas Up Close

Bringing neighbors closer to their community

April 2015

## Cosmos Stylists Rock the Runway to Benefit Rock Teen Center

By Dawn Abbey

**C**osmos Salon and Day Spa will be styling hairdos for all 27 runway models and local celebrities rocking the runway at the *Rock the Runway* fashion celebration of rock, on Monday, April 27, to raise funds for the Alice Cooper Rock Teen Center.

Salon co-owner Sandra Barbetta is well known as stylist to local television anchors and celebrities. Adding her own and her staff's expertise in current hair and makeup fashion sense is sure to add excitement and drama to the event.

Sheryl Cooper, wife of rock legend Alice Cooper, invites just the ladies for her third annual *Rock the Runway Fashion and Trunk Show*, at Las Sendas Golf Club, 7555 E. Eagle Crest Drive. Enjoy a luncheon buffet with wine and music, as well as a day of rock, fun, fashion and shopping for the hottest in rock and roll accessories, makeup and jewelry.

Doors open at 10:30 a.m. for the Trunk Show and shopping. A buffet luncheon, complete with wine, is served at 11 a.m., followed by the *Rock the Runway* fashion extravaganza. The Trunk Show and shopping continues afterward, until 1:30 p.m.

Tickets are \$75 per person, with a portion of the proceeds directly benefitting Alice Cooper's Solid Rock

and the music and dance programs offered at The Rock Teen Center.

According to The Rock Teen Center website, the non-profit organization, founded by Alice Cooper, is a faith-based organization inspiring teens to grow through music, dance and art. This is accomplished by providing vocational training in sound, lighting and staging, with fellowship, too, all in a safe, supervised facility. The center cultivates a love of the arts to inspire and challenge teens to embrace artistic excellence and avoid drugs, guns and gangs. ■

For reservations, send an email to Joy Covell at [joy@alicecoopersolidrock.com](mailto:joy@alicecoopersolidrock.com). To contact Las Sendas Golf Club, call (480) 396-4000. For information or appointments at Cosmos Salon and Day Spa, call (480) 844-0707, or visit the salon, located on the northeast corner of Power and McDowell roads.



## Popular Instructors Present POPULAR FORMS OF YOGA

Submitted by Lisa Gold

**T**he Life Balance Yoga Studio at Las Sendas offers Yin, Flow (also known as Ashtanga or Power yoga) and Aerial, three of today's most popular forms of yoga.

Some of you will be familiar with the instructors. They have taught at studios and fitness programs in the East Valley, and they are known as favorites. Sun Mancini, Amanda Pepper, Brea Kern, and Jennie Yingling are the instructors.

Sun offers Yin yoga classes, which involves holding poses. She emphasizes strength, flexibility and relaxation. "I will be teaching early evening classes that offer people a good workout, but also help them unwind and relax after a day at work," Sun said.

Amanda offers Flow classes, emphasizing moving fluidly through the poses rather than holding them. Amanda's classes are intense and energetic overall conditioning. "I need something to get me going in the morning, not something too slow or relaxing," Amanda explained. "That's the type of class I offer in my morning Flow class."

Brea teaches paddleboard yoga at Saguaro Lake, and will offer a Yin yoga class and a yoga class for kids.

Jennie teaches Hatha, Flow, Yogalates (combining yoga and Pilates) and Aerial. Hatha yoga uses the same poses and movements found in Yin and Flow, but the poses are not held as long as in Yin, and they are not moved through as quickly as in Flow. She also teaches classes incorporating Pilates core work.

Aerial yoga integrates authentic yoga poses, with the use of a soft fabric swing/hammock to work with gravity in



accomplishing the yoga purposes, "relaxing and realigning the body, centering the mind and uplifting the spirit."

Those who have never taken an Aerial yoga class will meet at least once with Jennie prior to the first class. She will teach safety with the use of the swing, and how to do the basic moves and poses.

Whether you want to lose weight, reduce stress, strengthen and tone, increase your range of motion and flexibility, or increase mindfulness and focus, practicing yoga at Life Balance is likely to have all of those effects on you.

**\*LIMITED TIME OFFER**

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For more information about Life Balance Yoga at Las Sendas, visit [www.lifebalanceaz.com](http://www.lifebalanceaz.com), or call (480) 788-5069.

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## In This Issue

Craft Cocktails.....	3	Sierra Preparatory Academy.....	17
Outstanding Teachers.....	4	Women's Spiritual Conference.....	18
Las Sendas Golf Club.....	7	Summer Fun at RMRCC.....	21
Get Prom Ready.....	10	Healthy Swimming.....	25
Flancer's Charity Events.....	12	Service Directory.....	26



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## LOCAL BUSINESS

# First and Only Craft Cocktail Menu Comes to Mesa



By Jamie Killin

D'Vine Bistro and Wine Bar, celebrating its 10-year anniversary this month, is the first and only restaurant in Mesa to offer top-quality craft cocktails, delivering *everyday amazing* to Northeast Mesa.

The program launched in late March following an in-depth training process. The training included bringing in an award-winning, top mixologist consultant from Employees Only, in New York City.

The mixologist worked with D'Vine's Executive Chef Ramon Rice and Beverage Director Veronica Trujillo to create a one-of-a kind cocktail menu. The menu has been perfected, and all bartenders and servers now are trained in how to create each drink on the menu, ensuring customers will be able to expect the same great tasting drink, each time they order it.

"We want to be what we've always been, which is relevant and what the neighborhood really loves," D'Vine's General Manager and Director of Marketing David Newton said.

D'Vine will offer many beloved cocktails, as well as five specialty cocktails. *The Giving Tree* is one such cocktail.

It is a combination of rye whiskey, pear liquor, Amaro Montenegro, and fresh lemon juice, all topped off with a lemon peel garnish.

"We think these are going to be right for our neighborhood," David said.

Chef Ramon will be handcrafting the simple syrups used to create the delicious cocktails. All cocktails will be made with the finest, boutique spirits not available in local grocery stores.

Customers will have the opportunity to taste a variety of the boutique tequilas and bourbons by ordering bourbon and tequila flights, similar to the popular chardonnay and red wine flights D'Vine already offers.

David doesn't want loyal customers to think D'Vine is sacrificing its commitment to providing great wine for the sake of bringing in craft cocktails. "We've always been embraced for our great wine and food, and that's not going away," he said.

To get loyal D'Vine patrons in on the fun, a book will be placed behind the bar. In this book, servers will write



David Newton and Chef Ramon Rice



down any customer requests, ensuring each neighborhood customer's tastes are accommodated.

"I look forward to expanding our clientele by luring people in with these craft cocktails, and getting them to try our ridiculously good food," David said.

Along with the addition of craft cocktails to the menu, D'Vine will begin an expansion this spring to the interior of the restaurant and to the patio. The remodel will include new, custom seating and tables inside. New booths also will replace the current sofa lounges, and there will be new tables and seating outside, as well as a remodeled fire pit. ■

For menus, dinner specials and information regarding live performances, visit [www.dvinebistromesa.com](http://www.dvinebistromesa.com), or call (480) 654-4171. The restaurant is located in The Village at Las Sendas, at 2837 N. Power Road, near the intersection of Power and McDowell roads.

**d'vine**  
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# School's Culture Contributes to HIGH TEACHER RETENTION RATE



By Dr. Anjum Majeed, Principal  
Self Development Academy (SDA) was established in 2000, and currently serves about 460 students, from kindergarten through eighth grade, with dedicated teachers presenting a rigorous curriculum in a nurturing environment.

"Each day at SDA is a new opportunity to connect with students, learn from them, and hopefully make a difference in their lives," said Laurie Baeder, a faculty member of Self Development Academy (SDA) who has taught at the school for nearly 10 years.

Ms. Sherri Cote, a member of SDA's founding faculty, began teaching at SDA 15 years ago, and is now teaching middle school literature. Her former students eagerly return to share their many accomplishments after completing their schooling at SDA.

Ms. Katie Player began her career at SDA in 2006. She shared her own professional and personal growth because of her positive experiences at SDA. "I came from a background, which affirmed perfection," Ms. Player stated. "When I first began teaching, I expected the same perfection from my students. Soon, I learned to be more patient and to handle situations differently."

Ms. Jaime Borst-Smith, a third-grade teacher, began her teaching career as a kindergarten teacher at SDA five years ago. She believes SDA has taught her many lessons about how to become an effective teacher by having "... an open mind and continually looking for growth."

Teacher growth can be at a personal, as well as professional level. Ms. Melody Oliver's personal goals to become a marathon runner received full support from her students and colleagues. A banner from her students wishing her well, and the many marathon medals in her classroom, are examples of how her efforts for personal growth are celebrated.

Ms. Linda Steiner, a published author, became a part of the school's community when she first enrolled her daughter in fourth grade in 2002. Soon after, she became an employee at SDA. Her book is about her daughter, Hayley, and her courage to face the challenges of her physical appearance as she underwent surgeries

to correct the condition. Ms. Steiner's book, *Hayley's Courage*, describes Hayley's heartfelt response to the taunts she endured as a child. The book provides guidance for children with challenges to fit in with peers.

"I really enjoy teaching a rigorous curriculum that challenges students and makes the classroom environment more positive," Ms. Borst-Smith said. "Everyone who works here strives to make this a student-centered school."

Faculty members echo the theme of striving for excellence to achieve success. "First, I love the fact high standards are the norm, not only for the teachers but students, as well," Ms. Kathi Haschke, a first-grade teacher, explained. "Second, everyone helps everyone else to do their very best. When students are recognized for their efforts, they are praised often, and encouraged to strive for excellence. The results turn out to be wonderful."

Teachers share high expectations for student achievement. "My work as an instructor at SDA is challenging and beneficial because the learning expectations are high, and students meet those expectations," said Ms. Oliver. "In my third-grade class, I have a few second-grade students who are actually doing fourth-grade work and doing very well."

"SDA's teachers see the potential in all students, and work with each student to ensure they reach their full potential and achieve success," said Ms. Christina Harguess. She has taught at SDA for nearly 11 years. Recognized as the charter school teacher of the year, in 2013, by Arizona Charter Schools Association, Ms. Harguess is a member of the school's leadership team.

Ms. Annmarie Rivera, a teacher at SDA since 2006, narrated the success story of her former student, Cade Cote. "As a fourth-grader, Cade's dream was to play in the NFL," she said. "With guidance from his parents, Mark and Sherri Cote, Cade's success in academics, as well as in sports, has reached high achievement levels. As a senior in high school, Cade has been offered nearly \$1.5 million in scholarships to play football at the university level," Ms. Rivera continued. "I am proud to have been a part of Cade's life."

Ms. Naomi Medina currently teaches second grade, and has been a part of the faculty at Self Development



Charter School and the Preschool for more than 15 years. "I enjoy the small school atmosphere, close community and the leadership of the school," she said.

Jennifer Salvatori, the foreign language teacher, is part of the leadership team at SDA, where she began teaching in 2007. "I enjoy my work and my relationships with administration and my co-workers, students and families," she stated. Ms. Salvatori discussed the positive aspects of the change in her career from the mental health/social services field to education and added, "Working with children is enjoyable because you can make a difference in their lives."

Ms. Rachel Hunt, a founding board member, is an extraordinary science teacher. She inspires students' inner curiosity for learning. "Teachers continue to work at SDA because they share the same philosophy. The school's culture emphasizes positive focus on student learning and motivation. Teachers have a sense of pride, and they enjoy working at a school that values student learning, while providing a nurturing environment."

Many other faculty members have made significant contributions. Foremost among them is Ms. Vernetta Madsen and Mr. Mark Cote, who have contributed to the school's culture by focusing on aspects such as safety, physical education, dance and extracurricular activities.

Ms. Sydney Howard, a teacher new to our school this year, shared an experience when one of her kindergarten students realized she could read. "The student looked up and declared, 'I am reading,'" Ms. Howard said. "I could feel the pride she felt, and I was happy to be part of the reason she felt so good." ■

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



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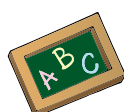


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LOCAL BUSINESS

# This live-in pet sitting service may be the answer to your concerns

By Dawn Dubelbeis  
Owner, Critter Caretakers Pet Sitting

We all love our pets and want the best for them, and while it is not always easy to determine the best in pet sitting, at Critter Caretakers, we believe it's our premium live-in pet sitting service.

WHAT DOES A LIVE-IN PET SITTER DO?

Your live-in pet sitter will come to your home and live there, with your fur-babies. We come to your home, bring our own food, and stay with your pets for 19 hours a day. This is a premium service for many reasons.

First of all, your pets' daily routine will be followed just as if you were there. No changes in their feeding schedule, your pets' walk time and favorite activities still will happen, and we will sleep with your pets if this is something to which they have become accustomed. It is a seamless experience for your pets, and about as stress free as you can get for your



furry family members. One of our clients remarked she didn't even think the dogs knew they were gone.

WHY WOULD YOU WANT TO HIRE A LIVE-IN PET SITTER?

Does your pet have separation anxiety? Do you have a high-energy dog needing a lot of attention and interaction? Is your pet accustomed to you being home all day? Do you have a large furry family pet requiring a lot of care? Do you have a new puppy or kitten requiring more care, or perhaps a senior pet? These are all good reasons to consider live-in service.

ADDITIONAL BENEFITS OF USING LIVE-IN PET SITTING

Nothing says break into my home like accumulating flyers, business cards and newspapers. Your live-in pet sitter will remove all these things from your property, and, of course, be at the house living there to prevent break-ins. If you run a business from home, and are accustomed to receiving packages and correspondence on a regular basis, we will be there to intercept these important items for you.

Of course, we believe the most important benefit of using a live-in pet sitter, in Mesa, is the peace of mind you receive in knowing your pets are cared for in exactly the manner to which they are familiar, which means a stress-free vacation for you. With text or email updates, as well as pictures, you receive the added relief of knowing all is well with your pet family.

If you are looking for a pet sitter who will come to live in your home while you are away, and will pamper and care for your pets just the way you would, give us a call for a consultation today. We also offer overnights and daily visits—whatever works for you. ■

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](http://www.crittercaretakers.com). Join them on Facebook. Go to [www.facebook.com/CritterCaretakersPetSitting](http://www.facebook.com/CritterCaretakersPetSitting).

# UpClose

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# A Closer Look at

## LAS SENDAS GOLF CLUB

### Features Entertainment, Dining & Golf

*A Closer Look, Las Sendas Golf Club is a monthly column written for 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

Las Sendas Golf Club and The Vistas Pavilion Welcome Alice Cooper



**Annual Golf Tournament and Entertainment**  
What could be better than a day of golf, mingling with celebrities, and an evening of entertainment in an intimate setting? Not much. That's why Alice Cooper's annual Rock and Roll Golf Classic always is such a success.  
This VIP golf tournament directly benefits Alice Cooper's Solid Rock Teen Center, and brings together some of the biggest names in entertainment and sports, as well as many PGA veterans and community leaders.  
Thanks to all the generosity and support from our celebrities, sponsors and volunteers, the Rock and Roll Golf Classic grows bigger and better each year. Teens from The Rock Teen Center participate, not only in the entertainment portion of the program, but also in volunteer work during the event, giving them hands-on experience and the opportunity to work with the event team.  
The Golf Tournament is once again sold out. **Dinner and fashion show tickets still are available.**

**Alice Cooper's Fund-raising Dinner and Gala Sunday, April 26, 2015**  
Dinner will be hosted at Las Sendas Golf Club, once again, under the big white VIP tent. It will include a red carpet entrance, and the theme will be Alice's Wonderland. Live entertainment will include:  
Larry the Cable Guy, actor; John O'Hurley, actor; Jonny Lang, musician; Kevin Sorbo, actor; Andrew Johns, musician; Jay Feely, football professional; Les Stroud, survival expert; Mike Finney, magic and comedy; Neal Smith, musician; Russ Ortiz, baseball professional; and, of course, a performance by Alice Cooper.

**4:30 to 10 p.m.**  
**Registration**  
**Cocktail Reception/VIP Photos**  
**Silent Auction**  
**Dinner**  
**Live Entertainment**

The cost per person is \$250 (if you are a registered golfer, this fee is included in your golf registration).  
To purchase dinner tickets, contact Joy Covell at (602) 522-9200, or by email at [joy@alicecooper-solidrock.com](mailto:joy@alicecooper-solidrock.com).

**Rock the Runway Fashion and Trunk Show Luncheon Monday, April 27, 2015**  
Join Sheryl Cooper for a special morning of rock, fashion and fun just for the ladies. Enjoy a scrumptious luncheon buffet, music, wine, shopping and the hottest rock and roll fashion trends in the VIP tent on the greens. Highlights include clothing (designs by Ruby Farias, Glam Squad), accessories, makeup (De Vita International) and jewelry.  
Modeling in the show are Sheryl Cooper; Morgan Cooper; Catherine Anaya, from CBS5; Susan Casper and Terri Ouellete, from ABC15; Kristy Siefkin, from Fox 10; Lynda Hammond; Mae Lea De-Jong and many more.  
The cost is \$75. A portion of the proceeds directly benefit Solid Rock and the music and dance programs offered at The Rock Teen Center.

**10:30 a.m. to 1:30 p.m.**  
Please RSVP to [joy@alicecoopersolidrock.com](mailto:joy@alicecoopersolidrock.com).

**PROXY MEMBERSHIPS**  
**Las Sendas Golf Club—Exciting New Membership Offers—First Time Ever Proxy Membership**  
Las Sendas Golf Club is not just about the golf and the course, although Las Sendas is a Robert Trent Jones, Jr.-designed, 18-hole championship golf course, it also is about service, socializing with a full slate of member events, great food with great restaurants, and a vibrant membership, which enjoys all of what the club has to offer, and then some.  
Memberships are open to residents of Red Mountain Ranch, Mountain Bridge or the area surrounding Las Sendas. We are very excited to offer the following golf membership programs—some only are available on a limited number. So, call now.  
Please contact Wayne Crandall at [wcrandall@lassendas.com](mailto:wcrandall@lassendas.com), or call (978) 697-4509.

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**Non-Refundable Membership—\$15,000 Initiation Fee—Only 12 Available**  
The Non-Refundable Membership has all membership benefits, including a 10 percent discount in the Pro Shop and restaurants, and monthly dues of only \$359.

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When first offered, this program sold out in weeks. So, we have decided to sell five more. In addition to all the privi-

leges, this offer includes Currency at Par for the Canadian buyer, and, for the American buyer, a brand new E-Z-GO base model golf cart. Both offers include free dues and trail fees for the first year.  
This is a savings of more than \$12,000.



**GOLF SHOP**  
**The Latest Trends in Golf Equipment**  
The end of January and February are big months for the golf equipment industry, as all the latest and greatest trends in technology are unveiled and released at the PGA Show, in Orlando, Florida. We jumped on the bandwagon, and picked up a terrific assortment of demo clubs, so you can try it before you buy it. We have stocked the shop with many of the great new releases, and as always, we are happy to special order.

**Clubs**  
**PING**—The G30 is, hands down, our best seller right now—drivers, woods, hybrids and irons. Everybody is starting to have at least one of these clubs in their bag. A huge sell factor is the improved off-center performance, meaning mishits go longer and straighter.  
**Callaway**—Just released, in February, were the new XR drivers, woods and irons. The XR is said to be built for outrageous speed, with the new aerodynamic crown on the driver and cup-faced irons. The new titanium XR driver is said to be the longest driver ever.  
**Titleist**—The Titleist Vokey SM5 and Cleveland Wedge continue to be our best-selling wedges, hands down.  
*Mention this article, and receive 10 percent off the purchase of a new wedge.*

**Balls**  
**Titleist**—The No. 1 ball in golf, just released the NEW ProV1 and ProV1x, in February. The new balls have even more short game control, softer feel and longer lasting durability. The ProV1s are known for their extraordinary distance and consistent ball flight.  
**Callaway Chrome Soft**—Callaway has reinvented the golf ball with this one, and they brought back compression. With this awesome new ball, you don't have to choose between feel and distance. So, basically you can have your cake and eat it, too.

**OUR RATES ARE DROPPING**  
It's April, and that means it's time to lower our rates. While we still are in full swing here at the golf course, with all of the winter residents and visitors escaping the cold to enjoy the beautiful Valley of the Sun, the golf course is filling



A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)



up weeks out. So, please be sure to reserve your tee-times early to ensure yourself a spot. The best way to book your time is to go to our website at [www.lassendas.com](http://www.lassendas.com). This is where you will find information about our golf course, amenities, membership and the facility. Also, this is where we first post our lowest rates. You are welcome to call us, in the shop, at (480) 396-0440, but if you want the lowest rates, go to our website and book online.

PLAN YOUR GOLF EVENT

Las Sendas Golf Club is the perfect destination for your group golf outing or larger golf event. We are happy to customize your tournament to not only meet your expectations, but to exceed them. You will receive topnotch personalized service on one of the top golf courses in the Valley. The golf course is in pristine condition, and there is no better place to wow your guests then ending the day enjoying your favorite cocktail, while dining and taking in the breathtaking views from The Vistas Pavilion. Please call the Golf Shop at (480) 396-0440 to book your event today.

BASEBALL IS IN THE AIR

We have stocked the Golf Shop with Diamondbacks gear, as well as gear from all your local favorite Cactus League teams. This year, when you head out to the ballgame, be sure to support your team, and *Wear Your Las Sendas Pride* as you cheer.

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 2015  
June, July and August—\$5,999

The Vistas Wedding Pavilion at Las Sendas is pleased to offer the 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](http://www.lassendas.com), and fill out our contact form.

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

Thursday, April 9  
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](mailto:events@lassendas.com), or call (480) 396-4000.

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For further information contact:  
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**www.lassendas.com**

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480-272-4546



REAL ESTATE

BUYING AGAIN IS POSSIBLE AFTER A FORECLOSURE

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

There are many reasons why our housing market is already off to a great start for the year, such as lower down payments and lower mortgage insurance premiums along with low interest rates.

However, another big factor is the fact Arizona was one of the worst hit states when the housing market crashed, with hundreds of thousands of homeowners going into foreclosure or short sale. The peak for foreclosures was in 2009, and, for short sales, it was 2011-2012. All these homeowners are now starting to come back into the market.

If you went through a foreclosure or short sale, below is a chart showing the waiting periods for each type of loan, so you know when you can purchase again. The waiting period starts when the home closed. So, make sure you check the close of escrow date or actual foreclosure date.

Some non-conforming loans are available to fill the gap for buyers who don't want to wait to purchase again. These loans require a higher down payment and higher interest rate. Your first reaction is to say, "I don't want a loan at that rate." However, when you run the numbers, it actually can save you a lot of money, in the long run, as you can see below. Here is an example of one particular loan being offered today:

Only 1 day past  
foreclosure or short sale

- 20 to 30 percent down payment
- 30 year fixed rate mid 7s to low 9s
- No pre-payment penalty

If two years after  
foreclosure or short sale

- 20 percent down payment
- 30 year fixed interest rate mid- to high 7s
- No pre-payment penalty

The idea of these loans is not that you will be locked into the high rates for 30 years, but that you will refinance as soon as you have met the required waiting period. So, why would you consider getting a loan with such a high interest rate compared to today's rate? For one, you can write off the



interest on mortgage payments on your taxes. Second, let's say you have three years left on a foreclosure wait period. The current rates are low, but are expected to increase over the next three years. Who knows, in three years, low 7s may not be a bad rate at all. You are locked in for 30 years at the rate, so maybe you won't want to refinance. Your home value would have increased over three years. Here is a comparison of renting for three years and then purchasing a home, and if you purchased that same home today at the higher interest rate. (These numbers are just for the loan amount, and do not reflect any taxes or HOA fees, etc.)

Rent

- Renting a home valued around \$300,000
- \$1,500 a month rent
- \$18,000 a year
- \$54,000 over 3 years
- Purchases new home after three years for \$350,000
- After 20 percent down payment
- \$1,770 monthly mortgage payments at 6.5% for 30 years

Own

- \$240,000 mortgage on a purchase price of \$300,000, 20 percent down payment
- \$1,761 monthly mortgage payment
- \$21,132 a year

- \$63,396 over three years, of which \$56,869 is interest payments
- \$17,060 tax deduction at 30 percent tax rate
- \$47,287 additional equity in home, which is now worth \$347,287 at 5 percent increase in property values a year (very conservative)
- \$280,000 mortgage
- \$1,476 monthly mortgage payment after refinancing current balance \$233,472 at 6.5 percent interest rate for 30 years

As you can see by the above, although you will be paying a higher payment for three years, when you refinance, you will be paying \$294 a month less for the next 30 years, which is a staggering \$105,840 over the life of the loan, as your mortgage will be \$47,000 lower due to the increase in home values since your purchase. So, if you have a 20 percent down payment, it might be worth having a chat with your lender, and running the numbers yourself before you blow it off because of the higher interest rates.

Please visit my website for the full article, or call me to discuss this further, and find out about current home values. ■

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](http://www.Homes2SellAZ.com).

Buying a Home After Foreclosure or Short Sale Waiting Period Chart

Buying a House After ....	Conventional Fannie Mae Loan	Conventional Freddie Mac Loan	FHA Loan	VA Loan	USDA Rural Loan	Jumbo Loans
Foreclosure	7 years from completion date	7 years from completion date	3 years from completion date 0-1 years with extenuating circumstances	2 years from completion date	3 years from completion date	5-7 years from completion date
Short Sale	4 years from completion date (As of August 16th, 2014)	4 years from completion date	3 years from completion date 0-1 years with extenuating circumstances	No waiting period (If no mortgage or rent lates in last 12 months)	3 years from completion date	2-7 years from completion date
Short Sale With No Late Payments			Immediately after completion – some restrictions apply			



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Lorraine helped my wife and I find our first home. She was knowledgeable, professional and always available to answer questions or show a home. It was a pleasure working with Lorraine. We would not hesitate to use her services again or recommend her to friends.

James and Jessica

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SEARCH THE MLS AND KEEP UPDATED ON THE MARKET [www.Homes2SellAZ.com](http://www.Homes2SellAZ.com)



Cachet at Las Sendas  
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2448 Sq Ft 3 bed 3.5 bath



Las Sendas  
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\$299,000  
1848 Sq Ft 3 Bed 2 Bath



Red Mountain Ranch  
Golf Course Lot  
Mountain Views \$299,000  
2184 Sq Ft 3 bed 2.5 bath



Jacob's Ranch  
Upgraded Single Story Reduced  
\$150,000  
1310 Sq Ft 3 bed 2 bath



## LOCAL BUSINESS

# GET PROM READY

## with the Right Hairstyle and Makeup

By Jamie Killin

Prom season is quickly approaching, and aside from the perfect dress and shoes, hair is the most important element of a girl's prom look.

Studio 480 the Salon is offering hair and makeup services right on trend, and for prom night, to suit all different styles.

"There are many options this year that run the gamut, from sophisticated, to messy chic," said salon owner and longtime stylist Renee Hadyka. "If a polished hairdo isn't your style, you don't have to head out on your big night with a ballerina bun."



Renee is seeing lots of different kinds of braids, from crown braids to fishtail braids, influenced by popular films like *The Hunger Games* and the recently released *Cinderella*. Different kinds of ponytails, buns and even long faux hawks also have been popular.

For prom, Renee encourages adding embellishments, also in style, to any up-do. "Your prom is something you look forward to. If you have the hair to do those up-do buns, they are a lot of fun because you can incorporate the braids and embellishments," she said. "We've been incorporating flowers, ribbons and even strips of leather."

For girls who don't want to do up-dos, Renee said boho, *barely there* waves are a great option. "Long waves are always in," she said.

For cuts, she said the long bobs and asymmetrical cuts, a la Taylor Swift and Emma Stone, are very popular, even though she anticipates longer hair coming back into style soon.

As for color, Renee is seeing bright, candy hues and hair that gradients from dark to light, known as ombré or sombré, as extremely popular. "Your look can be funky and fun, or simple and elegant," she said.

Studio 480 the Salon also offers makeup services from a beauty school graduate. Prom-goers may want to consider makeup with dramatic, dark smokey eyes or matte lips in bright colors, both of which, according to Renee, are very on trend right now.

Make Prom 2015 a night to always remember. When the day arrives, girls want to have a stress free getting-ready experience, look their best and have the time of their lives. Let Studio 480 the Salon help you make prom night memorable. ■

To schedule an appointment at Studio 480 the Salon, call (480) 985-2369. The salon is located at 6655 E. McDowell Road, near the intersection of Power and McDowell roads.

## EDUCATION

## Montessori Summer Program is accepting applications



Submitted by Red Mountain Montessori Academy

Red 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 Guthrie and Belinda Mullins, the academy boasts Montessori-certified teachers proficient in adapting learning programs to individual students needs. This technique differs from forcing a one-size-fits-all approach.

The school nurtures students who move on with self-motivation. 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](http://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.





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## LOCAL BUSINESS

# CHARLIE'S SALON OFFERS hair cut and style advice

Submitted by Charlie's Salon and Spa

Despite being seasoned beauty veterans, even the best of us can be at a loss for words when sitting in our stylist's chair.

Unfortunately, not communicating the right things cannot only lead to a poor experience, but (horror!) a bad haircut. To ensure you never have a cutting mishap again, we asked Pam Innes-Smith, owner of Charlie's Salon and Spa, and a 33-year veteran in the industry, for tips when speaking with your stylist.

"Getting your hair cut can be intimidating," Pam said. "Many times, a first-time client usually opens with a story about an awful past experience. To avoid confusion or disappointment after the cut, it is important to ask these questions beforehand, so you and your stylist clearly understand each other."

**1. Where will my style fall?** When talking about the length of your hair, you want to ask where the perimeter will fall once it is dry and styled. As your stylist, if we discuss taking two inches off of the length, it may seem like more once I have styled it.

**2. Will I have to style it every day?** Many times, someone will come in and want a look that may actually take a lot of time to style, depending on the individual's hair. It is important to ask this question because many prefer a wash and wear cut, which makes their morning routines easier. You should always choose a haircut that works best for your lifestyle.

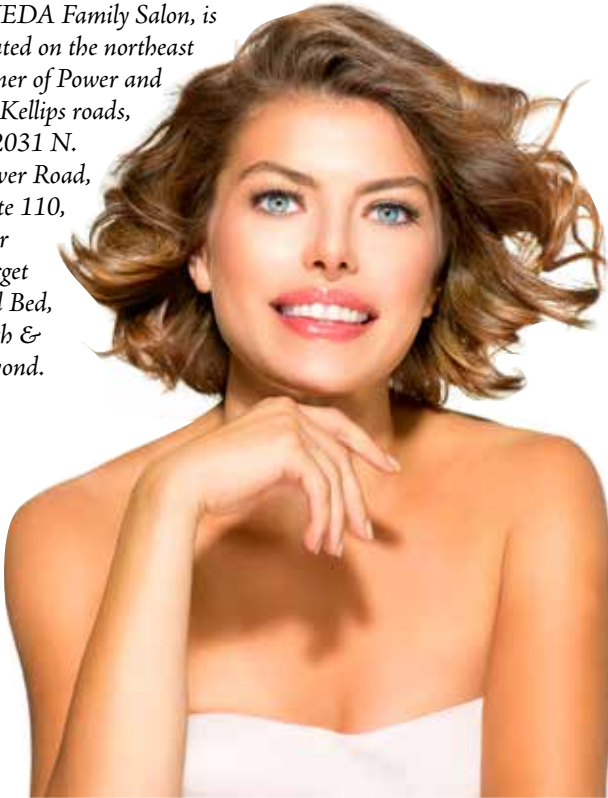
**3. Will I be able to pull it back?** One common mistake is deciding to cut your hair so short that you are not able to pull it back into a ponytail. When discussing a new cut with your stylist, always mention if you want to be able to pull it back because this instantly rules out a lot of super short styles, and leaves little room for miscommunication.

**4. What will the maintenance be like?** Some haircuts require more upkeep than others. Ask your stylist how often you will have to return. I have some

clients who only are able to come in every few months. It is important for me to create a look capable of supporting itself for that amount of time.

**5. Should I wait?** When trying something new or switching stylists, it is best to be patient. In some situations, it is necessary to give your hair time to grow before changing the cut, thus giving your stylist a clean slate. Ask your stylist if the look you want is achievable with what you already have, or if you should let it grow for a little while first. ■

For more information, call (480) 634-7167. You can visit their website at [CharliesSalonSpa.com](http://CharliesSalonSpa.com). Charlie's Salon and Spa, an Aveda Family Salon, is located on the northeast corner of Power and McKellips roads, at 2031 N. Power Road, Suite 110, near Target and Bed, Bath & Beyond.



## LOCAL BUSINESS

# Make sure your home IS IN GOOD HANDS when you are away

By Mike Leonard

In addition to the handyman services offered by 480 Handyman Services, home checks also are provided for seasonal homeowners and those leaving for extended vacations. We have all heard of water pipes breaking, hot tubs draining or leaking, storm damage or damage from a break-in, as well as the A/C not working properly.

Unfortunately, most homeowners find out about a problem after they come back home or hear days or weeks later, from a neighbor (if they aren't also away). Some residents have friends or neighbors who may check on the house for them. Can they take care of any repair that may need immediate attention?

If this is a concern you may have, or you have crossed your fingers the last few years, hoping nothing happens, being proactive rather than reactive is much cheaper.

Count on 480 Handyman Services if you want help with providing a home check for your home. If you have someone already, that's great. You are proactive, and will have peace of mind while you are away. Either way, enjoy your summer away from the extreme heat. ■

Call 480 Handyman Services at (480) 226-3986. Owner Mike Leonard will be happy to help with your home needs.



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**EVENT**

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

*Submitted by Flancer's Gourmet Grub*

In 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.

Another way to help is by attending the fun and lighthearted

Cigar and Craft Beer Event, at Fox Cigar Bar, in Gilbert, on Thursday, April 9 at 6:30 p.m. 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-you-can-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](http://sunshineacres.org), [www.jfcsaz.org](http://www.jfcsaz.org), or [www.warfightersports.org](http://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.



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## Las Sendas Report

	Average	Low	High
Square Footage	3,609 sq. ft.	1,756 sq. ft.	7,635 sq. ft.
List Price	\$777,758	\$269,000	\$2,600,000
Sale Price	\$261,350	\$243,390	\$2,300,000
Price / Sq. Ft.	\$184.67	\$115.00	\$301.00
Days on Market	123.17	4	296



Sale Price Range	\$0-\$300,000	\$300,000-\$500,000	\$500,000-\$750,000	\$750,000-\$1,000,000	\$1,000,000+
Number Sold	2	4	1	2	3

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**Las Sendas Area  
Market Report**

Sales for the Month  
of February 2015



John Karadsheh

Address	Square Feet	Community	Sold Price
2905 N. Rowen Cir.	1,794	Silverhawke	\$243,390
3055 N. Red Mountain #84	1,756	Ironwood Pass	\$253,000
3847 N. Paseo Del Sol	2,226	Highlands	\$348,500
3852 N. Barron St.	2,226	Highlands	\$375,000
3430 N. Mountain Ridge #49	3,232	Sonoran Heights	\$410,000
3607 N. Sonoran Heights	3,841	Boulder Mountain	\$584,000
7260 E. Eagle Crest Dr. #29	5,621	Black Rock	\$835,000
3239 N. Ladera Cir.	4,150	Rock Canyon II	\$847,000
3517 N. Boulder Canyon St.	3,739	Mountain Village	\$1,065,000
8317 E. Valley Vista Cir.	3,833	Pinnacle Ridge	\$1,065,000
4334 N. Diamond Point Cir.	7,635	Diamond Point	\$2,300,000

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

Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER

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All classes will be held at 6:30 pm in our offices at 4320 E. Brown Road, Mesa. We hope you will join us!  
RSVP to [NataschaK@KORproperties.com](mailto:NataschaK@KORproperties.com)

**April 22** "Seven Reasons To Plan Your Estate Now"  
Presented by Jacqueline Hough Frame, Esq.  
Hough Law Offices, P.L.L.C. [www.houghlawoffice.com](http://www.houghlawoffice.com)

**May 6** "Get More Prosperity, Love and Joy...  
How simple Feng Shui Techniques Can Benefit Your Life"  
Presented by Feng Shui Expert Debby Schneider  
[www.DebbySchneider.com](http://www.DebbySchneider.com)

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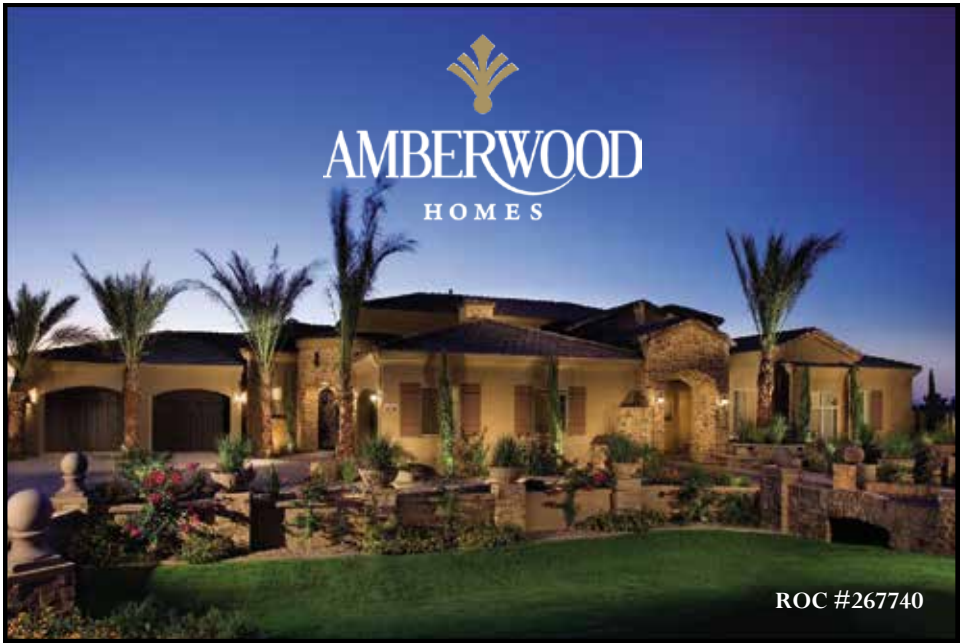
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REAL ESTATE

Spring Home Buying season is in full swing

By John Karadsheh

Spring break, spring training and fantastic weather all contribute to the beginning of the Valley's annual real estate buying season.

Our market typically starts to pick up in February, and remains strong through July, when it begins to taper off again. The Super Bowl kicked us into gear a few weeks early, which resulted in the strongest two weeks for housing demand in many years. We are seeing this market demand throughout the East Valley, with shortened list to sale times in several sectors.



John Karadsheh

WHAT IS HOT AND WHAT IS NOT?

The hottest price ranges right now are between \$175,000 and \$400,000. Condos and townhomes represent the hottest type of property in the Valley, appealing to both Baby Boomers looking to downsize and first-time homebuyers looking for low maintenance living. I am also still seeing that turnkey/remodeled homes are selling the fastest. Unless buyers are getting an incredible deal, they have little interest in a remodel, simply because they usually don't have the cash or time to do the work. Homes needing kitchen and bath updating take much longer to sell, and they often are sold at a discount.

WHAT ABOUT MESA?

At the end of last year, we were all a little worried when it seemed like Apple Computers may leave Mesa. However, thankfully, the city and the state worked to keep the company in the Valley. Mayor John Giles also seems to be on track to continue the development and growth launched during Scott Smith's successful time as mayor. In his inaugural *State of the City* address, Mayor Giles noted, "It is my job to increase the prosperity of our community. One way to do that is to attract more jobs, not only jobs, but careers. To do that, we need to pave the way for new businesses and expansions. These companies are looking for easy access to freeways, airports and a strong public infrastructure that make the decision to locate in Mesa easy."

After years of market angst, followed by relief, it is nice to see market experts, buyers and sellers optimistic again about Valley real estate. It is a great time to move and get into your first home, or to transition into your next 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](http://www.KORproperties.com).

WHAT ABOUT THE OVERALL HEALTH OF THE MARKET?

Right now, I would describe the market as safe and solid. There aren't great deals or great discounts. Because home values have increased, and many homeowners have been able to refinance, there isn't that sense of desperation there once was in the market. According to Michael Orr, director of the Center for Real Estate Theory and Practice at the Arizona State University W.P. Carey School of Business, "We're remarkably stable. It's almost unheard of for Phoenix to be that stable." Both supply and demand are at about 84 percent of normal, but Michael anticipates we will see a steady but slow increase in both through 2015. While he says there is no telling whether supply or demand will grow faster, the market stability is good news. "There's no reason to be worried about the housing market," Michael stated.

WHAT DOES THAT MEAN FOR PRICING?

Are you looking to get a steal on a home? If so, Phoenix probably is not your market. Metro Phoenix foreclosures have returned to the lowest monthly level since December 2006, which was right before the housing market collapsed. Institutional investors also have largely left the market. In other words, if you are a buyer, don't expect to offer 10 percent under list price and be successful with your bid. In the under \$200,000 price range, which is very hot, you may even find yourself in a bidding war.

ORGANIZING

Determine whether you ARE A DOER OR A DODGER

By Nancy Nemitz

Either you get things done, so you are a doer, or you have dozens of excuses why you can't get things accomplished, so you are a dodger.

Webster's Dictionary defines a doer as "a person who doesn't confine himself to thought or talk, but takes effective action habitually."

I scanned a few words above doer, in the dictionary, and found *dodo* and *dodger*. While I would never call my clients dodos, I may point out they are dodgers. Dodgers constantly are on the move, with no clear line of progress. I have no idea why a baseball team would want to be called the Dodgers.

How can you go from being a dodger to a doer? First, understand why you keep dodging your work. Perhaps you don't know how to get it done. Maybe the work is too overwhelming for one person. There can be a lot of anxiety with some tasks. However, from 11 years of experience helping people get work done, I know you will feel better about yourself when you can cross tasks off your list. Get going. ■

If you need help figuring out how to be a doer, schedule a 20-minute free phone consultation with Nancy Nemitz, at [nancy@createthespace.com](mailto:nancy@createthespace.com). She is a doer. For 11 years, she has been helping people get organized in their lives and at work. She also is a talker. Visit her website at [createthespace.com](http://createthespace.com).



Nancy Nemitz

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EDUCATION

# Sierra Preparatory Academy Launches NEW PROGRAMS IN EAST VALLEY

By Edward W. Denny  
Founder of Sierra Prep

Nearly six years ago, a small group of Valley teachers began dreaming about designing their ideal school, and after years of discussion, debate, planning and a fortuitous trip to Kazakhstan, Sierra Preparatory Academy (SPA) was born.

This August, Sierra Prep will open its doors to welcome its first students in grades six through nine. They will help build a unique community with a rigorous curriculum in the East Valley.

As a tuition-free, public charter school, the goal of Sierra Prep is to prepare students to be lifelong learners. One of the lead teachers, Dr. Darryl Orletsky, recently commented, “We are not here to tell students what they ought to do with their lives, but we are here to help them understand what it means to be well-educated. When they are able to ask good questions, think critically, and use sound judgment in problem-solving, they will be prepared for any endeavor in life.”

This fall, students in East Mesa finally will have the opportunity to benefit from years of collaborative efforts, which have built this unique school.

Behind the mission and curriculum of SPA is a group of fascinating people dedicated to improving education in Arizona. Their diverse stories are worth telling, if only in brief.

**Yuliya Yatsyshina, Co-Founder**—Ms. Yatsyshina grew up in the isolated Soviet village of Belousovka, Kazakhstan, where she dreamt of an international career. As a teenager, she refused to attend her local school in favor of a school with a better English program, but which was much further away. Following graduation from Moscow State University, Ms. Yatsyshina worked at the Kazakh-American Free University, where she earned a scholarship to study for an MBA in the United States. School choice is at the heart of Ms. Yatsyshina’s success, and her decision to help found Sierra Prep is one way in



which she is giving back to her adopted country.

**Darryl Orletsky, Vice President**—Even if you didn’t know that Dr. Orletsky crossed the country on his bicycle at age 16, or never knew about his military career, in Europe, or knew nothing about the successful beekeeping company he founded, he would still be one of the most interesting people you have ever met. Sierra Prep is fortunate to have this award-winning teacher as the chief architect of our Natural Philosophy program and as a mentor teacher to our staff.

**Steve Weiner, Board Member**—When parents ask me why we teach Latin, I want to respond, “So they can teach math and physics.” This is precisely what Mr. Weiner has done. He is a true Renaissance man who majored in classics, and is passionate about teaching science through project-based models. A former teacher, at Chandler Preparatory Academy, he is designing the Leonardo Da Vinci Maker Studio when he is not busy with his full-time work as the developer of the Arizona Science Center’s new maker space.

**Thomas Doeblner, Board Member**—The man on campus who is working on a glass-blowing project, while reciting poetry and working out football plays in his head is most likely Mr. Doeblner. Another Renaissance man in SPA’s ranks, he began his teaching career with Teach for America, in Brownsville, Texas. Today, he is a regional

coordinator for Exceptional Student Services, in the Great Hearts network, and, as an SPA board member, will be instrumental in guiding our Special Education programs.

**Joseph Irvine, Board Member**—When he isn’t flying planes, or planning expeditions to unexplored islands in the Indian Ocean, Joseph usually is designing computer systems for schools around the U.S. A graduate of Tempe Preparatory Academy, he currently is the lead enterprise architect for the U.S. Army, and has encouraged our Russian and Arabic language programs, knowing the extraordinary career opportunities awaiting students who study these languages.

**Ron Bergez, Advisory Board Member**—A much-beloved teacher at Tempe Preparatory Academy and former headmaster, Mr. Bergez should have the title of chief educational philosopher for Sierra Prep, for it is his thoughtful counsel that has been foundational to the school’s design. A treat for any student or colleague is to have tea with Mr. Bergez while he recounts adventures in California, Israel, Oxford and Paris. He dreams of leading a trip to walk the pilgrimage trail along the Camino de Santiago.

**Hugh Hallman, Advisory Board Member**—You may recognize Mr. Hallman as the former Mayor of Tempe, or as a past headmaster of Tempe Preparatory Academy. Or perhaps you have run past him in one of the 17 half-marathons in which he has participated this past year. A Valley native, he is one of Arizona’s most dedicated public servants, and as a successful educator and attorney, he spearheaded the founding of Sierra Prep.

These are just a few of the extraordinary people who have banded together to design and implement the programs at Sierra Prep. They serve as examples and mentors to our students. Most importantly, they are dedicated to building a dynamic community of learners who will support all student endeavors. ■

For more information about Sierra Preparatory Academy, visit our website at [www.sierraprepaz.org](http://www.sierraprepaz.org), or call (480) 440-0238.



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EVENT

Conference Offers Spiritual Support for Women

Submitted by Living Word Bible Church

Living Word Bible Church, located in the heart of Mesa, will present the *Women's Extraordinary Girlfriends on Purpose Conference*, from April 16 through 18.

The conference kicks off on Thursday, April 16, at 6 p.m., with rock-the-house performing artist Esterlyn. The guest speaker of the evening is Taffi Dollar, wife of Creflo Dollar, of World Changers Church International, in College Park, Georgia. Taffi is not only the co-pastor of this 30,000-member church, but also is the CEO of Arrow Records and overseer of the Women's Fellowship, as well as the founder of Prestige Ministry.

Friday's dynamic speakers include Pastor Lacinda Bloomfield, developer of a groundbreaking course called *Discovering your Creative Expression*, which continues to help thousands of people discover the way God designed them to function in their highest forms. Another speaker is the passionate Holly Wagner, co-pastor of Oasis, her church in Los Angeles. She and her husband, Phillip, have taught many relationship seminars around the world, and are committed to healthy marriages, especially their own.

Saturday is a special day for our girlfriends, as we celebrate brunch with Audrey Meisner, best-selling author, speaker and TV host. Her book has given the message of God's hope after tragedy strikes marriage.

We have saved the finale for a guest speaker who is a member of the world's most encouraging family. We are pleased to present April Osteen Simmons, sister of our beloved Joel. In a world filled with negativity and hopelessness, she brings an inspiring message of hope, wrapped in



Maureen Anderson



LWBC - Three Generations of Anderson Women

God's amazing love and grace. We are all born with gifts to be used to complete our purpose. Sometimes, we get distracted with the storms of life, and our gifts are forgotten or covered up.

Our *Extraordinary Girlfriends Conference* is designed to uncover your gifts, bringing the amazing woman you were created to be, back on the road to your purpose. This creates a life of more abundance and blessings. So, please join us for an amazing time with your girlfriends this April.

All women, from teens to seniors, are invited to enjoy this life-changing event, which will catapult your dreams into reality. The focus is to encourage women of all ages to come together in fellowship and explore the possibility of making each of their dreams a reality. This event will take a closer look at the journey each woman, young or mature, may take in order to fulfill the life purpose she is destined to have.

The cost of the conference is \$49 per person

(excludes brunch); \$64 per person (includes brunch); \$5 teens (excludes brunch); and \$13 teens (includes brunch). Group costs are \$29 per person (excludes brunch) and \$44 per person (includes brunch). ■

For more information, call (480) 964-4463. You also can visit the website at [www.LivingWordOnline.com](http://www.LivingWordOnline.com). Living Word Bible Church is located at 3520 E. Brown Road.



**ABOUT LIVING WORD BIBLE CHURCH**

The founders of this family-based church, Tom and Maureen Anderson, along with their two sons (the senior pastors) and daughters-in-law, have dedicated their ministry to building healthy homes and strong families. People visiting the church will be encouraged to be themselves, knowing they will be loved and accepted for who they are. These families of pastors feel any person can turn her life around if given the right tools to fulfill personal destiny. By teaching their community the knowledge necessary to complete the plan God has for them, they believe they can make a positive difference in Mesa, in Arizona, and in the entire nation.

Living Word Bible Church currently reaches millions of people all over the world via the Internet, books, teachings, television shows and conferences, as well as a record label and community outreach events.

DREAM WITH PURPOSE

April Osteen Simons LaCinda Bloomfield Holly Wagner Taffi Dollar Audrey Meisner

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<p><b>INDIVIDUAL:</b></p> <p>\$49 per person (excludes brunch)</p> <p>\$64 per person (includes brunch)</p> <p>\$5 teens (excludes brunch)</p> <p>\$13 teens (includes brunch)</p>	<p><b>GROUP (two or more people):</b></p> <p>\$29 per person (excludes brunch)</p> <p>\$44 per person (includes brunch)</p> <p><b>Please call 480-964-4463 for group registration.</b></p>	<p><a href="http://extraordinaryconf.com">extraordinaryconf.com</a></p> <p><b>Living Word Bible Church</b></p> <p><b>3520 E. Brown Road</b></p> <p><b>Mesa, AZ 85213</b></p> <p><a href="http://www.LivingWordOnline.com">www.LivingWordOnline.com</a></p>
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REAL ESTATE

IT IS BUYER SEASON AS REAL ESTATE HEATS UP

By Ron Brown  
Owner, Coldwell Banker Trails and Paths

The Phoenix real estate market really has taken off during the month of February across nearly every price range.

Buyer season in Phoenix lasts typically from March through the end of June every year. We watch this by looking at the number of listings under contract as an indicator for future sales. As of March 7, Metro Phoenix has 12.6 percent more listings under contract than it did this week last year, and the trend is similar to that of 2009. In 2009, foreclosures and short sales had 76 percent market share in residential sales. This year, foreclosures and short sales have less than 10 percent market share of residential sales. This is very good news for stable property values. In a fully recovered market, distressed properties should make up only 3 percent of residential sales through the Multiple Listing Service. So, we are in the final stretch.

DEMAND

While 12.6 percent more listings under contract may not seem like a big deal to some, it is important to note it took our market another six weeks to achieve this level in 2014, and that was the peak of the market. While it is extremely difficult to predict the exact number of contracts to be written, history tells us it is not unreasonable to expect

Active Listings By Price Range	March 2014	March 2015	Difference
Under \$200,000	11,915	8,972	-24.7%
\$200,000 - \$300,000	6,404	5,940	-7.2%
\$300,000 - \$400,000	3,587	3,896	+8.6%
\$400,000 - \$500,000	1,913	2,085	+9.0%
\$500,000 - \$600,000	1,194	1,228	+2.8%
\$600,000 - \$800,000	1,252	1,329	+6.2%
Over \$800,000	2,444	2,763	+13.1%



this number to grow to its highest between April and May. That is exciting for sellers today. Note the breakdown of the increases in listings under contract by price range.

SUPPLY

While it's exciting to see big increases in pending sales by price range, the level of active listings will greatly impact a client's experience while buying or selling. Buyers gain advantage when there are more listings on the market in relation to shoppers. Sellers gain advantage when there are fewer listings on the market. Under \$200,000, the large drop in supply in relation to the small increase in demand is resulting in a frenzy environment for buyers. Conversely, over \$800,000, even though there is consistent demand, sellers have over 13 percent more competitors, giving buyers more advantage during contract negotiations.

INFLUENCES

A pair of influences in demand has come from changes in both Federal Housing Administration (FHA) and conventional financing. This past January, it was announced FHA financing would lower monthly mortgage insurance premiums, which became effective on Jan. 26. FHA, which lends up to \$271,050, reduced the cost of its mortgage insurance premiums, resulting in a monthly savings on the mortgage payment 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. Conventional lenders also announced a 3 percent down payment program, which has boosted sales more than \$280,000. Prior to this change, consumers needed at least 5 percent down to purchase property more than \$280,000. This change has moved up the timeline for many buyers who would have needed more time to accumulate the necessary cash.

The main influence, however, has been the return of those previous homeowners who suffered a foreclosure or short sale years ago. After waiting the mandatory seven years after foreclosure, and four years after short sale, tens of thousands of people will have these blemishes removed

from their individual credit reports this year. Their return is just one more step in the recovery process in Phoenix.

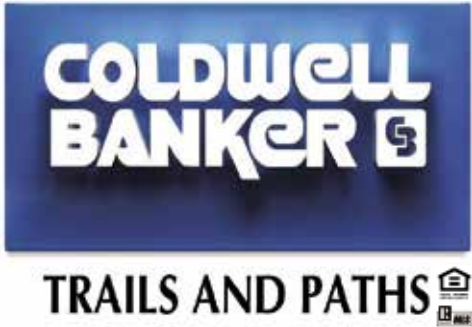
MESA'S HOTTEST ZIP CODES AND PROJECTED PRICE RESPONSES

The market in Mesa is closely mirroring the rest of the market. Those zip codes with lower list prices are in frenzy, while the upper end is cooler. Selling quickly requires supply to be low in comparison to demand. With that in mind, right now is the best time to list in order to get the most buyer activity. However, in terms of potential price appreciation, with fewer cash transactions, and more buyers obtaining loans, appraisal contingencies may keep prices at a more sustainable rate than the market has seen in the past. ■

Zip Code	Active	Under Contract	Status
85201	70	66	HOTTER
85202	83	78	HOTTER
85203	55	57	FRENZY
85204	84	89	FRENZY
85205	164	111	HOT
85206	175	94	HOT
85207	285	127	HOT
85208	186	120	HOT
85209	179	118	HOT
85210	56	44	HOTTER
85212	150	97	HOT
85213	111	71	HOT
85215	135	58	HOT

For additional information, call Ron Brown at (602) 618-9512, or visit the websites at [www.TrailsAndPaths.com](http://www.TrailsAndPaths.com) or [www.LasSendasColdwellBanker.com](http://www.LasSendasColdwellBanker.com). Coldwell Banker Trails and Paths, serving the East Valley for the past 16 years, is located in The Village at Las Sendas.

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RED MOUNTAIN RANCH COUNTRY CLUB

Red Mountain Ranch Offers Summer Fun

Submitted by Red Mountain Ranch Country Club  
Red Mountain Ranch Country Club (RMRCC) will sponsor summer camp sessions, featuring golf, tennis and swimming, for participants ages 5 through 17, Monday through Friday, in June and July, from 7:30 a.m. to 2 p.m.

**GOLF**  
This is a one-of-a-kind junior golf program. Director of Golf Scott Bunker, together with assistants Mitch Powers and Sean King, lead the sessions. The program is designed not only to be fun, but also to develop your child's golf skills through exposure to the fundamentals of the game.

**TENNIS**  
Our instructional summer sessions are developed to provide athletes an opportunity to become better tennis players in a fun, positive atmosphere. Our camp participants learn from Ray Kheshvadijian, the best coach in the Mesa area. Everyone leaves camp with confidence and a passion to enjoy the sport for a lifetime.

**SWIMMING**  
Following the swimming sessions, those taking part have the opportunity to play water games and have fun in the pool. A lifeguard will provide supervision.

Camp session costs include daily lunch and game time. For RMRCC members, the cost is \$249 per week, plus a \$25 registration fee. For non-members, the cost is \$299 per week, plus a \$25 registration fee. Registration for the camp sessions is open from April 1 through May 8.

Choose from the following camp session dates:  
• June 1 through 6                      • June 23 through 27  
• June 9 through 13                     • July 6 through 10  
• June 16 through 20                   • July 14 through 17 ■

For more information, or to register, contact Scott Bunker at (480) 985-0285, or send an email to SBunker@RMRCC.com. Visit the website at www.rmcc.com. Red Mountain Ranch Country Club is located at 6425 E. Teton Circle.

New General Manager JOINS RMRCC

Submitted by Red Mountain Ranch Country Club  
Scottsdale Golf Group and Red Mountain Ranch are pleased to welcome Terry Clark as Senior Vice President of Scottsdale Golf Group and General Manager of Red Mountain Ranch Country Club.



Terry, who has served members and their families in clubs for many years, enjoys a distinctive club management career. His wide-ranging experience encompasses operating semi-private and private clubs for members, owners, corporations and government facilities.

"I thoroughly enjoyed my former club, the Bluegrass Yacht and Country Club, in Nashville, Tennessee, but my wife, Cynthia, and I are so happy to be back in the Arizona desert," Terry said. "I intend to make the Valley my permanent home, and make Red Mountain Ranch Country Club a great place for the members and their families to spend their leisure time."

In their free time, Terry and Cynthia love to travel and entertain friends and family. They are the parents of two adult boys, Brady and Tyler. Brady is a Green Beret, serving with the U.S. Pacific Special Operations, and his family is stationed in Honolulu, Hawaii. Tyler is living in San Diego, and works as a marketing manager.

Terry holds an undergraduate degree in business, from the University of Tampa, and a graduate degree in hospitality management from Florida International University (FIU). He earned the executive club manager distinction from FIU and a certified club manager designation through the Club Managers Association of America.

Red Mountain Ranch Country Club will launch two new membership campaigns in the next few weeks, including an invitation to all prior members to return under the Welcome Back campaign. A special summer golf program also will be offered throughout the summer months. ■

For complete details, call Terry at (480) 981-6501, or send an email to Terry@RMRCC.com.

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## LOCAL BUSINESS

# A life insurance policy can ensure family needs will be met

By Donna Kohlhasse, CLU, ChFC, CASL  
State Farm Insurance Agent

The objective of life insurance is not so much what it can do for you, but what it can do for the people you leave behind.

Life insurance ensures your life goals concerning family and loved ones will be met in the event you die before achieving them.

With the assistance of a life insurance expert, educate yourself, as much as possible. Discuss all options available before committing to a policy. It is equally important to give some thought to your goals.

Your final expenses are at the top of the list. More than likely, there will be medical bills and then whatever funeral costs will be incurred. At the very least, your life insurance policy should leave your beneficiaries no worse off than they are while you are alive and providing for them. This sounds obvious and logical, but it is not always that simple to achieve.

Your life insurance policy also should cover all outstanding balances you may have at the time of your death.

What is your current standard of living? You need to establish what it costs to support your family in the way they have become accustomed. You will have an accurate idea what it will take for them to continue living within the



Donna Kohlhasse

same lifestyle.

You must be able to project your costs of living into the future before estimating the appropriate amount for your policy. You also should consider your best estimate of inflationary costs, and gear that figure into your standard of living estimate.

You want your survivors to have options.

What about the goals of your children and other loved ones? If your children aspire to higher education, you have a chance to ensure the cost of that education will be completely covered by having the funds available. Even more immediate issues need to be covered, such as day care costs, books and clothes for school.

The needs of your family will continue to grow, and always should be met, even if you are no longer here. Through a life insurance expert, take appropriate actions to ensure these needs are met.

The issues associated with considering a life insurance policy are many.

- Make sure your own expenses are not transferred to your relatives.
- Make the right choice in order that your family may continue to prosper without you.
- Let your family know how much they mean to you by providing what you can in the case of your death. ■

For more information, call Donna Kohlhasse at (480) 396-2140. The insurance agency is located at 6836 E. Brown Road, Suite 101.

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# One honor. Two words: Thank you.



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LOCAL BUSINESS

## Vehicles require attention IN THE SUMMER HEAT

Submitted by H and I Automotive

With summertime fast approaching the Valley of the Sun, most of us plan our vacations and outdoor activities, but tend to overlook our vehicle needs for the warmer weather.

An extreme temperature will have adverse effects on your vehicle's cooling, electrical and mechanical systems. The A/C system usually is the first item everyone thinks of when it comes to summer. Making sure your A/C system is fully charged will not only make sure you stay comfortable, but also can prevent an A/C system repair in the future.

When an A/C system leaks, it not only loses refrigerant, but also the lubricating oil the system uses. Lack of oil can lead to A/C compressor failure or sticking expansion valves. If your A/C just doesn't feel like it is operating cold enough, have it checked. Do not try adding refrigerant to your system without the proper equipment. Having too much refrigerant in your system is a problem, and most of the over-the-counter brands contain flammable propellants.

When it comes to your engine's cooling system, it is very important to be proactive. If your engine temperature is running hotter than normal, or you can smell engine coolant, have it checked immediately. Many major engine repairs are the result of a cooling system repair not performed in a timely manner.

Always repair all signs of coolant loss

at one time. When an active leak is fixed, the pressure of the system will try to escape from the next weakest point. The engine coolant should be changed every five years or 100,000 miles to ensure it protects at the proper level.

Your vehicle electronics also suffer through our long, hot summers. Engine computers, sensors, batteries, alternators and even window motors, have a higher rate of failure during the summer months. Unfortunately, there is not a whole lot you can do to prevent these breakdowns. Parking in the shade, having windows tinted, and using a car cover will help.

If you do need to replace an electronic part on your vehicle, we do suggest you use an Original Equipment Manufacturer (OEM) part to ensure the longevity of the repair.

Your best chance of avoiding a summertime breakdown is to keep your car maintained properly. Semi-annual inspections and services will help prolong the life of your vehicle, and give you the ability to correct issues before they become major problems.

H and I Automotive has been serving customers in the East Valley since 2009. We employ two master technicians who are Automotive Service Excellence certified. We only use parts and fluids meeting or exceeding the OEM specifications. All our repairs are backed by a two-year/24,000-mile parts and labor warranty. ■

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## LOCAL BUSINESS

# Balanced Water Equals HEALTHY SWIMMING



Submitted by Mike Sterling  
Owner of Sterling Pools

Swimming pools offer one of the best ways to cool down on a hot day, and swimming is one of the healthiest forms of exercise for our bodies.

In short, we love our pools in Arizona. However, they also are a fantastic receptacle for all the substances swimmers introduce into them. All of the products swimmers apply, like sunscreen, while at the pool, plus products already on our skin, like deodorant, lotions and makeup, find their way into that beautiful blue water.

Water balance is a very important factor not only for our health, but also for the health of our pools. You will avoid potential issues with your pool, including cloudiness and algae, by keeping your water in check. For instance, if your water is acidic (low pH), it will eat up the sanitizing chemicals faster, and prevent them from killing off bacteria and debris.

On the flip side, if your pH is high, your water will

leave a film, called *scaling*, around not only your pool edges, but also on your pool equipment, as well. If there is extra *scaling* in your pool heater, it will cause your heater to use more energy and work harder.

Out of balance water not only causes your pool to get sick, but it also can lead to unhealthy effects on swimmers. Have you ever noticed that a child has an upset tummy after swimming? Even though pool water appears clean, microorganisms can be present even after the water is treated with sanitizing chemicals. These chemicals do kill most germs within minutes, but some pesky microorganisms take up to a few days to destroy.

Red eyes and itchy skin can be side effects of unbalanced pool water. Improper pH or high chloramine levels cause these problems. So, maintaining balanced water consistently, over time, will drastically reduce the chances of contamination and side effects.

Your pool water should be tested weekly, using a test kit or test strips. If you are doing this yourself, you will want to look for the following ranges set by the National Swimming Pool Foundation: 7.2 and 7.8 is acceptable on the pH scale, but the ideal range is between 7.2 and 7.6, alkalinity levels between 80 and 120 ppm (parts per million) is acceptable, but the ideal range is between 80 and 100 ppm. Remember, pH is in everything, from animal fur and our skin, to plants and rain. Therefore, these numbers can change rapidly, and they need to be checked weekly. ■

*At Sterling Pools, our customers can see their chemical levels right on their weekly pool checklists. We send the checklists out electronically before we even leave the property. We are a certified pool operator, as designated by the National Swimming Pool Foundation, and have an A+ rating with the Better Business Bureau. We are happy to answer any questions. Simply give us a call at (480) 241-4206.*

## LOCAL BUSINESS

## Tankless water heaters offer compelling features

Submitted by Eagle Plumbing and Electric

Tankless water heaters are the new eco-friendly way of heating water.

As of April 16, residential water heaters larger than 50 gallons will have to be either tankless or a heat pump system.

Tru Tankless is an economical, electric, tankless water heater. It is the last electric water heater you will have to buy.

A regular tank water heater must continually heat the water held in storage. The unit constantly is turning on and off to maintain temperature, regardless of whether or not you are using hot water. With a regular tank water heater, once the hot water runs out, you will need to wait for the tank to fill and the heater to heat the water before you can get hot water again.

Tankless water heaters have never-ending hot water, yet they don't store hot water. Tankless water heaters heat water on demand. When you turn the faucet on, the water heater turns on. When you turn the faucet off, the heater turns off. With a tankless heater, the hot water will never run out.

A tankless water heater is considerably smaller in size compared to a regular tank water heater. ■

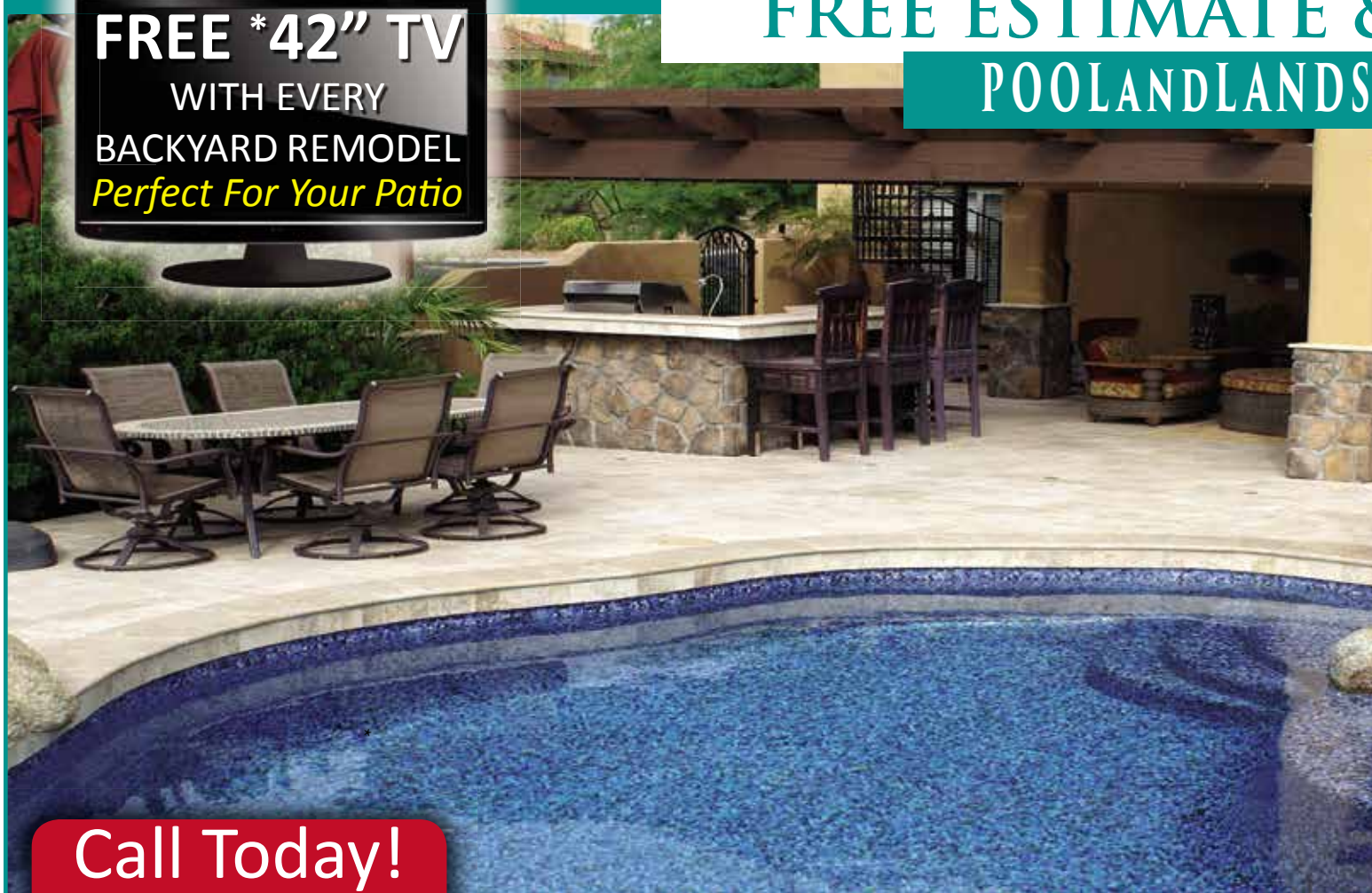
Call Eagle Plumbing and Electric at (480) 659-4942. We will send a knowledgeable technician out to show and explain how a tankless system works. You also can send an email to George@EaglePAE.com, or visit the website at [www.eagleplumbingandair.com](http://www.eagleplumbingandair.com).



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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.

**KELLY ZITLOW**  
 NMLS #164330 AZ BK#0904024  
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**CHERRY CREEK** 17015 N Scottsdale Rd Suite 150  
 MORTGAGE COMPANY Scottsdale, AZ 85255  
 Cherry Creek Mortgage Co. Inc., NMLS #3001.  
 Loan products not available outside of AZ.



**\$358,000**

2,451 sq. ft. 4BR, 2.75BA, 3G. Oversized lot, SS appliances, granite counters, pool w/waterfall, grass play area.



**\$369,900**

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