

Red Mountain Ranch Up Close

Bringing neighbors closer to their community

August 2015

Back to school means hip and cool haircut styles at Cosmos Salon

By Dawn Abbey

They may be young in age, but the latest generation of little boys and girls are as hip as their older siblings when it comes to enjoying stylish looks.

"Parents might think that haircut styles for little boys and girls are limited," said Sandra Barbetta, co-owner, with husband, Cosmos, of Cosmos Salon and Day Spa. "But once you get to know the cool trends, it's easy to adapt the exciting looks inspired by the latest men's and women's hairstyles to an age-appropriate version that can transform your little ones into young trendsetters."

Sandra reveals her take on the latest kids' haircut trends for fall 2015:



FOR GIRLS

Short and Sassy—Very girly, this A-line short cut is a style young girls love to wear and can really mix up. This short-stacked bob pairs with spiky, pixie bangs. Oh, so cute and adorable.

Classic Chin-length Bob—It's always in trend and flattering for practically every face shape. You only need to find your perfect length. This sleek, classy bob features graceful outlines and a shine on healthy hair. It will adorn a young face as one of the best haircut options.

Beautiful Long Hair—It's a treasure that can be presented best in the simplest haircut. No heavy layers, no edges. Instead, only soft flowing lines and an accent on naturalness. Great hair to style for all the popular braiding options this season.

"Kids, especially the smaller ones, often resist hair care simply because they don't like shampoo burning their eyes and pulled, tangled hair," Sandra said. She suggests Paul Mitchell's Baby Don't Cry shampoo. Follow up with Taming Spray Ouch-Free Detangler, which easily detangles dry or damp hair and smoothes static, making clean, styled hair a breeze at any age.

Cosmos is making the back-to-school transition smoother by offering a 10 percent discount on Paul Mitchell kid-friendly hair care products during the month of August.

"If you and your kids have spent a lot of time in the water this summer, some drastic action might be needed to remove hard water deposits, sea salt and chlorine damage from your tresses," Sandra explained. "And if your hair is green, you definitely need this treatment."

Cosmos also is discounting Malibu C Swimmers Wellness Shampoo and Conditioner. "It's the absolute best way to clean and revitalize damaged hair," Sandra said. "Our team of professionals at Cosmos will have your kids looking back-to-school ready in no time. Make an appointment now, so everyone has a chance to practice their new styles." ■

For more information, or to make an appointment, call (480) 844-0707. Visit Cosmos Salon and Day Spa, located on the northeast corner of Power and McDowell roads.



FOR BOYS

Military Brush-Up—Yes, chopped, buzz cuts, and for some fun, brush the spikes straight up military-style on top. Quite stylish.

Kid's Retro Style—Shaggy but trimmed lengths are short with a full-swept angular bang. Bombshell trendy.

Wispy Surfer—Beach-inspired surfer waves are simply a breeze to style for their new school makeovers. It's a high-density haircut in medium hair lengths. Totally an all-boy haircut.

Food Truck Fridays sure TO DELIGHT MESA RESIDENTS

Submitted by Phillips West

UpClose Publications is proud to join the Las Sendas Community Association and KOR Properties to sponsor *Mesa Food Truck Fridays*, with a kick-off event at Las Sendas Trailhead Parke, set for Sept. 4 from 5 to 9 p.m.

Several food trucks will be participating in *Mesa Food Truck Fridays*, including Frites Street, The Great Pho King Food Truck and Waffle Crush. There is sure to be just the right cuisine to tempt your taste buds.

Join your neighbors to enjoy great food, while socializing with friends and meeting new people.

Mesa Food Truck Fridays depends on the support of the community to ensure the culinary event becomes a regular occurrence. This surely will be a great addition to the overall experience making Las Sendas special.

The staff at UpClose Publications would like to say *Thank You* for the outstanding support of the Las Sendas, Red Mountain Ranch and Mesa Uplands communities, including the enthusiasm exhibited by our dedicated readers and the generous support demonstrated by our loyal advertisers, who have been instrumental to the success of the newspapers.

We look forward to seeing everyone on Friday, Sept. 4 at Las Sendas Trailhead Parke, 7900 E. Eagle Crest Drive. The special occasion will be an excellent opportunity to personally express our appreciation for the support of *Up Close*. ■

For more information about *Mesa Food Truck Fridays*, contact the Las Sendas Community Association at (480) 357-8780; KOR Properties at (480) 568-8680; or UpClose Publications at (480) 748-1127.

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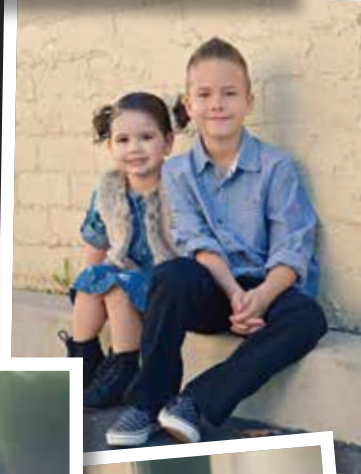
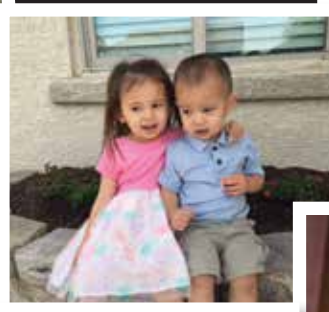
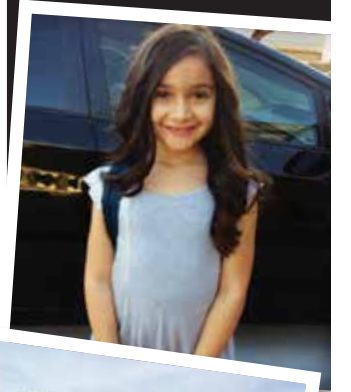
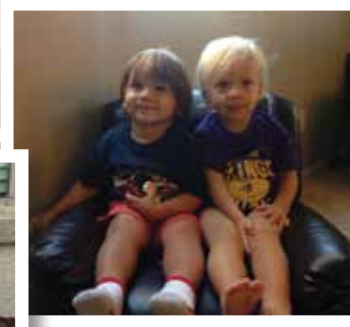
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*Back to
School*

Cosmos



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LOCAL BUSINESS

Life Balance Yoga and Wellness Center INTRODUCES NEW SERVICES

Submitted by Life Balance Center

The Life Balance Center is your neighborhood wellness center, offering a wide variety of services designed to improve your quality of life.

- The center offers:
- Counseling.
 - Acupuncture and Chinese medicine.
 - Chiropractic treatment and massage, including cranial sacral massage, kinesiology sports taping and the Graston Technique.
 - Psychiatric medicine (psychiatrist supportive of integrating natural treatments to minimize the dose of medication needed).
 - Nutritional counseling.
 - Yoga.

Several new yoga classes and new services are available at the Life Balance Center. Dottera products and Isotonix/Nutrametrix products are also now available for purchase onsite.

YOGA

The yoga studio has added 5:45 to 6:45 p.m. classes to the schedule on Tuesdays and Thursdays. The studio also has welcomed new instructors Heather Koenig, Pat Shafer, Treasure Niederhauser and Vanessa Siren. They join our established team of Director of Life Balance Yoga Charlotte Lange, as well as Sun Mancini, Amanda Pepper and Jennie Yingling.

SASSY WINK

Sassy Wink, owned by Amber Arrington, specializes in professional eyelash extensions (classic and volume) and microblading (semi-permanent manual tattoo). “Amber has been doing my lashes for more than four years,” said one happy client. “There was about a 10-month break when I moved away, and I tried two different lash experts—both certified—who were not nearly as skilled and

meticulous as Amber. She recently filled in my brows using the microblading technique, and they are amazing,” the client continued. “No more color in the lines eyebrows people. Mine look real and are permanent.”

At Sassy Wink, Bow to the Brow with a microblading service. Microblading is different from regular permanent brow tattoo, which can look like a block of color. Instead, Amber tattoos the fine, individual hairs in multiple dimensions within your unique brow shape. This service is meant to last approximately one year. It has been said eyelashes feminize the face and eyebrows humanize the face. At Sassy Wink, you will find a solution for any eyelash or eyebrow need, from waxing, to tinting, to extensions and beyond. Visit SassyWink.com for a full list of services and promotions.

ANEW MED SPA

Anew Med Spa, owned by Lisa Flitsch, provides skin care products, teeth whitening and LipoLucent. LipoLucent is an affordable and non-invasive way to sculpt problem areas naturally. LipoLucent is one of the latest technological advances in fat removal. LED light is used to help the body break down fat by stimulating the biological function of the lymphatic system. The lights liquefy the fat, collapsing the cell walls. The fat is then removed naturally by the body’s lymphatic system. The stimulated lymphatic system and collagen production also allow toxins to be excreted and skin tightened.

Unlike more invasive fat removal procedures, there are no negative side effects, no downtime, and Anew Med Spa does not charge per body part. Multiple body parts can be treated simultaneously for the same price (e.g., abdomen, buttocks, thighs). Come in and try this innovative treatment, which the June edition of *New Beauty Magazine* acknowledged as the latest innovation for fat removal—noninvasive, low cost and effective. Anew Med Spa is offering specials for new clients.

THE ARIZONA RELATIONSHIP INSTITUTE: GROWTH MINDSET WORKSHOPS

The Arizona Relationship Institute is now offering growth mindset groups—a men’s group and a women’s group. The groups both follow the same curriculum, addressing specific topics of mindfulness, distress tolerance and emotional regulation, as well as thought regulation, interpersonal effectiveness and healthy sexuality.

The focus of the groups is to help people become better at processing and integrating their emotions, thoughts and physiology, as a means of accessing greater power and wisdom in their lives. The women’s groups take place on Mondays, from 10:30 to 11:50 a.m., and on Wednesdays, from 5:30 to 6:50 p.m. The men’s group meets on Thursdays, from 6:30 to 8 p.m. Both groups are invited, but not required, to attend the yoga class, at a discounted rate, immediately following their group session.

I SEE HEALTH SOLUTIONS

According to Chris and Charlotte Lange, the owners of I See Health Solutions, by focusing on the foundation and root of health—cell health—their team of experts is passionately seeking to ensure healthy bodies are fueled with the right nutrients, exercised correctly, educated properly, and reaching peak performance. This is accomplished by taking a look inside, using a microscope and one drop of blood.

Through blood analysis, personal training and coaching on specific exercises, nutrition, supplementation, education and support, Chris and Charlotte will help you see your health solutions and reach your health goals. Learn more at iseehealthsolutions.com. ■

Come and see what the Life Balance Center has to offer you. Visit the website at LifeBalanceAZ.com. You also can call (480) 788-5069.

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12pm-1pm Slow/Gentle Jennie		12pm-1pm Aerial/Flow Jennie			
	5:45pm-6:45pm Active Flow Treasure	7pm-8pm Yin Sun	5:45pm-6:45pm Active Flow Vanessa		

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EDUCATION

Take a Tour of Self Development Preschool

Submitted by Self Development Preschool

Self Development Preschool (SDP), located at 1721 N. Greenfield Road, focuses on all aspects of childhood growth and development.

Upon entering the school, it is easy to understand why Harrison, a 3-year-old, joyfully bounces through as he goes to his classroom.

In the 2-year-old room, children are building airplanes from colorful blocks. Teachers are sitting on the floor among the children and interacting with the individual children about their masterpieces. These types of purposeful and meaningful interactions are critical in aiding language acquisition and vocabulary development of toddlers.

American flags made by the children are displayed proudly on the walls. Teachers at SDP make certain the children are exposed to an enriched environment through fun and creative activities.

Cynthia P., a parent of two children at the school, remarked that her children love coming to the school. "The growth and progress has been amazing," she said. Building positive experiences, which encourage children to build strong foundational skills and social relationships with

peers, is an important part of SDP's program.

Throughout the school, posters with positive messages, such as *Passport to Success* and *Learning Is a Journey*, reinforce encouragement and a strong sense of self. SDP teachers value and respect the children through a balance of nurturing and engaging students in the skills necessary to ensure success in school.

Parents often rely on the feedback from their children to judge the quality of the preschool experience. Sarah, a parent of two children, described SDP as brilliant. When asked why she chose SDP, she explained, upon touring the school, she immediately noticed the emphasis on learning in a caring atmosphere. After enrolling her children, she is extremely pleased. "They tell me all about their day, and absolutely love coming [to preschool]," she said. "Each time my children transition to a different age group, they fall in love with each teacher. It is such a wonderful experience in a consistent environment that provides excellent care and education."

Most SDP teachers have been with the school for several years. Consistency is a critical component, which enables the children to feel safe and secure. "It is

so wonderful that they go and tell their former teachers goodbye at the end of the day," Emilyyn remarked.

Children often give the best example of what makes a great school. A trio of school-age children attending SDP's summer camp for older students eagerly shared their experiences. Adele, Kirsten and Kendall remarked they liked the teachers. When asked to elaborate, one of the girls said, "They give us some freedom, and we can choose our activities, yet they keep us safe." The girls mentioned they loved the annual talent show, ice cream parties, and working on math skills in fun creative ways, so they don't forget their school subjects.

Interestingly enough, when asked how they liked the meals, another of the girls spoke with enthusiasm. "We've never brought our lunch here," she said. "The food is so yummy!"

Speaking with the students validated SDP's reputation as an excellent choice for younger children, as well as school-age children. ■

SDP is now accepting part-time and full-time enrollment for children ages 2 and up. To schedule a tour, please contact the director, Vernetta, at (480) 396-3522.





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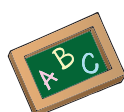


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HEALTH

Good Sound Audiology is Coming to East Mesa

By Jamie Killin

Good Sound Audiology is opening its third location in the Valley with an office in East Mesa. This new location, taking patients beginning on Aug. 3, is in addition to the Gilbert location, with 13 successful years of service and Sun Lakes, where the office has been for three years.

Good Sound Audiology currently has two doctors of audiology, Dr. Tina Jessee and Dr. Tanya Karg. In a state where having a doctorate in audiology isn't required to sell hearing aids, a practice like Good Sound Audiology is a great find. Patients can be assured they will receive the best care from doctors who hold the highest credentials in their field.

Additionally, Dr. Jessee and Dr. Karg not only treat the physical symptoms of hearing loss, but they also treat related psychological issues through initiatives like CHAMP (Conversations about Hearing Aid Management Program). This two-week program helps those experiencing hearing loss and their family better cope with the emotional implications of hearing loss.

"It can be a very isolating disease," said Dr. Jessee, owner of the practice. "There's a lot of fear with this disease. I sell a product that nobody wants, but we are able to change lives."

Dr. Jessee said she instantly can see the positive, physical change in patients once they are able to hear again. "It's so rewarding," she said. "It's so much more than just selling hearing aids."

Good Sound Audiology operates according to the motto, *Bringing people together through better hearing*, and provides the comprehensive care and education allowing them to do so.

In addition to helping patients through the emotional impact of hearing loss, Good Sound Audiology offers the latest technology. A variety of

options ensures patients are receiving the highest quality, most effective products best for their specific needs. ■

For more information, call (480) 634-6100, or visit goodsoundaudiology.com. Good Sound Audiology is located at 6816 E. Brown Road, Suite 102.



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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.

WHAT'S NEW?

THE LAS SENDAS GOLF CLUB IS WINNER OF TWO AMAZING AWARDS

Top 25 Golf Courses in Arizona by Golf Advisor for 2014

Arizona is a competitive state for golf, particularly in Phoenix and Scottsdale, where there are 200-odd courses, in all shapes and sizes, from which to choose. Also unique to most of Arizona is the fact the experience is incredibly dynamic from season to season. From January through April, courses are expected to be in prime condition for snowbirds, and green fees are at their peak.

In the summertime, courses transition back to Bermuda grass, and do their best to keep the grass alive while also dropping rates to lure golfers willing to endure 18 holes in 110-degree heat. In the fall shoulder season, courses often close for weeks to overseed and then grapple with the challenge of both growing new rye grass and keeping golfers happy, with wet fairways, cart path-only and all. No season is off limits in the 2014 Top 25 Courses in Arizona ranking. Golfers reviewed their experience year-round, not just in primetime.

We are very proud to announce that Las Sendas Golf Club is on the list of Top 25 Courses in Arizona.

Highest Ranked Golf Course for the Phoenix East Valley by GolfNow for this year.

GolfNow top-rated course lists are compiled by considering a number of factors, from reviews by actual golfers, including the overall star rating of a golf course and the total number of reviews.

This is the second award won by Las Sendas Golf Club—Highest Ranked Golf Course in the Phoenix East Valley—2015.

Sunday Fun Day Las Sendas Residents

If you are a resident of Las Sendas, come on out to Las Sendas Golf Club, on Sunday, Aug. 23, and enjoy a great party. We would like to express our sincere appreciation to the residents of Las Sendas for all your support. If you have not been to Las Sendas Golf Club before, this is a great chance to come out and see all the amazing programs and services we have to offer—restaurants, golf, banquets, golf instruction and much more.

- 6 a.m. to 4 p.m.—Free golf. To book your tee time, please call our Golf Shop at (480) 396-0440.
- 4 p.m. to 8 p.m.—Free food and games.
- Driving range games and instruction.
- BBQ hamburgers, hot dogs and sodas.
- Cash bar available.
- Ice cream, popcorn, snow cones and cotton candy.
- Raffle prizes.
- Activities for kids of all ages, such as bouncy houses, corn hole and face painting.



BEAT THE HEAT WITH AMAZING GOLF SPECIALS

August Golf Rates—Includes green fee, golf cart and practice balls

Our green fees are a smoking deal at \$34.99 plus tax, Monday through Thursday.

Green fees are \$39.99 Friday through Sunday. To get our best rates and other Internet specials, book online at www.lassendas.com.

Afternoon Green Fee Special with Food and Beverage Voucher

For those of you who can *take the heat*, after 1 p.m., we're offering a golf special available seven days a week, from now until Aug. 27, 2015. Purchase a green fee for \$29 after 1 p.m., and receive a \$15 Food and Beverage voucher valid until Sept. 27, 2015.

Punch Pass

The five-round/\$139 plus tax Punch Pass is back. Come purchase yours today. Expires on Sept. 27, 2015.

Summer Pass (unlimited golf special)

For only \$399 plus tax, you can play unlimited golf for 30 days at Las Sendas. Offer expires on Sept. 27, 2015. Tee times can be made seven days in advance any time after 7 a.m.



Saving the best deal for last. For only \$699 plus tax, you can play unlimited golf at Las Sendas, from Aug. 1 until Sept. 27, 2015. Offer expires on Sept. 27, 2015.

All of our rates include green fees, golf cart and practice balls.

LABOR DAY SALE

- Sept. 4 through 7
- Golf Apparel and Equipment on Clearance
- Come check out the Rock Bottom Prices.
- Spend \$200 or more, and receive a Special Gift.

MEMBERSHIPS

Special Membership Offer—No dues for the rest of the summer

Join Las Sendas Golf Club now, and you don't pay dues until Nov. 1, 2015. You can play golf and have all the member benefits, from now until the end of October 2015 free of charge. This applies to any of our membership categories, including the Proxy membership, of which there are only a few remaining. All we require is a deposit for any of our membership categories, and you can take advantage of this offer now. Please contact Wayne Crandall at (480) 396-4000, or send him an email at wcrandall@lassendas.com.

The membership categories:

Proxy membership—no initiation fee. A single member has monthly dues of \$590 or \$690 per couple. There are only a few remaining.

Non-refundable membership—requires just \$15,000 as an initiation fee, monthly dues of \$359 for the primary member, and another \$118 to add the entire family.

Fully refundable membership—required \$45,000 as an initiation deposit, which is 100 percent refundable, and includes a free year of dues, as well as cart fees and a brand new E-Z-GO golf cart or Canadian On Par exchange rate. That's more than \$13,000 of value.

Las Sendas is growing, and we welcome our newest members at Las Sendas—Bruce Martin, Greg and Judy Kingery, Bill Burke and family, Gene and Fran Paja and family, Robb English and family, and Ken Acheson and family. We have members from Canada, Iowa, Arizona, Illinois and Washington. Come and join the fastest growing, award-winning golf club in the East Valley—Las Sendas.



THE VISTAS PAVILION

New—Chef's Table

Saturday, Aug. 22—7 p.m.

The Garden Room, Vistas Pavilion

\$49.95 per person

****Limited to 20 guests. So, reserve your seat early.**

The Vistas Pavilion introduces The Chef's Table, a new and intimate fine dining experience in our Vistas Pavilion Garden Room. Indulge in our fresh ingredients, carefully handled, lovingly prepared and joyfully served. Surrounded by our sunsets and our panoramic views, let

A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)

us entertain you for the evening.

Our feature this past June was a tour of the Far East, and last month (July), Chef Robert Eckhardt dazzled another sold out event with culinary delights from the Northern, Southern, Eastern and Western regions of the United States. To make a reservation, and to find out more about what our chef will be serving for our August event, call (480) 396-4000, or send an email to events@lassendas.com.

****Note:** Due to popular demand, we will be continuing to host our Chef's Table throughout the golf season. For future dates, please check our website at www.lassendas.com.

The Vistas Pavilion—Summer Special Event Package—\$2,500 up to 100 Guests

The Vistas Pavilion at Las Sendas is pleased to offer the following Summer Special Event Package for celebrations, such as weddings, birthdays and anniversaries booked and hosted in the months of August and September. The total cost is \$2,500 (does not include tax and gratuity) and features the following items:

- Reception**
- Spacious 12-by-12 dance floor
 - White, black or ivory tablecloths
 - White, black or ivory napkins
 - Votive candles on tables
 - Cordless microphone with sound system for speeches and toast
 - Projector and screen for slideshow
- Hors d'oeuvres**
- Antipasti skewer
 - Stuffed pomodoro mozzarella cherry tomato
- Italian Buffet Dinner**
- Romaine with garlic herb croutons, shaved Parmesan and zesty Caesar dressing
 - Chicken piccata—pan seared chicken breast with lemon caper butter sauce
 - Baked ziti with zesty tomato sauce, Italian sausage and mozzarella cheese
 - Seasonal vegetables
 - Garlic bread
- One-Hour Hosted Bar—Beer and Wine**
- Dinner includes water, coffee and tea

THE PATIO AND THE GRILLE

HAPPY HOUR OFFERS NEW EXTENDED HOURS—3 TO 8 P.M.

Starting Aug. 1, we are extending our Happy Hour from 3 to 8 p.m. We have drink specials, featuring craft draft beers, including Blue Moon, San Tan Devils Ale, Kilt Lifter, Stella, Slow Ride, Fat Tire and Modelo Especial.

Our chef has created numerous new yummy appetizers. Enjoy the prime rib sliders, fish tacos, crispy cauliflower, ahi tuna wraps (staff favorite) and pork nachitos. In addition, our all-time famous \$5 burger is back.

CELEBRATE LABOR DAY

Join us on The Patio for a barbeque and live music to celebrate Labor Day on Sunday, Sept. 6, from 6 to 9 p.m.

The cost is \$19.50 for adults and \$14 for children. Reservations are accepted by calling (480) 396-4000, or by sending an email to events@lassendas.com.

DAILY SPECIALS

MON.	Fried Chicken, Mashed Potatoes & Mushroom Ragu	\$15.95
TUE.	Flatbread and a Bottle of Wine	\$19.95
WED.	Wine Down Wednesday	1/2 Price Wine (Most Bottles)
THU.	Prime Rib—10-ounce Mashed Potatoes and Vegetables Add Glass of Wine for \$3	\$17.95
FRI.	Shrimp Fry - Crispy Shrimp, Fries and Apple Slaw	\$16.50
SAT.	Tender Beef Brisket, Roasted Potatoes and Summer Vegetables	\$14.95
SUN.	Pasta Night Special Pasta Menu Created Weekly	\$14.95 Kids (6–12) \$8.95



GOLF ACADEMY
THE GRASS IS ALWAYS GREENER WITH GOLF

Want to take your golf game to the next level? The following is a *Growing Greener Experience*, from Las Sendas resident Ann Griffith.

“When we moved to Arizona, I pointed out to my husband that living in Las Sendas and not golfing was like living in a ski resort and not skiing. I had no clue about the game or even if I'd like it. When my husband, Art, gave me golf lessons for Christmas one year, I had to try golf, didn't I?

To my surprise, I love golf. I love being outdoors, meeting new people, and, to my amazement, improving to an extent I never imagined possible. I have never been an athlete, and thought I would not be good at any sport. Golf has given me confidence that yes, I, too, can learn an athletic skill, while following that little white ball around the course. Thanks, Tracy Berman.

I was a beginning golfer, and Tracy took me to the next level on all aspects of the game. I learned how far I could hit each club, which, at the time, was a mystery to me. I improved my swing, which led to a big improvement in my confidence. After our initial lessons, I took more lessons a year later. Last month, I broke 90 for the first time ever. I recommend Tracy Berman every chance I get.”

If you want to experience *The Grass is Always Greener with Golf*, contact Tracy Berman, LPGA Teaching Professional, at tberman@lassendas.com, or call (602) 920-8208 for your golf lessons. An assortment of lessons, clinics and schools are offered for men, women and juniors. ■

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at Las Sendas



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3-8pm

Daily

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REAL ESTATE

MORTGAGE INDUSTRY CHANGES WILL AFFECT CLOSING PROCESS

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



You may have heard there are new changes coming to the mortgage industry, which are going to impact the closing process of buying a home.

While not everyone is happy about the changes, I think these new regulations make a lot of sense and really are going to help the consumer.

The Consumer Financial Protection Bureau has created two new disclosures, which come from the *Know Before You Owe* Initiative. The objective is to streamline the previous disclosures in an effort to help make the lending and closing documents easier to read and understand for the consumer.

THE TWO NEW DISCLOSURES

Loan Estimated—Replaces The Good Faith Estimate and The Initial Truth in Lending Disclosure.

The previous two forms will be combined into one Loan Estimate designed to help the borrower understand key factors. In addition, it contains estimates of credit costs and transaction terms, as well as fees.

The old Good Faith Estimate showed the fees associated with the loan and estimated closing costs, but it was very unclear and difficult to read.

The new Loan Estimate, which is three pages long, is printed in a large font, making it even easier to read. The material really spells out exactly what the borrower needs to know about the type of loan they are applying for. It shows the term, interest rate, projected payments, closing costs, loan costs and service costs. It also clearly shows which services the borrower can shop for and which ones are set fees.

One of the most important aspects of this new Loan Estimate is the fact all lenders will now have to be upfront with their fees, so the borrower doesn't have any last minute surprises. Too often, we would see where a buyer used one particular lender over another, as the

fees quoted were far less, saving hundreds of dollars. Then, when the buyer went to sign the closing documents, there would be new fees added or existing ones increased. Therefore, the buyer did not get the savings initially quoted.

This was a ploy by some lenders to show lower fees upfront just to gain the buyer's business, knowing full well these fees would increase. The new Loan Estimate will stop that from happening and makes all lenders disclose the fees up front. When the borrower does shop around, he is comparing apples to apples.

The Closing Disclosure—Replaces the HUD-1

The old HUD-1 was pretty confusing and hard to understand. Many times, the first time the borrower actually saw this document, showing the final costs and fees, was at signing, right before closing.

The new Closing Disclosure, at five pages long, clearly lays out the actual terms and costs of the loan and the closing costs in an easy-to-read format. This disclosure must be sent to the borrower no later than three business days prior to closing. The dates are extremely important, and everyone has to be on top of his game, making sure all the information is correct and the lender has everything needed in order to send this disclosure out on time. If it is sent one day later, the closing will have to be pushed back a day. So, communication between all parties is extremely important.

WHEN WILL THESE CHANGES BE IN EFFECT?

The changes were originally scheduled to be effective on Aug. 1. Initially, it was postponed until Oct. 1, then to Oct. 3. That date may have changed since this article was written, however. So, make sure to check with your lender.

HOW THESE CHANGES MAY AFFECT THE CLOSING PROCESS

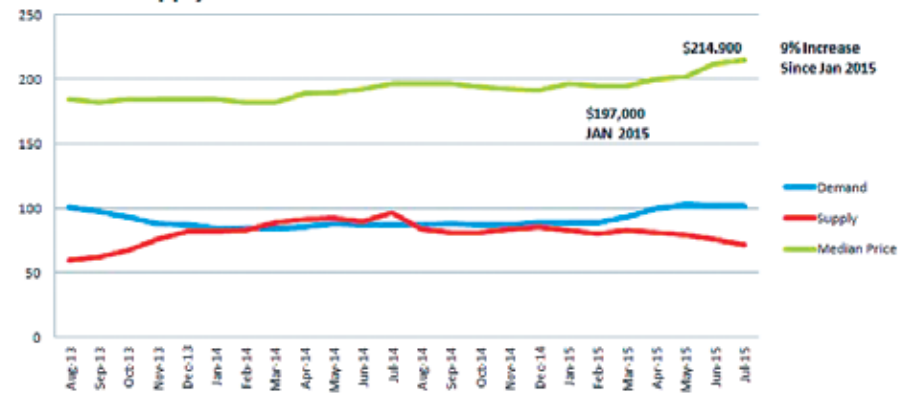
With the added responsibility and timelines being imposed on the lender, we are expecting the current 30 days to close to be extended to 45 days, certainly for the first few months, while the lenders implement these changes. Some may take less, and others may take longer, but I would expect to see contracts written after Oct. 3 to have a 45-day close.

These changes not only impact the lenders, but the Realtors and title companies, as well. Choosing the right lender and Realtor with whom to work, who are current on the new regulations and how to implement them, is more important than ever to ensure a smooth closing.

You can read the full article, which provides a lot more information, and see copies of the new disclosures on my website under the blog section Homes2SellAZ.com. Please don't hesitate to contact me directly for more details, and to learn how these new changes may impact you, or to request referrals to preferred lenders. ■

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 Homes2SellAZ.com.

Supply vs Demand vs Median Price - Phoenix Metro



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From the first meeting with Lorraine I felt confident that we would be well taken care of with the sale of our parents home. Even though I was in another state, modern technology enabled us to keep in constant contact with showings and negotiations. I felt she was helpful and accurate with the small details of the inspections and closing. She even found out some particulars about the buyers so my parents were assured that their home of 22 years would be loved and well taken care of. I would highly recommend Lorraine Ryall to anyone buying or selling a home!

—Debbie Gardner

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Crystal Manor
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1762 sq ft 3 bed, 2 bath

HEALTH

THE LAS SENDAS SPA AND FITNESS CENTER IS ALL NEW

By Jamie Killin

You can now expect a whole new experience when visiting the recently re-branded Las Sendas Spa and Fitness Center, previously known as the Trailhead Athletic Club.

Spa and Fitness Director Kelly Michael took on her new role in mid-May. Since then, she has already brought new life to the center by refreshing the building's look, bringing in new group fitness classes and adding more of a focus to customer service and the member experience.

"Everything is new," Kelly said. "New look, new feel, new management."

The top-of-the-line fitness center offers everything residents need for a great solo workout, or plenty of options for group fitness. Classes start as early as 5:15 a.m., and begin as late as 6:15 p.m. There also are plenty of options from which to choose, like Yoga Meditation, Zumba, Body Pump and more.

Kelly is also bringing a revived sense of community to the center by implementing community service initiatives. Just recently, the center completed a United Food Bank food drive, and already has plans for upcoming service opportunities.

Additionally, the spa has been refreshed with all new textiles—making for a higher end, more relaxing spa experience.

"We're making the spa more spa-like," Kelly said. "Everything is new, so it's much more luscious than it was."

Staffing the full-service spa are four experienced, highly educated massage therapists and aestheticians.

Patricia Phillips is a medical aesthetician and licensed nurse, with more than eight years of experience in the field of aesthetics and more than 25 years of experience in customer service. She has been working at the spa for more than five years, and has additional training in microdermabrasion, chemical peels, endermologie, hyperpigmentation and body wax.



Patricia Phillips



Jill Batista



Amanda Richards



Danielle Jones

Jill Batista is a licensed massage therapist, as well as one of the spa's aestheticians.

Danielle Jones has been a licensed massage therapist for more than a decade, and has been working at the spa since 2010. Her focus with massage is muscle therapy and mind-body balancing.

Amanda Richards is a massage therapist and a graduate of the Southwestern Institute of Healing Arts, where she specialized in Yoga Nidra. She also has studied energy work, aromatherapy and nutritional coaching. ■

For more information, call (480) 832-6900, or visit thetrailhead.org. The Las Sendas Spa and Fitness Center is located at 7900 E. Eagle Crest Drive.

LOCAL BUSINESS

Dance Studio Offers WIDE RANGE OF CLASSES

Submitted by L's Dance Studio Inc.

Enroll for the 2015-2016 session at L's Dance Studio Inc., on Saturday, Aug. 1, from noon to 2 p.m.

Located at Red Mountain Ranch Country Club, the dance studio will feature combination classes of tap, ballet, jazz, lyrical, hip-hop and beginning tumbling. Country club membership is not required to attend the dance classes.

With classes open to participants 3 years of age and older, anyone can Be a Star at E's.

For more information, contact Owner and Director Elle Eckardt. Call or text her at (480) 244-3344. You also can send an email to danzer444me@gmail.com. ■

For more information about Red Mountain Ranch Country Club, call (480) 981-8135.



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EDUCATION

Parents play important role IN START OF SCHOOL YEAR

Story by Laurie Struna
Photos by Tim Hacker

The first weeks of school set the tone for the entire year. Most students are off to a great start, but for some, the beginning of the year can be a struggle. If any students fall behind early in the school year, it can be challenging to get them on track.

SUPPORTING A STRUGGLING STUDENT

Parents play an instrumental role in identifying and supporting struggling students. Because they know their children's behaviors and patterns, they can work with teachers to help them flourish.

There are a variety of things parents can do to help. The art of talking and listening plays a major role in a successful school year. Pick up on their moods and language. Do they seem excited, or are they frustrated?

"Talk with your children every day," said Casey Eagleburger, principal at Smith Junior High School. "Know their friends and the social media tools they're using to communicate."

Helping with homework supports children in aspiring to do their best. If parents feel their student is falling behind, be proactive and reach out to the child's teacher. Ask about specific tutoring opportunities, provide space and time for studying at home, limit non-essential activities, and make school a priority.

"If children struggle in a subject, it's just as important to reserve time to make conversation about a subject they like. You also can select one night of the week that is free of homework talk," Casey added.

HIGH SCHOOL PARENT INVOLVEMENT IS IMPORTANT

"Parents need to remain involved with their students throughout high school," shared Tamara Addis, principal at Dobson High School. "Sometimes, we back off when they reach high school age, and it is more important than ever to be involved."

Tamara suggests parents stay connected by attending school functions, such as open houses, and cheering students on at athletic or art performances. Getting involved with your School Improvement Advisory Council is another option. Parents of secondary students should review district, school and classroom policies. Attending governing board meetings also is encouraged.

"Parents should educate themselves when it comes time to vote," Tamara said. "Learn about overrides or budget issues, which may be on a ballot, because these are all things that can affect student achievement."

Casey and Tamara believe the most important thing parents can do is to keep the lines of communication open with teachers. It is easy to rely on email, but sometimes a phone call is more effective. Help the teacher get to know your child. Something as simple as updating your Synergy information can be helpful. Today's parents have access to great communication tools. By using multiple forms of communication, including the Parent Portal, the district mobile app, and subscribing to information sources, such as news feeds, Twitter, Instagram and Facebook, parents can ensure a successful start of the school year. ■



For more information about all Mesa Public Schools, please visit mpsaz.org.



LOCAL BUSINESS

Be prepared when meeting with your insurance agent

Submitted by Donna Kohlbase, State Farm Insurance Agent, CLU, ChFC, CASL

When you have a scheduled meeting for an insurance review, there are a few easy steps to help you get ready.

We want to discuss those events which could affect your current lifestyle and your future lifestyle, too. Consider bringing these items to the meeting:

- Odometer reading for each vehicle.
- List of any upgrades you have completed on your home.
- Your mortgage statement, showing payments and interest rate.
- Social Security statements—your agent can help you determine whether you will be ready for that retirement date.
- Insurance policies you have with other carriers. Your agent cannot confirm you have everything in order without knowing what you have elsewhere.

Financial decision-makers—do you make all the financial decisions in the household? If you have a spouse or partner on whom these decisions would have an effect, ask the individual to accompany you to the appointment. You are more likely to reach a decision when you both have all the information.

It is important to review your insurance needs at least every two years. ■

To discuss your insurance needs, please contact Donna Kohlbase at (480) 396-2140.



Donna Kohlbase



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LOCAL BUSINESS

Resort Features More Than A GREAT ROUND OF GOLF

Submitted by Gold Canyon Golf Resort

Gold Canyon Golf Resort, located in the foothills of the majestic Superstition Mountains, in beautiful Gold Canyon, is a great escape for a quick and easy getaway.

The full service resort offers spacious hotel rooms and restaurants. Key features also include a spa and salon, as well as an award-winning golf course.

The restaurant offers everything from expertly prepared filet mignon and salmon, to Cobb salad, Reuben sandwiches and burgers. Indoor and outdoor dining is available, with amazing golf course views and sunsets. Breakfast, lunch and dinner are served seven days a week. During the month of August, enjoy 50 percent off lunch and dinner entrées every Friday.

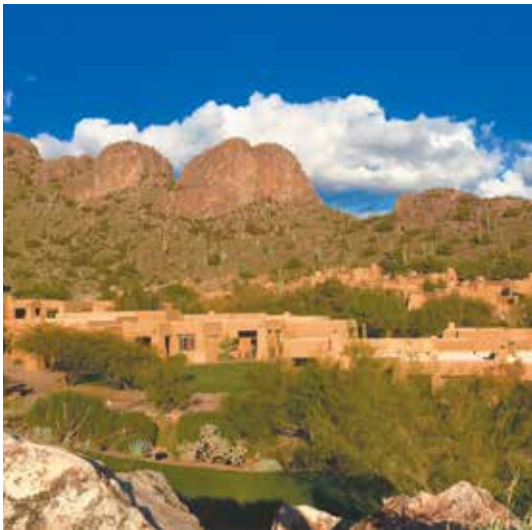
The Aveda Spa and Salon offers facials, massage, hair, nails and makeup,

which will leave you feeling rejuvenated and renewed.

Gold Canyon Golf Resort boasts two award-winning 18-hole championship golf courses. They are Dinosaur Mountain and Sidewinder, both with amazing tee to green elevations. Do you want to play unlimited golf year-round? The resort offers a limited number of annual golf memberships, with no cart fees and no monthly dues.

The resort is the perfect place for your dream wedding. Our expert banquet team will be there to walk you through every detail for your special day. Meeting and conference space is available for groups or events. ■

The resort is 15 minutes east of Power Road and U.S. 60. For summer specials and information, please visit the website at gcgr.com, or call (480) 982-9090.



EDUCATION

EXPAND YOUR WORLD Through Lifelong Learning

Submitted by New Frontiers for Lifelong Learning

If you have an interest in learning about a wide range of topics, New Frontiers for Lifelong Learning is for you.

Learn about the best steps to a greener community, playing the piano, reducing risks for cancer, the pioneer history of Arizona, and pictures from a trip to Russia, as well as new card and board games. Studying women of the Bible, hiking on nearby trails and identifying birds also are part of the fun. In addition, there is an opportunity to learn about black thumb gardening, the world's greatest structures, myths and science concerning the Northern Lights and scientific ideas that changed the world, as well as many more topics.

A total of 61 classes are being offered during the fall semester. Most classes meet for two hours on one day. Some classes meet several times. There also are opportunities to attend social functions, such as lunch at different restaurants on the second Friday of the month, a picnic in April, trips to interesting places, live theater performances or bowling.

After paying \$80 for the entire year, you can sign up for as many classes as your schedule will allow. The only additional costs will be for materials needed for art classes. Classes meet on the three Mesa Community College (MCC) campuses. Campus locations are at Southern Ave. and Dobson Road; Downtown Mesa, at 145 N. Centennial Way; and Red



Mountain, at McKellips and Power roads. Additional locations are at East Valley Adult Resource centers, at 247 N. McDonald St., and at 7550 E. Adobe Road, as well as many other locations.

An open house for learning more about this organization and joining will take place on Friday, Sept. 18, from 1 to 3 p.m., at the MCC Downtown Center, 145 N.

Centennial Way, on the fourth floor. Park in the parking garage, on the second and third floors, and take the stairs or elevator to the fourth floor.

Registration for classes will take place on Tuesday, Sept. 22, by computer only, beginning at 9 a.m. Anyone without a computer, or the availability of a computer, can go to the second floor of the Downtown Center. People will be available to help with registration, from 9 a.m. to 2 p.m., on Sept. 22.

New Frontiers for Lifelong Learning, sponsored by MCC, is a peer-led organization, which offers the opportunity to expand your learning and increase your social resources. There also are opportunities to volunteer for the college and within the community. ■

For more information, go to the website at newfrontiers.mesacc.edu, or write to New Frontiers for Lifelong Learning, at 165 N. Centennial Way, Suite 208, Mesa, AZ 85201. You also can send an email to communications@newfrontiersaz.org.

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COMMUNITY

Community Benefits from
CONFIRMATION PROJECT

By **Bella Berry**
As a member of Love of Christ Lutheran Church, I am starting my confirmation project this month to benefit our community. I've created the ICE Box, or the In Case of Emergency Box. After seeing lots of people use coupons on great deals and stockpile items, I thought this would be a great way to help the community.

Icebox/404055126468722?tab=page_info&view.
We are accepting donations beginning Aug. 1, and continuing through Aug. 28, at the Thrivent Financial office in Mesa. The organizing of all the donations will be completed on Aug. 29 at our home, with the help of volunteers. The ICE Box will then be available to those in need, starting Aug. 29, and continuing as long as possible.

I know a lot of people give back around the holidays. My hope is we will be able to keep the ICE Box going year-round. It would be great if others start something similar in their community.

The items will be non-perishable foods and personal care items available to those in need. Some of the recipients will be Interfaith Homeless Emergency Lodging Program, or I-HELP, at Love of Christ and La Mesa, as well as various veteran organizations. A number of families experiencing rough times lately would be able to benefit, too.

My hope is to provide some relief to these families suffering from job loss, fires, death of a loved one and medical issues, to name a few. I would like to invite all members of the community to come together to support this project. Donations would be greatly appreciated.

Some of the most needed items are bottled water, snacks, adhesive bandages, baby wipes, hand sanitizer and washcloths, as well as Ziploc bags of all sizes. For all the details, please see the Facebook page at <https://www.facebook.com/pages/>

If you would like to know more about this project, what items to donate, or to volunteer, please contact us through the Facebook page at https://www.facebook.com/pages/Icebox/404055126468722?tab=page_info&view.

Real Estate

In Red Mountain Ranch

brought to you by:



Red Mountain
Ranch Area
Market Report

Sales for the Month
of June 2015



John Karadsheh

Address	Square Feet	Sold Price
6064 E. Snowdon St	1,936	\$255,000
3850 N. Lomond Cir	1,595	\$255,000
6052 E. Snowdon St.	1,936	\$265,000
3618 N. Santiago Cir.	2,094	\$266,500
6333 E. Viewmont Dr. #66	1,761	\$272,000
6042 E. Sierra Blanca St.	2,340	\$279,900
6134 E. Star Valley St.	2,862	\$322,000
6624 E. Villeroy St.	2,607	\$332,400
6713 E. Villeroy St.	3,205	\$350,000
6334 E. Viewmont Dr. #42	1,978	\$352,000
4341 N. Recker Rd.	2,195	\$396,000
4013 N. Recker Rd.	2,481	\$440,000

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
KOR Properties www.KORproperties.com



Debbie & Ron Brown
Owner / CEO
602.618.9512
www.LasSendasColdwellBanker.com



TRAILS AND PATHS

Red Mountain Market Report

	Average	Low	High
Square Footage	2,125 sq. ft.	1,137 sq. ft.	5,100 sq. ft.
List Price	\$316,337	\$173,000	\$173,000
Sale Price	\$306,768	\$158,000	\$1,650,000
Price / Sq. Ft.	\$140.17	\$94.98	\$323.53
Days on Market	73	2	277

Red Mountain
Sale Price for Recent Homes Sold

Sale Price Range	\$0-\$200,000	\$200,000-\$250,000	\$250,000-\$300,000	\$300,000-\$400,000	\$400,000+
Number Sold	5	10	15	11	4

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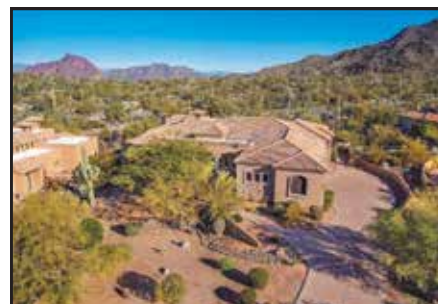
EQUESTRIAN ESTATE
\$2,689,900



SEMI-CUSTOM IN CORTINA
\$355,000



LAS SENDAS MOUNTAIN
\$675,000

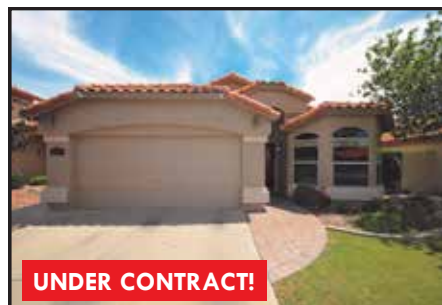


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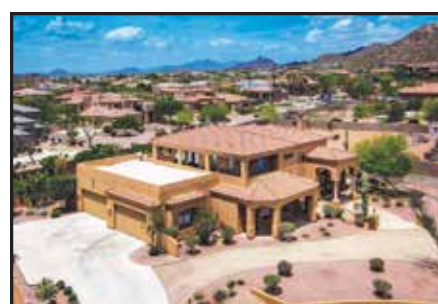


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REAL ESTATE

THE TIME TO BUY A HOME IS NOW

By John Karadsheb
Are you thinking of buying a home? Are you wondering if now is the right time?

The real estate market is on the move. First-time buyers are entering the housing market in larger numbers in recent years, and many people who have had previous short sales or foreclosures are returning to homeownership. Furthermore, other homeowners who have been waiting on the sidelines, to upsize or downsize, have started to look at their options, and are returning to the market.
Why is everyone suddenly buying now?



John Karadsheb

• Lunch out every day of the year (\$10.95 per day)
But wait. Over the course of a 30-year loan, that adds up to a difference of \$72,907.
Wow.
If you are hesitant about purchasing because you think you can't make the financing work, stop and get real information about your situation (and we don't mean online). The lending market has opened up, and we are seeing loan products with no closing costs, loans requiring only 3.5 percent down, 10 percent down jumbo loans at the same rates as traditional loans, unique jumbo financing, specifically for doctors, and even special financing for homeowners with recent short sales or foreclosures.
Call us today, and let us help you get a great deal on a home. Our clients can attest to the fact we are the best agents with whom to work in the city. ■

John Karadsheb 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 KORproperties.com.



THE NUMBERS

Let's look at what the experts are predicting for the upcoming year, and how that impacts home buying for you. If you are looking at a home that costs \$250,000 today, and you were to finance that property at a mortgage interest rate of about 4.25 percent, putting 10 percent down (\$25,000), your monthly mortgage payment (principal and interest only) would be about \$1,107.
However, CoreLogic predicts home prices will appreciate by 5.1 percent in the next 12 months. Next year, that same home will cost around \$262,570. Furthermore, Freddie Mac predicts, in the next year, interest rates will be a full point higher, at around 5.25 percent. Factoring these changes, your new payment would be \$1,305 per month.
A year from now, you would need to have an additional down payment of \$1,627 to hit the 10 percent. Plus, in the first year alone, you would spend an extra \$2,376 in monthly payments. That is a difference of more than \$4,000. We think there are so many better ways to spend \$4,000 in a year:

- A weeklong vacation to the beach
- A new car (\$333 a month)
- A home cleaning service every week (\$77/week)

LOCAL BUSINESS

Psychic Medium
CAN HELP YOU
FIND BLISS

By Alec Golzio
People often are curious about what it means to be a clairvoyant medium, and I am just the person to satisfy their curiosity.



The easiest way to describe being a clairvoyant medium is to explain the fact I have the ability to fine-tune my intuitions and tune into your energy. While everyone has intuition, most tend to talk themselves out of it.
As a child, I would see those who had crossed over. During those times when I would ask, angels would come to me. They helped me trust my intuition. As I got older, everything became stronger. So, I went to several schools in an effort to train my abilities.
Today, I am a certified Angel Therapy Practitioner®, from Doreen Virtue, founder of Angel Therapy. In addition, I received my life coach certificate, from Southwest Institute of Healing Arts, here in the Valley. I love bringing calm and closure to those who have lost loved ones and feel there is something left undone. I love helping people who are stuck with something in their lives and just need guidance. It is amazing when you start working with the angels and guides of people asking for my assistance.
I also am an avid believer in the Law of Attraction. It is with this premise that I work with the angels and guides. If you have something you have felt inspired to do, but have been sitting on it, you will get the message regarding how to proceed. They want us living our bliss. ■

For more information, or to schedule an appointment, call Alec at (480) 326-4348. For pricing, please see her advertisement on page 10 of this UpClose publication.

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Does your investment plan need a makeover?

Submitted by Wells Fargo Advisors

Generally, you feel better—more confident—when you are sporting a new look, and sometimes, even the smallest changes can make a big difference in your attitude.

Doesn't your investment plan deserve the same kind of attention? After all, someday it's going to be taking care of you. Perhaps your portfolio is overweighted in stocks. Maybe you would like to spice up your portfolio with commodities. Whatever you have in mind, it is always a good move to regularly review your investments, and make decisions about your financial strategies.

A typical annual review compares your portfolio's annual performance against broad benchmarks, such as the S&P 500 Index. But Wells Fargo Advisors clients can perform a more valuable analysis by incorporating that traditional review into the Envision® planning process.

Rather than simply comparing results against impersonal benchmarks, an *Envision* year-end review analyzes your portfolio's performance in the context of your own goals and priorities. "The *Envision* process creates a customized, personalized benchmark for each client," said Greg Shiveley, First Vice President of FA Platform, Wells Fargo Advisors' Strategic Solutions Group. "That lets you know how you're doing toward achieving the things that are most important to you."

To help put your financial priorities in perspective, ask yourself the following three questions:

1. Have my priorities changed with my life?

Your investing strategy is built around long-term goals. Priorities can change, however, with major life events, such as getting married, having a baby, getting a divorce, or taking a new job.

If you have experienced a major life change in the last year or so, consider its impact on your financial priorities. For example, if you welcomed a child or grandchild into



your family this year, starting a college savings fund might be a significant new priority. But saving for such a goal could mean compromising in other areas, such as retirement planning.

Because the *Envision* process is built on prioritizing numerous financial goals, you will be in a good position to make adjustments and accommodate new, more pressing priorities. "When your life changes, you don't have to blow up your plan and start all over," Greg said. "Instead, it's all about incorporating those changes into your existing plan."

2. Am I still on the same page with my money goals?

Once you have reviewed your goals and priorities, examine whether your portfolio's returns are keeping you on track to meet them. The *Envision* process makes it easy to gauge your progress from year to year. Instead of using a single scenario, your financial advisor helps you develop a range of scenarios for your investments—from *ideal* (living life to the fullest) to *acceptable* (compromising on some goals, so you can achieve your top priorities).

3. Does my plan need a new look, too?

Changes to your investing strategy will depend, in part, on the answers to the previous two questions. But even if your priorities haven't changed, and you are making good progress toward your goals, it is still important to review your asset allocation and investment strategy.

For example, you are now one year closer to retirement. Depending on your age, it could be time to start adopting a more conservative allocation. Or market gains and losses may have caused big swings in the value of your holdings, causing your portfolio to fall out of line with your recommended allocation. In this case, you may need to rebalance your portfolio to bring your stocks, bonds and cash holdings back in line with their target allocations.

A regular review and rebalancing is important to help any portfolio stay on track.

And even if you make only minor tweaks, you will avoid a common pitfall for many investors, which is never updating the plan they have created. "Change is the No. 1 thing clients have to manage," Greg said. "So, it's good to check in at least on an annual basis to say, 'Hey, this plan isn't done—it's ever-evolving.'"

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This article was written by Wells Fargo Advisors and provided courtesy of David DeNitto—Branch Manager and Senior PIM Portfolio Manager and Kristofer Lange—Financial Advisor in Mesa at (480) 830-5250.

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Learn how diversifying your assets can help create the income you need for retirement.

Join us for a catered dinner discussion. We'll explore such themes as underestimating retirement income needs, planning for unexpected health care expenses and common retirement mistakes made. We'll also discuss how to make the most of your retirement savings.

Thursday, October 1st at 6:30pm or Thursday, October 8th at 6:30pm

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David N. DeNitto: Branch Manager, Senior VP-Investment Officer, Senior PIM Portfolio Manager
Kristofer Lange: Financial Advisor

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Please call 480-641-4757 or R.S.V.P. at suzana.espinoza-ray@wellsfargoadvisors.com.

This event will be educational in nature and will feature a general discussion of retirement planning. No company specific products will be discussed. Seating is limited, so please reply promptly.

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Senior PIM Portfolio Manager
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LOCAL BUSINESS

THIS POOL IS TOO HOT, THIS POOL IS TOO COLD, BUT THIS POOL IS JUST RIGHT

By Dawn Abbey

Do you remember the bowls of porridge in the Goldilocks and the Three Bears fairy tale? When Goldilocks tasted them all, she thought one was too hot, one was too cold, but the baby bear's porridge was just right.

Arizona pools can be like bowls of porridge. We like them warmed up in the winter, when they are too cold, but in the summer, they get too hot. What if they could always be just right? "They can," said Chris Quam, owner of Arizona Pool Guy Inc. "The same heat pump technology that heats and cools your home, can also be used to heat and cool your pool. You actually can chill your pool water down 10 to 15 degrees during the hot summer months, and keep your pool warm all during the winter," he continued. "If you already have a pool heater, you can add a device that just cools your pool. It costs only pennies a day to operate, and runs on household current."

Chris recognizes the fact your pool is a big investment in family recreation. "If you can't use it comfortably year-round, you're missing out," he said.

Another benefit to lower pool temperatures is cooler water uses less chlorine



Chris Quam

and other chemicals than warmer water, saving you money. "A 10-degree drop in water temperature can result in a savings of 20 to 25 percent on summer chemical consumption," Chris claimed. USA Swimming and the Mayo Clinic websites suggest water temperatures should be no higher than 86 to 88 degrees for safe exercising and lap swimming.

"Our units also provide digital controls that can be used with a wireless remote system," Chris stated. "You can heat your spa during the day, and then switch to cooling your pool at night, when the air is cooler. It's very easy to operate."

Arizona Pool Guy will come out and give a free estimate for a heating/cooling system or any type of pool service needed. ■

For more information about pool cooling and heating systems, remodeling, deck resurfacing, variable speed pumps or any pool service or repairs, contact Chris, at Arizona Pool Guy Inc., by calling (480) 699-0607. An Arizona state licensed contractor and designated a certified pool operator, Chris has more than 12 years experience in the pool business. Arizona Pool Guy Inc. was voted the Best Pool Company for Best of Mesa 2014.

EVENT

TEEIN' IT UP 4 VETS SEEKING SPONSORS, PLAYERS FOR FALL CHARITY GOLF TOURNAMENT

By Dawn Abbey

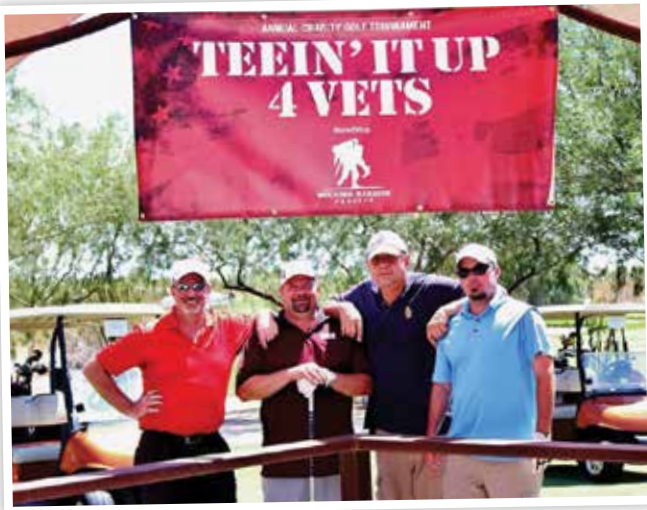
Teein' It Up 4 Vets fund-raising golf tournament, to benefit wounded warriors, is seeking sponsors and players for its third annual charity golf tournament, set for Saturday, Oct. 10, at TopGolf Gilbert.

Event organizer Joshua Perlman started the fund-raising tournament in 2013, after learning of the suicide of a former family friend, California Army National Guard Sgt. Daniel Somers, who suffered with traumatic brain injury and PTSD after returning from several tours of duty in Iraq. "Our families were neighbors growing up," said Joshua. "We were childhood friends, but had lost touch. After we heard of Daniel's tragic death, I wanted to do something to help other vets."

According to the Wounded Warrior Project, it is estimated 22 veterans kill themselves every day. In effect, more U.S. soldiers are dying from suicide than combat. Among their 19 programs, the Wounded Warrior Project focuses on the mind in helping wounded warriors overcome the challenges of readjustment.

"In supporting the Wounded Warrior Project, Teein' It Up 4 Vets hopes to assist the mission of honoring and empowering all wounded warriors," Joshua explained.

Sierra Building Systems LLC is



presenting this year's event. "Various other sponsorships are available, from \$125 up to \$1,500," said Joshua. "We have had wonderful support from local businesses and individuals. Last year's event netted \$7,000 for the wounded warriors. This year, we hope to raise \$10,000."

The event runs from 5 to 8 p.m. at TopGolf Gilbert, located at 1669 S. Santan Village Parkway. Sign up by Sept. 5, and get early-bird rates of \$260 per three-player team or \$90 per individual. Regular rates are \$290 per three-player team or \$100 per player. Registration includes food and non-alcoholic beverages. ■

To sign up for the tournament, or to be a sponsor, contact Joshua Perlman at (480) 861-1914 or teeingitup4vets@gmail.com. More information also is available on Facebook.

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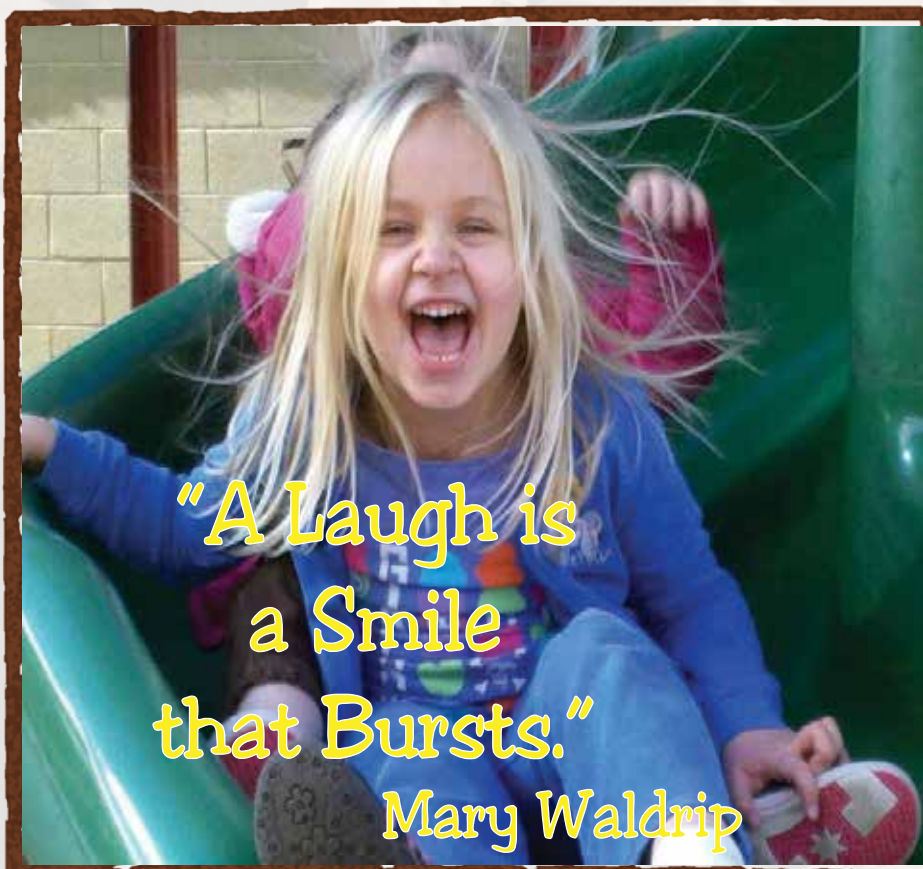
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EVENT

MADCAP MARDI GRAS MAGIC TAKES OVER THE SALT RIVER

By Lynda Breault

Zydeco Bounce line dancing, Mardi Gras floats and free Mardi Gras beads are all part of the fun at Salt River Tubing's Madcap Mardi Gras Magic event on Saturday, Aug. 22, from 9 a.m. to 6:30 p.m.

Travel the road to Northeast Mesa, and experience a one-of-a-kind adventure in the great outdoors of Tonto National Forest, and celebrate 15 years of Mardi Gras Magic on the Lower Salt River. With thousands of tubers attending each year, the event is Salt River Tubing's longest running costume-themed event.

LAISSEZ LE BON TEMPS ROULER

Let the Good Times Roll on the rocking Salt River rapids, and enjoy a Cajun floating picnic adventure. The good times will be rocking as flamboyantly costumed river employees toss free Mardi Gras beads and doubloons, while the Zydeco Bounce line dancers wow the crowds.

Invited exhibitors include Monster Beverage Company and the Maricopa County Attorney's Office-Community Affairs Team. Purple, green and gold are the colors of the day. So, paint your face or don a mask, and dangle those Mardi Gras beads. Free tubing passes

and Limited Edition Mardi Gras Magic T-shirts will be awarded for best tuber costumes and event contests. Even though costumes are optional for attendees, dressing up will add to the merrymaking with the madcap Salt River Tubing Mardi Gras Krewe.

"The Madcap Mardi Gras Magic event has been designed to entice teens to experience the great outdoors in a memorable and enjoyable manner," said President and Chief Executive Officer of Salt River Tubing Henri Breault. "The uniqueness of celebrating Mardi Gras in the summertime while chilling and thrilling on the Salt River will hopefully bring them back time and again to Tonto National Forest. The cool and refreshing mountain-stream waters are an inviting setting for families to enjoy a fun-filled adventure also on the Lower Salt River," he continued. "Join Salt River Tubing as we celebrate 15 years of frolicking good times in August."

The Mardi Gras Magic event, co-sponsored by KKFR Power 98.3 radio and Salt River Tubing, is aligned with the United States Department of Agriculture Forest Service's More Kids in the Woods commitment in meeting the challenge of reduced youth involvement in outdoor activities. The program was designed expressly to

encourage efforts to get kids and teens outdoors.

Salt River Tubing operates under permit of the USDA Forest Service, and is located in Tonto National Forest.

Daily operating hours are 9 a.m. to 6:30 p.m. The cost of tube rental is \$17 per person or tube, which includes sales tax, tube rental and shuttle bus service.

Children must be 8 years old or older and at least 4 feet tall for tube rental and shuttle bus service. Children, non-swimmers and inexperienced swimmers should wear life vests.

Glass containers are prohibited by law in the Lower Salt River Recreational Area and will be confiscated. Ice chests and coolers will be inspected for glass containers before boarding shuttle buses. Please bring plastic or can beverage containers.

Have a great time on the Lower Salt River, and appoint a responsible designated driver before your tubing adventure. Drugs, alcohol and the Salt River do not mix. Just don't do it.

Weather and water flow permitting, the latest tube rental is 2 p.m. The last shuttle bus pickup is 6:30 p.m.

Salt River Tubing is located in the beautiful Tonto National Forest, in Northeast Mesa, just seven minutes from the East Loop 202, Exit 23A, on Power Road.

For event details and past Mardi Gras Magic event photos and videos, please visit saltrivertubing.com. For additional fun, click on vimeo.com/72022196 for Salt River Tubing's Mardi Gras Magic video. ■

For more information about Salt River Tubing, please call (480) 984-3305. Visit the website at saltrivertubing.com. Follow us on Facebook, Twitter and Instagram.



No Glass Containers Allowed at Salt River!

Kids Must Be 8yrs. or Older & 4 ft. Tall for Tubing & Shuttle Bus Service

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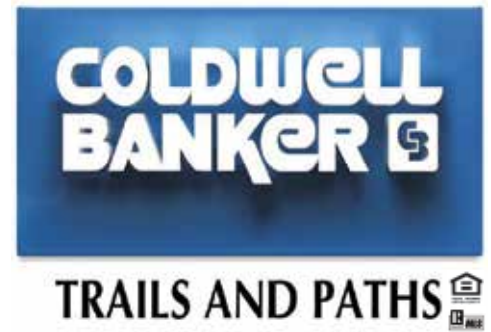


MAMMOTH HULA
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Event details at saltrivertubing.com.   

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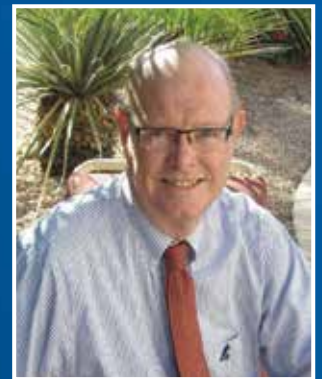
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3,850 sq. ft. 5BR, 3BA, 3G. Corner lot, game room in basement, pool, outdoor bar, BBQ & a gas firepit.



\$675,000
4,110 sq. ft. 5BR plus a game room, 3.5BA, 3G. Large corner lot, detached workshop w/220V, tons of storage.



UNDER CONTRACT
5,866 sq. ft. w/basement, 6BR plus office, 4.5BA, 4G. Stone exterior, SS appliances, pool, BBQ, covered ramada.



\$279,000
1,848 sq. ft. 3BR, 2BA, 3G. Security screen door, tile flooring, open floor plan, extended brick patio area.



\$549,900
3,360 sq. ft. 4BR, 3BA, 3G. No HOA, travertine tile, granite counters, pool, spa, BBQ & a chicken coop.



UNDER CONTRACT
1,571 sq. ft. 3BR, 2BA, 2G. Backs to an open wash area, adboe fireplace w/built-in seating area & a spool.



\$249,000
3,327 sq. ft. 5BR plus a loft w/bonus room, 2.5BA, 3G. Cherry cabinetry, SS appliances, custom paint, large pantry.



\$895,000
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\$755,088
5,440 sq. ft. 5BR plus bonus rm & study, 4.5BA, 4G. Double staircase, gourmet kitchen, diving pool & a spa.



\$593,000
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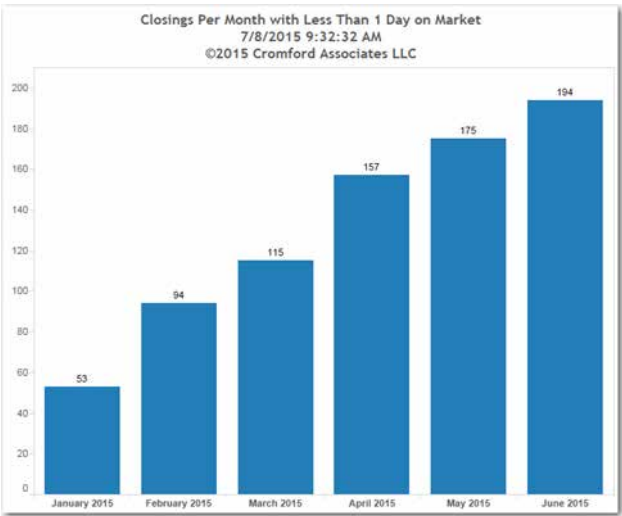
Flash Sales Increasing in Volume Every Month

By Ron Brown

A Flash Sale is defined as a listing that goes into Pending status within one day of being placed active in the MLS.

When a listing is in pending status, it is considered off the market, and the MLS system's Days on Market count will stop. Today, many sellers are choosing to keep their homes in active status during the escrow period, referred to as Under Contract—taking Backups, or UCB. This is to troll for backup offers online, through Zillow, Trulia and other websites, in case the transaction should fall through. Not only does this practice keep the Days on Market count rolling until the property is finally placed in pending status and closed, but it also pushes the overall average calculation higher, confusing many buyers online when they find out there is an accepted offer.

That being said, the number of sellers accepting contracts and placing their property in pending status immediately has been growing every month thus far this year.



to expect the most amount of buyer activity within the first few weeks of your active listing status. Therefore, it is important to set the price well, from the very beginning, to minimize your time on the market.

It may come as a surprise to see so many listings under \$200,000 that sold after six months or longer on the market. This is reflective of a market transitioning from a buyer's market to a seller's market. As the supply of listings

continues to decline dramatically in this price range, those properties once rejected on price or condition are now suddenly attractive again in the absence of buyer choice.

HOW MESA COMPARES TO THE OVERALL MARKET

Mesa is reflecting the overall market in terms of Days on Market by price range. The city accounted for 13 percent of all flash sales in the last 90 days and 11 percent of sales that went pending in under two weeks. The majority of listings under \$300,000 (67.5 percent, to be exact) were off the market in 60 days or less. Even the luxury market in Mesa had some fast sales this last quarter, with nearly half of those over \$750,000 going to pending status in less than six months.

As we head further into the heat of summer, expect to see buyer activity relax a little bit but not too much. It will be similar to turning the oven burner down from high to medium-high heat. ■

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

MONTHLY INCREASES IN 2015 FLASH SALE CLOSINGS	
Feb	+77.4 percent
Mar	+22.3 percent
Apr	+36.5 percent
May	+11.5 percent
Jun	+10.9 percent

While it is not surprising to see the majority of Flash Sales under \$200,000, they are not isolated to any particular part of town or price range. This supports the theory that a properly priced and marketed listing will sell quickly in today's marketplace. While selling in one day is the exception rather than the rule, it is not unreasonable

Cumulative Days on Market - Listings Sold in the Past 90 Days							
Greater Phoenix Area Arizona Regional MLS							
7/6/2015 2:56:45 PM							
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Sold Price Ranges							
Cumulative Days on Market	\$200,000 and Under	\$200,001 - \$300,000	\$300,001 - \$500,000	\$500,001 - \$750,000	\$750,001 - \$1M	\$1M - \$2M	\$2M and Over
0-1 Day "Flash Sales"	313	180	83	22	5	5	4
2-14 Days	2,816	1,309	573	85	20	9	9
15-30 Days	1,774	977	537	94	25	17	6
31-60 Days	2,717	1,778	1,053	197	48	46	11
61-90 Days	1,292	840	588	169	62	39	8
91-120 Days	749	451	374	106	30	33	4
121-150 Days	491	299	259	70	27	19	7
151-180 Days	358	251	206	63	19	13	2
181 Days or More	1,048	678	755	237	91	105	42

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LOCAL BUSINESS

Professionals collaborate to address issues facing couples

Submitted by Arizona Relationship Institute

At the Arizona Relationship Institute (ARI), located at the Life Balance Center, in Las Sendas, Dr. Gold and Dr. Dlugas have collaborated to create a unique service for couples. They have combined Dr. Dlugas' expertise of treating physical issues (pain and discomfort, lack of flexibility or range of motion, sports injuries impeding current performance, etc.) with Dr. Gold's expertise (improving emotional and sexual intimacy, healing from infidelity, reducing anxiety and depression). In turn, they have begun to develop a treatment addressing the physical and relationship health of couples. Couples first meet with Dr. Gold, or one of the other therapists she has trained at the ARI, to identify and assess their goals for treatment. They then meet with Dr. Dlugas to examine and assess any physical pain, discomfort, or other structural issues they may have. Dr. Dlugas teaches the couple how to massage each other to address their physical issues. She helps them understand their own and each other's physiology. As a result, she literally engages them in the process of helping to heal each other's pain. Throughout the course of treatment, Dr. Gold and Dr. Dlugas continue to consult with one another and with the couple. Dr. Gold and the ARI therapists assist the couple with broadening their range of different types of physical touch. This includes the meanings they make of different types of touch, the sensations they experience, and the emotion that arises.

Dr. Gold helps couples explore and share their experience with one another. This process helps couples create an emotional and physical connection, which can soften their defenses. It also creates the context needed to effectively address their problems. "I help set the stage for partners to see each other more clearly, and feel safe enough with each other to say what they need to say," she explained. Dr. Dlugas helps them acquire another language to add to their repertoire of ways they can effectively reach and respond to one another. ■

For more information about this service, or other integrated treatments, call (480) 788-5069, email info@LifeBalanceAZ.com, or visit LifeBalanceAZ.com. For more information on couple intimacy and relationship therapy, visit these websites at AZreli.com and couplesintimacy.com.



LOCAL BUSINESS

Surge Protection for your Home IS IMPORTANT DURING MONSOON SEASON

Submitted by Eagle Services Electrical

It is monsoon season again, with not only lots of dust, lightning and rain, but also the hottest time of year, demanding a lot of power for all those AC units at 2 p.m. each day. Not many people are aware, but our homes get low-level surges all day long, from either the power company, lightning strikes from a mile away, and even when our AC kicks on. Over time, those low-level surges wear out the sensitive electronics in our home. Today, everyone owns a flat screen TV, computer, high-end washer and dryer, range and microwave—the list goes on. It is important for surge strips to be at each device in the home, but it is equally, if not more important, to stop the surge at the main panel. We recommend and exclusively use Eaton's complete home surge protection, which takes care of all branch circuits in the home. An industry standard for electricians, Eaton's product safely directs energy away from the home's electronics. Once installed, it offers worry-free protection and peace of mind. It is a product also endorsed by Mike Holmes of HGTV's popular show *Holmes on Homes*. Providing the panel has room, it only takes an hour or less to install. It is an affordable solution, which can extend the life of appliances and sensitive electronics, as well as save thousands of dollars in unnecessary expenses.



Eagle Services Electrical wants you to stay safe during monsoon season. If you experience a power outage, make sure to unplug all your electronic devices before the power is restored. Make sure your main panel is clear of debris and overgrown bushes, which make their way inside the panel. This also is a good time for a panel inspection and tune-up. Tighten all connections at breakers, inspect for any burnt wires, and remove dust and debris from the panel. You always can count on Eagle Services Electrical to offer other advice to help you and your home's electrical system weather the storms. ■

To find out more about complete home surge protection and panel tune-ups, give us a call at (480) 703-4272 (cell) or (480) 659-4942 (office). You also can visit the website at george@eaglepae.com. To view an excellent video on home surge protection, visit eatoncertified.com/videogallery.



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EVENT

Mammoth Hawaiian Hula Encore Promises Great Summer Fun



By Lynda Breault

If you are looking for a Polynesian water adventure close to home, but can't afford a Hawaiian vacation, say bon voyage on the Salt River.

Salt River Tubing's Mammoth Hawaiian Hula Encore, which takes place on Saturday, Aug. 1, from 9 a.m. to 6:30 p.m., is just the perfect venue for a mini-vacation Hawaiian-style. Grass-shaking Hula Honeys will be performing the Hukilau line dance, and you can test your agility with the *How Low Can You Go* limbo contests. Salt River Tubing will welcome the first 1,000 hula fun-seekers with free flowered leis.

Don't forget your camera on your mini-vacation to Salt River Tubing. Photo opportunities are plentiful at the Mammoth Hula event and also on your Salt River voyage in Tonto National Forest's recreational paradise. Capture photos of wild horses crossing mid-stream or graceful blue herons skimming the refreshing mountain stream waters.

HO'OLU KOMO LA KAUA—PLEASE JOIN US

"Beat the heat and cool off while rocketing down the Salt River rapids on a tube," said Henri Breault, Salt River Tubing's President and Chief Executive Officer. "Ramp up your summertime fun at our Hula event, and ride our

Hawaiian barges to your tropical adventure in the great outdoors. We will be awarding free tubing passes for the best luau tuber costumes," he continued. "Monster Energy will be handing out refreshing beverages, and KKFR Power 98 will entertain you. Mammoth Hula is an event for all ages."

Thousands of hula fun-seekers attended Salt River Tubing's Hawaiian event in June, wearing luau attire and enjoying fun in sun. The Mammoth Hawaiian Hula Encore event is aligned with the United States Department of Agriculture (USDA) Forest Service's *More Kids in the Woods* commitment in meeting the challenge of reduced youth involvement in outdoor activities. The program was expressly designed to encourage efforts to get kids and teens outdoors in their national forests.

Salt River Tubing operates under permit of the USDA Forest Service, and is located in Tonto National Forest.

Daily operating hours are 9 a.m. to 6:30 p.m. The cost of tube rental is \$17 per person or tube, which includes sales tax, tube rental and shuttle bus service.

Children must be 8 years old or older and at least 4 feet tall for tube rental and shuttle bus service. Children, non-swimmers and inexperienced swimmers should wear life vests.

Glass containers are prohibited by law in the Lower Salt River Recreational Area and will be confiscated. Ice chests and coolers will be inspected for glass containers before boarding shuttle buses. Please bring plastic or can beverage containers.

Have a great time on the Lower Salt River, and appoint a responsible designated driver before your tubing adventure. Drugs, alcohol and the Salt River do not mix. Just don't do it.

Weather and water flow permitting, the latest tube rental is 2 p.m. The last shuttle bus pickup is 6:30 p.m.

Salt River Tubing is located in the beautiful Tonto National Forest, in Northeast Mesa, just seven minutes from the East Loop 202, Exit 23A, on Power Road.

For event details, and to enjoy the Hawaiian Mega Hula video, please click on the Salt River Tubing website at saltrivertubing.com. You also can view the information and video on Vimeo, at vimeo.com/72126039 and vimeo.com/130839381. ■

For more information about Salt River Tubing, please call (480) 984-3305. Visit the website at saltrivertubing.com. Follow us on Facebook, Twitter and Instagram.

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* Cost plus tax title, license, dealer doc fee and any dealer add-ons. Two or more available with this offer.

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1. \$17.48 per month per \$1,000 financed at 1.9% APR for 60 months. Take delivery from new retailer stock. Down payment may be required. Financing is subject to credit approval. Not all customers will qualify. Offer ends 08/31/2015.

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3,010 sq. ft. 4BR plus an office, 2.5BA, 3G. Granite counters, SS appliances, custom paint, stone fireplace, plantation shutters, gated pool & spa.



\$755,088

5,440 sq. ft. 5BR plus bonus rm & study, 4.5BA, 4G. Double staircase, gourmet kitchen, diving pool & a spa.



\$1,100,000

4,289 sq. ft. 4BR, 3.5BA, 3.5G. Travertine & hardwood flooring, Smart Home system, pool, spa, Mtn. views.



SOLD

2,270 sq. ft. 4BR, 2BA, 3G. N/S exposure, granite counters, stone fireplace, salt water Pebble Tec® pool.



\$290,000

2,300 sq. ft. 4BR, 2BA, 2G w/built-in cabinets. Hardwood flooring, custom cabinetry, RV gate, 15 SEER A/C.

KELLY ZITLOW
 NMLS #164330 AZ BK#0904024
480.398.4908
www.kellyzitlow.com

CHERRY CREEK
 MORTGAGE COMPANY
 17015 N Scottsdale Rd Suite 150
 Scottsdale, AZ 85255

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 Loan products not available outside of AZ.



\$599,000

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



\$349,000

1,622 sq. ft. 2BR, 2BA, 2G. Modern design w/granite counters, custom cabinets, SS appliances, hardwood flooring.