

Red Mountain Ranch Up Close

Bringing neighbors closer to their community

September 2015

CELEBRATE WITH YOUR NEIGHBORS at the Life Balance Center Grand Opening

Submitted by Life Balance Center

If you have ever wondered what the building is at the entrance to the Las Sendas Golf Club, check it out by attending the grand opening of Life Balance Center (LBC) on Friday, Sept. 25, from 4:30 to 7:30 p.m.

Schedule of Events

From 4:30 to 5:30 p.m., enjoy touring the facility. Demonstrations of the various Life Balance Center services will be featured. Mini yoga classes will highlight the different styles of yoga, and qualified instructors will be introduced. Also featured will be exciting drawings for free prizes comprising of Life Balance Center services.

Those in attendance will learn about local businesses. Win prizes and have fun as you learn about Orange Theory, No Snow, I See Health Solutions, GoGo GaGa Traveling Boutique and Dottera.

The tours, demonstrations and raffles continue, from 5:30 to 7:30 p.m., as the LBC is transformed into even more of a celebration. Enjoy goodies from Icream Café. Taste freshly made organic ice cream. Cashew milk ice cream will be available as a non-dairy option. Icream Café will have tasty delights for people to purchase and enjoy. By using



rapid freezing, with a liquid nitrogen machine, they create your own custom frozen dessert right before your eyes.

Build your Icream Café Treat

Pick your base—organic, light, non-dairy (LBC event will have cashew milk option).

Pick your sweetener—organic cane sugar, stevia or honey.

Pick your flavor and/or toppings—Decadent? Healthy? Somewhere in between? You decide.

About the Life Balance Center

Located on the top level of the Las Sendas Office Building, the Life Balance Center is your new destination for relaxation, invigoration and fun. It is your one-stop shop for integrated health and quality of life services.

Available Services

- Yoga (classes and private lessons)
- Counseling (individual and couples)
- Acupuncture
- Chiropractic Care
- Massage
- Psychiatry
- Chinese Medicine
- Nutritional Counseling
- Wellness Educational Workshops

“We hope to help create a greater sense of community and increase the quality of life for the people in the East Valley,” said Lisa Gold, founder of the Life Balance Center. “The services offered at the Life Balance Center are all about improving people’s emotional, physical and relational health. We believe each person needs to be supported in finding out what works for them. One size does not fit all,” she continued. “We are here to provide options and support people in finding out what it is that works best for them. Our motto is, ‘Come to your center... find your balance... love your life.’”

The Life Balance Center is also the home of Anew Med Spa, Sassy Wink Lash and Brow Bar and Healing Touch Massage and Day Spa. ■

The Life Balance Center is located at 7565 E. Eagle Crest Drive, Suite 201. For more information, call (480) 788-5069, or visit the website at lifebalanceaz.com.

MixxMethod Studio Presents Open House

Submitted by MixxMethod Studio

MixxMethod Studio is holding an open house, featuring mini classes, raffle prizes, and package discounts, on Saturday, Oct. 3, from 9 to 11 a.m.

We are more than a fitness studio. We are a community. Join us to see the difference a positive environment can make in your body, in your mind, and in your life. At MixxMethod Studio, we believe balance comes from a healthy body and a happy mind. We can bring you both.

We offer group and Barre classes and private Pilates sessions designed to strengthen and stretch your body. In our beautiful studio, we house all authentic spring-based Pilates equipment—reformers, towers, chairs and barrels.

Our attention is focused on creating a warm, supportive, non-competitive environment for all ages and skill levels. Our objective is to allow clients to develop strength and fitness at their own pace.

PILATES is a total body workout focusing on the mind, the body and the breath, and how they move together. Pilates helps to develop a strong core and

dynamically works to both stretch and activate muscles, restoring the body’s natural grace, power and balance. The method is a series of controlled movements performed on specially designed spring-resistant exercise equipment. The focus is on inner strength and core control, which is the ability to move effectively and efficiently by transmitting force from the body’s center. The deep abdominals, pelvic floor, spinal and deep hip musculature become strong, improving posture and balance, in addition to reducing the risk of injury in everyday life. It is ideal for every body, every level of fitness and every age.

BARRE is a unique fitness method utilizing the ballet barre to combine components of Pilates, yoga and ballet conditioning techniques. The method is designed to lean the body, strengthen the core, and develop beautiful, sculpted, long, lean muscles, which are strong, yet flexible. The body is worked from head to toe during our interval training sets, using the ballet barre, mini balls, straps, light weights and your own body weight for resistance. Through dynamic exercises, your muscles are targeted to the point of fatigue, then, stretched for relief. You will notice an improved posture, slimmer thighs, chiseled arms, a sculpted back, flat abs and a lifted seat. The entire class is set to lively and flowing music to inspire, focus and motivate the body and mind throughout the hour. Although many of the movements are ballet-inspired, there are no choreographed sequences, and grace is not required to enjoy this class. ■

For more information, call (480) 840-1860, or visit the website at mixxmethod.com for class schedules. MixxMethod Studio is located at the southwest corner of Power and Thomas roads.



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Fall

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LOCAL BUSINESS

CLEAR THE DECKS THE POOL DECKS, THAT IS

By Dawn Abbey

(This article ran in our July editions, but due to a typographical error the phone number for Arizona Pool Guy was incorrect. Our apologies for any inconvenience caused. The correct number is (480) 699-0607.)

Unless you know how to walk through hot, burning coals, it's a must to have cool decking around your pool in Arizona. If your deck is not up to the task, maybe you should clear the decks and start over.

Most cool decking is plain vanilla beige, with what is called a lace texture pattern, made with an acrylic coating that doesn't absorb heat as much as regular concrete. Innovative products now available, however, can transform your plain deck into a colorful outdoor space. You can even replace worn, cracked and chipped decking with cool-to-the-touch products, which mimic flagstone, tile, stone and pavers.

"If your old cool deck is cracked, chipped or in need of refinishing, we can apply a colorful topcoat of lace texture acrylic, which comes in various shades of grays, browns, terracotta and sand," said Chris Quam, owner of Arizona Pool Guy Inc. "Colors also can be mixed for a custom look. Cool deck finishes also can be made to look like flagstone, complete with faux seams and several shades of faux rock," he further explained. "Finishes also can be troweled or stamped to resemble slate, tile or granite. You can use the finishes on existing deck to extend your patio, sidewalk and deck areas."



Chris Quam

For a unique, luxury look, Chris suggests Marbella Shellstone, available in pavers, coping and tile in multiple sizes and patterns. "Marbella is a natural stone infused with ancient coral, colored shells and visual fossils," he said. "It has a light sandy beige tone, which looks like travertine tiles, but is cool to the touch."

The same material can be used for patios and decking, as well as transition areas between parts of the backyard, such as sidewalks, entryways and play areas used by barefoot family members and guests.

"Refinishing your pool deck can be done right now without sacrificing too many swimming days," Chris said. "If your deck is unsightly, or even dangerous, with toe-scraping cracks, we can come out and give you some decorative ideas and a free estimate of how to improve your entire pool area." ■

For more information, call (480) 699-0607. Arizona Pool Guy Inc. is winner of the Best of Mesa 2014 Best Pool Company award.



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12-1pm Aerial Flow		12-1pm Aerial Flow			
	6-7pm Active Flow		6-7pm Active Flow		
7-8pm Yin		7-8pm Yin (Slow/Gentle)			

(480) 788-5069

www.LifeBalanceAZ.com

info@LifeBalanceAZ.com



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EDUCATION

SELF DEVELOPMENT ACADEMY TEACHER

Conveys her Passion for Science to the Students



Submitted by Self Development Academy

Providing a strong science foundation is an important part of Self Development Academy's (SDA) curriculum.

Students at SDA begin *thinking like scientists* in the early elementary years. First graders delight in active hands-on investigations. Exploring why the paper towel in the cup does not get wet when the cup is submerged in water quickly becomes a lesson on air pressure. Practicing the scientific method prepares students to think like scientists when moving to SDA's middle school, where investigations become more complex.

SDA is fortunate to have Ms. Laura Meyer as the science professional. She is a Massachusetts Institute of Technology (MIT) and Yale University graduate. Her life story is a powerful testimony regarding the impact of science. As a child, her primary interest was rocks. "I promptly emptied my father's tools from the garage shelves

to make room for my rock collection," she said. "My parents encouraged my curiosity and love of the outdoors. They were willing to hose mud off of me on a regular basis."

As a high school student, she applied to MIT. However, an instructor discouraged her by telling her to only apply to those universities that she could be accepted. Ms. Meyer was not discouraged. She obtained the necessary reference from the principal. When visiting MIT, she met a professor who offered her the opportunity to work in the field as a geologist. Her career in science commenced.

Ms. Meyer began sharing her passion for science as a teacher. Students are excited about science as this teacher enthusiastically combines the science content, and relays real life applications from her work in archaeology.

"As a scientist turned teacher, I love to convey my own passion for science to my students," Ms. Meyer said. "It is my firm belief that we are all scientists, innovators, and

engineers at heart, but somewhere along the way, that wonder and drive to answer each and every *Why?* or *How?* question gets lost. It is my goal to nurture and develop that sense of inquiry and exploration in my science classroom," she explained. "With this philosophy as a guiding hand, and the advanced curriculum applied at SDA as a driving force, we are teaching students to succeed and excel in science."

"Success in science is not simply about memorizing the periodic table, or being able to name the parts of the cell," Ms. Meyer continued. "The reality of science lies in hands-on activities and labs allowing students to apply that knowledge and explore new ideas. This is the place where students develop the ability to ask good questions, which is where all science begins. Each *How does this work?* drives a new inquiry, a new experiment, and a new discovery. I encourage my students to take risks, to try new things, to learn from their fantastic flops, and try again," this dedicated teacher further explained. "These trials and iterations engage students in the scientific process, and propel them deeper into scientific insight. SDA fosters this drive and hunger to learn through independent projects and design opportunities for students. I feel privileged to be a part of a school that encourages this explorative learning and inquiry."

"It is my goal that my students entering high school do not view science as *dry* or *boring*," Ms. Meyer stated, "but rather as a means to appreciate the beauty of the world around them and to understand how to change and shape that world in a positive way." ■

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



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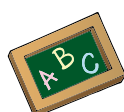


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EVENT

Salt River Tubing Celebrates Labor Day Weekend WITH ANNIVERSARY EVENT

By Lynda Breault

Salt River Tubing is proud to celebrate 20 years of hosting the award-winning *Salt River Heroes = Litter Zero* event during Labor Day weekend, Sept. 5 through Sept. 7, from 8:30 a.m. to 6:30 p.m.

Salt River Tubing, the corporate recipient of the Department of Interior's *National Take Pride in America* award in 2010, will feature free patriotic leis to the first 1,000 tubers during the holiday weekend.

Join the wave of floaters as they exhibit their pride in Arizona's recreational paradise by stashing and bagging their picnic trash in litter bags distributed by Salt River Tubing employees. Shooting the rapids on an inner tube, while serving as public lands stewards, creates memorable and enjoyable experiences for everyone.

"Beating the heat while *chilling and thrilling* on the Salt River's mountain-stream waters is a fun-filled day in the great outdoors," said President and Chief Executive Officer of Salt River Tubing Henri Breault. "Enjoy the majestic mountains in the *mini Grand Canyon* of Tonto National Forest as you float by. Grab a free Tommy Tuber litter bag to store your picnic trash, and help keep Salt River clean

and beautiful for everyone to enjoy."

Invited event exhibitors include the Maricopa County Attorney's Office—Community Affairs Team, Kind Snacks and Monster Beverages. The event is co-sponsored by radio stations KMLE 107.9, JAMZ 101.5 and KKFR 98.3, as well as Salt River Tubing. To date, an astounding 681 tons of trash have been stashed and bagged during the Take Pride in America holiday weekends.

Take Pride in America is a national partnership aiming to inspire a new generation of volunteers to put their love of country to work to improve our national parks, wildlife refuges, public lands, cultural and historic sites, playgrounds and other recreation areas. Salt River Tubing has received four National Take Pride in America awards for the company's conservation efforts on the Lower Salt River, in Tonto National Forest (1991, 2003, 2006 and 2010).

Salt River Tubing recommends tubers should plan their floating picnic adventures to include plenty of water, sun block and protective footwear. In addition, bring beverages in cans or plastic containers. Children, inexperienced swimmers and non-swimmers should wear life vests while floating.

Ice chests and coolers will be inspected before boarding shuttle buses, and glass containers will be confiscated. The company also cautions floaters to be aware of the fact *drugs, alcohol and the Salt River do not mix*. Have a great time by responsibly appointing a designated driver before your tubing adventure.

Located in Tonto National Forest, Salt River Tubing operates under permit of the United States Department of Agriculture Forest Service.

Operating hours are from 9 a.m. to 6:30 p.m. daily. The cost of tube rental is \$17 per person/tube, which includes inner tube rental and shuttle bus service. The latest tube rental is 2 p.m. daily. As a security deposit, one valid driver's license is required for every five tubes rented. Children must be 8 years old or older and at least 4 feet tall for tube rental and shuttle bus service.

Salt River Tubing is located in Northeast Mesa, on Power Road, just seven minutes from the East Loop 202, Exit 23A, on Power Road and the Bush Highway. ■

Catch the coolest ride in the Valley of the Sun, and visit our website at saltrivertubing.com, or call (480) 984-3305.



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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 IN SEPTEMBER?

CULINARY EVENTS AT THE VISTAS PAVILION

CALLING ALL FOODIES

Wine Dinner Featuring Jax Vineyards

Saturday, Sept. 19, 2015.

6 p.m. Reception, 6:30 p.m. Dinner.

Four-Course Dinner paired with Pinot Noir, Cab Sauvignon, Chardonnay and Sauvignon Blanc.

Dessert paired with Taureau Red.

\$60 per person plus tax and gratuity.

Reserve early. Call us at (480) 396-4000, or email us at events@lassendas.com.



Wine Tasting

Learning how to taste wines is a straightforward adventure sure to deepen your appreciation for both wines and winemakers. Look, smell, taste—starting with your basic senses and expanding. In no time, you will learn how to taste wines like the pros. Keep in mind the fact you can smell thousands of unique scents, but your taste perception is limited to salty, sweet, sour and bitter. It is the combination of smell and taste that allows you to discern flavor.

Color and Clarity

Pour a glass of wine into a suitable wine glass. Then, take a good look at the wine. Tilt the glass away from you, and check out the color of the wine, from the rim edges, to the middle of the glass (it's helpful to have a white background—either paper, napkin or a white tablecloth).

What color is it? Look beyond red, white or blush.

If it's a red wine, is the color maroon, purple, ruby, garnet, red, brick or even brownish? If it's a white wine, is it clear, pale yellow, straw-like, light green, golden, amber or brown in appearance?

Move on to the wine's opacity. Is the wine watery or dark, translucent or opaque, dull or brilliant, cloudy or clear? Can you see sediment? Tilt your glass a bit, give it a little swirl—look again. Is there sediment, bits of cork or any other floaters? An older red wine will often have more orange tinges on the edges of color than younger red wines. Older white wines are darker than younger white wines when comparing the same varietal at different ages.

Smell

Our sense of smell is critical in properly analyzing a glass of wine. To get a good impression of your wine's aroma, swirl your glass for a solid 10 to 12 seconds (this helps vaporize some of the wine's alcohol and release more of its natural aromas). Then, take a quick whiff to gain a first impression.

Now, stick your nose down *into* the glass, and take a deep inhale through your nose. What are your second impressions? Do you smell oak, berry, flowers, vanilla or citrus? A wine's aroma is an excellent indicator of its quality and unique characteristics. Swirl the wine, and let the aromas mix and mingle, and sniff again.

Taste

Finally, take a taste. Start with a small sip, and let it roll around your mouth. There are three stages of taste: the Attack Phase, the Evolution Phase and the Finish.

The Attack Phase is the initial impression the wine makes on your palate. The Attack is comprised of four pieces of the wine puzzle: alcohol content, tannin levels, acidity and residual sugar. These four puzzle pieces display initial sensations on the palate. Ideally, these components will be well balanced. One piece will not be more prominent than the others. These four pieces do not display a specific flavor per se. They meld together to offer impressions in intensity and complexity, soft or firm, light or heavy, crisp or creamy, sweet or dry, but not necessarily true flavors, like fruit or spice.

The Evolution Phase is next. Also called the mid-palate or middle range phase, this is the wine's actual taste on the palate. In this phase, you are looking to discern the flavor profile of the wine. If it's a red wine, you may start noting fruit—berry, plum, prune or fig; perhaps some spice—pepper, clove, cinnamon, or maybe a woody flavor, like oak, cedar or a detectable smokiness. If you are in the Evolution Phase of a white wine, you may taste apple, pear, tropical or citrus fruits, or the taste may be more floral in nature, or consist of honey, butter, herbs or a bit of earthiness.

The Finish is appropriately labeled as the final phase. The wine's finish is how long the flavor impression lasts after it is swallowed. This is where the wine culminates, where the aftertaste comes into play. Did it last several seconds? Was it light-bodied (like the weight of water), medium-bodied (similar in weight to milk) or full-bodied (like the consistency of cream)? Can you taste the remnant of the wine on the back of your mouth and throat? Do you want another sip, or was the wine too bitter at the end? What was your last flavor impression—fruit, butter or oak? Does the taste persist, or is it short-lived? After you have taken the time to taste your wine, you might record some of your impressions.

From wine.about.com, Stacey Slinkard, Wine Expert

CHEF'S TABLE—A TASTE OF NEW ORLEANS

Featuring Guest Chef Cory Mingo and Las Sendas Chef Robert Eckhardt

Thursday, Sept. 24, 2015, 7 p.m.

The Garden Room, Vistas Pavilion.

\$49.95 per person plus tax and gratuity.

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



Our feature for September is a Taste of New Orleans, featuring Guest Chef Cory Mingo and our very own Las Sendas Chef Robert Eckhardt.

Executive Chef Cory Mingo developed a love of cooking, at a very young age, in his grandmother's New Orleans kitchen. After graduating with a bachelor's degree in

culinary arts, from Le Cordon Bleu in Portland, Oregon, he focused his sights on the very best kitchens. He began his culinary career at *The Space Needle* and Jeremiah Towers' *Stars Bar and Dining*, in Seattle, Washington. After relocating to Phoenix, he joined the culinary staff at *The Latilla Room*, at The Boulders Resort, where he learned from local chef Ron Dimas. He also held Chef de Cuisine positions at Desert Mountain, The Farm at South Mountain and The Wigwam Resort and Spa.

Chef Mingo is dedicated to sourcing the freshest ingredients, while using sound fundamental classics, to create a memorable culinary experience for every guest of Las Sendas Golf Club.

For reservations, call (480) 396-4000, or email us at events@lassendas.com. Our June, July and August events sold out within one week. So, don't delay for this one.

Holiday Parties—Now Booking for November and December. Prime dates are going fast.

The holidays are a time to get together and celebrate. The Vistas Pavilion is a great place to host your holiday party event. Choose from our luncheon and dinner buffets and plated menus, or create your own. Our menus include Chef Robert's specials, such as honey glazed ham, sage roasted turkey, banana pumpkin bread pudding and more.

We will dazzle your guests with our holiday décor, including lights, centerpieces, trees and, most of all, our spectacular Valley views, as well as our oversized wraparound deck.

Give your holiday party a personal touch, with a casual evening of cocktails, appetizers and culinary stations. Consider the addition of a wine tasting bar—our world is open to all your amazing ideas to celebrate with friends, family and co-workers.

For further information, and to book your event, call us at (480) 396-4000, or email us at events@lassendas.com.



FALL FRIDAYS

Vistas Pavilion Event Promotion Birthdays, Anniversaries, Weddings, Special Celebrations

Book and host your event on a Friday in October or November 2015, and receive:

A complimentary one-hour reception, including two complimentary appetizers.

Dance floor, audio and video system included.

**For further information, call (480) 396-4000, or email us at events@lassendas.com. Other dates also are available. For events with a food and beverage minimum of \$2,500.

GOLF

September Golf Specials

Stop by and check out our Las Sendas Summer Raffle. For less than \$5 a ticket, you have 18 chances to win an awesome prize, from a Titleist driver, to a sleeve of Callaway Chrome golf balls, as well as a lot of fun gifts in between. Hurry up and buy your square today. We are close to sold out.

Green Fee Rates—Aug. 28 through Sept. 27, 2015. \$43.99 plus tax weekdays.

MEMBERSHIPS

Immediate golf membership privileges.

THE PATIO AND THE GRILLE

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

LAS SENDAS GOLF ACADEMY

Join in on the fun. Our Junior Golf Sticks Program begins on Friday, Nov. 6, 2015, from 4 to 5:30 p.m. There are 20 Fridays of group lessons, starting as low as \$20 per Friday. We have a flexible sign-up. Jump in any time. Attend all group lessons, or pick and choose your Fridays. Registration forms and additional information are available in the Las Sendas Golf Shop. You also can contact Tracy Berman at tberman@lassendas.com, or call her cell at (602) 920-8208. ■



Labor Day BBQ

Enjoy your Labor Day weekend!

Make your reservations for our

Annual Labor Day BBQ

With Live Music

Sunday, September, 6th

6:00 – 9:00 PM

\$19.50 Adults

\$14 for Children

(Ages 6-12)

★ Grilled BBQ Ribs ★ Corn on the cob ★
★ Honey Glazed Chicken ★ Baked Potato Bar ★
★ Fresh Greens & Fruit Salads ★

For More Information or
To Make a Reservation


Phone: 480-396-4000

E-mail: Events@lassendas.com

The Patio
at Las Sendas

A circular red award logo with a white OpenTable logo at the top, the word "winner" in a script font in the center, and "Diners' Choice 2015" at the bottom.

A logo for Las Sendas Golf Club featuring a silhouette of a golfer in mid-swing, with the text "Las Sendas Golf Club" written in a cursive font below it.




WINE DINNER


Featuring Wines from
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Saturday, Sept. 19, 2015

THE VISTAS PAVILION

6:00 PM Reception 6:30 PM Dinner





First Course

PINOT NOIR RUSSIAN RIVER VALLEY 2012

Bresaola, Ricotta Spread, Pickled Cauliflower,
Champagne Grapes with Toasted Brioche

Second Course

SAUVIGNON BLANC NAPA VALLEY 2014

Citrus Glazed Scallop, Fennel Crystal, Carrot
Bread and Petite Greens

Third Course

RESERVE CHARDONNAY DUTTON RANCH 2013

Muscovy Duck Breast, Roasted Parsnip
Puree, Brie & Caramelized Onion Bread
Pudding topped with Crispy Maitaki

Fourth Course

CABERNET SAUVIGNON CALISTOGA 2012

Braised Ribeye Medallions, Eggplant &
Farro Ragu with Gremolata

Dessert

TAUREAU RED NAPA VALLEY 2012

Terrine Duet, Pistachio, Rainer Cherries with Sweet
Beet Crumble

60\$ PER PERSON + TAX AND GRATUITY

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REAL ESTATE

WHEN SHOULD YOU ENLIST A REALTOR TO START THE HOME BUYING PROCESS?

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

Whether you are a first-time homebuyer or an experienced homeowner, buying a home can be one of the most exciting, but at times, one of the most stressful experiences you can go through.

For most homeowners, it is the single most expensive investment you will make. So, you want to make sure to use all the resources available.



same day. This is a great tool to keep you on top of the market, and make sure you are one of the first to view the home. A good home, at the right price, will go very quickly. If you are not aware of it until days or weeks after it was initially listed on the market, chances are you will miss out on that home.

- A Realtor can help you through the complete buying process, from starting your search, getting pre-qualified, writing the offer, and closing on your home. Your Realtor will not only help guide you through the purchasing process, negotiate the best terms and conditions, but also is looking out for your best interest. A Realtor is the client's advocate, and will do everything possible to protect you. Best of all, it doesn't cost you a penny. The seller, not the buyer, pays the Realtor.

don't want to fall in love with a home only to find out you can't afford it.

- You cannot submit an offer without a pre-qualification.
- The pre-qualification shows the seller you are a serious buyer, and will have the funds available.
- There also are different degrees of a pre-qualification. The basic pre-qual will just show the buyer has been pre-qualified based on a phone conversation only. A full pre-qualification shows the lender also has received the application and documentation, such as pay stubs, tax returns and proof of down payment. This is a much stronger pre-qualification, as it shows the seller that the lender has qualified the buyer based on all the information. If there is a multiple offer situation, having a full pre-qualification can make the difference as to whether or not your offer is accepted.

WHEN TO SEARCH THE INTERNET AND WHEN TO USE A REALTOR

Over 92 percent of homebuyers use the Internet to search for homes. This is a great way to start looking and comparing homes, getting an idea of home prices and information on the area. Once you go from just browsing to getting ready to actually purchase a home, it is time to enlist the help of a Realtor. Here are just a few benefits of working with a Realtor:

- Many of the sites, such as Zillow, do not have the most updated information. You may find that perfect home only to discover it is already under contract and no longer available. Realtors use the Multiple Listing Service, or MLS, which is the most up-to-date resource available.
- Your Realtor will set you up on a property search based on your specific criteria. So, you will be sent only those homes having what you are seeking.
- Another great tool a Realtor can offer is the automatic search notification. If a home is listed, which meets your criteria, you will receive an email of that listing on the

WHEN TO GET PRE-QUALIFIED

I will often get calls from buyers ready to go house hunting. When I ask if they have been pre-qualified, they will say, "Oh, I have a good lender, and can get qualified any time," or "Not yet. I will do that once I find a home I like." Trust me, you will want to get pre-qualified before you start looking for homes for several reasons:

- Without knowing exactly how much you can qualify for, you don't know what price range of home to view. You



CHOOSING THE RIGHT REALTOR

- Find a local Realtor, someone who really knows the area well. A local Realtor will have a good knowledge of the local real estate market and the area.
- Ask how many homes the Realtor has sold in the past 12 months, and check out their website.
- Interview several Realtors. You can do this by just chatting with them on the phone. After all, you are going to be spending a lot of time working together. So, it is important you actually like your Realtor and get on well together.

If you would like to start working with a local Realtor, or for more information on buying or selling a home, please call me at (602) 571-6799, or visit my website at Homes2SellAZ.com. ■

Lorraine Ryall is a Multi-Million Dollar producer and a recipient of the Coldwell Banker International President's Circle Award.



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We had an interesting experience in selling our home and finding a new house. Through all the challenges I must say the one consistent person we could count on was Lorraine. She was extremely helpful, very quick to respond to our needs and became a trusted friend. We have and would recommend Lorraine to our own family members when needing a Realtor. We have nothing but good to say about Lorraine. She is truly a gifted professional, and we would use her again if the opportunity presents.

-Joe Kottcamp

**WHAT'S YOUR HOME WORTH—FIND OUT TODAY www.InstantHomeValueAZ.com
SEARCH THE MLS AND KEEP UPDATED ON THE MARKET www.Homes2SellAZ.com**



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JUST LISTED

Boulder Mountain
Pool - Cul-de-Sac \$299,900
2163 sq ft, 4 bed, 2.5 Bath



Arboleda

Semi - Custom \$755,088
5440 sq ft, 5 Bed, 4.5 Bath

LOCAL BUSINESS

Cruising is the best VALUE IN VACATIONS

Submitted by Red Mountain Travel

Red Mountain Travel offers the following five great reasons to set sail.



1. **Cruising is practically all-inclusive.** Your upfront cruise fare includes:
2. **All your meals**—breakfast, lunch, dinner, midnight snacks and even room service.
3. **Fabulous entertainment**—nightly shows, comedy, jazz, nightclubs, parades and more.
4. **Onboard fun**—such as surfing, rock-climbing, bocce ball, and movies under the stars.
5. **Accommodations**—enjoy breakfast or room service out on your balcony, while enjoying the best ocean views around.

Unpack once, and your floating hotel goes from port to port. The best part is you can tour all day, and while you are sleeping, the ship is taking you to your next destination. Wake up to a new experience every day.

Traveling with the family? From tots to teens, to grandparents, there is something for everyone. Each family member can enjoy something different during the day, and all meet up in the evening for a family dinner.

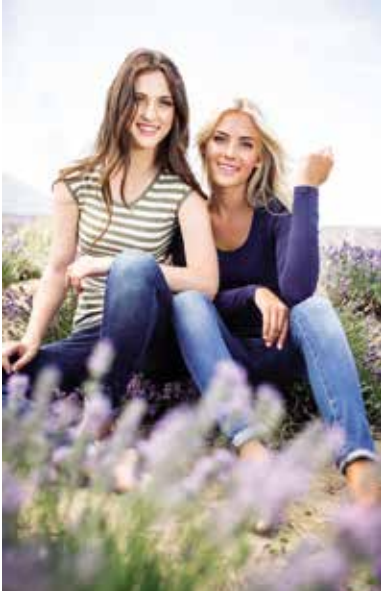
Not all ships are created equal. They come in all shapes and sizes. Some specialize in family fun, with water slides and amazing children's programs. Others cater to a more sophisticated traveler, with an upscale ambiance.

Think you will be bored? Think again. Pamper yourself in a world-class spa, shop in the duty-free boutiques, or try your luck in the casino. If you are the active type, the sports activities and workout areas are state-of-the-art. Hang out at the pool, join in a wine tasting with a sommelier, enjoy dance lessons, take a computer class, sing karaoke, or you can even learn a new language. The possibilities are endless. ■

Cruising is the only way to travel. For more information, and to reserve your next cruise vacation, contact Sue or Bruce Mitchell, of Red Mountain Travel, your Cruise Planners/American Express specialists, at smitchell@cruiseplanners.com, or call (480) 396-8084.

LOCAL BUSINESS

DownEast Basics Brings New Fall Collection to East Mesa



By Jamie Killin

Utah-based DownEast Basics has two East Mesa locations, and this September, both will be rolling out a new line of apparel perfect for fall.

The DownEast collection will feature new colors, styles and trends in dresses, tops, skirts and basics to help you get ready for fall.

In addition to DownEast's great clothing line for women, the DownEast Home and Clothing store, on Hampton Avenue and Power Road, offers DownEast's line of girls' apparel, Penny Candy. Penny Candy is sold exclusively in select DownEast shops. This line cannot be purchased online, making it a must-see when you visit this location. This store also has several different name brand clothing pieces at liquidated, low prices.

Additionally, this location offers furniture. Guests can shop the DownEast signature furniture line, which includes everything from dining sets, to shelving, to beds,

or a variety of name brand furniture, sold at great prices.

For the enjoyment of shoppers, a variety of new home accessories, geared to the fall season, will be on display.

Labor Day will bring the biggest sales of the year on home items, with 20 to 30 percent off almost everything in the store. Specifically, there will be 20 percent off rugs, 10 percent off bunk beds and cribs, as well as an additional 25 percent off all clearance.

Shoppers also can expect great deals on clothing in September, with a 40 percent off clearance sale to kick off the month. Those who complete a survey at downtownbasics.com will be entered to win one of three \$1,000 clothing gift cards. ■

For more information, visit downtownbasics.com. DownEast Basics is located in Superstition Springs Mall, at 6555 E. Southern Ave., and the DownEast Home and Clothing store is located at 6912 E. Hampton Ave.



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EDUCATION

Mesa Public Schools Montessori offers first-rate opportunities for students

Story by Laurie Struna
Photo by Tim Hacker

Dr. Dawn Foley, director of curriculum and instruction for Mesa Public Schools, discusses the district's Montessori program.



Early Education. Students can transition to one of our nurturing elementary school programs, grades kindergarten through sixth grade, at Bush, Johnson or Pomeroy elementary schools.

When you step into a Montessori classroom, what will you see?

Students are placed in multi-aged classrooms, based on developmental periods. It is important for teachers, students and families to develop long-term relationships. Therefore, it is common for students to spend several years in a classroom with the same teacher.

Environments are prepared with multisensory, sequential and self-correcting materials to support learning. There is a balance between freedom and responsibility, and children may work independently or in small groups.

When you enter a classroom, you will find child-size furniture and spaces low to the ground, which support learning. Dr. Montessori believed the child's learning environment should be peaceful and welcoming. Teachers often are side by side with students, interacting with them instead of at the front of the classroom or a desk.

Students are encouraged to progress at their own pace, and this is supported through individualized work plans based on their achievement levels and progress. Hands-on learning is central to the curriculum to ensure learners are engaged. ■

For more information regarding Montessori programs, please visit mpsaz.org/Montessori.

What is Montessori?

The Montessori philosophy dates back to the early 1900s. It is based on the work of Dr. Maria Montessori, an Italian physician and educator who developed a teaching method based on scientific observations of young children's behaviors. She found children learned best in a homelike environment, filled with developmentally appropriate materials, which provide experiences contributing to the growth of self-motivated independent learners.

Why is Mesa Public Schools program top-notch?

Our Montessori teachers are highly qualified. They have dual certification from the Arizona Department of Education and the Montessori Accreditation Council for Teacher Education. Our Montessori teachers receive professional development, training and support to continually expand their knowledge and skills to implement the best educational practices.

An exciting component of our program is the fact we offer a full Montessori preschool and kindergarten option for children ages 3 to 5. This early childhood option is available at the Jordan Center for

COMMUNITY

Mesa Ranks As Best BIG CITY IN THE SOUTHWEST

By City of Mesa Public Relations

Money.com, owned by Time Inc., released the Best Places to Live 2015 ranking, with Mesa being named the Best Big City in the Southwest.

Mesa joins Pittsburgh, Tampa, Denver and Omaha in the top five best places to live for cities with more than 300,000 residents. The popular financial website reviewed 63 urban centers, looking at the job market, affordable housing and factors such as accessibility to health care, culture and open space. Extra points were awarded for low crime and strong public schools in selecting the top city in the Northeast, Southeast, Midwest, Southwest and West.

"I agree, Mesa is the best big city in the Southwest, and we are only getting better," Mesa Mayor John Giles said. "Mesa is a great place to live and raise a family. Mesa Arts Center and our Parks and Recreation Department are national leaders, while Apple Inc. and the new light rail extension make our city attractive to the millennial workforce."

The online story's subtitle reads, "Great schools (and great golf) create the newest Arizona star." The article continues,



"There are bigger cities in Arizona (Phoenix and Tucson) and bigger golf meccas, too (Scottsdale). Mesa can hold its own in both categories, and it beats them all in one key way—it's a great, affordable city for raising a family."

The article also mentioned our local communities, such as Las Sendas and the new Eastmark development. "Even tony neighborhoods like the mountainside Las Sendas, 20 minutes from downtown Phoenix, on the new Highway 202, are in reach for middle class families."

The City of Mesa also was listed in the top five best places for outdoor lovers. In selecting these urban areas, Money.com ranked cities based on access to green spaces, percentage of the population that is at least moderately physically active, proximity to camp sites, ski resorts and golf courses. Most weight was given to green space access and physical fitness, with only one city being chosen per state.

"For those of us that have chosen to make Mesa our home, these rankings come as no surprise," Mesa City Manager Chris Brady said. "However, it is always gratifying to receive third-party endorsements and acknowledgement."

The article cited, "The Mesa area is great for hikers, cyclists, horseback riders and kayakers looking to explore. Within the city limits, residents also can enjoy Mesa's unique series of urban fishing lakes... as well as more than 200 golf courses nearby." Also ranked in the top five were Anaheim, Colorado Springs, Minneapolis and Anchorage. ■



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- Spanish immersion program
- Montessori schools
- International Baccalaureate
- Science, Technology, Engineering and Math (STEM) programs
- Online learning options

Mesa Public Schools—the best place to learn.

Enroll today!

FINANCE

YOU BOUGHT THE POLICY... NOW WHAT?

Submitted by Thrivent Financial Red Mountain Group

Purchasing proper insurance coverage is an important part of a healthy financial picture. With many policies, however, staying engaged ensures you have adequate coverage as your life changes. As life changes, your insurance needs also can change. Particularly with long-term care insurance, reviewing your coverage on an ongoing basis helps ensure you and your loved ones are financially protected from risks associated with extended medical needs. If you bought coverage 10 years ago, for example, meeting with a financial professional to make sure the policy still offers the protection you need for now and the future is essential to you and your family.

Some policies, like whole life insurance, require minimal engagement after purchase. If those policies are attractive to you, your financial professional can help guide you toward an option to best meet your needs.

A good plan is to meet with your financial professional for annual insurance check-ups. A financial professional can help you assess whether the policies still are appropriate and are fulfilling their appropriate role in your personal financial strategy. They also are abreast on the latest changes in the regulatory landscape, and can help guide you toward newer options, which are often created as financial regulations change.

- When you review your policies, Thrivent Financial recommends asking these questions:
- What kind of financial protection do I need?
 - Do I have the right amount and type of insurance?
 - Do I have the right beneficiaries designated?
 - Is my family aware of my policies?
 - Do I have other financial areas that require attention and protection?
 - Is my level of coverage appropriate?
 - Am I clear on the terms of my contract?

These types of meetings can ensure that when it comes time to collect benefits on your policy, everything meets your expectations.

As it is appropriate, you also should review pertinent policies family members hold to make sure they are still appropriate. Raising the subject may create some momentary awkwardness, but it is far better to discuss policies and options ahead of time to ensure nothing is missed or forgotten when it comes time to claim insurance benefits.

- Some sample questions include:
- Do you have insurance coverage? If so, what kind?
 - Where can we find your policy information in case you need help from us if/when you activate your policy?
 - How can we contact your financial professional? Your insurance company?
 - Are there any special requirements in your policy that we should know about?

Taking the time to evaluate your coverage and talk with your family about your insurance policies is important. It is a good way to make sure your benefits meet your expectations and are there when needed.

Thrivent Financial prepared this column for your local representatives' use. ■

For more information, contact Thrivent Financial Red Mountain Group representatives Jeff Kolzow, Jeff Rodemeyer and Rick Aussprung at (480) 396-5333. Thrivent Financial Red Mountain Group is located at 2941 N. Power Road, Suite 105, Mesa, AZ 85215.


ABOUT THRIVENT FINANCIAL

Thrivent Financial is a financial services organization, which helps Christians be wise with money and live generously. As a membership organization, it offers its



nearly 2.4 million member-owners a broad range of products, services and guidance from financial representatives nationwide. For more than a century, it has helped members make wise money choices reflecting their values, while providing them opportunities to demonstrate their generosity where they live, work and worship. For more information, visit Thrivent.com/why. You also can find us on Facebook and Twitter.

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COMMUNITY

ANNUAL COMMUNITY GARAGE SALE IS SET FOR NOVEMBER

Submitted by Red Mountain Ranch Social Club
Well, it is now September, and the annual Red Mountain Ranch Community Garage Sale, which will take place on Friday and Saturday, Nov. 6 and 7, is fast approaching.

Take time now, while you are thinking about the garage sale, to fill out the coupon listed at the end of this article. Please send the coupon listed below, with a \$15 check, to Garage Sale, 6508 E. Star Valley, Mesa AZ 85215.

MAIL IN COUPON

Your Name _____

Address _____

Phone # _____
E-mail Address _____

Mail and Send \$15 Check to:
Jay Williamson, Garage Sale Chairman
6508 E. Star Valley St., Mesa, AZ 85215
E-mail address: jaynwilliamson57@yahoo.com

You do not want to miss this opportunity to sell for hard cash those items you no longer use and are taking space in your garage or closet. It also is a time to visit and get to know your neighbors. You must live in Red Mountain Ranch to sell items at this garage sale.

Our community garage sale is one of the largest in the Phoenix area. We had 182 homes selling items in 2013, which was an all-time record. We hope to have more sellers this year. This means you will have lots of customers buying your items.

Our garage sale brings thousands of customers to Red Mountain Ranch. The roads in our community were filled with buyers' cars and trucks last year. Buyers love the bargains they find. We do all the work providing buyers for your sale items.

Your \$15 fee pays for the following:

- Banners at the three entrances to Red Mountain Ranch.
- Signs on the main roads in our community.
- An information packet, including instructions regarding *How to Do a Garage Sale*, with signs and stakes included.
- A liability insurance policy during the two-day sale to protect you and your buyers.
- Newspaper and email advertising.
- A hot line phone number to answer your questions. Call (480) 459-5660.*

*If you use our hot line, we will try to answer your call. If we cannot answer, please leave a message by first giving us your phone number, so we can call you back. If you leave your phone number at the end of the message, it sometimes is cut off.

Our HOA has approved and reserved Nov. 6 and 7 for our garage sale. Please do not have a sale without paying the \$15 during our sale weekend.

You can pick up your Garage Sale Information Packet at 6455 E. Rafriver, between 5 and 7 p.m., on Wednesday

and Thursday, Nov. 4 and 5. This is the same location as last year. If you would like to have your address included in the Garage Sale Information Packet, please mail your coupon and fee before our publishing deadline for the packet, which is Saturday, Oct. 31. You also can pay when you pick up your packet if you were unable to send in your \$15 check on time.

The Red Mountain Ranch Social Club sponsors the community garage sale. The social club meets on the second Thursday of each month, except December, at 9:30 a.m., at the Red Mountain Ranch Community Clubhouse, where we hear interesting speakers and presentations. We also have many social events, such as the spring and fall cocktail parties, trips to see plays, etc. You are invited to attend our meetings as our guest. You do not have to be a member to attend. ■

For more information about the Red Mountain Ranch Community Garage Sale, send an email to Jay Williamson at jaynwilliamson57@yahoo.com.



Real Estate In Red Mountain Ranch

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Red Mountain Ranch Area Market Report
Sales for the Month of August 2015

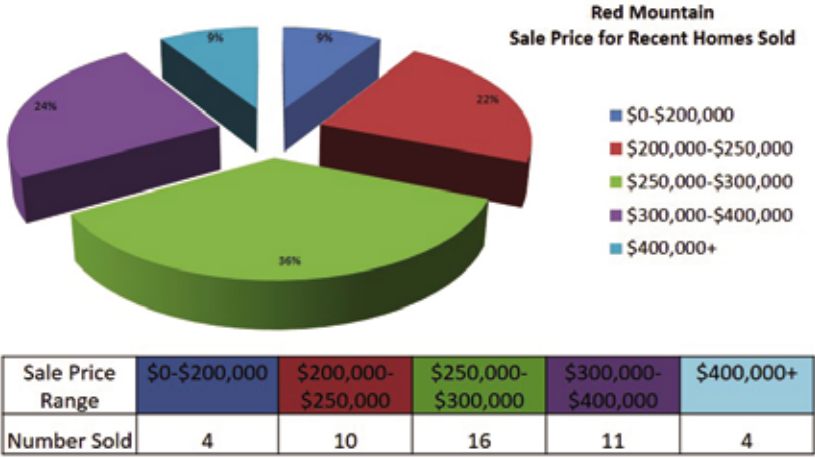


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Red Mountain Market Report

	Average	Low	High
Square Footage	2,125 sq. ft.	1,217 sq. ft.	5,100 sq. ft.
List Price	\$316,337	\$173,000	\$1,790,000
Sale Price	\$306,768	\$158,000	\$1,650,000
Price / Sq. Ft.	\$143.82	\$96.68	\$350.98
Days on Market	71	2	277



Address	Square Feet	Sold Price
5942 E. Vermillion St.	1,743	\$225,000
6508 E. Rafriver St.	2,047	\$272,500
3817 N. Sawtooth Cir.	2,478	\$300,000
6457 E. Snowdon St.	2,445	\$310,000
4163 N. St. Elias St.	2,554	\$316,000
6522 E. Star Valley St.	2,697	\$320,000
6446 E. Trailridge Cir. #4	5,100	\$1,650,000

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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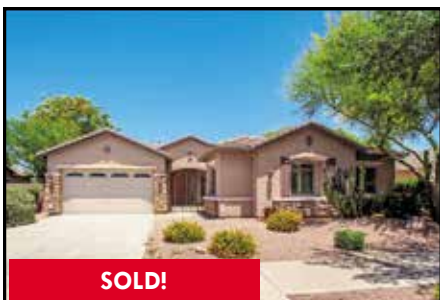


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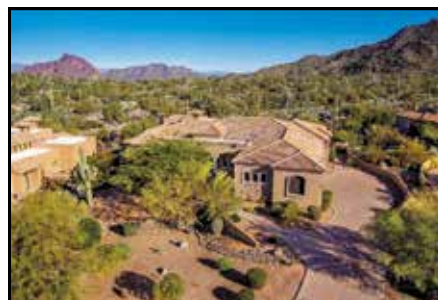


SOLD!

SEMI-CUSTOM IN CORTINA
\$355,000



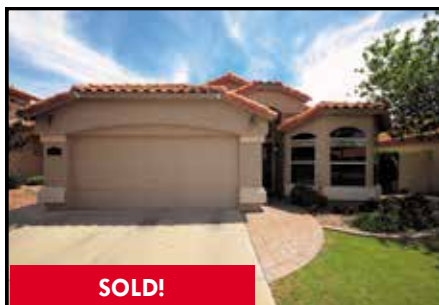
LAS SENDAS MOUNTAIN
\$675,000



LAS SENDAS CUSTOM
\$1,250,000



SUMMIT AT MONTECITO
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SOLD!

CUTE IN VALENCIA
\$265,000



UNDER CONTRACT!

LAS SENDAS MOUNTAIN
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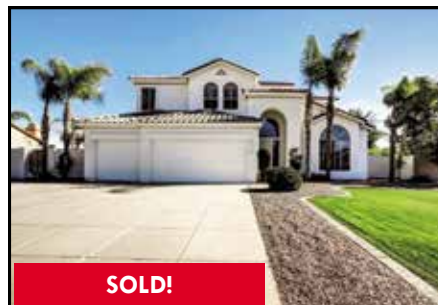
Las Sendas
COMMUNITY ASSOCIATION



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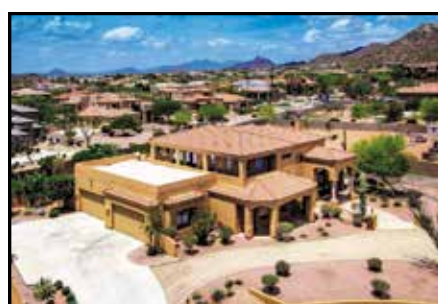


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REAL ESTATE

Leasing Solar Panels Could Present Challenges on the Future Sale of Your Home

By John Karadsheh

Have you considered getting solar panels for your home? You are not alone. We have been getting many calls from our clients recently asking us our opinion. Nationally, residential solar installations have increased by 50 percent per year since 2012, and we can certainly see the impact as more panels pop up on rooftops across the Valley.



John Karadsheh

With the high expense of purchasing solar systems out right, most homeowners choose to lease solar systems at little to no upfront cost. Solar has a lot of upsides. Specifically, you can reduce your electric bills, it's green, and leasing makes it affordable. Most homeowners assume the new solar panels will only enhance the value of their home, and maybe even help them get a higher sales price when they sell their home. However, there are some challenges you should be aware of before you sign a solar lease.

First of all, when you lease solar panels, the lease stays with the property and has to be assumed by the new owners. This means a potential buyer will have to qualify with the leasing company. Further, the cost of the monthly lease gets factored into the buyer's debt ratios, which can skew their ratios and impact their ability to qualify for financing. Interestingly, the cost savings do not get factored into the buyer's debt ratios. Additionally, at this time, FHA won't finance properties with leased solar panels.

Secondly, before you install your solar panels, you want to make sure your roof is in great shape. Re-roofing, once the panels are installed, is much more challenging and has additional costs.

The other thing to consider is it is highly likely the solar technology will improve within the next 10 years. In 10 years, when you are ready to sell your home, the panels will likely still work, but a buyer may not be interested in assuming a lease on older technology.

We are starting to see these issues appear in real estate transactions. Firstly, the lease can limit the pool of potential buyers who can qualify to purchase the property. Secondly, the new buyers also will have to deal with the lease when they go to sell down the road, and this causes them to have pause. Also, once buyers realize they need to assume the lease, they often ask for the seller to pay out the lease. We have heard of several cases in which the solar panels have resulted in buyers backing

out, or sellers having to pay out the solar lease to get the deal done.

While we are not trying to talk you out of investing in solar technology, we do highly recommend you carefully weigh the pros and cons before making such a significant investment in your 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 KORproperties.com.



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FINANCE

Planning Your Retirement Can Be Stressful BUT IT DOESN'T HAVE TO BE

Submitted by Wells Fargo Advisors

True to form, Baby Boomers are redefining retirement, too. The 76 million

Americans born from 1946 to 1964 have driven major national trends in their lifetimes and are living longer than any previous generation. Today, with the oldest of them having turned 60, some are already retired, or have been forced to retire, and many more are thinking seriously about retirement.

There is a lot to think about for the aging boomer:

- Do you want to retire outright and never work again? How many years do you need to keep working before you can realistically afford to do that?
- Do you have the opportunity or desire to *reinvent* yourself and start a new career—in other words, retire sooner from your present job, and spend more years following a passion, which also can provide at least a modest income?
- With large corporations continuing to downsize, your company may offer you a retirement package. If so, it makes a big difference how you choose to receive it. If handled well, how far can your package take you toward



financial independence?

- If your corporation offers a traditional pension—perhaps in addition to a 401(k) plan—how much is your pension account worth? Have you been with the company long enough for those assets to be fully vested? Will the plan continue to be funded? Should you take your money as a lump sum? What about your beneficiaries?
- When it is time to take your 401(k) assets, what are your options? What's the best way to designate beneficiaries for your legacy?*

- If you are fortunate enough to have stock options as part of your corporate compensation plan, how should they be factored into your retirement plan? Do you fully understand what you own?
- Once you have retired, how much can you take from your account each year and still be confident you won't outlive your money? What is the best way to structure your assets to benefit your heirs? What role should life insurance play in retirement and estate planning?
- Federal tax law is designed to reward investing for retirement, but it gives the full rewards only to those who know how to take advantage of the rules. The options are many, the rules are complicated, and tax laws change from year to year.

How can you get all this under control without making it a full-time job? This is where your financial advisor, along with your tax and legal advisors, come in. Ask these professionals to help you address concerns connected with planning your retirement—everything from clarifying your dreams of financial independence, to the psychology of spending and saving, to developing an investment policy statement, to planning your estate. ■

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

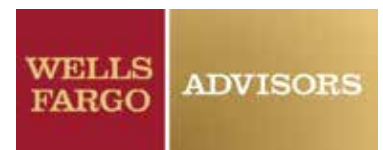
Investments in securities and insurance products are not FDIC-insured/not bank-guaranteed/may lose value.

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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

Red Mountain Ranch Country Club
Overlook Room – 6425 East Teton – Mesa, AZ 85215

Presented By:

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

Sponsored By:

Nivan Jaleeli: Investment Management Consultant – iShares by Blackrock (Oct. 1st); **John Greenway:** Vice President – Eaton Vance (Oct. 1st);
Jason Chura: Regional Vice President – Voya Investments (Oct. 8th)

You are cordially invited to attend this complimentary catered dinner presentation.
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; as well as general market conditions, retirement in America and basics of retirement income. No company specific products will be discussed.

Together we'll go far



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David De Nitto, CRPC®, CFP®
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Senior PIM Portfolio Manager
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LOCAL BUSINESS

The Dynamic Duo at Cosmos EMBODIES SKIN SUPERHEROES

By Dawn Abbey

Every superhero has individual super powers to protect the good and destroy the evil. “That’s why I refer to my aestheticians, Margaret Midlick and Maria Keller as the *Dynamic Duo*, because they are always on the lookout for powerful ways to eradicate evil skin problems and protect their clients with the best-performing and quality products for their skin,” said Sandra Barbetta, co-owner with husband, Cosmo, of Cosmos Salon and Day Spa.

“Cosmos carries several high-quality lines of skin care products. When our aestheticians recommend something, no matter which of our product lines it is, it’s because they have experience using it and know that it works, and they believe it will be a valuable solution for you.”

Among the top lines at Cosmos is Jan Marini, and a favorite of the Dynamic Duo is Jan Marini’s Age Intervention Retinol Plus face cream. Featured on TV shows *The Doctors* and *Extra*, it also was touted as one of the best anti-aging products under \$100 on the *Today Show*. The product also has received rave reviews in industry magazines, such as *Allure*, *Marie Claire* and *Bazaar*, and was twice named Best Retinol Cream by *New Beauty* magazine, which said, “This advanced anti-aging solution combines retinol, peptides and antioxidants for superior improvement in the appearance of skin texture, fine lines, wrinkles and sun damage for younger, healthier looking skin. Think of (it) as an anti-aging cocktail for your skin—it doesn’t irritate like other retinol products can.”

This face cream is retinol-based to condition the skin and stimulate skin cell rejuvenation. “The increased skin shedding process stimulated by retinol can speed up the fading of dark spots on face, and can potentially decrease the appearance of wrinkles,” Margaret explained.

“It also contains peptides to help the skin grow more healthy cells, several antioxidants, like green tea, and hydrating agents hyaluronic acid and shea butter, so it moisturizes while it fights fine lines and smoothes skin

texture,” Maria added.

Based on their spa clients’ experiences, the Dynamic Duo claims, in just a few weeks, it can provide dramatic results in wrinkle reduction, skin tone and elasticity.

On their website, janmarini.com, the company describes their Jan Marini Age Intervention Retinol Plus face cream as containing “the most aggressive levels of stabilized all-trans-retinol with advanced peptides and antioxidants, which means quick results.” The site offers some amazing *Before* and *After* photos of their results.

The Jan Marini philosophy is: Dramatic results should not require extreme sacrifice. All of our products are designed to provide not only superior results, but also a user experience that is unmatched in the professional marketplace.

For anyone interested in giving it a try, Cosmos is offering a discount of 10 percent, during the month of September, on Jan Marini Age Intervention Retinol Plus. ■

For more information or a free consultation about your skin care needs, call (480) 844-0707, or visit Cosmos Salon and Day Spa, located at the northeast corner of Power and McDowell roads.



COMMUNITY

Take Part in Back to Church Sunday

Submitted by Love of Christ Lutheran Church

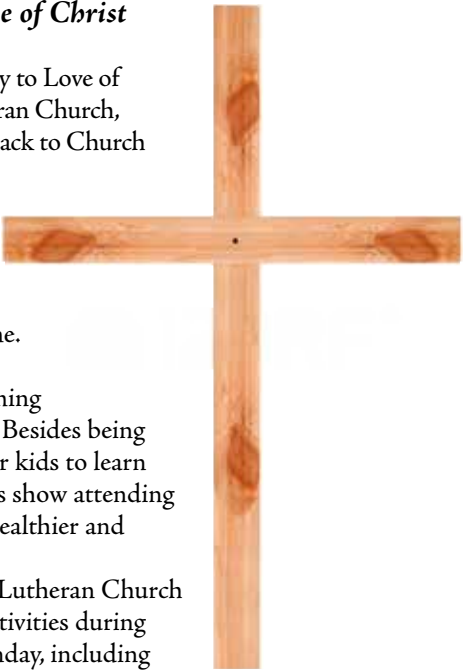
Bring the family to Love of Christ Lutheran Church, to celebrate Back to Church Sunday, on Sept. 13.

Vacations are over, the kids are back in school and the daily routines resume. As you start back to school, consider coming back to church, too. Besides being a great place for your kids to learn moral values, studies show attending church makes you healthier and happier.

Love of Christ Lutheran Church will offer exciting activities during Back to Church Sunday, including services at 7:45 a.m., 9 a.m. and 10:30 a.m. In addition, Sunday school and adult programs are set for 11:10 a.m. There also are great programs for kids and youth, from 3 years to teens.

Enjoy the casual, family-friendly atmosphere as you participate in Back to Church Sunday. Child care will be provided. ■

For more information, call the Love of Christ Lutheran Church office at (480) 981-6199, or visit the website at loveofchristchurch.net. The church is located at 1525 N. Power Road, between Brown and McKellips roads.



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LOCAL BUSINESS

ENJOY GOOD FOOD AND GOOD TIMES AT PACINO'S ITALIAN RESTAURANT



Submitted by Pacino's Italian Restaurant

Extra! Extra! Read all about it! Pacino's celebrates it's 27th month in business by rolling out our all new fall menu crafted by Chef Lorenzo Bianchi.

Chef Lorenzo brings to us what we all are looking for, both from an owner's prospective and a customer's viewpoint.

Lorenzo was born in Central Italy, in the city of Marche. Like most immigrants, he came to America for the opportunity to have a better quality of life. He settled down in the Phoenix area some 20 years ago. Like many chefs today, he started at the bottom, washing dishes. While doing so, he kept a close eye on all that was going on in Tomasso's fine Italian restaurant.

Not long after, he worked his way up to pre-cook, then line cook and sous chef. Finally, he became executive chef. Unfortunately for Tomasso, and fortunately for us, we were able to capture his attention. He is excited to be part of the Pacino family, and sees a great opportunity to not only showcase his passion for Italian food, but also make Pacino's the best Italian restaurant in Mesa. Believe me when I tell you, it does not get any better than Lorenzo's cooking and creativity. Let's get excited about Pacino's future.

SEPTEMBER TO REMEMBER

Martini Mondays feature bartenders Zane and Baron's carefully created martinis for just \$6, or you can enjoy a glass of any of our 10 draft beers for just \$2.50, while catching Monday Night Football on our two large TVs. Or better yet, all-you-can-eat Buffalo wings for just \$12, starting at 5 p.m.

Since our *Prime Rib Tuesdays* have been such a success, we are continuing it through September. Enjoy our slow roasted choice prime rib for just \$18. For the next

wanna be idol, it's *Karaoke Tuesdays with Virgil*. Come sing your hearts out, from 8 to 11 p.m.

We continue with our most popular *Wine and Dine Me Wednesdays*. We feature half off selected bottles of fine wines, or you can get a bottle of our house wine and bruschetta for just \$20.

Our *Thirsty Thursday* features \$2 glasses of beer, \$3 glasses of house wine and \$3 sangrias, all at our bar stools only.

The word is out about the happiest happy hour ever. Yes, from 2:30 to 6:30 p.m., in our bar, and all night long, on our bar stools. So much for so little.

We top this off with our *Italian American Jazz Buffet* on Sunday's, from 9:30 a.m. to 1:30 p.m. Choose from an array of breakfast and lunch items buffet style for just \$15, while you listen to Big Al's Jazz. Kids under the age of 3 eat free.

Finally, we are excited to extend our lineup of entertainment, every Wednesday, Thursday, Friday and Saturday nights, from 6 p.m. to close.

Pacino's also welcomes reservations and large groups. We can cater any event from soup to nuts, and from small, intimate affairs to large corporate gatherings. Isn't it time you made Pacino's your restaurant of choice? ■

Pacino's Italian Restaurant is located in The Village at Las Sendas, at 2831 N. Power Road. For more information, call (480) 985-0114. Visit them online at pacinosaz.com and at facebook.com/pacinosrealitalian.



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REAL ESTATE

Supply Shortage Under \$300,000 Continues to Plague Buyers

By Ron Brown

RESIDENTIAL RESALE SUPPLY TRENDS

While active listings for sale continued to decline each week in July, they appear to have leveled off between week 31 and week 32.

This provided a slight relief for those buyers who have been overwhelmed by increased competition for homes and multiple offers. Week 32, this year, was the first week of August, and supply measured 19.7 percent below the same week last year. Active listings dropped by 4,350, going from 22,047 active listings to 17,697. Supply still is 11.4 percent higher than it was in 2013. However, there is far less selection under \$300,000 for buyers.



Active Listings	Week 32, 2014	Week 32, 2015	% Change
Under \$200,000	8,185	4,833	-41.0%
\$200,000 - \$300,000	5,127	4,152	-19.0%
\$300,000 - \$500,000	5,045	4,816	-4.5%
Over \$500,000	3,690	3,896	+5.6%

RESIDENTIAL RESALE DEMAND TRENDS

Listings under contract also have been declining, but the decline is not outside of normal seasonal trends. Listings under contract are those properties scheduled to record as sales sometime over the next four to six weeks, making it a leading indicator for future sales volume. Week 32, in 2015, measured 7.4 percent higher than the same week last year, and 12.3 percent lower than 2013. Demand was higher in 2013 due to investors capitalizing on the abundance of foreclosures and short sales under \$200,000.

To see a significantly greater increase in overall contract activity and sales volume, more move-in ready properties would need to be available on the lower end for first-time and lower-income buyers. With only 4,833 available and 4,500 under contract, there isn't much room for this market to expand in sales even though there is significant demand. Buyers cannot buy what isn't for sale.

The market still is hot between \$200,000 and \$300,000. The 19 percent decline in competition, combined with a 21 percent increase in contract activity, puts sellers at an advantage. Over \$300,000 is seeing a significant improvement, as well. However, there is more supply for buyers to choose from in this range, which balances out the advantage between the two sides.

Listings Under Contract	Week 32, 2014	Week 32, 2015	% Change
Under \$200,000	4,752	4,500	-5.3%
\$200,000 - \$300,000	2,236	2,710	+21.2%
\$300,000 - \$500,000	1,498	1,757	+17.3%
Over \$500,000	633	824	+30.2%

The Listing Success Rate measures the percentage of listings that successfully close versus cancel or expire, when coming off of active status in the Multiple Listing Service, or MLS. Currently, normal listings have a success rate of 77 percent, a 7 percent increase from this time last year. Short sales saw a 14 percent increase from 50 percent to 64 percent.

HOW MESA COMPARES TO THE OVERALL MARKET

Mesa's trends are reflecting the overall market. Supply is down 22.8 percent from this time last year, and still 5.2 percent above 2013. Demand is up 8.7 percent from 2014, but still 6.5 percent below 2013. Listings are seeing a 79 percent success rate, up 6 percent from this time last year.

The supply shortage is primarily under \$300,000 in Mesa, as it is across the Valley. Listing Success Rates also are highest under \$300,000 in Mesa. ■

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.



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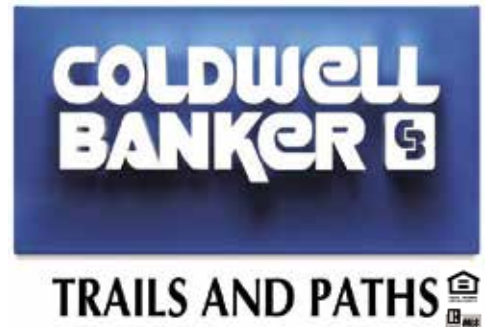
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LOCAL BUSINESS

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 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.

"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," said Pam.

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.
2. **Will I have to style it every day?** It is important to ask this question because many prefer a wash and wear cut, which makes their morning routines easier.
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.
4. **What will the maintenance be like?** Some haircuts require more upkeep than others.
5. **Should I wait?** When trying something new or switching stylists, it is best to be patient.

For more information, call (480) 634-7167. You can visit the website at 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.



COMMUNITY

MASTER SWIM PROGRAM Is Making a Real Splash

Submitted by Diane Alkins

A new master swim program is in full swing at Red Mountain Ranch Country Club. The program offers an opportunity for adults to join in on a fun, supportive swim program. Whether you are thinking of getting back into the pool after a long break, or you are even new to master swimming, a great program awaits.


All levels of swimming are included, whether you are a lap swimmer, a training triathlete, a former competitive high school swimmer or a previous swim team member.

Where else can you experience a community-friendly program convenient to all Red Mountain area residents? Diane Alkins, a certified master swim coach, will not only teach program participants how to swim all strokes efficiently, but also will offer ongoing stroke correction. In addition, she will offer great swim workouts to help participants improve speed and endurance.

If you need extra help with technique in improving overall swim fitness, private, one-on-one lessons are available.

Swimmers meet at the 25-metered pool, nestled in the Red Mountain Ranch Country Club area. Come join the fun, and enjoy an initial free practice. Practices are offered every Tuesday and Thursday evening, starting at 6:30 p.m., and Friday mornings at 8 a.m.

For more information, contact Coach Diane, triathlon swim coach, at (480) 290-6023, or send an email to dianealkins@hotmail.com. Red Mountain Ranch Country Club is located at 6425 E. Teton.



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LOCAL BUSINESS

Determine Whether Long-Term Care INSURANCE IS RIGHT FOR YOU

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

When visiting with people about long-term care and the possibility of their needing such care someday, there are some common themes to their responses.



ONE COMMON THEME IS, I'LL DEPEND ON FAMILY.

Does your family have the:

- Resources—Do they live close enough to make this a realistic option?
- Expertise—Do they know how to provide the care you may need? Caring for an adult brings with it some unique challenges.
- Time—Are their work schedules flexible enough to allow time to take care of you?
- Willingness—Assuming resources allow, would they be willing to take care of you?

If your family is willing to care for you, consider the effect it will have on them. Relying on family members to be your primary caregivers can decrease their quality of life, and add significant stress to their lives. For those individuals qualified to receive long-term care, on average, 33 percent of caregivers are spending more than 30 hours every week to provide long-term care services. Many of these people might have avoided becoming a burden to their loved ones if they had made preparations for long-term care.

A COMMON MISCONCEPTION IS, YOU CAN PAY FOR THE COST OF LONG-TERM CARE YOURSELF.

The current national average cost of nursing home care is \$248 per day, or \$90,520 per year. Home care may be less expensive, but it still adds up. Bringing a home health aide into your home to help with dressing, bathing, preparing meals and similar household chores costs \$45,760 per year (based on 44 hours per week). Add in the cost of skilled help, such as physical therapists, and these costs can be much greater. In fact, home care, if provided 24 hours per day, is usually more expensive than facility care, if the care can be found. Frequently, family members have to supplement home care services.



HOW LONG CAN YOU AFFORD THIS?

If you consider the annual cost of a nursing home, the average length of stay, and inflation, we are talking about some big bucks here. For many people, purchasing a long-term care insurance (LTCI) policy could be a prudent choice. Why? With LTCI, one of the main benefits is you stay in control. LTCI enables you to transfer some of the financial risk of long-term care costs to an insurance company. In exchange for current premiums, LTCI helps you preserve your accumulated wealth from the potentially devastating expense of long-term care. It also helps to preserve your right to make choices about the type of care you receive, and the setting in which you choose to receive it. LTCI can be used to help your family care for you—financially and physically. It can mean enhanced security and peace of mind for you and your family. It is important to keep in mind the fact long-term care premiums may increase over time, and must be considered when determining if a long-term care policy is right for you.

SO, WHO EXACTLY QUALIFIES FOR LTCI?

Telling you to consider this is one thing, but many people are not sure if they would qualify for this powerful policy. Considering the following criteria, you may qualify.

- You are under age 80.
- You want to protect your assets.
- Married couples who want to protect each other.
- Parents who don't want to burden their children.
- Singles who have no spouse or family to care for them.

Let's talk today. Call Donna Kohlhase at (480) 396-2140.



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LOCAL BUSINESS

COUPLES MASSAGE ENHANCES INTIMACY

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.



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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.



\$1,100,000

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



\$279,000

1,848 sq. ft. 3BR, 2BA, 3G. N/S lot, low maintenance landscaping, tile flooring, open floor plan, brick patio.



\$284,999

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
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 Scottsdale, AZ 85255
 Cherry Creek Mortgage Co. Inc., NMLS #3001.
 Loan products not available outside of AZ.



\$589,000

3,427 sq. ft. 5BR, 4BA, 3G. Cul-de-sac lot, golf course views, hard wood floors, plantation shutters, pool & spa.



\$349,000

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