

Thrivent Financial brings company values to the community and the people it serves

By Jamie Killin

Because financial planning isn't just for the rich and famous, Thrivent Financial is pleased to offer financial services to all Christians, and everyone who could benefit from at least one of the services they provide.

Their services include everything from life insurance and investments, to checking accounts. In addition, their team of financial experts are experienced enough to tell you which services will best help you reach your goals.

Jeff Kolzow is a certified financial planner and retirement income certified professional with 22 years of experience with Thrivent Financial, right here in Mesa.

Jeff Rodemeyer is a financial associate with eight years of experience with Thrivent Financial. Rick Aussprung completes the team. He has been with the company for nearly three years, and has 24 years of experience with Allstate.

While each financial representative offers a wealth of knowledge and years of experience, Thrivent Financial itself also offers a long history of ethical business practices and success.

The company, founded in 1902, operates according to the slogan, *Connecting faith and finances for good*. The words speak to the unique faith-based business model.

Owned by its members, Thrivent Financial is a not-for-profit company. Using this business model, the company gives back to its clients, as well as the community.

"We're going to provide good advice based on what's best for the client, not what's best for us," explained Jeff Kolzow.



Jeff Rodemeyer, left, Jeff Kolzow, center, and Rick Aussprung

Additionally, the company uses the money it otherwise would have to allocate to taxes, were it not a non-profit, to benefit the community. Funds are donated to churches, schools and families in need.

In 2014, Thrivent Financial and its members across the country raised and donated \$209.8 million to charitable causes.

The Fortune 500 company is known for its ethics. This year, the Ethisphere Institute named Thrivent Financial a *World's Most Ethical Company* for the fourth year in a row.

"It's been a wonderful ride working for a Christian company," Jeff stated. "The values of the company are so different than those of a typical company."

While many financial management companies require an individual to have a certain net worth to become a client, Thrivent Financial offers its services to those with all types of financial goals and needs.

The company specializes in financial planning and advice, including retirement income planning, such as

traditional and Roth IRAs, SIMPLE IRA, SEP AND 403(b) plans.

In addition, Thrivent Financial offers life insurance, disability insurance, long-term care insurance and Medicare supplement insurance. Investment products include managed accounts and annuities. Thrivent Financial can also provide checking and savings accounts with a credit union, and CD's, mortgages and auto loans. ■

Thrivent Financial, represented in the Red Mountain area by Red Mountain Group, is located at 2941 N. Power Road, Suite 105. For more information, call (480) 396-5333.

Christmas Idea House supports the community

Submitted by Desert Club

While most of us are just beginning to think about our plans to celebrate the holidays, the women of Desert Club are putting the finishing touches on their beautiful decorations—all of which will be for sale at the annual Christmas Idea House, on Dec. 3, 4 and 5.

Come tour an exquisite home (valued at more than \$2 million), while also browsing one-of-a-kind Christmas treasures, many of which are already wrapped and will make perfect gifts.

Desert Club is a 501(c)3 women's service organization founded to help support our community. The very first Idea House opened in 1958, and since then, all proceeds from the Idea House have been returned directly to community members through both college scholarships and grants to other non-profit organizations.

Since 1958, Desert Club has raised and given more than \$2.5 million. A recent report from the Bureau of Labor Statistics reports college tuition has skyrocketed—

and is over 12 times more expensive for this generation, making the loving work of Desert Club more needed than ever before.

The theme for the 2015 Christmas Idea House is *Tinseltown, a Celebration of Hollywood and Christmas Movies*. This year's house promises to be a destination to remember for visitors and shoppers alike who crave something truly unique for the holidays.

Don't miss this year's event. The festivities begin on Thursday, Dec. 3, with a Cocktail Soirée, and are followed by two seatings of the Mimosa Brunch, on Friday, Dec. 4. Reservations are required for both the soirée (\$60) and the brunch (\$40).

The home is open for public tours and shopping on Friday, Dec. 4, from 4 to 8 p.m. and Saturday, Dec. 5, from 9 a.m. to 4 p.m. Tickets are \$12 each. Guests may receive a \$2 discount by bringing a can of food to donate. Public parking is located at 6655 E. McDowell Road. Shuttles will transport guests to and from the event. ■



For more information, and to purchase tickets, visit the website at christmasideahouse.org. You can also email Desert Club directly at info@christmasideahouse.org.



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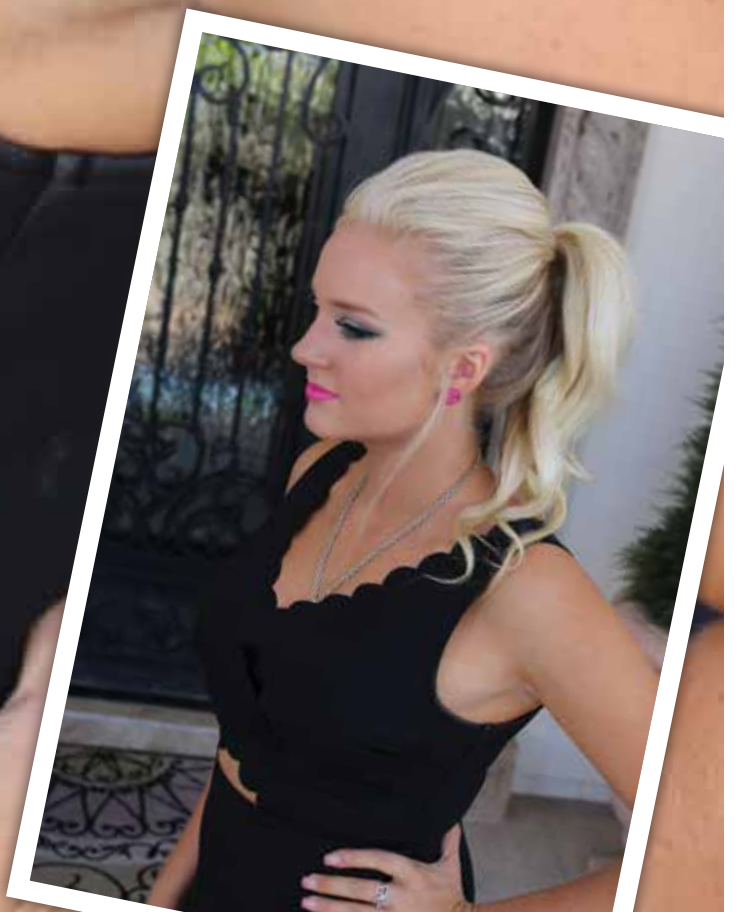
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HEALTH

EXERCISE IMPROVES QUALITY OF LIFE FOLLOWING HEART FAILURE

By Dr. Afroze Ahmad
So, I have heart failure, doctor, and you recommend I should exercise. I am concerned exercise will worsen my heart failure.

Ryan, a 28-year-old IT executive and father of a 2-year-old son, posed this question to me several months ago during one of his follow-up visits in my clinic.

Ryan was an active and healthy young man 12 months earlier, running close to 50 miles a week when a simple viral infection of his sinuses and throat was complicated by the involvement of the heart, causing heart failure. Ryan was hospitalized, kept on life support with plans for a heart transplant. Fortunately, he continued to improve. Heart transplant plans were cancelled, and he was discharged.

Over the next several months, we adjusted and readjusted his medications, outlined weight goals, arranged meal planning around his likes and dislikes of food, and, most importantly, dealt with his fears and apprehensions. Over the next few months, his ankle swelling, shortness of breath, nausea and palpitations stabilized and then resolved. Ryan obviously was improving on all fronts, including his energy level.

In contrast, Ryan's fears for the disease re-striking persisted. He absolutely refused cardiac rehabilitation, as he believed exertion would tire his heart and kill



Dr. Afroze Ahmad

him. Joan, his wife, shared with me that Ryan also was afraid to hold and play with his little son, Craig, as he felt it was too much exercise for his heart.

Antidepressants helped with his mood and depression, but initially, did little for his fears about exercise. Then he underwent a light low-level stress test in our office, which he passed with flying colors. Passing the stress test gave him the confidence to place his son in his lap and play with him. Ryan was overwhelmed with joy at this milestone. He called me to share his joy and disbelief that the exertion he underwent while playing with his son did not have any adverse effects.

I knew this was my opportunity, and I lost no time in reminding him again that exercise will slowly and surely have the same favorable effect on both his heart and his well-being. He agreed to an exercise prescription. Currently, he walks two miles on a daily basis, including weekends.

Exercise in itself does wonders for the mind and the body. Therefore, it should come as no surprise that a diseased heart also would experience wonders and benefits of exercise. We have enough data to confidently appreciate the benefits of exercise in heart failure. Exercise, including aerobic training, is not only desirable and feasible, but also quite safe in heart failure.

In heart failure, exercise decreases the risk and the rate of re-hospitalizations, while improving both the feeling of well-being and the quality of life. When Ryan underwent the stress test, in the monitored setting of our office, it gave him the boost to play with his son and the confidence thereafter to resume his active lifestyle.

The above article is based on actual conversations with Dr. Afroze Ahmad's patient. The name and age have been changed to ensure patient confidentiality. ■

Dr. Afroze Ahmad is a cardiologist who cares and listens. She is a multiple board certified cardiologist practicing at Las Sendas Cardiology, located at 3514 N. Power Road, Suite 107. For information, or to make an appointment, please call (480) 361-9949.



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EDUCATION

Pathfinder Academy

Enlists the Services of WESTERN FUNDRAISING SOLUTIONS

Submitted by Western Fundraising Solutions

Pathfinder Academy, with the help of Western Fundraising Solutions (WFS), will host a fund-raising event on Nov. 7, from 10 a.m. to 7 p.m.

WFS assists schools and organizations to raise money while providing something the community needs.

As parents, we are sick of paying for cards or coupon books we never use, cookie dough that stays in the freezer for a year, asking friends and family to buy wrapping paper they don't need, or paying for a run in which we don't have time to participate. After all this effort to raise money, the school or organization still is left needing funds.

WFS has developed a fund-raiser based on a proven method to raise thousands of dollars for organizations in just one weekend. Innovative methods apply grassroots marketing to eliminate high-cost advertising in order to provide the best prices on top-quality mattresses.

The mattress market is a billion dollar industry. Statistics show one in three households are in need of a mattress. WFS works directly with the mattress manufacturer, so the quality and price are guaranteed.

HOW THE FUND-RAISER WORKS

The fund-raiser is a one- or two-day event hosted by your organization within your facility. WFS will convert the space

in your facility into a mattress showroom. We will showcase only top quality, name brand mattress sets discounted well below store prices.

In addition, our showroom will be staffed with professional sleep specialists who will provide each guest with the opportunity to test mattresses in the showroom. The event is held on a day most convenient for your group, and profits will go directly to your organization.

The Pathfinder Academy has selected WFS to assist in raising funds to meet the education needs of the children. Specific needs include science tools and instruments, a new piano and other instruments for the music program, and new equipment for the playground.

Please come support Pathfinder Academy, located in the Las Sendas area, and look at our awesome selection of name brand mattresses. Bring your kids to play on the playground and our supervised giant bounce house. ■

Pathfinder Academy is located in Mesa at 2906 N. Boulder Canyon. To learn more about Western Fundraising Solutions, visit the website at westernfundraisingsolutions.com.

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WHEN? - Saturday, November 7th / 10^{am} to 7^{pm}

WHERE? - At Pathfinder School building
2906 N BOULDER CANYON, MESA AZ 85207

WHY? - Our fundraiser campaign is designed to help schools raise funds for their specific needs. The Pathfinder Academy is in need of **Music, Science and Playground Equipment**. Please join us in support of the school to enhance the education and learning for the children.



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We will have a supervised bounce house on site so parents can shop for a mattress while the kids play in a fun & safe environment!

WE NEED YOUR HELP!

Please share this flyer, and post on social media too so we can spread the word.



LOCAL BUSINESS

Make sure your car really is in alignment

Submitted by H and I Automotive

Having your vehicle aligned is a basic maintenance tool meant to keep the vehicle driving straight and achieve maximum life of the tires.

Did you know the most important alignment to perform on your vehicle is within the first 10,000 miles of ownership? The vehicle usually will come off the transport truck out of alignment, and during the first few thousand miles of driving, the suspension will start settling into place. Even after the initial break-in process, the suspension will continue to change due to wear and contact with curbs or other imperfections in the road.

It is recommended to have your vehicle aligned once a year, every 12,000 miles, or after new tires are installed. This will ensure proper wear patterns and longevity of the tires.

When deciding to have your vehicle aligned, it is very important to choose a repair shop capable of doing the alignment correctly. Unfortunately, there are plenty of places that will perform your alignment per basic specifications only. When this occurs, you still may have a tire wear issue. This is because the specification is a range and not an exact measurement.

The second concern is some vehicles do not have enough adjustability built into them in order to obtain



proper alignment. So, some service shops adjust what they can and do not give an option to correct the problems. So, in the end, you leave with a vehicle still out of alignment and wearing your tires unevenly.

There are three settings to a proper alignment— toe, which is how your tires are pointing forward; camber, which is how your tires are leaning; and caster, which is where the wheels are set in accordance to the center of the vehicle. Although, it is true, most alignments will require only a toe adjustment. This is also the only adjustment a lot of shops make. Camber is the next most important adjustment because it will cause uneven tire wear if not correct. Caster will affect only how the vehicle drives in a straight line.

Front-wheel-drive vehicles have specifications for both the front and rear axles. Sometimes, the adjustments cannot be made unless certain parts are changed on the vehicle first. Your alignment professional should inform you if there are repairs needed before a proper alignment can be performed.

H and I Automotive, located at 5338 E. Main St., has the latest 3D imaging alignment system from Hunter Engineering. We employ two Automotive Service Excellence master technicians who know how to perform the alignment on your vehicle to ensure optimum performance and tire wear. H and I can service all makes and models, including routine oil changes, repairs and general maintenance. ■

You can reach H and I Automotive by calling (480) 985-9279. You also can visit the website at handiautomotive.com. Please see our ad in this edition of Up Close.



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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?



NEW—CASUAL PATIO LOUNGE

Our famous Patio at Las Sendas has expanded due to popularity and numerous requests to have a cocktail and enjoy our evening sunsets and amazing Phoenix Valley views. We have added a third casual lounge patio to our existing two-tiered structure. We have

relocated our live music, and added an outside service bar. We now are able to seat more than 200 guests.

Breakfast, lunch and dinner service will continue to be available on our main patios. Bring family and friends for a truly extraordinary dining experience seven days a week.

THE VISTAS PAVILION

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Planning a Business Event for 2016—Consider the following at The Vistas:

Corporate Events

The Vistas at Las Sendas is a magnificent venue and urban oasis for large or small corporate events. Our 6,000-square-foot theatre-style facility can accommodate up to 400 attendees.

Our Corporate Event Planning Team can help create memories for you and your colleagues that will be treasured forever. We take pride in our ability to be creative and to transform our venue and services to meet and exceed your expectations.

Client or Staff Recognition

It's a competitive marketplace, and keeping and building a loyal customer base and great staff is vital to maintaining and growing your business. Client and staff appreciation events allow you to celebrate your business success and demonstrate the fact you really care.

Consider a Chef's Table, Wine Tasting, Cooking Classes, Casino Night, Golf Event, Tapas, Food Tasting Stations and more.

Executive Retreats

There are many reasons to bring your management team

together for an executive retreat. The Vistas Pavilion embodies relaxation. The captivating beauty and relaxing atmosphere create an environment conducive to successfully achieving the goals set by your executive retreat team. Our venue includes:

- A dedicated meeting planner and facilitator.
- Retreat packages, which include meeting space, breakfast, lunch, dinner and coffee breaks.
- Golf, golf lessons and spa packages.



Private Executive Dinners

The Vistas Pavilion welcomes executive guests to our special part of the world, where we have been able to develop a culinary experience sure to exceed expectations of every palate. Our chef features artisan dining, serving up delectable food, using fresh, local ingredients.

Consider a casual, fun evening of appetizer stations and displays, a theme night or a customized elegant menu with wine pairings.

Wine Dinner Featuring—Paul Hobbs Winery from Sonoma, California

Meticulous vineyard management, followed by minimally invasive winemaking techniques, allow Paul Hobbs to produce wines that express their vineyard origins with finesse, complexity and authenticity. Paul Hobbs wines are fermented with native yeasts, aged in French oak, and bottled unfiltered.

Saturday, Nov. 7, 2015

The Vistas Pavilion

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

Four-Course Dinner plus Dessert

\$70 per person plus tax and gratuity.

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

LIVE...at Las Sendas

LIVE...at Las Sendas continues this year with two amazing shows—Ken Block, on Nov. 12, 2015, and Cindy Miller, on April 12, 2016. Tickets are only \$34 and include two drink tickets. Appetizers are available for purchase. Doors open at 6:30 p.m., and the show starts at 8 p.m.

Ken Block, Comedian—Nov. 12, 2015

Ken Block has become one of the most versatile comic impressionists on the scene today. His state-of-the-art, one-man show has audiences on their feet laughing and cheering as he performs in venues as varied as theaters, cruise ships, corporate events and showrooms from

Hawaii to the Mediterranean coast. With more than 100 impressions in each show, spanning over 50 years of singers, comedians, politicians and show business luminaries, his universally received performance has something for everyone.

For Reservations
(480) 396-4000
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THE GOLF SHOP

Ping Demo Day—Nov. 18, 2015

9 a.m. to 1 p.m.

Ping G30 continues to be one of the best-selling lines of golf equipment at Las Sendas. We sell more sets of Ping golf clubs than any other brand on the market. We are excited to team up with Ping again this year to offer our community a Ping Demo Day. If you have been thinking about a new set of irons, come on out on Nov. 18, 2015, and get fit for free.

If you have been wondering what to get your spouse for the holidays, this is the perfect gift for the golf lover. Once ordered, the golf clubs arrive in just a few days, and they can be shipped directly to your home. Come and see us on our free Ping Demo Day.



Nike Golf Day—Nov. 20, 2015

4 to 6 p.m.

The first 20 guests will receive a free Nike tote bag

Mark your calendars for this fun afternoon. We are excited to partner with Nike Golf to bring our Las Sendas and surrounding communities this awesome event, filled with putting contests, discounted Nike products, raffles, fun and, of course, prizes. Win a Nike putter, gift certificate for Nike golf apparel and more.

Our Golf Shop is stocked with a wide selection of the newest Nike golf products, men's and ladies' apparel, as well as golf equipment. With limited shopping opportunities in the northeast corner of Mesa, we want you to come our way to buy the latest in Nike fashions right here in your own neighborhood.

Nike golf apparel is focused on performance and technology. You do not need to play golf to wear the apparel we offer... it looks as great off the golf course as it does on.

So, come on out on Friday, Nov. 20, 2015, and join in the fun.

GOLF

November Golf Rates

Includes green fee, golf cart or push cart and practice balls. \$89 plus tax, Monday through Thursday. \$99 plus tax, Friday through Sunday and holidays. As always, check our website at www.lassendas.com for current specials and our lowest posted rates.

A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)

THE PATIO AND THE GRILLE
New Daily Specials

MON.	Fried Chicken, Mashed Potatoes and Mushroom Ragu	\$15.95
TUE.	Taco Tuesday Chef's Choice	\$14.95
WED.	Wine Down Wednesday	Half Price Wine – Most Bottles
THU.	Prime Rib—10-ounce Mashed Potatoes, Vegetables Add Glass of Wine for \$3	\$17.95
FRI.	Chef's Fish Special	Market Price
SAT.	Tender Beef Brisket, Roasted Potatoes and Summer Vegetables	\$14.95
SUN.	Pasta Buffet— All you can eat!	\$15.95 Kids (6–12) \$8.95

Live Music and New Menus

Our live music is back seven days a week, and we launched our new fall menus in October for breakfast, lunch and dinner. Check out our amazing kids menu. We have our largest selection ever for the little ones. Check out our new amazing appetizers, such as Triple Cream and Date Bruschetta, Stuffed Pasta Shells, Banh Mi Spring Rolls and much more.

LAS SENDAS GOLF ACADEMY
Fall Lessons

Thanksgiving/Christmas
Purchase our lessons for \$450, regular price—\$600.

Ladies Practice Program

Get your group of three to eight golfing friends together for our 1.5-hour weekly practice sessions. We cover all aspects of the game, from the swing, short game, putting, bunkers, to strategy on the course. A great program for the winter.
For more information, contact David Huffman, Las Sendas Golf Academy, at (480) 677-1533, or email David at davidhuffmangolf@gmail.com.

Ladies New2Golf Classes

A fun introduction to golf—for ladies only. Group classes meet two consecutive weeks on Monday and Wednesday. Dec. 7, 9, 14 and 16, 2015
Time: 3 to 4:30 p.m.

Co-Ed Golf Classes

Saturday group co-ed classes designed to take your golf game to the next level—offered January through April. Dec. 5 and 12, 2015
Time: 11 a.m. to 1:30 p.m.
For additional information, contact Tracy Berman, LPGA Teaching Professional, at tberman@lassendas.com, or call (602) 920-8208.

Junior Golf Sticks Program

Our Junior Golf Sticks Program begins on Friday, Nov. 6, 2015, from 4 to 5:30 p.m. There are 20 Friday classes starting as low as \$20. Flexible sign-up. Join in any time for our fun junior golf program. Registration forms are available in the Golf Shop, by visiting our website at www.lassendas.com (Instruction/Programs), or by contacting Tracy Berman at tberman@lassendas.com. You also can call her cell at (602) 920-8208.

MEMBERSHIPS

Las Sendas Golf Club Memberships—Proxy Membership Includes Cart Fees

We have had a great summer season, with many new members joining Las Sendas. We would like to welcome Bruce and Jodie Kerr, from Ontario, Canada, to the

membership family. We look forward to bringing them into the membership community.

Nov. 3 and 4, 2015 are the opening days of the ladies' leagues and men's leagues for the 2015/2016 season. Nov. 15 is the sixth annual Las Sendas Anniversary Couples Tourney with Dinner. And Nov. 17 is the Ladies Member/Member Tourney. Get ready, everyone, for a wonderful year at Las Sendas Golf Club.

Proxy Membership—No Initiation Fee, Full Membership Privileges and Cart Fees Included

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- Check out www.lassendas.com, under Membership Programs, for a comparison chart of membership options.

For more information, contact Wayne Crandall at (480) 396-4000, or send an email to wcrandall@lassendas.com. ■

Holiday Parties

Now Booking for November and December 2015, prime dates are going fast!



THE VISTAS PAVILION IS THE PERFECT PLACE TO HOST YOUR HOLIDAY PARTY EVENT.

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FOR FURTHER INFORMATION AND TO BOOK YOUR EVENT CALL US AT 480-396-4000 OR E-MAIL US AT EVENTS@LASSENDAS.COM.

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SHOW DATE: NOVEMBER 12, 2015





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SHOW DATE: APRIL 12, 2016

TIME 6:30 PM 8:00 PM

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REAL ESTATE

There Is an Easy Way to Learn Current Home Prices in Your Neighborhood

By Lorraine Ryall, Realtor, CDPE, CSSN, KOR Properties

Thanks to the Internet, there are plenty of ways to stay connected and know what is happening in your neck of the woods and even in your own neighborhood.

One of my favorites is NextDoor.com. Once you sign up, you will receive emails on posts by your friends and neighbors. If you have just moved in, it's a great way to get to know the area and get lots of help and advice from people who live there. Neighbors will post about everything from what is going on in the neighborhood, such as a lost pet or the next HOA meeting, to recommending great local restaurants and fun places to go.

You also can write your own post, and ask questions of your neighbors, like the name of a good babysitter or handyman, buy or sell items, and ask for advice. For example, my kids wanted to have their monthly allowance increased. So, I asked on NextDoor what other parents gave for an allowance. It was great to read all the responses and advice I received. It's just such a great way to stay in touch, be able to chat with your neighbors, and get help, advice and recommendations. If you haven't signed up already, you can go to Nextdoor.com to sign up for your neighborhood.

HOME PRICES IN YOUR NEIGHBORHOOD

Another great way to stay informed and one everyone always wants to know is what home prices are doing in their neighborhood. You often will see reports showing what home prices are doing in the Phoenix area or even in Mesa, but what about home prices in your specific neighborhood?

When you drive through your neighborhood and see a home for sale, you may be curious what it is listed for. Then, when it is sold, you want to know the actual price. While you can search sites, such as Zillow, the data is often outdated or even incorrect, and it's hard to find out what homes sold for unless you know the address, since



you can't search by neighborhood.

Now, you can get an instant neighborhood report showing all the current active listings and sold homes in the past 90 days in your specific neighborhood by going to MyNeighborhoodHomePrices.com. You can click on any home and view the listing information and photos. This will allow you to view the options and upgrades of that specific home, and compare it to yours to get an idea of your own home value.

You will receive an updated report every month showing you any new listings and sold homes. See an example of the report below. This is a great way to stay on top of the market, and know what homes are selling for in your own neighborhood. The report will show you:

- The Average Days on Market
- The Median Sales Price
- Percentage Selling Above or Below Asking Price
- Percentage Home Sales Have Increased or Decreased

If you are thinking of selling in the next few months, or even in a year, receiving monthly updates will show you how the real estate market is trending, if home prices are increasing, and if we are in a seller's or buyer's market. Having this information at your finger tips will give you a much better idea of when would be the perfect time to list your home.

If you are thinking of buying a home in the future,

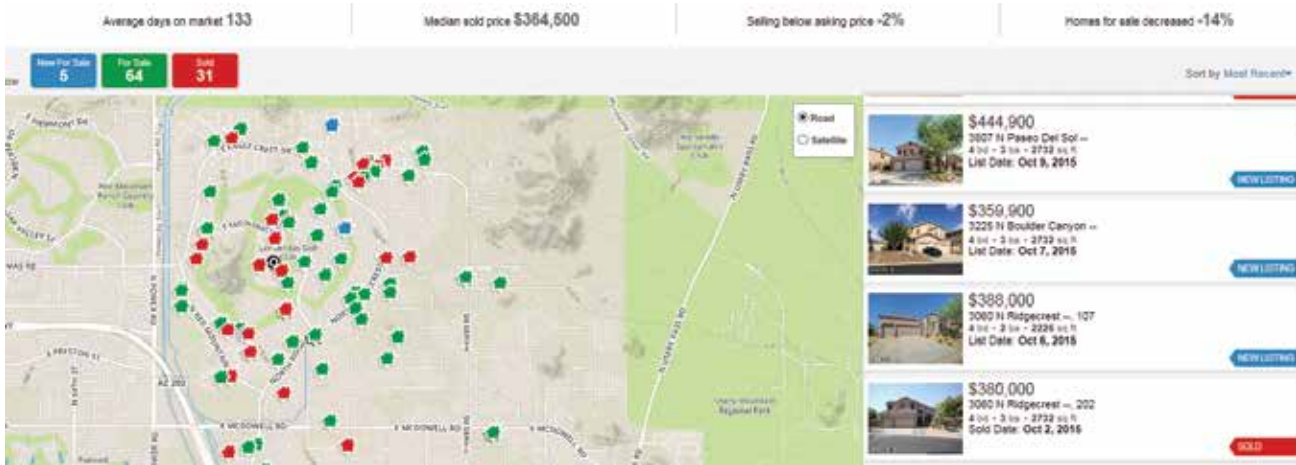
this report is a great way for you to start getting an idea of what homes are listed and selling for in the area in which you are looking. Buyers will start searching the Internet and looking at homes months before they actually are ready to buy. This report will keep you updated on what is happening with home prices in the specific neighborhoods, how long the homes are taking to sell, and what the median sales price is for that specific area.

Even if you are not thinking of buying or selling, receiving this report each month is still a great way to stay in touch and current on what is going on in the real estate market in your neighborhood. Plus, it's a great way to get some decorating or remodeling ideas, especially on the same floor plan as your home, by clicking on the listing and taking a peek inside.

Sign up for this free instant report at MyNeighborhoodHomePrices.com.

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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Lorraine Ryall is easily the best real estate agent with whom we have worked. She is highly knowledgeable, organized and professional, yet she is also warm and friendly. Working with Lorraine, we always felt like we had a friend in the real estate business who was helping us out instead of a disinterested salesperson focused on their commission. We can't recommend her highly enough.

-Richard and Ingrid

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TRAVEL

IT'S NOT YOUR GRANDMOTHER'S CRUISE ANYMORE

Submitted by Bruce and Sue Mitchell
Cruise Planners

Cruising has come a long way since the *Love Boat* days. The regimented schedule a passenger formerly followed left much to be desired. In today's cruising, however, the choices are endless.

THE EVOLUTION OF DINING

In the past, passengers had two choices to dine—early seating at around 6 p.m., or late seating at about 8 p.m. If you didn't book early enough, most likely, you could not get the choice you wanted. Can you imagine going on vacation and being told when to eat? Well, not on today's cruise ships.

Sure, if you want traditional dining, it is available. Today, however, passengers have a multitude of options from which to choose. Most cruise ships even have specialty restaurants with a nominal cover charge averaging \$20 per person. This dining experience equates to any five-star, land-based restaurant costing hundreds of dollars to dine at per couple. Then, there's Lido dining—more like a smorgasbord for any time casual or buffet dining.

Royal Caribbean ships even have hangouts like *Johnny Rockets*—the famous hamburger joint. Norwegian Cruise Line touts *Freestyle Dining*, where you have upward of 17 different restaurants from which to choose, and you can dine any time and with whomever you want. Dining on today's cruise ships is a phenomenal experience.

ENTERTAINMENT IS TOP NOTCH

On the cruises of yesteryear, you could take in an early show or a late show, depending on your dining time. Year after year, the variety show lived on. Now, fast-forward to today—Royal Caribbean has shows like the Broadway hit *Hairspray*, and they built an AquaTheater on their newer ships, where a full



Sue and Bruce Mitchell

aquatic show is performed with high divers and synchronized swimmers. Comedy and jazz clubs also are in full swing, such as *Fat Cats*, on Norwegian Cruise Line's (NCL) *Epic*. Love karaoke? There is always a lounge onboard where you can sing to your heart's content each night. NCL's *Epic* also features the famous *Blue Man Group*, a Cirque dinner show and *Legends in Concert*. Want to bowl or play a supersized Wii? Just jump on an NCL ship, and the family is sure to have fun.

DAYS AT SEA ARE NEVER BORING

During days at sea, gone are the beer drinking and men's hairy chest contests. They have been replaced on Royal Caribbean ships with *FlowRider*, a surfing simulator, or hang loose during your ride on the zip line. Want to play putt-putt golf, basketball, table tennis, or climb a rock wall—it's all happening onboard.

Celebrity Cruises has glass blowing at sea. Watch a Corning Museum of Glass gaffer present a live demonstration on glass blowing, or play a game of bocce on their beautifully manicured lawn on the top deck. Carnival's fun is by the pool at *Waterworks*. Take a plunge down their 104-foot-long slide. It's a real rush.

Wine tastings, cooking demonstrations, lectures, computer classes, spa treatments and state-of-the-art workout facilities also can keep you busy during your days at sea. Or grab a book from the library and enjoy sitting by the pool, relaxing while the ship takes you to your next exciting port of call.

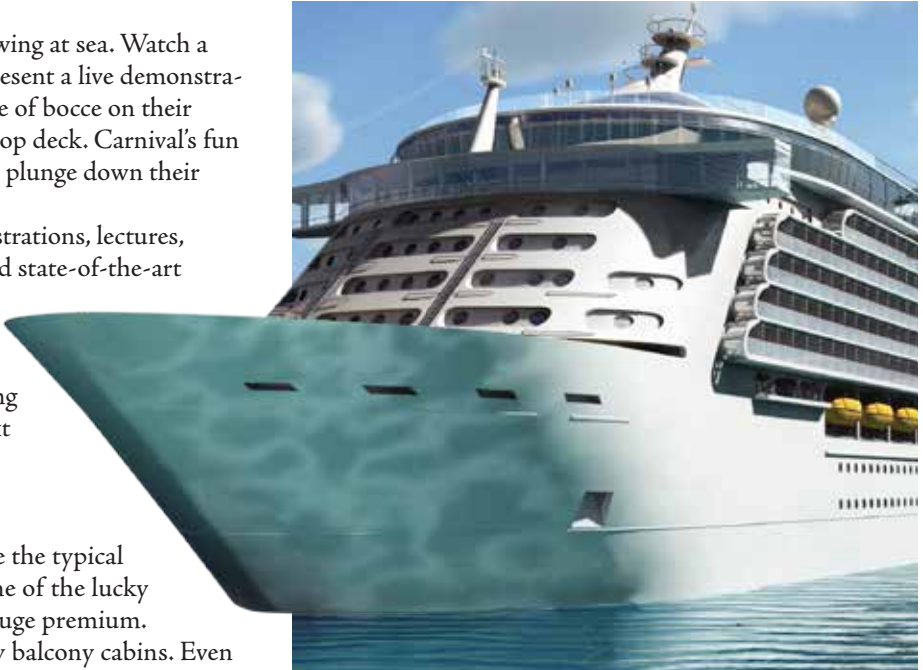
ACCOMMODATIONS

Interior and ocean view cabins were the typical choices in years past. If you were one of the lucky few to enjoy a balcony, you paid a huge premium. Most new ships now offer primarily balcony cabins. Even

some inside staterooms now have views overlooking promenades with natural lighting. And the cruise lines continue to be innovative.

Now, on the new Royal Caribbean ships, loft cabins are available, featuring two-story, floor-to-ceiling windows, two bathrooms, a living room and second floor master bedroom. Private villa guests aboard NCL's *Epic* have exclusive access to their own pool, lounges and restaurant. It's a ship within a ship. ■

If you haven't cruised in a while, or just thought cruising was for old people, think again. For more information and to reserve your next cruise vacation, contact Sue or Bruce Mitchell, your Cruise Planners travel specialists, of Red Mountain Travel. Visit the website at redmountaintravel.com. You also can send an email to smitchell@cruiseplanners.com, or call (480) 396-8084.



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LOCAL BUSINESS

Bistro a' la mode is true to its name

By Dawn Abbey
The French phrase *a' la mode* means in the latest style or fashion, trendy or with it, and true to its moniker, Bistro a' la mode serves up amazing lunches and desserts, which are way ahead of the curve. Most people associate *a' la mode* with pie or cake served with ice cream on top or on the side. All of the incredible desserts created daily by Bistro Executive Chef Stephanie Petersen are served a' la mode, with premium vanilla ice cream or a dollop of lemon mousse.

Choose from a different homemade tart, cake or pastry, or a homemade pie, or the everyday favorite, salted caramel butter bars—a creamy, lightly salted caramel filling in a shortbread crust. Can't decide? Order the pastry platter of all three for only \$13. Since the Bistro opens at 10:30 a.m., it's the perfect place for a morning cup of French Roast coffee with your pastries.

For lunch, Bistro offers diners four unique sandwiches and delicious luncheon salads, the fall favorite, pot pies, and occasional chef's specials, all with a choice of sides. Prices are reasonable, from \$4 to \$9. Beer, wine and mimosas also are available.

Having never tried the Bistro, which opened about a year ago inside the Stonebridge Manor mansion, my husband and I decided to go there for our lunch-date day. Everything sounded so delicious, we couldn't decide. So, we ordered the *Tour de France*, a half of each of the four sandwiches on fresh-baked artisan breads with two full side dishes for \$15.

The *Grownup Grilled Cheese of the Day* was filled with marinated pizza vegetables, asiago and pesto; sweet-hot sliced citrus-glazed turkey was spiced with cranberry balsamic; a buttery croissant nestled a chipotle ranch chicken salad; and the caprese chicken had a delicious pesto and balsamic glaze.

The Bistro is known for its unending varieties of mac and cheese, so we ordered the *Cream Cheese Enchilada Mac* and *Grandma's Loaded Potato Salad* (one



of the Bistro's summertime favorites) for our side dishes. Other sides include house-made potato chips, sweet-hot coleslaw, seasonal fruit cup, house salad or soup d' jour. Choosing dessert was impossible, so the chef presented us the pastry platter. My husband loved *Fall in a Bite* carrot cake caramel pudding, made from the chef's grandma's recipe. There was also an amaretto cherry pie a' la mode, a cayenne-spiced, brownie-bottom, decadent chocolate truffle cheesecake, and the caramel butter bars, a' la mode, of course. "The Bistro is presently open from 10:30 a.m. to 2:30 p.m., for all-occasion lunches and even take-out," said Lindsay Hoff, lead server. "We also schedule private parties, such as rehearsal dinners or anniversary events, here at other times of the day and evening, serving the

same fantastic Bistro food," she continued. "We can accommodate up to 50 guests at \$15 to \$22 per person, plus tax and gratuity. Menu includes a choice of salad, entrée and dessert." The Bistro also is a great place for a small corporate holiday lunch, dinner or event. For larger gatherings, Stonebridge Manor offers full-service event planning in a more formal setting. "Call us with your plans, and we can arrange the details," Lindsay said. ■ For more information, call (480) 641-4148. Information and menus are available on facebook.com/bistroalamode and stonebridgemanor.com. Stonebridge Manor is located in Mesa at 4000 E. Palm St.

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3-7pm on The Patio
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Reservations: 480-396-4000

FIRST COURSE Bogey's Salad Mixed Greens – Dried cranberries – Pumpkin Seeds – Grana Padano – Roasted Shallot Vin	SECOND COURSE Sage Stuffed Turkey Traditional stuffing rolled with Turkey breast – Choice of Yukon Gold mash or Sweet potato puree – Haricot Verts – Crispy Onions – Giblet Gravy – Star Anise Cranberry Sauce	THIRD COURSE Pumpkin Cheesecake Pumpkin infused cheesecake with cranberry & cinnamon sauce
Crab & Chestnut Bisque Crab – Celery – Onions	Pork Tenderloin Grilled Polenta Planks – Delicata Squash – Sherry pork jus-lie	Chocolate Anejo Mousse Xo Anejo Tequila – Café Tequila – Dueling Chocolate Mousse – Strawberry Chips
Bresaola & Burrata Burrata Cheese – Watercress – House made Bresaola – Pine Nuts	Chilean Sea Bass Spaghetti Squash – Brussel Sprouts – Sweet Corn & Pepita Cream	
	Rosemary roasted Prime Rib with Garlic Butter Fontina & Thyme Duchess Potatoes – Haricot Verts – Pan Au-Jus – Crispy onions	

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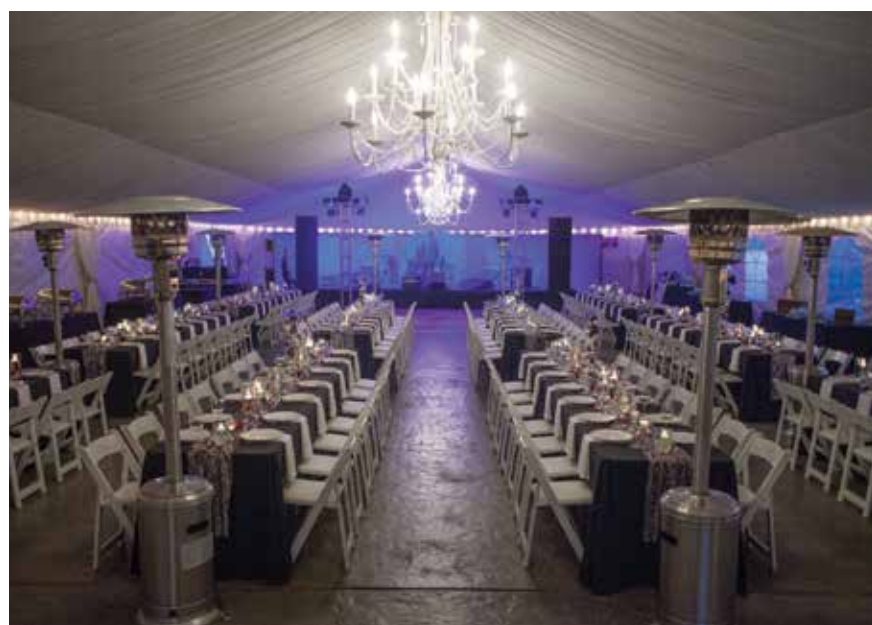
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Sales for the Month of September 2015

John Karadsheh

Address	Square Feet	Community	Sold Price
7347 E. Norwood St.	1,848	Grayfox	\$265,000
2739 N. Sterling	1,997	Grayfox	\$290,000
7334 E. Minton Cir.	2,219	Grayfox	\$311,750
2720 N. Augustine	2,475	Trailridge	\$315,000
3444 N. Tuscany Cir.	2,451	Rolling Hills	\$355,000
7149 E. Quartz St.	2,226	Granite Ridge	\$373,000
3219 N. Boulder Canyon	2,732	Granite Ridge	\$373,000
3430 N. Mountain Ridge #58	2,827	Sonoran Heights	\$399,000
7360 E. Sandia Cir.	3,841	Boulder Mountain	\$465,500
8104 E. Vista Canyon St.	3,017	Granite Preserve	\$600,000
4025 N. Silver Ridge Cir.	3,847	Legacy Hills	\$655,000
7024 E. Sierra Morena Cir.	4,127	Mountain Village	\$675,000

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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A portrait of Colleen Brosnan, a woman with long, wavy brown hair and bangs, smiling. She is wearing a black top and a necklace with green and gold-colored beads. The background is a plain, light color.

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



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EVENT

CHURCH FEATURES FRIDAY NIGHT CONCERT SERIES

Submitted by
Marilyn Husted,
Communications
Committee

An Evening With Mitzi Smith and Friends will be the inaugural presentation of the Friday Night Concert Series, at Red Mountain United Methodist Church, on Nov. 13. Mitzi has performed throughout the world with such stars as Elton John and Jason Mraz. Her Gospel favorites and Contemporary Christian hits will be featured, accompanied by J.R. McAlexander's live band. J.R., organist and keyboardist for the church, owns Showtune Productions, a company providing musical entertainment at venues throughout the Southwest. After bringing the very successful Broadway Classics show to the church for the past two years, he suggested the church sponsor the Friday Night Concert Series. "We are bringing in a wide variety of shows from Christian Rock, Gospel, Big Band, Bluegrass, Classical, Opera and Broadway music just in our first season," J.R. explained. "We are trying to appeal to all age groups, and all the shows are family friendly. The church has just installed a new lighting and upgraded sound system, making it an ideal place for concerts." When asked why the church is hosting the concerts, J.R. replied, "The main reasons for the concert series are to provide cultural diversity to the East Valley, to give an opportunity to the



church to reach new people, and to be a fund-raiser for our youth program and other great programs the church offers."

Concerts for 2016 are:

- **The Tetra String Quartet—Jan. 15**
These Arizona State University faculty members have performed this interactive concert worldwide, featuring popular Chamber music.
- **It Had To Be You—Feb. 12**
New York City vocalist Mark DiConza, accompanied by a live band, sings the classic pop hits of Michael Bublé, Harry Connick Jr., Frank Sinatra and Tony Bennett.
- **Sonoran Dogs Bluegrass Band—March 4**
This popular Tucson-based group celebrates traditional and contemporary Bluegrass music.
- **Falling in Love With Love—April 8**
Phoenix natives Jordan and Kaitlynn Bluth celebrate their lives together through opera and musical theatre classics. ■

All performances begin at 7 p.m., in the worship center. Season subscriptions and tickets for An Evening With Mitzi Smith are available now. Tickets for the concert are only \$18 for adults and \$10 for children. Subscriptions for all five concerts are \$75. Tickets are available at rmumc.com or at Red Mountain United Methodist Church, located at 2936 N. Power Road. For more information, call (480) 981-3833.

EVENT

Red Mountain Crafters present 10th annual Holiday Boutique

Submitted by Red Mountain United Methodist Church

The 10th annual Red Mountain Crafter's Holiday Boutique takes place on Friday and Saturday, Nov. 6 and 7, from 8 a.m. to 3 p.m., in Madsen Hall, at Red Mountain United Methodist Church.

The holiday boutique helps give children in our community age-appropriate play and development, combined with the opportunity to help provide the means for them to learn in a loving, Christian and fun environment.

From scholarship monies, to classroom supplies, all proceeds raised at the Red Mountain Crafters Holiday Boutique go to programs for local children.

But it isn't just about raising money. The weekend-long affair is an annual event, which brings people together from all over our community to marvel at the work donated by talented crafters from the church and community.

You might want to be first in line to pick the perfect set of placemats, to browse tables filled with enough eye candy to overwhelm you, and to find that original little something you can give to someone who has everything.




You can enjoy yourself, maybe find something special you will treasure, or that someone you love will treasure, and you don't even feel bad about spending the money because every single penny of profit made goes to benefit children. Last year's proceeds funded scholarships for preschool and a youth mission trip. Proceeds also purchased educational supplies, and helped fund vacation Bible school, as well as a summer arts program.

Every year, new crafters join the group, bringing their own special talents, from floral and sewing experts, to painters and wood workers. Every year, they come up with new, never-before-seen projects. Hundreds of years of experience combine to bring you quality work worthy of a Sedona art studio, offered at prices you can afford.

You'll find cute things, funny things, and pieces you will stand and stare at just because it feels good to do so. Pieces will leave you in awe. A handful of the items available from which to choose include placemats, quilts, aprons, afghans, doggie blankets and wall art. Additional items include jewelry, purses, cards, florals, tissue box covers and ornaments, as well as lighted décor, gourd art, Arizona natural art and yard art.

We hope you will stay for a while and visit. Sample some of the homemade culinary treasures. Sit in the sun, and enjoy a book from the used book sale. ■

For more information, call (480) 981-3833. Red Mountain United Methodist Church is located in Mesa at 2936 N. Power Road.



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REAL ESTATE

Be cautious of companies offering QUICK PURCHASE OF YOUR HOME

By John Karadsheh

Several new companies recently have come into the Phoenix Metro marketplace offering to purchase homes directly from homeowners for cash.

These are not the first companies to try their luck in the Valley. Investors have been drawn to the Phoenix market for decades. Each time a new company arrives, there is a new twist, but mostly they offer a *hassle free* experience and quick closings.

Companies offering to quickly purchase your home are not in the business to do you a favor. They are in the business to make money and pay for radio ads. Their greatest advantage is you don't know all of the ins and outs of real estate.

Here are some reasons to be cautious:

1. Unless you already have your home listed, you, as the seller, do not have any representation. The companies buying your property are fully aware you are unrepresented, and are ready to take advantage of that fact.
2. Not all investors submit lowball offers. Instead, some companies offer something that sounds reasonable according to Zillow. If you have read our columns in the past, you know Zillow values usually are inaccurate. Investors seek out homes that already have a low Zillow value for the marketplace, fully knowing the Internet is the place where homeowners look to get information.
3. Some companies pay cash, but then ask for closing costs. It is highly unusual to ask for closing costs in a cash transaction. Closing costs are used to assist financed buyers and usually are a point of negotiation. This is the company's way of using psychology to actually come in with a lower offer without you really realizing it. Other companies come in with a reasonable offer, and then charge a series of fees. In both situations, your bottom line net is much lower than it appears.
4. They usually close quickly, but don't always conduct their inspections until the last minute. Some



John Karadsheh

companies ask for a huge dollar credit for repairs (in some cases we have heard more than \$20,000). If you don't agree to pay for the repairs, they cancel the transaction. A few days before closing, most sellers have already arranged to move, so they pay the repair costs believing they have no other options.

5. Many bulk investors just have one agent handling all of their transactions. It is very difficult to get in touch with anyone at the company, and there are frequent errors along the way, not usually in the buyer's favor.

Being represented when you buy or sell a home means you have an advocate on your side. Professional Realtors know how to not only get a house under contract, but they can negotiate it all the way through to closing. It seems like it should all be simple, but it rarely is. Think of it this way. If you were involved in a lawsuit, you would hire the best lawyer to represent you. You wouldn't try your luck being your own attorney. Why risk trying to sell what is most likely your largest investment by yourself? It only will end well for the other side. ■

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. KOR Properties is the creator and one of the founding sponsors of Mesa Food Truck Fridays.



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HEALTH

MESA DOCTOR OFFERS SIMPLER Alternative to Allergy Shots

Submitted by Family Allergy Clinic

No time for allergy shots at the doctor's office? According to Dr. Stuart Agren, MD, of Family Allergy Clinic, there is a better way with under-the-tongue allergy drops you can take at home.

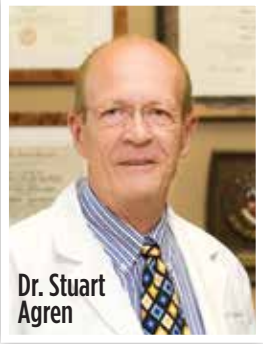
Like allergy shots, drops are a form of immunotherapy—the only treatment shown to change the underlying allergy instead of just its symptoms. The drops are dispensed daily under the tongue where they absorb into the bloodstream through specialized mouth cells.

Dr. Agren began prescribing the drops at his Mesa-based clinic when he found patients were struggling to be consistent with allergy shots. "It was difficult for patients to make time to come to the office twice a week for shots," he said.

Because allergy drops do not carry the same risk for anaphylactic reaction that shots do, they can be taken at home instead of under direct medical supervision. They also have been shown to be safe for young children as opposed to shots, which aren't generally recommended for kids below age 8.

"While many patients suffer through allergy season with an arsenal of pills, nasal sprays and inhalers, allergy drops are often a wiser choice," Dr. Agren said. "Medications have side effects, and they may only be partially effective," he added. "But most of all, they don't treat the root of the problem. They're a band aid fix."

In contrast, allergy drops desensitize the body to allergens in the environment, so it will stop having allergic reactions in the first place.



Dr. Stuart Agren

The drops are made up of natural extracts. Therefore, they are easier on the body than synthetic medications. And unlike allergy shots, drops have been shown to safely reduce food allergies, as well as pollen allergies. Dr. Agren can treat for nearly 60 food allergens, including eggs, milk and wheat.

Dr. Agren has safely treated more than 15,000 patients using allergy drops. "Allergies can wreak havoc on health, causing hay fever, asthma, eczema, hives, chronic ear infections, sinusitis, headache and fatigue," he said.

According to the doctor, patients may be candidates for allergy drops if:

- Their allergies last more than a few months each year.
- Their symptoms are severe enough to significantly diminish quality of life.

Dr. Agren believes drops are the wave of the future for allergy treatment. "In recent years, I have seen the medical dialogue shift toward sublingual drops," he said. "Allergies are getting worse, and lives are getting busier. People want a simple, effective solution." ■

For more information, or an appointment with Dr. Stuart Agren, MD, call (480) 827-9945. You also can visit the website at FamilyAllergyClinic.com. The Family Allergy Clinic is located in Mesa at 3048 E. Baseline Road, Building 10, Suite 122.



LOCAL BUSINESS

NEW SALON OFFERS ARRAY OF HOLISTIC SERVICES

Submitted by Distinctive Salon and Spa

Distinctive Salon and Spa, a new Aveda Concept Salon, is now open at the northwest corner of Power and McDowell roads.

Distinctive Salon and Spa is making its presence known in Mesa with friendly, helpful and passionate staff, offering experience unparalleled to any other. This truly distinctive salon is a second location for owner Ashley Hamilton. She has been a service provider for 12 years, and her original location has been servicing the Biltmore area for more than seven years.

This newly renovated salon and spa, open seven days a week, offers an array of holistic services. Prior to, and during pampering, you will receive Aveda rituals of renewal, including a scalp, neck and shoulder massage, a hand renewal treatment, a foot bath with an Aveda salt scrub, and a finishing makeup touchup.

Some services Ashley recommends are Aveda hair color, which is 97 percent naturally derived, or a customizable elemental nature Aveda facial, with an added treatment of a green science plant peel or dermafilig. You can also experience a healing Swe-Thai massage.

With the focus on total beauty health and wellness, the salon uses only the finest Aveda products to balance and beautify the body and mind without harming the environment. With any service you choose to experience, you will leave the salon ready to make your distinction in the world. ■



Ashley Hamilton

For more information, or to make an appointment, call (480) 396-3112. Distinctive Salon and Spa is located in Northeast Mesa at 2910 N. Power Road, Suite 101, in the Basha's shopping plaza.

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Oral allergy drops are affirmed by the World Health Organization and The Cochrane Collaboration and were featured in Scientific American, the Journal of Allergy and Clinical Immunology, The Wall Street Journal, and The New York Times.



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HEALTH

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*Submitted by
Tapestry Insurance*

There are so many big changes in Medicare insurance this year, and being able to choose the right plan to fit individual needs can be overwhelming.


Lynne Jones is a licensed and trained Medicare agent who stays informed so she can help her clients pick the plan right for them.

With so many options in plans, doctor networks, costs and benefits, it makes sense to have an agent help make the Medicare decision. "It's important to have as much knowledge as possible when making Medicare decisions," Lynne said. "Why not have someone local who can help you make the best possible decision?"

Lynne is able to meet one-on-one with her clients, either at their home or in a public location. "By meeting with them individually, I feel I can really understand their needs and what is most important to each person," she said. "I am an independent agent, so I am able to present more than just one insurance option."

When not doing Medicare, Lynne helps her husband, Michael, in his video production business. They have lived in Red Mountain Ranch for almost 21 years. "I love this community, and always feel so proud to be part of such a wonderful part of the Valley," Lynne stated. ■

For help with your Medicare insurance, please contact Lynne Jones at (480) 212-2246.



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Call me today for help navigating Annual Enrollment this year!

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FINANCE

Control your emotions IN VOLATILE MARKETS

Submitted by Brent D. Hoskinson

The stock market has moved up fairly steadily for the past few years, with no major corrections, but so far this year, we've already seen periods of volatility—enough to make some investors jittery.

Nervous investors may be more prone to make decisions based on short-term market movements. So, how can you stay calm?

First of all, when evaluating your investment decisions, stay focused on those factors that have historically driven stock prices. The U.S. economy is growing at a reasonably good pace, and corporate earnings remain fairly strong. Plus, stocks may not be as undervalued as they were a few years ago—as measured by the price-to-earnings ratio—but they still aren't overly expensive either.

Things can change, of course, but when market volatility seems to be primarily caused by short-term events, such as plunging oil prices, it's important to look beyond the headlines to these less glamorous, but probably more important, fundamentals of good investing. By doing so, you can help avoid making fear-driven investment choices.

What else can you do to help ensure you don't let feelings of anxiety influence your investment moves? For one thing, evaluate your investment mix. If you own too many stocks and stock-based vehicles, you could take a big hit if stock prices fall sharply during periods of volatility. Historically, however, bond prices typically have increased when stock prices fell—although, of course, there are no



Brent D. Hoskinson

guarantees. So, if your portfolio consists of stocks and bonds, you are better positioned to weather the harshest effects of market turbulence.

To further prepare yourself for downturns, you also may want to diversify your fixed-income holdings to include investments, such as U.S. Treasury bills, certificates of deposit and municipal bonds. The percentages of each type of investment within your portfolio should be based on your goals, risk tolerance and time horizon.

Finally, you can help yourself maintain an even-keeled approach to investing by always looking for quality. Typically, higher quality investments fare better during market declines and recover more quickly when the markets rebound.

How can you judge whether a particular investment is of good *quality*? A long-term track record is useful to study. It's certainly true that, as you have no doubt heard, *past performance is no guarantee of future results*, but it is, nonetheless, valuable to know how a particular stock, for example, has performed in various economic environments. If it seems to have done well relative to others in its industry and over long periods of time, that may give you a good idea of its quality.

It's never easy to take all the emotions out of investing, especially during periods of market volatility. After all, you count on your investments to help provide you with the type of future you've envisioned. But by focusing on the fundamentals, putting together an appropriate investment mix and constantly looking for quality, you can help *de-stress* yourself—and, as the American poet, novelist and historian J.G. Holland once said, "Calmness is the cradle of power." ■

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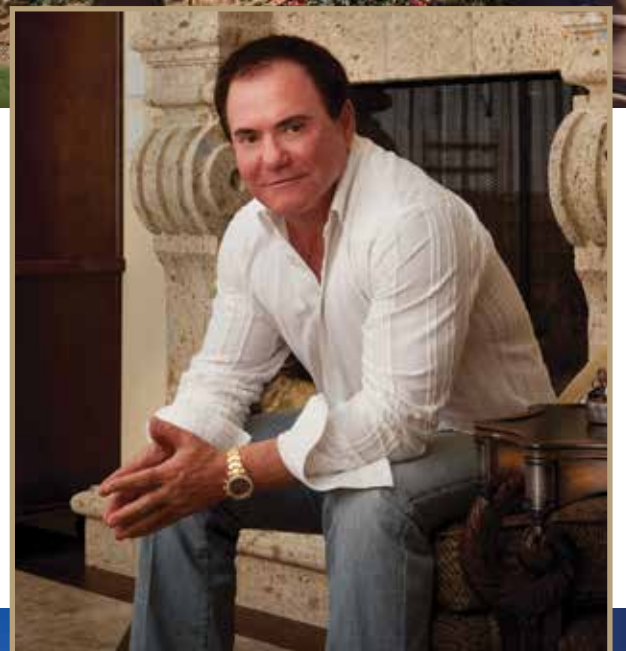
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