# Red Mountain Ranch DOCOSE Bringing neighbors closer to their community January 2016

# COSMOS SALON AND LAVIDA MEDSPA are merging to form an oasis of beauty services

By Dawn Abbey

osmos Salon and Day Spa owners Cosmo and Sandra Barbetta and LaVida Medspa of Chandler owners Eric and Musinka Morga are pleased to announce they are joining forces to create Cosmos Salon and Med Spa, an oasis of beauty services.

"Cosmos will continue with their great hairstylists, nail techs and spa staff, while we add med spa services, such as Botox, Dysport, fillers like Juvederm and Restylane and other aesthetic procedures, like pain-free laser hair removal and Ulthera to name a few, under the direction of Dr. Amy O'Hara," said Eric.

"We are so excited to be able to offer our clientele more ways to look their best," Sandra exclaimed. "You can have your hair done by your longtime favorite stylist, and also get rejuvenating spa treatments. And there's more to come."

"Cosmos' existing day spa area is undergoing a super makeover and remodel to add private rooms for injectable procedures and additional aesthetic services," Sandra continued. "Clients will be able to book some of the new options this month, but it will probably be February before the entire remodel is completed."

Overseeing the new injectable and aesthetic procedures will be Musinka (Muschi), a registered nurse who also holds numerous certifications in injectables, fillers and skin care. Muschi is a *Black Diamond Level* injector for Allergan products (Botox, Juvederm and Voluma). She also is a president's level injector for Galderma (makers of Dysport and Restylane).

"Just as Sandy is to hair, Muschi is to injectables," Eric said. "We have a winning team here whose creativity, knowledge and expertise is hard to beat. Sandy is the trend-setting expert on hairstyles. Muschi has been a registered nurse for 25 years, and began her career working in a dermatology office in 1995. She quickly has become an expert on the



latest injection techniques and trends for

full facial rejuvenation," he continued. "Muschi is constantly attending training from specialists all over the country and bringing techniques back home to LaVida. She is very passionate about what she does every day, all the time."

In the next few months, more techniques now available at LaVida in Chandler will be transitioning to the new med spa. "Initially, we will start with facial injectables and a unique, pain-free laser hair removal," Eric said. "Next, we can offer B-12 and lipotropic body shots for energy and weight loss."

"Soon, we will have Ulthera, an exciting alternative to plastic surgery," Eric explained further. "Ulthera is an

ultrasound collagen-tightening procedure that firms skin without the trauma of a surgery and no downtime. It is FDA-approved for tightening of the neck, which we have never been able to treat effectively until now," Eric stated. "We were the first med spa in Chandler to have Ulthera. Muschi and Jennifer Worthley are both certified advanced technicians and have had the machine for two years, which means customized treatments for every client. You can go on our website at lavidamedspa.com, and use a selfie to see how it might work for you."

"We also will be doing micropens, photofacials, laser skin resurfacing and overall more aggressive treatments," Eric continued. "The website explains more about other procedures that will soon be available at the new med spa."

"For more information about any of our services, or to book an appointment either for existing or any of the new med spa services, call (480) 844-0707, and we can set appointments as they become available," Sandra suggested.

The new Cosmos
Salon and Med Spa
is at its same Cosmos
location, at 2837 N.
Power Road, on the
northeast corner
of Power and
McDowell roads,
in The Village at
Las Sendas. Call (480)
844-0707.



## Dr. Hiatt Brings 25 Years of Plastic Surgery Experience to Mesa

By Jamie Killin

orking with an experienced surgeon is key when it comes to achieving your desired look.

Dr. Karl B. Hiatt, of Hiatt Plastic Surgery, has 25 years of experience, is a board certified plastic surgeon, and is a member of multiple associations, boards and societies.

While Dr. Hiatt offers a wide

array of services, he specializes in *Mommy Makeovers*, which include some combination of a breast lift, breast augmentation, tummy tuck and liposuction. He also is highly skilled in face and eye lifts.

Additionally, Dr. Hiatt offers laser hair removal, photofacials, injectables and other skin care treatments.

In fact, according to Dr. Hiatt, laser hair removal is one of the busiest parts of his practice, and a procedure with which he and his staff have 15 years of experience.

"We were one of the first offices to bring laser hair removal to the Valley," he said.

One of the next big advancements Dr. Hiatt is

offering is miraDry, a treatment that removes odor and sweat-producing glands, and 70 percent of hair, usually with just one treatment.

"There are very few of these machines in the country," he said.

Dr. Hiatt was the first to offer this treatment in Mesa, and he is one of a few able to offer the treatment in the Valley.

To ensure he is offering the best value possible for patients, Dr. Hiatt built his own surgery center. Turning Pointe Surgery Center is nationally certified and licensed by the state of Arizona.

The value Dr. Hiatt's office provides comes with high quality.

"I don't think anyone does any better at what I do," Dr. Hiatt said.

He emphasized that with more surgeons, and all the different specialties, ranging from oral to general surgery, and performing cosmetic procedures, it is important to make sure the surgeon you choose for cosmetic surgery is a plastic surgeon who is part of the American Society of Plastic Surgeons.

"You have to be careful if you're going to seek out plastic surgery," he said.

Dr. Hiatt and other members of the American Society of Plastic Surgeons are board certified in plastic surgery, and are required to continue their medical training.

Dr. Hiatt has spent his entire career practicing in Mesa, and the Hiatt name has a long history in Arizona's medical community.

"My dad was instrumental in medicine in the Valley," Dr. Hiatt said. Among many other achievements, Rudger Puckett Hiatt was one of the founders of what was previously known as Mesa Lutheran Hospital.

Dr. Hiatt plans to continue his and his family's legacy in Mesa.

"I love Mesa," he said. "I appreciate what this city has given to me." ■

For more information, visit drhiatt.com, or call (480) 844-1410. Dr. Hiatt's office and surgery center are located at 4540 E. Baseline Road, Suite 117.



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# In This Issue Bike Masters 4 Family Allergy Clinic 19 Happy Pets Palace 5 MVPita Mediterranean Grill 24 Lifelong Learners 8 Desert Holistic Health 25 Cruise Planners 12 Financial Resolutions 26 Real Estate Predictions 18 Service Directory 30

## COSMOS SALON WOULD LIKE TO WISH ALL FRIENDS AND NEIGHBORS A

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Cynthia Sandoval, Master Stylist

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## LOCAL BUSINESS

# BIKE MASTERS MEET THE NEEDS OF RIDER

#### Submitted by Bike Masters

ike Masters will celebrate the grand opening of a brand new location in Mesa, from Friday, Jan. 29, through Sunday, Jan. 31, featuring demo rides, free food and prizes throughout the weekend.

With its 25-year-old business, Bike Masters has defined how Arizona riders interact.

The new shop, at Power and McKellips roads in the Target shopping plaza, owned by Randy and Sally Pittaluga, has its origins in Bikes Direct, which opened in 1990, with a best-price business model—meeting the needs of value-oriented riders, while allowing the business to open additional locations.

As the business evolved, the Pittalugas, who also live in North Mesa, started investing more and more into the value of their retail experience. With increased focus on premium customer service, the first Bike Masters location opened in Oro Valley, Arizona—suiting high-end riders, while still leveraging the increased buying power the Bikes Direct business model provided. The new Mesa store represents the next generation of that model.

"When we decided to open our new store, we felt Specialized was the ideal company for us to partner with," explained Randy. "As well as being a great bike brand, the new store was exactly what we had in mind..."

Meeting the needs of a performance-oriented clientele also has allowed Bike Masters to reach out to the Mesa cycling community by hosting a weekly road ride, offering how-to clinics, and supporting teams in the local race scene."We also are hoping to work with some of the



local schools to see if we can work with them on further developing a team for younger athletes," said Sally.

In the Phoenix area, cycling is a competitive business. Riders are plentiful and discerning. So, earning their business takes continuous attention.

Over the years, Randy and Sally have proven they can offer a modern bike shop experience. They have made deliberate plans for their stores to maximize their service and presence in key markets in the Phoenix area.

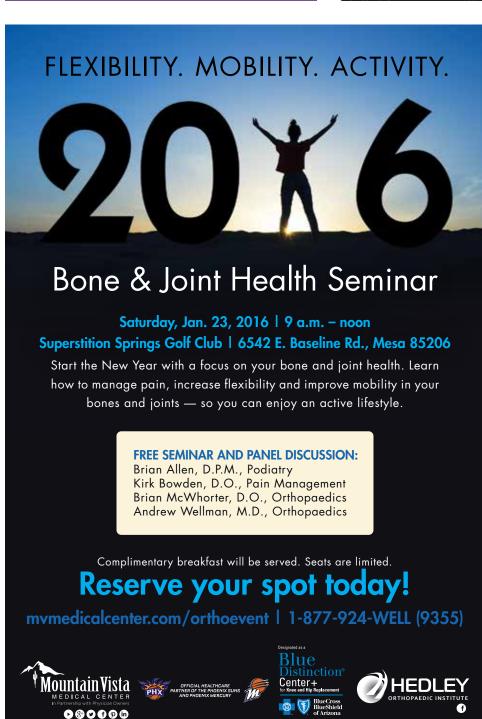
The business carries Specialized, Pivot, Yetti, Electra, Haro and Stolen BMX. In addition, a rewards program is offered.

"Bike Masters offers lifetime free tune-ups on every new bike we sell at the store," said Sally. In addition, Sally said, "The store offers:

- 30-day price match guarantee on every bike we sell.
- Extended warranty on manufacturers' parts warranty to lifetime (most manufacturers warranty is one year).
- Seven-day return policy. If you are not happy with the bike/part you bought from us, bring it back for an exchange or return.
- Free Basic Bike Fitting with every bike purchase (\$75 value). With your bike purchase, we will take the time to adjust your saddle height, evaluate your handlebar height, stem reach and posture—free. We also offer a more custom BG fitting service by appointment.
- Juvenile bike trade-in program. We will give you a \$50 trade-in on any juvenile bike purchased from Bike Masters toward a larger size bike for up to five years (good on any 12-, 16- or 20-inch coaster brake-style bike)."

From fixing a flat, to custom fitting a road bike, Bike Masters can handle any service your bike needs. "Stop in and see what makes us Bike Masters," encouraged Randy. ■

For more information, call (480) 699-0072. For monthly specials, visit the website at bikemastersaz.com. Bike Masters is located at 2031 N. Power Road, Suite 101.





## Newly Renovated Aveda Salon and Wellness Spa FFERS MAJOR LEAGUE RE

Submitted by Distinctive Salon and Salt Spa

thletic trainers and medical professionals specializing in sports medicine are bombarded with requests to try the latest rehabilitation and physical therapy devices.

While it is important to stay ahead of new technologies and evaluate legitimate interventions, you don't want to waste time or money on modalities with more marketing behind them than solid clinical evidence.

Class III lasers have been used in Major League Baseball for more than a decade and have proven effective. However, in 2008, the Toronto Blue Jays began use of a class IV laser, and were impressed with the results.

In addition to expediting athletes' recovery times after injury or surgery, the device also serves as an injury prevention tool. For example, by treating a starting pitcher's shoulder before every game, they warm up the joint, help prevent stiffness and optimize on-field performance.

The basic science behind laser therapy is compelling. Studies have shown that impaired cells have a stronger response to laser light than healthy cells. The laser works by impacting cellular function, using light-emitting diodes to beam infrared rays into the cells of damaged tissue.

The light enters as photons, which are then accepted by photoreceptors in the cells. The light stimulates adenosine triphosphate, or ATP, an adenosine-derived nucleotide, which supplies large amounts of energy to cells for various biochemical processes, including muscle contraction.

In essence, the light energizes and rebalances the cell. Damaged cells absorb and become energized by photonic energy. This function has been documented with more than 2,000 clinical studies over the last 30 years. Stimulated cells increase ATP production and dramati-



cally reduce inflammation, pain and swelling. Therefore, this modality may be considered a healing process, as it corrects compromised cellular function and allows the body to heal.

The following conditions are among many, which can respond favorably to class IV laser therapy if you comply with general treatment param-

eters. Age and injury severity determine individual protocols. • Tendinitis (shoulder). We use laser therapy to help warm

up athletes prior to throwing. Players notice less stiffness when they start throwing and decreased soreness and fatigue after throwing, compared with other modalities.

Rotator cuff strain (acute). Decreased soreness is attributed to the anti-inflammatory and analgesic effects of Class IV lasers. The effects allow more range of motion (ROM) earlier in the rehab process, and athletes can start strengthening exercises sooner.

The following injuries also have been successfully treated with laser therapy: turf toe, medial epicondylitis (golfer's elbow), lateral epicondylitis (tennis elbow), muscle strains (quadriceps, hamstrings, forearm, shoulder, oblique), joint sprains (mainly ankles and knees), carpal tunnel syndrome, neck pain and low back pain.

The Toronto Blue Jays started using laser therapy in their minor league rehab facility in 2009. In addition to providing continuity of care between the major leagues and players sent for rehab, it is being used extensively during spring training and on minor league players needing rehab.

Laser therapy has decreased the athletes' pain levels following a variety of acute injuries. As a result, they are able to keep more players on the field, even if they are not performing at 100 percent. The therapy also has decreased the number of days a player is out of the game due to injury.

Professional baseball players aren't the only population benefiting from this therapy. College, high school and amateur athletes, industrial workers and others suffering from disparate acute or chronic soft tissue and musculoskeletal injuries also can benefit.

The therapy's positive results stimulate compliance, as patients start to feel less pain and experience faster,

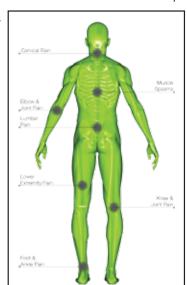
Non-invasive pain relief, which reduces swelling and inflammation, is crucial to healing.

Healthy tissue emits a certain frequency at a certain level, but injured tissue does not. If you can subject injured tissue frequency to healthy tissue frequency, the cell has memory, and can remember what it is like to be healthy and, basically, rebalances itself.

> Every day, more conditions are identified, which can be treated successfully with laser therapy. The results are just phenomenal, far more than what is received with any of the other modalities, allopathic or naturopathic. ■

> For further information on laser therapy, call Distinctive Salon and Salt Spa at (480) 396-3112. You also can visit lightcure.com/medical or Advanceweb.com/rehab.

> References: Mike Frostad, ATC, athletic training and rehabilitation coordinator; George Poulis, MA, ATC, head athletic trainer; and Glenn Copeland, DPM, team podiatrist for the Toronto Blue Jays. Dr. Copeland is the former chief executive officer of Cleveland Clinic Canada.





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## There Are Many Benefits to Dog Boarding and Doggy Daycare

By Amanda Yantos

Thristmas has come and gone, we are starting a dazzling new year, and if you added a new furry I friend to your family over the holidays, you can trust Happy Pets Palace and Playground to take care of your dog's needs.

Happy Pets Palace offers luxury dog boarding, allowing you to enjoy an upcoming spring vacation or a quick trip to see friends and family without worrying about your pup's safety. So, how might you prepare your dog for his stay at a boarding facility?

- When researching boarding facilities, choose one offering live-stream cameras, allowing you to check in on your dog. Visit onlinedoggy.com to see which facilities offer live-stream cameras, and take virtual tours of different facilities. Businesses offering live-stream cameras provide pet parents a real-time look into what their dogs are doing. Being able to check in on your pet with live cameras gives peace of mind, thereby allowing you to enjoy your trip without worry. But be careful watching the dogs play on camera can be very addictive.
- Always double-check facility reviews online (Google, Yelp, Angie's List, Facebook and other social media platforms). It is better to bring your dogs to a boarding facility with more positive than negative reviews.
- · It is better to arrange your schedule so as to drop off your dog for boarding prior to packing your suitcase. If your dog watches you pack, he may get stressed or anxious because he knows you are leaving.
- Don't give your dog special treats the night before or day of bringing him to a boarding facility. It can be very tough leaving our fur kids behind, but something like a meaty cow knuckle can upset a dog's stomach within a few hours. Your dog may already be stressed by the changes in your routine. So, it is best to not further risk an upset stomach.

 Pack one extra day of food/medication just in case travel plans get delayed. Also, dogs who are more active in dog-dog group play will burn more calories, and should get a bit more food each meal to compensate for their increased activity level.

Happy Pets Palace also offers doggy daycare. Picture this: You have a brand new puppy. He's running around with a lot of energy while you're trying to get all your errands and housework done. How could you possibly find time to socialize and exercise your dog? Happy Pets Palace offers Puppy Wednesdays, when puppies, ages 4 months to 1 year old, can play at daycare all day for the half-day rate. This happens every week.

All non-aggressive dogs, current on vaccines, and neutered/spayed are welcome to attend doggy daycare. Each one must pass a pre-screening assessment to ensure he will get along well in dog-dog group play.

Some benefits of puppy socializing and doggy

- Dogs learn proper dog-dog signals and communication from each other, since dogs do imitate one another.
- High energy levels of puppies and active dogs are dwindled down after a fun day of play at Happy
- Daycare offers romp and play styles only another dog

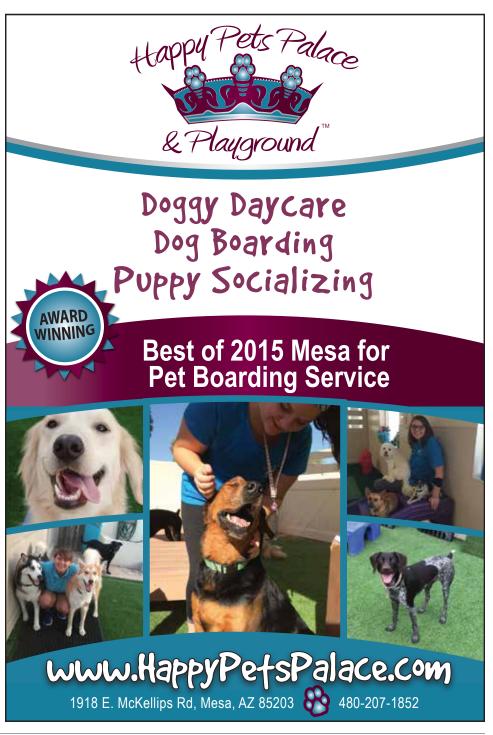
If you're in the East Valley, Happy Pets Palace and Playground is the go-to place for boarding and daycare. It is an award-winning facility, voted Best Pet Boarding Service in Mesa for 2015. Happy Pets Palace has webcams, allowing you to see what your dogs are up to while you are gone.

So, go on, have fun, and prepare your dog for his vacation or daycare play days. Fido will appreciate the hard work put into making him comfortable, loved and

For more information, contact Happy Pets Palace at (480) 207-1852, or visit the website at happypetspalace.com. ■







# Self Development Academy Provides Outstanding **ELEMENTARY AND MIDDLE SCHOOL PROGRAMS**



By Jennifer Salvatori

Self Development Academy (SDA) is the only Arizona school consistently ranked among the top 10 schools by the Arizona Department of Education for the past decade.

How has SDA attained this ranking and received other prestigious awards, including the 2010 Charter School of the Year Award, presented by the Arizona Charter School Association, and the 2011 Academic Excellence Award? The success of SDA students is attributed to a visionary principal, dedicated teachers, administration and staff, supportive families and motivated students.

More than 15 years ago, Dr. Anjum Majeed founded SDA after much encouragement from parents desiring a continuation of the advanced and high level preschool and kindergarten curriculums offered at

Self Development Preschool. Since SDA's opening, the school has grown tremendously, and now consists of more than 450 students in elementary school and middle school.

At SDA, the students learn a minimum of one grade level ahead of the Arizona state educational standards. Beginning with the kindergarten year, students are academically challenged, and high academic expectations are established, all within a nurturing environment. SDA elementary school students obtain a solid foundation in language arts, mathematics, science and social studies. Students are taught at the mastery level, and the curriculum emphasizes higher level thinking skills, such as critical thinking and problem solving.

By the time SDA students reach middle school, many are prepared to enroll in Algebra I, Advanced

Literature and Advanced Science. During middle school, students have the opportunity to complete Pre-Algebra, Algebra I, Geometry and Algebra II, Advanced Literature, Science, including Biology, Chemistry and Physics, Technology and Spanish. Many of these courses are not offered until high school.

Students completing eighth grade at SDA are enrolled in Honors and Advanced Placement courses upon entering high school. Additionally, many students receive high school credit for courses completed at SDA. This enhances their grade point averages, and makes them highly competitive students when applying to colleges and universities.

Aside from the academic focus, students have opportunities to develop other skills, such as public speaking, sports and performance skills. Class plays, winter performances and the science fair are just a few of the many annual in-house activities.

After school activities include Sports Club, Foreign Language, Dance Club, Choir Club and Student Government. Recently, the SDA Choir Club performed at Arbor Rose Senior Care facility in Mesa. The performance brought smiles to the residents' faces, and provided the students with an opportunity to perform in public and give back to the local community. Dr. Majeed and staff fully support the student-initiated and student-led projects. The annual talent show, mentoring programs and various donation drives are examples of these projects. SDA is committed to developing well-rounded students who are well prepared for high school and beyond.

A Kindergarten Information Night is scheduled for Jan. 12, at 6:15 p.m., and a Middle School/High School Information Night is scheduled for Jan. 28, at 6:30 p.m. ■

For more information, or to schedule a tour, please contact the front office at (480) 641-2640. Enrollment for 2016 has begun, and spaces are filling quickly.









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## **Many Interesting Subjects Are** Available to Lifelong Learners



#### Submitted by New Frontiers for Lifelong Learning

nyone interested in birding or hiking, having book discussions, ▲ or learning about the Grand Canyon, financial strategies, nutrition for seniors, a healthy brain or many other subjects, is encouraged to join New Frontiers for Lifelong Learning.

The spring semester offers more than 70 classes. With a fee of \$60 for the spring semester and summer session, an individual can sign up on a computer on Feb. 2 for as many classes as one's schedule will allow. Previously, if you signed up in the fall, the cost had been \$80.

Classes meet at the three Mesa Community College (MCC) locations.

The locations are Southern Avenue and Dobson Road; Downtown, at 165 N. Centennial Way; and Red Mountain, at McKellips and Power roads. Classes also are offered at East Valley Adult Resource Centers, located at 247 N. Macdonald St. and 7550 E. Adobe Road, as well as many other locations in Mesa.

Sponsored by MCC, New Frontiers for Lifelong Learning is a peer-led organization, offering the opportunity to expand your learning, increase your social resources, and provide opportunities to volunteer for the college and in the

To learn more about New Frontiers for Lifelong Learning, you are invited to an open house on Friday, Jan. 29, from 1 to 3 p.m., at the MCC Downtown Center, 145 N. Centennial Way, on the fourth floor. Park in the parking garage on the second and third floors, and take the steps or elevator to the fourth floor.

Registration for classes will take place on Tuesday, Feb. 2, from 9 a.m. on. Registration will be by computer only. For those who don't have either a computer, access to one or a friend who can help, they can go to the second floor of the Downtown Center. People will be available to help with registration on Feb. 2, from 9 a.m. to noon. ■

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

## EDUCATION

## **Mesa Community College Hosts** HIGH SCHOOL AUTO CHALLENGE

Submitted by Dawn Zimmer

full-time student scholarship is at stake when high school students ▲ from across Arizona measure their automotive testing and diagnostic skills during the inaugural Maricopa Community Colleges' Arizona High School Auto Challenge.

The challenge online qualifying exam will be administered on Jan. 27. It is formatted specifically to provide students the experience of sitting for the Automotive Service Excellence, or ASE certification tests, the industry standard.

The top 10 qualifying schools will send a team of two seniors and one alternate to Mesa Community College (MCC) to participate in the onsite portion of the competition in April. During this portion of the challenge, students will demonstrate their automotive diagnosis and repair skills by fixing a bugged vehicle.

Automotive instructors from three of the Maricopa Community Colleges offering post-secondary degree and certificate automotive programs banded together to present the challenge, which replaces a similar competition co-hosted for 22 years by Ford Motor Company and AAA. The Auto Challenge will rotate among Mesa Community College, at Southern Avenue and Dobson Road, on Friday, April 22; GateWay Community College, in 2017; and Glendale Community College, in 2018.

"In the past, automotive high school instructors relied on the Ford/ AAA competition to showcase their top students in a hands-on experience," said Mesa Community College Automotive

Faculty Bryce Bond. "As of Sept. 1, 2015, the Ford/AAA competition sadly was ended, leaving a huge void."

"Historically, Ford/AAA would offer employment," he added. "We will offer education through scholarships."

The high school and postsecondary automotive technology instructors see this as an opportunity to get students excited about the latest advances in the automotive technology field.

"Automotive technology changes rapidly, and the auto challenge will give students a real-life experience diagnosing and repairing vehicles using the most current technology," said GateWay Community College Automotive Program Director Steve Folks. "It also highlights the importance of encouraging talented young people to pursue automotive technology associate degrees and certificates as well as careers as automotive service technicians."

"With three well-respected automotive programs that focus on domestic and imported automotive technologies, manufacturer's certifications and high levels of job placement, hosting the auto challenge aligns with our goal of encouraging students to pursue college degrees and certificates in this field," said Glendale Community College Ford Asset Instructor Don Davis. "It's a three-way win scenario. Scholarships for students mean more trained, workforceready graduates who become contributing employees to the local economy." ■

Additional information and the link to register for the exam may be found online at mesacc.edu/autochallenge.



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	Social Membership	Proxy Membership	Non-Refundable Golf Membership	Refundable Membership
Initiation	\$3000	\$0	\$15,000	\$45,000
Refundable	No	No	No	Yes
Limited Time Promotion – with paid initiation – Option 1	1 <sup>st</sup> Year Dues Waived	N/A	N/A	Free 2015 EZ-GO TXT Base Model Golf Cart (\$5,000 value): OR
Limited Time Promotion – with paid initiation – Option 2	N/A	N/A	N/A	Canadian Dollar at Pa to USD
First Year Dues	Free	N/A	N/A	Free
First Year Cart Fees	N/A	Included	N/A	Free
Dues - Primary Member Annual/Seasonal (6 months)		\$590/month	\$370/month	\$370/month Annual \$500/month Seasona
Dues - Family Annual/ Seasonal (6 Months)	\$500/Year	\$690/month	\$125/month	\$125/month Annual \$195/month Seasona
Golf Privileges	18 Annual or 10 Seasonal Passes*	Unlimited Golf	Unlimited Golf	Unlimited Golf
Use of Practice Facilities	Day of Play Only	Unlimited	Unlimited	Unlimited
10% Discount – Pro Shop	~	~	<b>~</b>	~
10% Discount – Restaurants	~	~	<b>~</b>	~
Charging Privileges	~	~	V	~
Member Priority Reservations  – Golf and The Patio	~	~	V	~
Access to Member Lounge	~	V	V	~
AGA handicap Program	~	V	V	~
Member Locker Facilities		V	V	~
Access to Member Limo Services	~	V	V	~
Participation in all Member Golf Events & Tournaments		V	V	~
Participation in Men's & Ladies Leagues		V	V	~
An Assigned Locker		V	V	~
Club Storage		V	V	~
Personal cart with trail fee		V	V	~
Special Member/Guest rates		V	V	~
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Contact Tannis McBean (480-352-2614) or visit our website www.lassendas.com and complete our contact form



Our elevated outdoor garden lawn is combined with scenic beauty and unsurpassed views of the Phoenix valley sunsets.
Our serenity garden is an intimate design with desert flora, trickling waters and elegant succulents.

## Get The Best Bang For Your Buck When REMODELING TO SELL YOUR HOME

By Lorraine Ryall Realtor, CDPÉ, CSSN **KOR Properties** 

**7** ith the holidays behind us, it's time to look ahead and start planning for the New Year.

This year may be the year you are planning on making the move, maybe leaving the area or even the state, moving up or downsizing.

Whatever the reason, if you are planning on selling this year, you need to get your home ready to be listed.

The days of buyers wanting a fixer upper went out with the foreclosures and short sales. Today's buyer is looking for a *move-in-ready* home. They would rather increase their purchase price to find a home already updated, instead of having to come up with the cash after the closing to do the updating themselves.

The kitchen and bathrooms really sell your home. A well-appointed kitchen will dramatically increase the value of your home. So, it's worth spicing up yours to grab buyer attention. The same is true for the bathrooms.

#### **KITCHEN**

The kitchen is the heart of the home. Therefore, having an updated kitchen sure to wow the buyer can be the key to selling your home, and it doesn't have to break the bank.

Buyers still want granite countertops, or something similar, and changing the countertops will have a big impact, but before you embark on changing the countertops make sure your cabinets are in good condition. There is no point adding granite if the buyer will have to replace the cabinets anyway. If the cabinets are in good condition but are outdated, depending on the type of wood, they can be refinished, painted or just the doors

replaced for a fraction of the cost of new ones. My neighbors have a huge kitchen, and just had all their cabinets refinished at a fraction of the cost of replacing them, and they look brand new.

When you get the bid for the kitchen, ask about the cost for the bathrooms. You may even have enough granite left over to do the bathrooms or at least one of them at no extra cost other than the install.

#### LIGHT FIXTURES, PLUMBING AND HARDWARE

Even if you are on a tight budget, there are still things you can do, which will have a big impact on how buyers see your home. If you have old style light fixtures and plumbing fixtures, changing them out for updated ones really isn't that expensive and will change the feel of the entire home. Replace old lighting with pendant fixtures, recessed can lights or modern surface mount fixtures. While an updated kitchen may get the wow factor, homebuyers also notice small details, such as the lighting and plumbing hardware. Changing or adding hardware to the existing cabinetry can update the look of the kitchen.

#### **BATHROOMS**

You can transform the look of a bathroom very easily. We are in the process of remodeling both of our bathrooms upstairs, and purchased framed mirrors, as well as new faucets and new light fixtures. They were pretty inexpensive, but just doing that made a huge difference to the look and feel of the bathroom. If the cabinets are in good condition, you can paint or refinish them. If the budget will allow, add granite countertops, too. With bathrooms, you usually can find large enough leftover pieces of granite, which cost less than the big slabs. Even if all you do is the framed mirror and light fixture, the result still will be a big impact for a small cost.

#### FRONT DOOR AND STAIRCASE

We used the same company hired to refinish our neighbors' cabinets to come and refinish our front door and staircase, changing it from an oak front door and white staircase to a dark espresso color. The difference is amazing. The rich color on the stairs complements our kitchen cabinets and pulls it all together, and the front door just finishes the home off. After all, the front door is one of the first impressions the buyer will get. So, it just

I offer a free home staging consultation, and have a contact list of local contractors and service providers.

Please contact me if you would like a free consultation on home staging and updating, a copy of the Contractors List, or a free home evaluation to determine the current market value of your home.

Lorraine Ryall has been a Multi-Million Dollar producer for the past seven years. You can reach Lorraine at (602) 571-6799, send her an email at Lorraine@Homes2SellAZ.com or visit her website at Homes 2 Sell AZ.com.





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Lorraine Ryall was simply a pleasure to work with. She was very responsive, informative and helpful throughout the process of selling our home. She was there every step of the way, guiding us and helping making things as easy as possible. Honestly, we think she went far beyond than she needed to in helping us, but it just goes to show what a caring professional she is. We would definitely recommend her time and time again!

-Carlos & Isela

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Mountain Views - \$399,900 2964 sq ft, 4 Bed 2 Bath



Golf Course Lot with Pool - \$325,000 1526 sq ft, 2 Bed 2 Bath

## UNIQUE FEATURES HIGHLIGHT INAUGURAL SAILING OF CRUISE SHIP

Submitted by Sue and Bruce Mitchell Cruise Planners

his past October, we took a cruise on the inaugural sailing of the Norwegian Cruise Line's newest ship the Norwegian Escape.

We boarded the cruise ship with our friends, George

and Lynn Boyd, in the port of Southampton, England, to start our journey to its new home in Miami.

d Bruce Mitchell

Anxious to check out our cabin, the first thing we noticed was how wide the hallways were. No longer do you have to squeeze against the wall to let someone pass by. The ship design is such that all cabins have recessed entryways.

The next huge difference, gone are the beige doors, which are replaced by beautiful dark wood grain doors. This gives a more elegant look to the ship.

Upon stepping inside the cabin, our first impression was how clean and neat the cabin was, complete with white bedding. However, the biggest improvement was in the bathroom. Gone are the old hard-to-control shower curtains. Glass doors have replaced the modular showers.

The ship was designed for warm weather sailing, which is most evident on the upper decks. The first ever Jimmy Buffet's Margaritaville at Sea is on the pool deck.

The next deck up has the largest ropes course at sea, which includes three zip lines and two planks extending over the water. Bruce and George were almost the first to try this new feature not once but several times. There also is a bocce ball court and mini putt golf course, which we put to good use.

Because we were crossing the Atlantic, on some days, the upper deck activities were closed due to high winds. The biggest disappointment for the boys was the closure of the dueling water slides. The good news was they still were able to use the tubing water slide. All ages loved it. Even higher on the ship was the fully netted basketball court.

Also on the upper deck is the ship's two-story Haven, private suites, which surround a courtyard, with entrance being by key card only.

The restaurants are many and varied. The three no-extra-charge dining venues were very intimate for such a large ship (as many as 4,300 passengers). Across from one another were two dining rooms with dividers, small tables and booths, giving them a very warm and luxurious feeling. The third dining room was larger, with a full dance floor in the middle and live music for listening and dancing.

The extra-charge restaurants include Le Bistro, Cagneys, Moderno Churrascaria, Teppanyaki, La Cuccina, Bayamo by Jose Garces, plus a Michael Mondovi wine bar and The District Brewhouse. The idea is you have choices.

The entertainment also was the best we have seen. From a dinner show, featuring songs from John Hughes' films (*Sixteen Candles, Pretty in Pink* and *Breakfast Club*), to the witty and very talented dueling pianos, there truly was something for everyone.

Not to leave out the kids, one whole deck is just for kids. They even have baby care on the ship and a huge water park, as well as a miniature ropes course.

Because this is our opinion, we felt the shopping choices were not as varied as on other ships. They have chosen to include two designer stores, Lacoste and Carolina Herrera. I saw little traffic in both.

The other public areas were well appointed, with the atrium being a main gathering place for games, demonstrations and trivia.

You have 22 bars from which to choose, 17 specialty and nine complimentary restaurants. And, of course, they have a very large and smoke-free casino. The list goes on and on.

Overall, we would give the ship and especially the fabulous crew a big thumbs up. Don't take our word for it. The best way is to experience it for yourself. The Norwegian Escape is now doing seven-day sailings to the Caribbean from Miami.

If you haven't cruised in a while, or would like to know more about some of the specials currently being offered by cruise lines, contact Sue or Bruce Mitchell, your Cruise Planners travel specialists. Visit our website at redmountaintravel.com. You also may send an email to smitchell@cruiseplanners.com, or call (480) 396-8084.













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**LOCAL BUSINESS** 

# It is possible to always DRIVE A NEW CAR

Submitted by H
and I Automotive
The all love
new,
especially
when it comes to our
cars, but replacing a car
every few years, just so
we can always experi-



ence that new car feeling, is expensive. Now, if you could always have that

Now, if you could always have that new car feeling and spend half as much to get it, wouldn't that be great? Well, the truth is you can.

When you buy a new car, start from day one with taking good care of it. Not only will you never lose that new car feeling, but it also will cost you far less to do so. This means take care of the vehicle mechanically, as well as cosmetically. It is very important to maintain your new car's appearance with regular washes and waxes. It is more important to take care of your vehicle mechanically. Routine maintenance is the key to vehicle longevity and keeping that new car feeling.

Maintaining your vehicle's vital fluids and performing regular service on your vehicle will decrease the likelihood of a costly breakdown and keep your car in peak running condition. It is recommended to change fluids before the manufacturer suggests. The manufacturer may want you to believe a low maintenance product is being sold, but the truth is they just want to sell you another vehicle when this one shows its age due to lack of maintenance.

Over time, mechanical components

will wear out. Once replaced, the vehicle performance and handling will return. This is especially true with suspension components. Struts and shocks wear slowly over a long period of time, and the driver just gets accustomed to how the vehicle handles. When the struts and shocks are replaced, drivers often state that the car drives like new again. The same goes for all the rubber components.

The Arizona dryness and heat deteriorate the rubber over time, causing your vehicle to sound like an old farm truck going down the road. Replacing worn and dry rotted components will alleviate these unwanted noises and return that like new feeling at a fraction of the cost of replacing your vehicle.

So, treat your vehicle like the asset it is. Keep it clean with regular washes, and have the exterior waxed at least once a year. Visit H and I Automotive to keep your vehicle mechanically safe and sound. We will help you stay on track so you can enjoy your vehicle well past the 100,000-mile mark.

Our service professionals have more than 75 years of combined experience in the automotive industry in our local area. Maintaining a vehicle in our harsh desert climate is much different than in other parts of the country. We perform routine maintenance and repairs on all makes and models. A majority of our work includes a nationwide 36-month/36,000 mile warranty.

To put your vehicle on the road to recovery, call H and I Automotive at (480) 985-9279, or visit the website at handiautomotive.com.



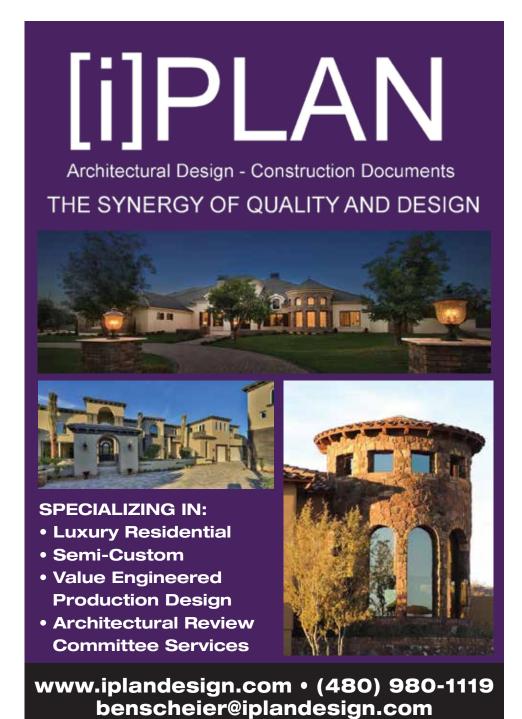


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#### COMMUNITY

## Mesa Citizen of the Year Association Selects Recipients

#### Submitted by Mike Hutchinson

hen members of the Mesa Citizen of the Year Association met this past November to choose Mesa's 2015 Citizens of the Year, Jill Benza had been chosen as Woman of the Year, and Dennis Kavanaugh had been chosen Man of the Year.

Jill Benza is a longtime resident of Mesa who has been active in numerous community non-profit organizations for many years. These include multiple leadership roles, such as chairman of the board of the United Food Bank, the Mesa United Way Hunger Task Force, East Valley Women in Politics and the Boulder Mountain Homeowners Association.

She was involved in leadership roles in citizen committees serving to educate and advocate for successful Mesa Public Schools (MPS) Bond and Override elections in 2009, 2012 and 2014. She retired from MPS in 2007 after a 26-year career.

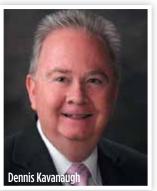
Her nominator stated Jill "... is a person you want on your team, being it solving complex community issues, or just rolling up your sleeves and making needed phone calls. Jill is always well prepared and organized, and usually has a written plan to help guide the actions of the many groups she works with."

Another individual stated Jill has been a force for good in her church community, leading efforts to find and purchase a permanent facility for her congregation, The St. Ignatius Orthodox Christian Church.

Dennis Kavanaugh is a prominent, well-known civic leader, community volunteer and attorney. Elected to the Mesa City Council four times, he currently serves as vice mayor. During his time on the City Council, Dennis has been active on regional, statewide and national groups, representing and advocating for municipal issues.

Dennis also has served on a wide array of community non-profit boards. A partial listing of the boards on which he has served includes Child Crisis Center Foundation,





Mesa Sister City, Mesa Preservation Foundation, A New Leaf, Southwest Shakespeare, Mesa Community College Commission on Excellence, West Mesa Community Development Corporation and Visit Mesa.

As one of his nominators said, "Dennis Kavanaugh has dedicated his personal and professional career to the betterment of people's lives. He has been an attorney in Mesa since 1978, and has advocated for injured and disabled individuals for more than 31 years... His decades of selfless community service to Mesa's residents and commitment to our city make him an exceptional choice for the 2015 Mesa Man of the Year award."

The Mesa Citizen of the Year Association is one of the oldest groups of its kind in the state. Founded in 1935, the organization annually selects two individuals in the community who have dedicated a significant amount of time to volunteer activities and leadership.

This year's award recipients will be honored at the association's annual banquet on Feb. 23, at the Hilton Phoenix/Mesa. This community celebration of volunteerism will begin with a reception at 5:30 p.m. followed by dinner. ■

To purchase banquet tickets, please visit mesacitizenoftheyear.org, or call Susan Carland at (602) 390-6164.

## Real Estate In Red Mountain Ranch

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**Red Mountain** Ranch Area **Market Report** 

Sales for the Month of November 2015



Address	Square Feet	Sold Price
6534 E. Raftriver St.	1,700	\$200,000
3464 N. Olympic	1,502	\$201,500
6113 E. Roland St.	1,518	\$220,000
6540 E. Redmont Dr. #8	1,600	\$225,000
6462 E. Star Valley St.	2,067	\$280,000
6057 E. Snowdon St.	2,569	\$285,000
4338 N. Ranier Cir.	1,830	\$320,000
4055 N. Recker Rd. #61	3,007	\$509,000

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

Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER KOR Properties www.KORproperties.com





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John Karadsheh, ABR, CRS Owner/Designated Broker
Natascha Ovando-Karadsheh, Owner/REALTOR®
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4+ Acres Car Lover's Dream!
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LAS SENDAS RESORT LIVING 4111SageCreek.com \$700,000



RED MOUNTAIN RANCH CUSTOM 4263Katmai.com \$775,000



February 5th March 4th
April 1st May 6th



5-9PM

Las Sendas Trailhead Parke



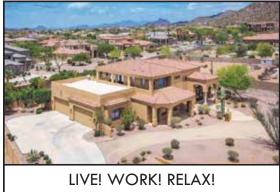




CUSTOM BASEMENT HOME

AvalonGrove18.com \$875,000

LAS SENDAS MOUNTAIN VIEWS 7710HiddenCanyon.com **\$1,190,000** 



2804North89th.com \$725,000



LAS SENDAS GOLF COURSE \$500,000



MESA GROVES GEM \$314,500



CUTE IN RED MTN RANCH \$295,000

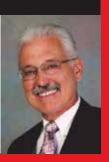
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Denny Harless, AHWD, E-Pro, GRI 602.550.7766 DennyHarless@cox.net



## **Real Estate Predictions Arrive for 2016**

By John Karadsheh

t long last, the
recession seems to
be behind us, and
the U.S. real estate market
appears to be on solid ground
once again.

Noted local economist Elliott Pollack recently stated, "The outlook for housing is quite exceptional, given the

quite exceptional, given the outlook for a post-2007 world...The parade of horribles that have been affecting housing are almost all improving."

The positive outlook also derives from the fact Arizona remains one of the faster growing states in the country. Here are some of our predictions for 2016:

- 1. Millennials Will Stake Their Claim. While the aftermath of the recession delayed their first-time home purchases, millennials (the oldest of which are in their mid-30s) are getting married and becoming first-time homebuyers. It is expected they will make up a large share of the 2016 buyers.
- 2. Boomerang Buyers Return. While many local residents lost their homes during the recession, this is the anticipated year of their grand return. After a foreclosure or short sale, the waiting period to purchase a home again is seven years. If any individuals had foreclosures in 2009, they will be poised to return in 2016. The market is ready to welcome them back, and lenders also are poised with strong programs and rates, which are still low.
- 3. Interest Rates Will Increase... A Little. The year 2015 has shown us the Fed continues to move cautiously. However, most housing analysts and economists are anticipating about a 1 percent increase in rates over the next 12 months.
- 4. Custom Home Building Will Flourish. While production home construction flourished in 2015, we also have seen an increase in custom home starts. Lots sold rapidly, with buyers viewing interest rates and





affordable land prices as an opportunity to build the home of their dreams. We expect this segment of the market to continue to flourish in 2016.

- 5. Existing Home Values Will Increase. Real estate analysts all predict a 4 percent to 5 percent national increase in property values in 2016. This will be the positive result of more buyers entering/returning to the housing market, as well as continued economic growth.
- 6. The Luxury Market Will Revive. Jumbo financing has become some of the easiest financing to get, and with rates the same as conforming loans. With the low rates and an improving economy, we will see a higher percentage of luxury sales in 2016.

As we speak with our real estate colleagues across the Valley, the general consensus is 2016 is going to be a robust year for real estate. We continue to believe that the East Valley offers some of the best real estate deals in Maricopa County, and hope to see great growth in all sectors over the next 12 months.

Wishing you all a happy and prosperous New Year. Please don't hesitate to call me for a New Year's market evaluation, or to help you find your next dream home (or lot).

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



## **DESIGN WORKSHOP SERIES**

**14** 

## WINE GLASS STAINING

Create a set of 4 hand-painted wine glasses using alcohol ink. Each glass is unique and mimics stained glass! The results are Gorgeous!

FEB 11

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MAR 10

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Join us monthly for our 2016 Design Workshop Series! Learn a new craft each month as we teach you how to create stylish accessories for your home and body. Wine and dine in the company of good friends in our Beautiful Showroom. Let your creativity run wild during these Exclusive Monthly Evens! **Space is limited so stop by CoCo Milano's to register today!** Sign up for all 3 of our first classes by January 13th and pay only \$200! Registration is final, but may be swapped for a different class.

\*Registration may not be refunded, but can be exchanged in the event that you are unable to keep your date.

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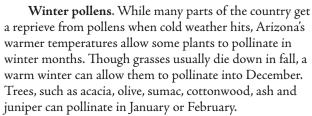


## ALLERGIES ARE STILL HERE **EVEN THOUGH IT'S WINTER**

Submitted by Family Allergy Clinic

**7** hile most people feel their allergies in spring and fall, when pollens counts are at their highest, some experience them year round.

If you have winter allergies, here are a few culprits that could be making you feel



Mold. As people spend more time indoors and keep windows closed, they have greater exposure to molds growing in poorly ventilated areas, such as bathrooms. Airborne mold spores lead to hay fever-like symptoms and respiratory problems, such as coughing, wheezing and full-blown asthma.

**House dust.** Dust is present year round, but people have increased contact with it during the winter when they are cooped up inside the house. Dust allergies are largely a reaction to dust mites—microscopic insects, which feed on the dead skin of pets and humans. Most people shed enough skin each day to keep a million dust mites fat and happy. Dust is composed of the decaying bodies and feces of dust mites. The proteins found in this dust mite debris cause allergic reactions. Mites commonly settle in mattresses, bedding and upholstered furniture, eliciting allergic reactions, including hay fever and asthma.

Since all of these winter allergens are airborne,

it is impossible to avoid them, but here are a few ideas to minimize them:

- Pollen—Avoid long stints outside and activities, such as mowing the lawn.
- Mold—Use dehumidifiers and ventilation fans to minimize humidity. HEPA filters may be helpful, too.
- **Dust**—Launder bedding at high temperature; encase mattresses and pillows in allergen-proof covers; and change filters regularly (try HEPA filters). Consider hardwood flooring instead of carpet.

Keep in mind that while these measures may help to some degree, it often is more effective to treat your allergy than to try to manage the environment. If you're scared of allergy shots (or don't have the time for them), under-thetongue drops are another form of allergy immunotherapy. The drops have been shown to be highly effective and can be dosed at home. ■

Stuart H. Agren, MD, opened the Family Allergy Clinic in the East Valley in 1985. He has helped more than 15,000 patients overcome food and pollen allergies. Peers recently chose him as a Phoenix Magazine Top Doc. His offices can be reached at (480) 827-9945. Visit the website at FamilyAllergyClinic.com.



#### **LOCAL BUSINESS**

## Start your pool's **New Year off right**

By Dawn Abbey

n the New Year, we all try to start off right on our health, our activities and our home, so right now is a good time to check out your backyard pool to make sure it will do well this year.

"If you're not heating your pool, or you don't use your pool as much in the colder months, now is the best time of year for

doing pool maintenance," said Chris Quam, owner of Arizona Pool Guy Inc. "Especially if you live in a neighborhood built before the year 2000, your pool probably is due for refinishing. You can tell if you see chips, puckering or stains in the finish. Those are all indications it needs to be redone."

The same goes for decks. "After time, the finish begins to erode, causing unsightly peeling. Cracks or chips not only look bad, but can cause cuts or stumbles," Chris warned.

#### **POOL MAINTENANCE CHECKLIST**

Other pool maintenance should be done on a regular timeline. Chris offers this maintenance checklist as a guide to pool owners:

- Every year—clean cartridge filters and diatomaceous earth (DE) filter grids.
- Two to three years—drain and refill pool with fresh water.
- Three to four years—replace cartridge filters and DE
- Five to seven years—complete sand replacement in
- 10 to 15 years—refinish pool surface.

"If you think your pool might be due for some maintenance, or you need someone to check out your pool's finish, deck repair or filtering equipment, call Arizona Pool Guy," said Chris. "We are happy to give free estimates on any work needed. We also can install a heating system, so you can enjoy swimming for the rest of the winter season."

For information on any pool service, installation or repair, contact Chris at (480) 699-0607. Voted Best of Mesa 2014 Best Pool Company, Arizona Pool Guy Inc. is licensed, bonded and insured, ROC #243628.

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# Learn How to Best Care FOR A NEW PUPPY

Submitted by Critter Caretakers Pet Sitting

You got a new puppy for the holidays, and it's time to properly care for it.

Now that you've decided to bring home a new member of the family, do you know everything your new puppy will need?

According to Critter Caretakers Pet Sitting, Where Your Pets Are Like Family, puppies need all the obvious things:

- Food dish filled with high-quality and nutrient-rich food to help them grow.
- Water dishes filled with fresh clean water.
- A collar with identifying information, which ties him to your home or telephone number (you don't want to lose your new best friend).
- · A good leash for walks.
- Teething soothers—puppies teethe until they are 6 months of age, and like an infant, this leads to sore teeth. Provide something for relief.
- Toys—puppies need mental stimulation and safe chew toys. Consider toys you can fill with treats that puppy must figure out.
- A crate filled with comfortable padding for lying down. The crate should be large enough to allow the puppy to grow. We recommend a wire crate for crate training, so puppy will be able to see out all sides.
- And of course—potty training.

A young puppy can only go a few hours without needing a potty break. If you are at work all day, he is going to need some help. That's where Critter Caretakers comes in.

For best potty training results, we recommend crate training. Because dogs are den animals, they come to appreciate and love their crates rather than see it as a *bad place* to go. It becomes their safe place.



As long as your dog is getting lots of exercise, playtime, love and affection, in addition to being in his crate, he is content with being crated.

When your puppy first starts potty training, we recommend no more than two to three hours in between potty breaks. So, in an eight-hour period, we suggest a minimum three breaks for best success. Otherwise, you are looking at an uncomfortable puppy, longer time for the potty training and potential crate accidents. Now, your puppy doesn't want to potty in his crate—dogs don't like to pee where they are lying. But hey, if you gotta go, you gotta go—and they will if they are not getting let out.

We've helped many puppies get off on the right paw. Let Critter Caretakers' sitters help support your puppy's potty training efforts, and get him started as a successfully trained member of your family.

Critter Caretakers Pet Sitting can be reached at (480) 553-0105. Check out our rave reviews at crittercaretakers.com. Find us on Facebook at facebook.com/CritterCaretakersPetSitting.

#### FINANCE

## **Check Out These Investment Tips**

ho knows where the time goes?
Although 2015 is in the books, you still can make some year-end investment and financial moves, which may help you get off to a good start to this year. Here are a few suggestions:

Submitted by Carolyn Wright-Ruppert

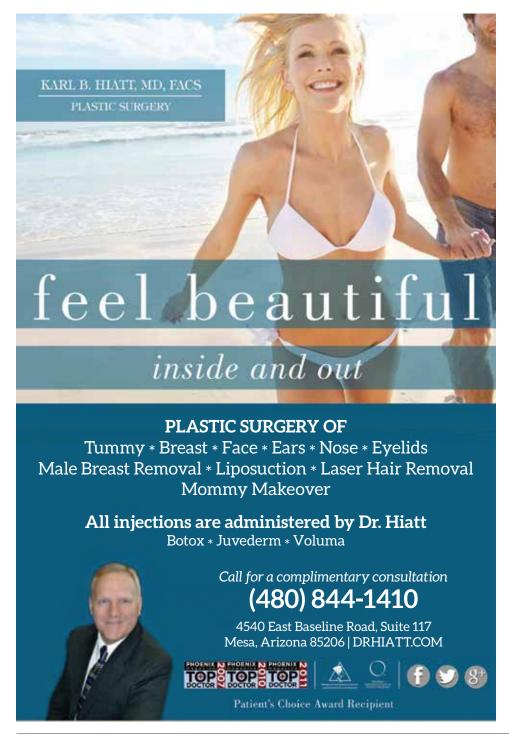
- Boost your 401(k) contributions. Ask your employer if you still have time to add more to your 401(k). If not, at least increase your contributions this year, especially if your salary goes up.
- Consider tax-loss selling. We experienced considerable turbulence in the financial markets this past year. So, you may own some investments that have lost value. Generally speaking, it's a good idea to hold these investments if they still meet your needs. If you do decide to sell them, however, you can use the loss to offset capital gains taxes on investments you've sold that have appreciated. If the loss from the sale was greater than your combined long- and short-term capital gains, you can deduct up to \$3,000 against other income. In addition, if your losses exceed your capital gains by more than \$3,000, you can carry the remaining losses forward to future tax years.
- Review your asset allocation. Make sure your asset allocation—that is, your investment mix—still is appropriate for your time horizon and goals. You might consider being a bit more aggressive if you're not meeting your financial targets, or more conservative if you're getting closer to retirement.

If you want greater diversification, you might think about adding an asset

- class, which tends to react to market conditions differently from your existing investments. Diversifying your portfolio may help reduce the impact of volatility. However, diversification, by itself, can't guarantee a profit or protect against loss. If you do need to adjust, or *rebalance*, you can do so fairly easily in tax-deferred accounts, such as your IRA or 401(k). For those investments held in a taxable account, however, you should talk to your tax advisor about how to manage the tax consequences of rebalancing.
- Evaluate your insurance situation. This past year, did you undergo any changes in your personal life, such as marriage, divorce or the addition of a new child? If so, review your life and disability insurance to make sure they are sufficient for your needs, and list the proper beneficiaries on all insurance policies.
- Start an emergency fund. If you don't already have one, start an emergency fund. Ideally, you'd like to have between six and 12 months worth of living expenses in such a fund. Without it, you might be forced to dip into your long-term investments to pay for unexpected costs, such as a new furnace, a major car repair or a big medical bill. For this fund, you're less interested in return than in preservation of principal. So, put your money in a low-risk, liquid account.

Making these moves can help you begin the New Year with greater confidence in your financial future. ■

For more information, call Carolyn Wright-Ruppert at (480) 985-2651, or visit her office at 3654 N. Power Road, Suite 169, Mesa AZ 85215.







#### COMMUNITY

## Junior Golfers Flourish at Red **Mountain Ranch Country Club**

Submitted by Red Mountain Ranch Country Club riday, Nov. 20 was the first day of the 2015/2016 ◀ after school junior golf camps at Red Mountain Ranch Country Club (RMRCC).

The word is spreading. The Friday juniors range from age 5 to 17, and the camp runs annually from November through April. It is perfect timing for the children to play in a comfortable setting while out of the heat.

The RMRCC Junior Academy has grown exponentially from last season and 400 percent since its inception in 2013. This season, there were 18 adolescents in the first week and 23 in the second week. Director of Instruction Ben Weir attributes the interest and growth to the recent successes of the participants. "When success becomes reality for people at any age, people start to listen," Ben said.

In three years, four boys and girls from the junior academy have attained the level of state champion. A total of six students have gone on to earn major National Collegiate Athletic Association Division I golf scholarships at Arizona State University (ASU), University of New Mexico, Northern Arizona University, Michigan State University, University of Pennsylvania, California Christian College and Missouri Western State University.

Presently, the Junior Golf Academy has two high school juniors, namely, Mason Andersen and Brock Goyen, trying to decide where they wish to play in the fall of 2017. They've been offered 50 percent to 100 percent tuition scholarships at major universities, such as ASU, University of Arizona, Brigham Young University, University of Nevada Las Vegas, University of Washington and Grand Canyon University.

"These are life-changing decisions for the player and family," Ben said. "I'm there every step of the way to visit schools and assist in the decisions whenever asked."

Ben and the RMRCC Junior Golf Program currently coach two of the top five boys and four of the top five girls on the local Red Mountain High School teams. "If your child wants to play on prospective high school or college golf teams, this is undoubtedly the place to go," said Ben.

"Training the children to learn and then retain, all while they're having fun, is the key combination," Ben stated. "We're constantly figuring out newer and simpler ways compared to our competitors. We pride ourselves on staying one step ahead of the curve whenever possible," he continued. "Maximizing the children's learning in a respectful manner is the main goal at Red Mountain Ranch Country Club. Our unprecedented student to teacher ratio of 4-to-1 promotes such growth."■

If you are interested in learning more about the after school or summer junior programs, please contact Ben Weir at bweir@rmrcc.com, or call his cell at (602) 391-7100.



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## **High School Receives**

## AWARD FOR RESILIENCY

Submitted by Sun Valley High School un Valley High School recently received the 2015 Resilience in Education School of the Year Award, with 15 staff members being presented the award during the National Resilience in Education Conference, in Las Vegas, Nevada.

"This award is validation of our dedication and hard work over the past 19 years," said Shawn Coats, MEd, assistant principal of vocational education at Sun Valley High School. "As a staff, it solidifies our efforts and allows us to celebrate our success. It also reassures our students, parents, neighbors and community members we are providing a high-quality education."

The resiliency award serves as a reminder of the mission of Sun Valley High School, created in 1997, to provide a new approach in education. It also reaffirms the commitment of the school to the changing educational landscape.

'We are humbled and honored to have our school nationally recognized for serving our community over the past 19 years, and for making a difference in the lives of so many young people," said Shawn.

This award has an interesting history, which began with Pat Quinn, a national specialist in education. In 2003, he was

invited to speak at Sun Valley High School, a Leona Group school. This began a relationship between Pat and Sun Valley High School, which continues to this day.

"Pat was so impressed by our ability to create relationships, he continued to reference Sun Valley and utilize our holistic approach to education," Shawn stated."This relationship brought us to the attention of WhyTry and Golden Rule School organizations."

Sun Valley High School was created to serve a marginalized and at-risk population in the East Valley. The school has revolutionized education for the at-risk student by focusing on creating significant, meaningful relationships, which help these students to overcome obstacles, and gives them hope of earning a high school diploma.

This approach has translated to more than 3,700 students who may not have graduated at all. "Our ability to focus on each individual student's needs allows us to tailor the educational experience," explained Shawn.

Sun Valley High School is located on the northeast corner of Lindsay Road and Southern Avenue. For more information, please visit Sun Valley Mesa.com, or call (480) 497-4800.



#### EDUCATION

## **Boeing Company Funds New Grant** For Mesa Public Schools Teachers

Story by Heidi Hurst Photo by Tim Hacker

esa Public Schools teachers have yet another opportunity to participate in hands-on professional development, thanks to The Boeing Company.

Boeing has provided more than \$63,000 to fund the Claiming the Evidence grant. Claiming the Evidence is a natural progression of the Boeingfunded Engineering is Elementary grant, which is in its fourth year at the district.

Third-through sixth-grade teachers trained in Engineering Is Elementary are eligible to participate. The focus is to provide teachers with tools and skills to successfully integrate scientific explanation into the classroom. Teachers are immersed in a yearlong journey through which they will construct a framework, which will break down the complex practice of scientific explanation into four components: claims, evidence, reasoning and rebuttal.

Teachers will develop a roadmap to enhance students' conceptual understanding and ability to think and communicate more scientifically by carefully analyzing evidence and backing up their claims. Teachers will apply these best practices to their current science and engineering content by adapting lessons to incorporate these skills.

Student benefits include increased interest in science and engineering, and improvement of student analysis skills by using tools to make and support scientific claims. Students also will boost their writing skills in all genres, with multiple opportunities to argue for, reflect on and



summarize their findings.

"We are educating students for careers in the 21st century, some of which don't even exist yet," explained Korin Forbes, elementary content specialist. "These careers require critical thinkers and problem solvers. Boeing is invested in providing professional development to teachers so their students will have these skills, which are key to being successful in the engineering field and other Science, Technology, Engineering and Mathematics (STEM) careers."

This opportunity is just one of the ways The Boeing Company has supported Mesa Public Schools over the years. Currently, the district is in its fifth year of the STEM Teacher Effectiveness program, and 11th year of the Space Integration Module Training program. ■

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



The ECA state tax credit is available to all Arizona income taxpayers and allows for dollar-for-dollar reduction of state income tax owed\*. All donations are used for student programs, with none going toward administration or overhead. Examples of eligible programs include:

- Career and Technical Education
- · Gifted and Talented programs
- Creative and Performing Arts
- Classroom enrichment
- Educational field trips
- Character education
- Tutoring
- Athletics

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\*Please consult your tax adviser.

Learn more and contribute online at mpsaz.org/eca or call 480-472-0133

| TRAVEL

## **TOUR OF THE NETHERLANDS** Showcases Unforgettable Sights

By Dirk van Leenen

n April, Dutch and Holocaust survivor Dirk van Leenen is taking groups of people to his home country,



The Netherlands.

"Americans often tell me, 'We went to Holland. We visited Amsterdam. That is all," Dirk said.

"The Netherlands have so much more to offer," he continued. "Quaint villages and more than 100 years of history, architecture and museums show how the country literally kept its head above water."

The groups will see the tulip fields and Keukenhof, one of the world's largest flower gardens. Everything will be full bloom in April. The entire country is blooming with fruit trees and lilacs, rhododendrons and azaleas.

"We are taking groups of 50 people on tours across the entire country, to places they will never forget," Dirk said. "We will be staying in different hotels, so we can show people the different landscapes of the country. Of course, we will see the Rembrandt and Van Gogh, and Anne Franks' house. More interesting, however, are the villages like Giethoorn, Staphorst and Hindeloopen, Edam and Alkmaar, Delft and Apeldoorn. These are places where people still live in the Middle Ages and wear their village costumes.

These tours will be unforgettable," Dirk

"We stay in four first-class hotels and dine at equally first-class restaurants. Every meal, every excursion, travel by a tour bus, as well as the airfare all are included in the price," said Dirk.

Every guest will receive a local cell phone, so they will always be able to talk to the tour leader in case they are lost or late.

Departure dates are April 9, 19 and 29. Each tour hosts up to 50 people. Bookings are coming in fast, since this is a unique tour at a very reasonable price. ■

For more information, and to receive a full color brochure, call (480) 512-9757.



## LOCAL BUSINESS

## Poppy's Home Décor **FEATURES HIGH TEA**

By Michelyn Emelle

**对** o welcome in the New Year, Poppy's Home Décor recently introduced into its Picadilly Square a wonderful High Tea, served in the traditional English fashion.

Cozy and quaint, Poppy's Picadilly Square, with its charming ambiance and great food, is serving a fine selection of exceptionally tasty teas in its dining room turned Tea Room. Make a reservation. Then dress up, perhaps putting on a fanciful hat and a pair of gloves, and enjoy delicious savory finger sandwiches, sweet petit fours, decadent desserts and warm scones, all served with a lovely pot of tea (a cuppa) or two.

Since it is the beginning of a promising and exciting new year, it's time to throw out the old and bring in the new. There's no better place to be than Poppy's Home Décor when it comes to spectacular non-stop decorating.

Less is not more at Poppy's. Instead, more is more. Bling, in the form of elegant or whimsical accessories for the home, is there in abundance. There are gorgeous floral arrangements, too, plus unique gifts, accent furniture, lighting and fabrics galore, as well as a vast array of other amazing highly coveted etceteras.

Poppy's can custom design new pillows for your interiors. A fashion change to your home can easily be achieved with new prints and bursts of color to make your old rooms pop in a new way. If Poppy's doesn't have what you want, there's a large selection of diverse catalogs from





which to order.

Poppy's never loses the ability to decorate with agile virtuosity, whatever your budget. Poppy's Home Décor, as always, offers a fabulous selection of oneof-a-kind items, artwork, jewelry, classes and design consultation, as it continues to provide everything you need to truly love your home. Come and shop, come and eat, or just come and enjoy.

Happy New Year. ■

For more information, call (480) 325-4900. Poppy's Home Décor is located at 7143 E. Southern Ave., Suite 101.









## **Hummus where your heart is**

s you walk through the door of MVPita (Most Valuable Pita) Mediterranean Grill, you are greeted by the smiles of an enthusiastic staff dressed in black T-shirts each with a big red heart that says, "Hummus where your heart is!"

Opened Nov. 1, Most Valuable Pita has introduced themselves to our Mesa community. Now newly remodeled by the family, at the southwest corner of Power and Brown roads, this traditional Mediterranean-style restaurant is the creation of siblings Christian and Michelle Warde.

"Our mother and grandmother inspired us with healthy and authentic Mediterranean food, and we wanted to share it with the community," Michelle relayed. So, with the support of their parents and experience from their previous kitchen work, they decided to go for it.

"Almost all of our recipes are made from scratch, and mostly by our grandma," said Michelle. A taste of a few of their menu items convinced me of the superiority of homemade. Their falafel were good, tasty and bite-sized. Full of flavor, they are mashed chickpeas seasoned with garlic and herbs and deep-fried to perfection. A lemonflavored sesame dip for the falafel, called tahini, was light and creamy, and they also offer a homemade jalapeño/ cilantro hot sauce, which brought a new zesty but different experience.

The Falafel Plate is served with pita bread, your choice of hummus or salad, and rice or fries. But if you're tired of regular fries, try MVP fries. They're tossed with lemon juice and olive oil, as well as spices and topped with crumbled feta cheese.

Christian has created his own style of a Gyro Burger. He piles gyro meat on a kefta (ground beef) patty that is mixed with onions, spices, parsley and other items for a unique taste. He then tops the burger with grilled onions, lettuce, tomatoes and mustard. They also offer traditional gyros, marinated chicken shawarma, and beef, steak, chicken and lamb kabobs.

Vegetarians will find a number of menu options, such

as Lentil Soup, Hummus, Baba Ghanoush (eggplant dip served with pita), a variety of unique salads, and last but not least, crispy, golden Spinach Pie.

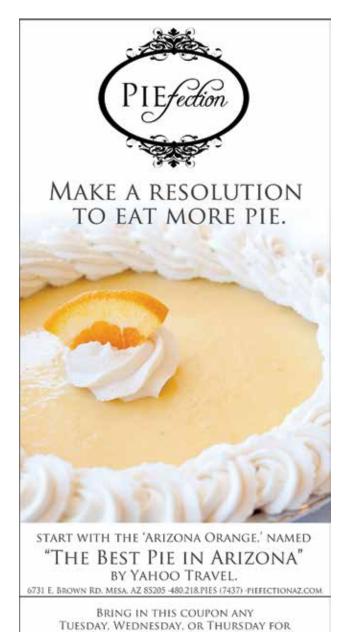
If you like stuffed grape leaves, those at MVPita are special. They are healthy and hand-rolled daily. "We roll the Dolma fresh each morning," Christian explained. "We use whole rice, with chickpeas and finely chopped parsley, tomatoes, spices and a squeeze of fresh lemon."

Their Tabouleh Salad also is a bit different, but 100 percent Lebanese, and it is served with romaine lettuce for scooping.

Menu items start at \$2.99 for Lentil Soup, with nothing over \$13. So, it makes for a reasonable meal or snack. They are open from 10 a.m. to 9 p.m., Monday through Saturday, and 11 a.m. to 7 p.m. Sunday. And they deliver. Come by this newly found restaurant for a unique lunch or dinner experience. ■

MVPita Mediterranean Grill is located at 1066 N. Power Road. For more information, or to place an order, call (480) 247-9399. Visit their website at mvpita.com. You also can go to Facebook or Yelp.









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## LOCAL BUSINESS

## **Desert Holistic Health Offers UNIQUE TESTING AND WELLNESS SERVICES**

Submitted by Desert Holistic

reight loss, hormone replacement, Botox cosmetic, IV hydration and many other medical services are now offered in Las Sendas.

Desert Holistic Health. owned and operated by board certified nurse practitioner Megan

Davies, has just opened a second location inside the Life Balance Center.

According to Megan, she offers some exciting testing, which traditional medical practices do not tend to offer. "Neurotransmitter testing can be used for a variety of symptoms," she said. Difficulty sleeping, anxiety, lack of energy, difficulty focusing and weight gain are just a few symptoms in which neurotransmitter testing could be beneficial.

A simple saliva test can show chemical imbalances causing these symptoms. After the results, a customized plan is made, using natural supplements to balance these neurotransmitters and relieve symptoms.

Megan is all too familiar with the struggles of the modern health care system. After developing a thyroid disorder and failing many traditional prescription medications, she began her own journey to wellness. Adding to her journey, she began working with practitioners from various backgrounds, including naturopaths and osteopathic doctors.

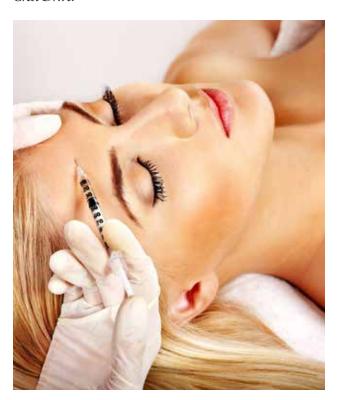
Megan decided she wanted to practice medicine with a holistic approach. "I do not just write a prescription and send a patient on his way," she stated. "If a patient comes to me hoping to achieve weight loss goals, I work with the individual to find the root cause of why the weight gain occurred. I then develop a treatment plan, the same with various other conditions."

Megan's degree specialty is family practice. Therefore,

she also is able to treat colds or any other illness encountered in a primary practice. Her office has been an alternative to an urgent care visit. In some cases, she can even make a home visit.

Additionally, to top off the many other wellness services available, Botox and many filler options, such as Juvederm, are offered for a beautiful, more confident you in

For more information, or to book an appointment, visit deserthh.com. You also can call (480) 336-4195, or send an email to info@deserthh.com. Desert Holistic Health currently has Friday appointments available at the Las Sendas office, located in the Life Balance Center, at 7565 E. Eagle



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## **Student receives**

## A DIFFERENCE

honor while making



reanna Deets, a senior at Red Mountain High School (RMHS), was selected as Rotary Student of the Month for this past October.

In addition, Breanna was presented an award by the Mesa Superintendent of Schools Dr. Michael B. Cowan, EdD. She has been an incredibly involved contributor of service to Red Mountain High School and her community.

She has been extensively involved in *Student* Supporting for Brain Tumor Research, the state's largest student-run non-profit organization. Her work has motivated others on campus to become involved, as well.

Breanna's reflections are both impressive and fascinating.

Breanna has also been a contributing member of the award-winning RMHS Yearbook and National Honor Society. While logging 357 service learning hours, she has maintained an amazing 4.929 grade point average.

An exceptional student, Breanna is a positive example of youth making a difference in today's society.

## Time for Some New Year's **Financial Resolutions**

Submitted by Brent D. Hoskinson

f you're like many people, you might be mulling over some New Year's resolutions, such as hitting the gym more, learning a new language or taking a cooking class.

All are worthy goals, but why not add some financial resolutions, as well?

Here are a few examples for your consideration.

## **PAY YOURSELF FIRST.**

Even if you aren't living paycheck to paycheck, you probably don't have much trouble spending your moneybecause there's always something you or a family member needs, always a repair required for your home or your car or always one more bill to pay. If you are going to achieve your long-term goals, however, such as a comfortable retirement, you need to invest consistently. So, before you pay everyone else, pay yourself first by having some money automatically moved from your checking or savings account each month into an investment.

#### TAKE ADVANTAGE OF YOUR **OPPORTUNITIES.**

If you have a 401(k) or similar plan at work, take full advantage of it. Contribute as much as you can afford—or at least enough to earn your employer's match, if one is offered—and choose the mix of investments that gives you the potential to achieve the growth you need at a level of risk with which you are comfortable.

#### FOCUS ON THE LONG TERM.

In the short term, you might be excused for not wanting

to invest. The headlines are typically scary, the financial markets are frequently volatile, and the future often looks murky. Yet, if you can look past the uncertainties of today and keep your focus on tomorrow, you will find it easier to follow a disciplined investment strategy, giving you the opportunity to meet your long-term goals, such as a comfortable retirement.

#### **DON'T BE DRIVEN BY FEAR.**

When the market is down, investors tend to react with fear. Specifically, they rush to sell their investments, afraid if they don't cut their losses, they might sustain even bigger ones. If you can get past this feeling, you may find a down market can offer you the chance to buy quality investments at good prices.

#### FORGET ABOUT THE HOT STOCKS.

You'll hear friends, co-workers and talking heads on television tout today's hot stocks. By the time you might hear about them, however, they may have cooled off—and, in any case, they might not be appropriate for your needs. Forget about getting rich quick in the market. It probably won't happen. True investment success requires patience and persistence.

#### **CUT DOWN ON YOUR DEBTS.**

It's easy to pile up debts, but a lot harder getting rid of them. Yet, if you can reduce your debt load even moderately, you'll free up money you could use to invest. So, look for ways to conserve, cut back and consolidate. It will be worth the effort.

Making these resolutions—and sticking to them—can help you as you work toward achieving your financial goals. ■

For more information, call (480) 985-3115. Edward Jones is located at 2941 N. Power Road, Suite 103, in The Village at Las Sendas.



## Happy New Year!

New Year's is a time to reflect on the year past. It is also a time to set goals for the future, and Edward Jones can help you do just that. We're in your neighborhood and available to help you take steps now to help meet your long-term financial goals.

Call today to set up a portfolio review.



Carolyn Wright-Ruppert

3654 N Power Rd Suite 169 Mesa, AZ 85215



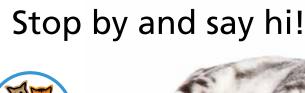
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# It is important to keep personal legal documents

## **CURRFN**

recently meeting with an estate attorney, it was discovered the legal documents I presented were not in order, and would cause significant problems if they were not corrected.

By Nancy

Nemitz



I understand it is easy to procrastinate when making decisions about powers of attorney and health care directives, as well as how you want your assets distributed. Please trust me, however, when I tell you having these documents in order makes it so much easier on those who have to manage after you die.

Make the decision right now to schedule an appointment with an estate attorney in the first few months of this year. I have so much peace of mind knowing everything is in order and my affairs are organized for my personal representative. It's a wonderful gift to your heirs. ■

Nancy Nemitz, owner of Create the Space Professional Organizing, helps clients get their paperwork in order and their lives under control. Contact Nancy at nancy@createthespace.com.

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one of the best things you can do for yourself and your family. Insuring against a catastrophe or major issue is a critical part of a healthy financial picture. However, you may want to have a little of both—protection of principal

A fixed indexed annuity (FIA) is one such option. A FIA is an insurance contract with a combination of accounts available—one fixed account with a guaranteed minimum interest rate and an indexed account where

interest is linked to the performance of an external index (like the S and P 500).

and potential for growth.

The benefits of these products are that you are protected against loss should the index have a negative return, and you can potentially realize some growth when the index is having strong performance. The interest on the indexed account is capped at a maximum percentage. The maximum percentage or cap may vary

based on the surrender charge period and can change annually.

The interest credited to the indexed account will not exceed the maximum cap. However, you will be protected against loss should the index perform poorly. In years where the index performance is negative, no interest will be credited.

In exchange for this protection, you sacrifice some liquidity. When you purchase a FIA, you choose a surrender

charge period between five and nine years. During that time, you will pay a surrender charge if you decide to withdraw your money. A FIA may work best if you have a portion of retirement savings you know you won't need for several years but still want some potential growth.

If you're someone with lots of assets in conservative savings accounts, exploring options like fixed indexed annuities might help you realize some market growth while maintaining asset protection.

Thrivent Financial is represented in the Red Mountain area by Red Mountain Group, which includes Jeff Kolzow, Jeff Rodemeyer and Rick Aussprung. For more information, call (480) 396-5333, or visit Thrivent.com/why. You also can find Thrivent Financial on Facebook and Twitter. The office is located at 2941 N. Power Road, Suite 105.





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