

Red Mountain Ranch Up Close

Bringing neighbors closer to their community

July 2016

STAND UP PADDLEBOARDING IS THE COOLEST WAY TO STAY COOL THIS SUMMER



Court Fetter

By Dawn Abbey

With the Salt River, Saguaro and Canyon lakes just a short drive away, Alta Mesa residents Heather and Court Fetter knew this was just the right place to open their No Snow Stand Up Paddleboard shop.

"We both practically grew up in the water, waterskiing and surfing in California every chance we could get," said Heather. "Then, one summer, while paddleboarding in California, we discovered paddleboards also would work on Arizona's lakes and rivers. As paddleboarding became more popular, we decided to bring it here. No ocean required."

So, why the name, No Snow? "We grew up in Canada, and we never wanted to live in snow again," she laughed.

From their convenient location on the northwest corner of Power and Thomas roads, the Feters have seen a tremendous growth in the popularity of Stand Up Paddleboarding (SUP) since they opened three years ago this month. Their shop is an easy stop to rent a paddleboard and equipment. Then head right up the road to the Salt River or any of the Tonto National Forest chain of lakes.

"Arizonans really are getting into SUP," Heather stated. "It's a total family activity that everyone from kids to grandparents can do together. The learning curve is so easy and quick. You can schedule a private lesson or join one of our social group events. Most kids and adults can learn to get up on the board and start paddling in about 15 to 20 minutes," she continued. "It's really important to fit the rider to the board, and when you rent from us, we make sure your board is the right size for you."

The Feters have an extremely comprehensive website, NoSnowSUP.com, which has great videos and photos

explaining SUP techniques and equipment.

For the river, the Feters rent high-end inflatable boards, which they claim are very durable in shallow or rocky water. Boarders can stand or sit on them. They recommend only the most experienced SUP riders run the river, from top to bottom, through the rapids. Most riders start at the Granite Reef Basin, the first parking lot area after you enter the national forest, and paddle upstream about a mile.

The Feters organize various events for the local SUP community, such as Friday Happy Hour on the River and Moonlight Paddles, as well as kids clinics and weekend groups. They also have a Power Hour group, which goes out to Saguaro Lake for a SUP fitness workout. "It's very low impact, but it's a total body workout," said Heather.

The shop is open every day during the summer. To ensure a board rental, call or text Court at (480) 220-5379 for reservations and scheduled pickups, as boards disappear quickly, especially on weekends.

For those thinking of buying a board of their own, the Feters have a large selection of top brands. They will make sure to fit you on the right board for your budget, application and rider profile before you buy. ■

No Snow Stand Up Paddleboard is located at 3654 N. Power Road, Suite 104, behind Walgreens, one mile north of the Loop 202 Freeway. Call (480) 807-6787.

Enjoy July Fourth Weekend with Salt River Tubing

Submitted by Salt River Tubing

Celebrate a fabulous July Fourth weekend on the Lower Salt River with Salt River Tubing's *Bag It for Bucks*, a Take Pride in America event, from Saturday, July 2 through Monday, July 4, from 8:30 a.m. to 6:30 p.m.

Salt River Tubing, KISSFM 104.7, KMLE Country 108 and LIVE 101.5 radio stations will encourage floaters to lend a hand and stash their picnic trash in the free litter bags distributed by Salt River Tubing employees. Enjoy a memorable July Fourth and express your patriotic pride by keeping the Salt River clean and beautiful.

Free patriotic leis will also be distributed to the first 1,000 tubers on July Fourth.

Salt River Tubing will distribute Firecracker Bucks—a \$7 tube rental discount coupon as a token of appreciation for floaters' conservation efforts while stashing and bagging their picnic trash in litter bags. Tubers can trade in full litter bags at the end of their floating adventure for the rental discount coupon on their next visit to Salt River Tubing. The coupon is valid seven days a week, from July 5 through Sept. 2. Since 1996, during summer holiday weekends, 682 tons of trash has been *stashed and bagged* on the Lower Salt River.

"Our award-winning Bag it for Bucks event encourages public lands stewardship simply by utilizing the free litter bags while floating on the river," said President and Chief Executive Officer Henri Breault. "We want to applaud these efforts with our Firecracker Bucks as a thank you for helping to conserve natural resources in Tonto National Forest, which will guarantee quality and enjoyable recreational opportunities on the Lower Salt River."

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

The cost is only \$17 per person or tube, which includes tube rental, shuttle bus ride and free parking at the Salt River Tubing Terminal Building. As a security deposit, one valid driver's license is required for every five tubes rented.

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

Have a great time celebrating the July Fourth weekend by appointing a designated driver before your tubing adventure.

Play it safe—drugs, alcohol and the Salt River do not mix. Just don't do it.

Salt River Tubing is located in beautiful Tonto National Forest, just seven minutes from Highway 202

East and Power Road Exit 23A. ■

For more information about Salt River Tubing, please visit saltrivertubing.com, or call (480) 984-3305.



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LOCAL BUSINESS

Patriotic Salad and All-American Pie Make Delicious Holiday Fare

Submitted by Piefection

With the smell of barbeques and fireworks in the air this month, we turned to Piefection owner Cheryl Standage for some flavorful inspiration.

"The Fourth of July is one of our favorite holidays because of all the fresh produce available in the summertime," Cheryl stated. "Our All-American Pie is a big hit every year. It's full of fresh berries and cool on a hot July day in the Valley."

The All-American is a pie made with traditional piecrust, filled with fresh strawberries and blueberries in strawberry pastry cream and topped with real whipped cream. "It's just a perfect summer pie," said Cheryl.

"To go along with this theme, we thought a fun recipe to share this month would be a Red, White and Blue Salad," Cheryl continued. "It's beautiful, it's perfect for barbeques, and it would be a great pairing with the All-American Pie. People love this incredibly simple salad."

So, without further ado, here is the Red, White and Blue Salad:

SALAD

- 6 ounces baby spinach leaves
- 1 to 2 cups sliced strawberries
- 8 ounces blueberries
- 1/3 cup feta cheese crumbles

DRESSING

- 1/2 cup white vinegar
- 1/3 cup sugar
- 1 cup vegetable oil
- 1/2 teaspoon salt
- 1/2 teaspoon ground mustard
- 1 tablespoon white onion
- 1 tablespoon poppy seeds

DIRECTIONS

Combine all dressing ingredients (except poppy seeds) in a food processor, and blend until onion is completely ground up and mixture is emulsified. Add poppy seeds and pulse to blend. Layer salad ingredients in a bowl, and drizzle with dressing. Serve immediately. ■



EDUCATION

MCC Names Interim President

Submitted by Dawn Zimmer
Mesa Community College

Sasan Pouretezadi, Mesa Community College vice president for Information Technology since 2011, was named interim president of Mesa Community College by Maricopa County Community College District Chancellor Maria Harper-Marinick.

Sasan assumes his new role effective Aug. 2, 2016, following current President Shouan Pan's departure to take the helm as chancellor for Seattle Colleges in Washington.

"I am honored to have been named Interim President of MCC, and am committed to ensuring a smooth transition and supporting the search process to identify the permanent president for the college," said Sasan.

"During my interim role, I look forward to working collaboratively with the Governing Board, Chancellor, City of Mesa, and our East Valley partners. We will continue to build upon the outstanding work that has been done at MCC by Dr. Pan and his team by focusing our efforts on academic excellence, student success, and preparing our graduates to be active participants in the economic development and vitality of the East Valley and Maricopa County."

With administrative leadership and teaching experience at the university and community college level spanning more than 20 years, Sasan also served as an information technology consultant for private, sports and higher education entities. He remains actively involved in technology-based



organizations and has presented on topics such as new media, predictive analytics, virtualization and flipped classrooms.

Sasan was previously director of Computer Services at the Walter Cronkite School of Journalism and Mass Communication at Arizona State University. During his tenure at Cronkite, he played an

instrumental role in the development of a new state-of-the-art journalism and new media complex at the downtown Phoenix campus.

Sasan earned a Bachelor of Science in Sociology from Arizona State University and a Master of Education in Community College Education from Northern Arizona University. ■

Mesa Community College is nationally recognized for its service-learning, civic engagement and innovative educational programs, which include university transfer, career and technical, workforce development, and life-long learning. Host to 40,000 students annually, MCC offers more than 195 degrees and certificate programs at its two campuses and additional locations. MCC's student body hails predominantly from the East Valley of Phoenix and includes Veteran, American Indian and International students who enrich the learning experience. For additional information, visit [mesacc.edu](http://www.mesacc.edu).

Mesa Community College is accredited by the Higher Learning Commission (HLC) <http://www.ncahlc.org>, (800) 621-7440.

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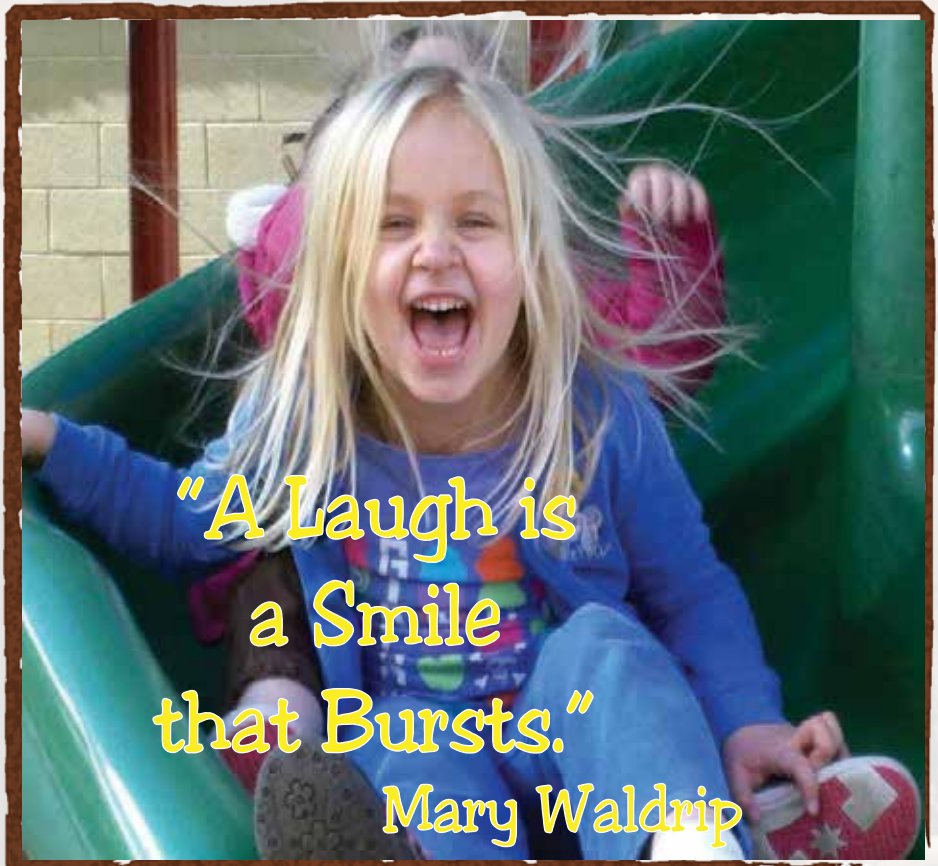
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EVENT

It's Halloween in July at Salt River Tubing



Submitted by Salt River Tubing

If you are looking for an adventure in the great outdoors, or a howling great time while splashing down the Salt River, join Salt River Tubing on Saturday, July 16, from 9 a.m. to 6:30 p.m., for the Monster Spooktacular Halloween event.

The first 1,000 Spooksters will receive free Halloween leis. Spooksters will have the opportunity to take ghoulish, spooky rides to the Lower Salt River, as well as join the madcap Salt River Tubing tricksters in the Monster Mash line dance. Costumes are optional for floaters. However, Salt River Tubing will award \$17 tube rental complimentary passes for best tuber costumes. Passes are valid on return visit.

This popular event draws thousands each year to the Lower Salt River in Tonto National Forest. Tubers enjoy a howling good time as awesome phantoms, frightful witches, scowling pumpkins and eerie voices echo throughout the day.

"Beat the heat and cool off on the Salt River's refreshing, mountain-stream waters," said Henri Breault, president and chief executive officer of Salt River Tubing. "Our river crew will create a memorable journey in Tonto National Forest during our Monster Spooktacular event. Don a mask, paint a face and join us for the ride of your life on the chilling and thrilling Salt River rapids," he continued. "High step it with our line dancers performing

the Monster Mash. Enjoy a Spooktacular summer escape on the Salt River, the coolest ride under the sun."

The United States Department of Agriculture (USDA) Forest Service's national program, *More Kids/Teens in the Woods*, co-sponsored by KISSFM 104.7 Radio and Salt River Tubing, was expressly designed to encourage efforts to get kids and teens outdoors and explore ways to connect youth and nature. Salt River Tubing's Monster Spooktacular Halloween event is aligned with the USDA Forest Service's commitment to meeting the challenge of reduced youth involvement in outdoor activities.

The Halloween-themed event's objective is to capture the attention of teenage youth and encourage them to enjoy the great outdoors on the Lower Salt River in Tonto National Forest. Turn off the iPads, iPods and cell phones, and enjoy the great outdoors.

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

The cost is only \$17 per person or tube for an all-day experience of a lifetime in the great outdoors. Salt River Tubing accepts credit cards (MasterCard, Visa, American Express and Discover) with a \$20 minimum tube rental transaction. As a security deposit, one valid driver's license is required for every five tubes rented.



TUBING TIPS

- Children must be 8 years old or older and at least 4 feet tall for tube rental and shuttle bus service.
 - Children, non-swimmers and inexperienced swimmers should wear life vests.
 - Glass containers are prohibited by law in the Lower Salt River Recreational Area and will be confiscated. Ice chests and coolers will be inspected for glass containers before boarding shuttle buses. Please bring plastic or can beverage containers.
 - Drink one to two bottles of water per hour while floating.
 - Have a great time celebrating and remember to appoint a designated driver *before* your tubing adventure.
 - Play it safe—drugs, alcohol and the Salt River do not mix. Just don't do it.
- Daily hours of operation are from 9 a.m. to 6:30 p.m., with weather and water flow permitting. Salt River Tubing is open seven days a week.
- Salt River Tubing is located in beautiful Tonto National Forest, just seven minutes from Highway 202 East and Power Road Exit 23A. ■
- For more information about Salt River Tubing, please visit saltrivertubing.com, or call (480) 984-3305.



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THE PATIO AT LAS SENDAS WINS AGAIN

TOP 100 AL FRESCO RESTAURANTS IN AMERICA 2016

The Patio at Las Sendas is excited to announce, for a second year in a row, we have been voted one of the Top 100 al fresco restaurants for 2016.

The Patio is one of seven restaurants in Arizona, the only restaurant in the East Valley and the only golf course restaurant in America to win this award.

The 100 Best Al Fresco Dining Restaurants in America list is generated from more than 5 million restaurant reviews submitted by verified OpenTable diners between May 1, 2015 and April 30, 2016. All restaurants with a minimum *overall* score and number of qualifying reviews were included for consideration. Qualifying restaurants were then scored and sorted according to the percentage of qualifying reviews for which *great for outdoor dining* was selected as a special feature.



THE VISTAS PAVILION

What is Happening this Summer?

Back by Popular Demand The Chef's Table

Come and join us this summer for our amazing Chef's Table. Reserve early, as every one of these events was sold out last year. Our chef will dazzle you with an evening of culinary delights from different regions of the USA and from around the world. Each event follows a specific theme, and our guests will enjoy friendship, food and specialty cocktails at a large table for 20. Please follow our website calendar for specific dates, and call (480) 396-4000 for reservations.

Holiday Party Bookings

Our December 2016 calendar for holiday parties is filling up fast. Call us for available dates for a luncheon or dinner event. We decorate our venue every year with holly, trees and lights, so guests truly can engage in the sparkle of the holiday season. Our menu includes both plated and buffet options. Be sure to ask about our Holiday Buffet Special, which includes ham, turkey and all the trimmings.

New Limousines

We have added two brand new limousines to our fleet, which can be included in your wedding package or for your special event. Our newly acquired vehicles can accommodate parties of up to eight guests, and we are offering very attractive pricing for the 2017 season.

What Our Customers are Saying

"Our event at The Vistas Pavilion exceeded our expectations. The facility and setting was amazing, and your staff did a fantastic job to accommodate everyone attending. Thank you so much. We definitely will be thinking of The Vistas Pavilion for any future parties we consider."

"We wanted a beautiful, serene and positive environment for our family and guests to gather following a very sad funeral. Our guests enjoyed a lavish buffet, which your staff elegantly set out for us. Your staff attention to detail, great communication skills and ready smiles helped to make our experience better than expected and truly appreciated."

"Our event was amazing, and I was more than impressed with the food. My biggest worry was the quality of catering, and it exceeded my expectations by far. The views, space décor and service were great."

"We were very pleased with our event at your location. It is a beautiful venue, and we received many positive comments about the Italian dinner. Your staff was very helpful."

"Our event was awesome, the setting at the Vistas is beautiful; so many compliments. Your staff was so accommodating throughout the setup and during our event. The food was delicious. We were pleased with everything."

THE GOLF SHOP

BEAT THE HEAT SUMMER BLOWOUT EVERYTHING MUST GO! ALL APPAREL IS 50 PERCENT OFF FOR THE MONTH OF JULY!

Come and purchase our Las Sendas logo and wear your Las Sendas pride at our screaming hot summer prices. We have leisure wear, sports attire, golf apparel and more.

Our Golf Shop is open seven days a week from 6 a.m. to 5:30 p.m. Our professional staff are always available to assist with sizing and color options. Consider some early holiday gifts or that special birthday or anniversary.

July 2016 Golf Rates

Includes green fee, golf car, practice balls.
Monday through Thursday—\$29.99 plus tax.
Friday through Sunday and holidays—\$39.99 plus tax, and \$29.99 after 10 a.m.

Summer Punch Pass

Las Sendas is offering a Summer Punch Pass for five rounds of golf (practice balls and cart included) for \$149 plus tax, valid through September 25, 2016.

Drive for Show... The Latest in Driver Technology

As ever changing and competitive as the golf equipment market is, Ping always has been at or near the front of that competition, especially for us here at Las Sendas. The recently released G driver is no different.

Ping engineers studied a dragonfly and the shape of their wings to come up with the lightest and strongest club head, along with the turbulators, ultimately meaning more distance and more forgiveness than ever before. The new G comes with two additional club heads, SF TEC, which promotes at right to left ball flight, and the LS TEC, which promotes a lower spinning ball flight, which will produce more distance.

If you are in the market for a new driver, come

into the golf shop to test our demo drivers to find the right one for you. With all the amazing specials we have going on in the golf shop over the summer, now is the time to buy.

Summer Raffles

We will be raffling fabulous prizes all summer long, including drivers, wedges, putters, golf bags, accessories and apparel. Be sure to purchase your raffle tickets in the shop for chances to win.

Rental Clubs for Sale

We have four sets remaining of our Ping G-25 rental clubs for sale. All four sets are left handed and include a driver, fairway woods, hybrids, irons, a putter and a golf bag. All sets are completely inclusive for only \$749.



LAS SENDAS GOLF CLUB (CONTINUED)

THE RESTAURANTS AT LAS SENDAS

Happy Hour

Come and join us for Happy Hour from 3 to 7 p.m., seven nights per week. Try some of our favorites on our new Happy Hour Menu—empanadas, pork wings, baked brie and more. Our new specialty cocktails include loaded lemonade, cucumber margaritas, cherry limeade and other great libations—all for just \$5.

Daily Specials

New to The Grille at Las Sendas is something every night for the kids. We encourage everyone to bring the whole family, take a break and dine with us. Great new kids menu and excellent prices.

Monday	Fried Chicken Night	Chicken Tenders for Kids, Fried Chicken for Adults	\$14.95
Tuesday	Mexican Night	Build Your Own Burrito for Kids, Taco Special for Adults	\$10.95
Wednesday	Asian Night	Teriyaki Chicken Bowl for Kids, Stir Fry for Adults	\$10.95
Thursday	Steak Night	Steak-N-Potatoes for Kids, Prime Rib for Adults	\$15.95
Friday	BBQ Night	Ribs with Mac and Cheese for Kids, Smoked Brisket for Adults	\$10.95
Sunday	Pasta Night	Spaghetti-N-Meatballs for Kids, Pasta Special for Adults	\$13.95

Summer Specials—Free Rounds of Golf and \$2 Beer

Beat the heat and quench your thirst after your round of golf with a \$2 beer. Our staff will provide each player with a voucher to be redeemed on the day of play. Enjoy a round of golf on us—for every \$50 spent in one of our restaurants you will receive one free round of golf, which is valid through the end of September 2016. Bring a large group, ring up your bill, and try for a free foursome.

MEMBERSHIPS

Zero Down Las Sendas Proxy Membership—only four available

You want to play Las Sendas as a member, but don't want to put down \$45,000. We have an option for you and your entire family. It's called a Proxy Membership. Enjoy all the amenities of a full \$45,000 membership by playing on someone else's membership.

- Advanced tee-time booking, golf shop and restaurant discounts.
- Access to all member events, patio reservations.
- Limo service, club storage.
- Guest rates and more.

A Proxy Membership is a great way to learn about your new club. Playing on a Proxy Membership allows you to feel your way around the club and experience member events, golfing and dining. This way, you can make the decision going forward as to whether Las Sendas Golf Club is a place you want to call home.

When you are ready, upgrade to our: Fully Refundable Golf Membership—\$45,000

We will design an incentive package to meet your needs. You can play annually (12 months) or seasonally (six months). Two dues packages are available:

- 12-month dues—\$370/month, \$125 to add family.
- Six-month dues—\$500/month, \$195 to add family.

Choose one of the following Incentive Packages

- Your family plays free for eight years (spouse and kids under 21).
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- Receive 30 months free dues for principle player.

Please contact Wayne McBean at wmcbean@lassendas.com, or call (480) 323-9364.

VISTAS PAVILION PRESENTS
CHEF'S TABLE
Saturday, July 16th, 7 p.m.
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BUYING AND SELLING A HOME

THE CLOSING PROCESS IS THE FINAL STEP PART 3 OF 3

By Lorraine Ryall
Realtor, CDPE, CSSN
KOR Properties



We have gone over the Purchase Contract in Part 1 and Inspection and Negotiation of Repairs in Part 2 (you can find both of these articles on my website under the Blog tab), and now we are in the final stage of the sale, the closing.

Once the inspections have been completed and all repairs have been agreed to, the buyer's lender will order the appraisal. This is the last step, which could affect the sale if the appraised value does not meet the purchase price.

REPAIRS

If the seller has agreed to do any repairs, per the terms on the purchase contract, those repairs need to be completed at least three days prior to close. However, I recommend seven days prior to close since the new TRID has been implemented.

TRID (an acronym for TILA-RESPA Integrated Disclosure) came into effect in October 2015. There are two new disclosures, which come from the *Know Before You Owe* initiative to streamline the disclosures, which previously were used to help make the lending and closing documents easier to read and understand for the consumer. (For more information on TRID and these documents, please visit my website under the Blog tab.) These new disclosures have changed the closing process.

WALKTHROUGH

With the new disclosures and regulations implemented with TRID, buyers may choose to do two walkthroughs if the seller has agreed to make repairs. Instead of the buyer doing one final walkthrough a day or two before closing, it is now advisable for the buyer to do a walkthrough earlier

to check the repairs and a second walkthrough right before closing.

If a repair has not been completed, or has not been done correctly, this still gives the seller enough time to complete the repair. If a repair has not been done, and the parties agree to a cash settlement in lieu of the repair, there needs to be an addendum to the purchase contract showing it as a seller's contribution to the buyer and it has to be added to the closing disclosure.

The new closing disclosure has to be sent to the buyer no later than three days prior to close. So, any changes need to be made prior to this deadline. If changes are made after the closing disclosure has been sent, it will need to be revised and potentially can hold up the closing. Having the first walkthrough done early can prevent any issues or delays.

The second walkthrough will be done once the sellers have vacated the property, which is usually the day before or even the morning of the closing. This walkthrough is done to check the condition in which the home has been left and to ensure any items included in the purchase are still there. I have had situations where the contract included the refrigerator or the washer and dryer, but when the final walkthrough was done, these items were not there.

You will want to address any issues arising from the final walkthrough and get them resolved prior to closing on the home. Even if all parties have signed the closing documents, the buyer still can stop the closing at the last minute if there are issues needing to be resolved.

CLOSING DISCLOSURE

The new TRID closing disclosure replaces the old Housing and Urban Development, or HUD. With these new regulations, the buyer must receive and review the closing disclosure three days prior to close. If the closing disclosure is not received three days prior or has to be revised, the closing will be delayed.



SIGNING WITH TITLE

The title company will schedule a time for the seller and buyer to sign. The seller can sign earlier if he chooses, but loan documents have to be at title before the buyer can sign. Loan documents are typically sent a day or two before the close of escrow date.

CLOSING

Unlike some other states, the closing does not occur when all the documents have been signed. In Arizona, the buyer and seller can sign as soon as all the documents are ready. However, the actual closing does not occur until it has been recorded with the county. When all parties have signed, the lender will fund the loan, wiring the funds to the title company. As soon as the funds are received, the title company will release the documents to the courthouse to record. Once it has recorded, the sale is complete. ■

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



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Lorraine helped us buy a home in Mesa, this spring. She was great to work with, she responded to my calls and texts right away, no matter how small the question was, she did a good job negotiating to get us the best price possible. After the sale she stayed in touch to make sure all was going smoothly and was available for questions. She has made us feel that we could continue to call her if we had questions she could help us with. It was a great experience. -Andy and Ellen

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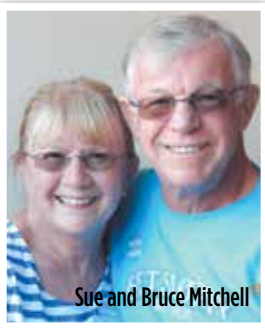
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TRAVEL

You Should Never Do Certain Things On A Cruise

Submitted by
Sue and Bruce Mitchell,
Cruise Planners

While cruising offers cool activities on board, there's yummy food galore, and you are never bored, before you leave port, here are a few pointers you should know to avoid getting sick or injured at sea.



DON'T GO WITHOUT YOUR SHOTS

The Centers for Disease Control urges cruisers to make sure they are up to date on routine vaccines, such as measles, mumps and rubella, since you will be living in close quarters with crew and fellow passengers from countries where these diseases are more common. You should look up each of the ship's destinations to check for health alerts and any additional vaccine or medication recommendations.

DON'T GET TOO PARANOID ABOUT THE BUFFET

Self-serve meals might give you the heebie-jeebies, but you can trust the fact food served on American cruise ships is safe to eat. Dishes are held at the proper temperature and consistently monitored. But if you're worried, stick to steaming hot food. Skip food at room temperature, which carries a higher risk of pathogens. Needless to say, if something looks bad, steer clear.

BUT DON'T GO CRAZY AT THE BUFFET EITHER

The biggest buffet risk is approaching it like a personal eating challenge. Food is everywhere on a cruise, which makes it all too easy to overindulge and come back with extra bulges you didn't want. Our tip is to strike a balance between food that is nutritious (veggies) and food that

feeds your soul (ice cream). For example, if you have Belgian waffles and bacon for breakfast, choose a Caprese salad for lunch, and a lean burger and a glass of wine for dinner. The cruise lines also have a healthy choice at each sit down meal.

DON'T EAT TOO LATE AT NIGHT

It probably never occurs to you to have a pizza after dinner—until you get on a boat. Our suggestion is to close the kitchen (so to speak) two hours after the sun goes down. Late night eating can be the kiss of death. There typically is a lot of drinking involved on a cruise, and the combination of food and booze basically turns you into a sloth. Besides, food digests better when you're moving around—not when you're trying to snooze on a hearty stomach.

DON'T GET YOUR TEETH WHITENED

Cruise ships often offer teeth whitening sessions—and they are not a good idea. Sure, you want a vacation picture-worthy smile. But whitening on the high seas can entail serious risks. First, it's unlikely a professional dentist will perform the procedure. Second, once a cruise ship is in international waters, aggressive whitening ingredients may be used on teeth, which can destroy the protein structure of teeth and cause pain.

DON'T DRINK THE WATER

If you are in a developing country, tap water, fountain drinks and freshly squeezed juice, as well as any beverage with ice in it can make you ill if the water is contaminated. While the water on the ship is safe to drink, when in port, we suggest you opt for the safest option of bottled water.

DON'T HIRE A PERSONAL TRAINER

It's smart to stay active on vacation, but don't go crazy. Hiring a personal trainer is expensive, and fitness classes also cost extra. Save your money. Plenty of things will keep you fit on vacation. For example, there are stairs everywhere on cruise ships, so take a walk after every meal. When you get off the boat, explore the port cities on foot.

DON'T MAKE BIG PURCHASES

If there is something you want to buy while on the ship or ashore, shop ahead of time and know what price you would pay at home. However, it is a lot more interesting to tell your friends you bought a pair of diamond earrings on vacation. No regrets is a good phrase to remember. I have left a destination wishing I had made a certain purchase. ■

If you have any travel-related questions, contact Sue or Bruce Mitchell, your Cruise Planners land and sea 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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EDUCATION

KINDERGARTEN PROGRAM Features Early Reading

By Jennifer Salvatori

Imagine your kindergarten student reading fluently just months after beginning the first year of elementary school.

Self Development Academy (SDA) kindergarten students are achieving this goal halfway through their first year of school. SDA, an award-winning public charter school (grades kindergarten through eight), provides students with a unique and advanced academic program. This accelerated program begins with the kindergarten year.

The kindergarten program allows students to begin their educational learning experience in a nurturing and intellectually stimulating environment. The curriculum introduces kindergarten and first-grade curriculum and encourages concept mastery and academic confidence. The kindergarten program prepares children to learn key subject matter, which yields knowledge for a successful classroom transition for first grade.

The school's success focuses on teaching children the advanced curriculum in a structured and methodical approach. The classroom concentrates on mastery of math, reading and writing. Students learn phonemic awareness, sight words, spelling, writing and reading within each lesson.

By the end of the year, children are reading at or above first-grade level, writing grammatically complete sentences and authoring their own books. Mathematical components include number concepts and introduction to addition and subtraction, with daily math facts, fact families and word problems.

In addition to the strong academic curriculum, SDA is committed to devel-



oping well-rounded students. Kindergarten students participate in weekly music, art and physical education classes. The use of technology is integrated into the curriculum to reinforce concepts, as well.

SDA was born from Self Development Preschool (SDP), located directly next door to the charter school. More than 17 years ago, the owner of SDP, now also the superintendent of SDA, was urged by preschool parents to open a charter school.

The preschool parents desired an alternative to a traditional kindergarten program, continuing the cognitive, physical and social development started at the preschool. In 2000, Dr. Anjum Majeed opened Self Development Charter School, now SDA. SDA consistently has been ranked among Arizona's top schools locally and statewide.

With a strong academic curriculum, weekly specials and caring staff, SDA kindergarten students have a wonderful first-year experience. In addition, they are well prepared for first grade. ■

If you would like to learn more about SDA, please contact the front office at (480) 641-2640. SDA is located at 1709 N. Greenfield Road.

HEALTH

MEDICAL CENTER OFFERS FREE SPORTS PHYSICALS

Submitted by Mountain Vista Medical Center

Mountain Vista Medical Center and Desert Grove Family Medical is offering free sports physicals to East Valley high school students and incoming freshman, regardless of whether or not the student has insurance.

The physicals will be conducted on select Saturdays each month through September. Appointments must be scheduled in advance by calling (480) 834-7546.

The medical team will be providing students with the standard Arizona Interscholastic Association (AIA) sports physical, which will remain valid for activities throughout the entire 2016-2017 school year.

Most school districts now require physical examinations prior to enrollment in sports and other extracurricular activities. A sports physical is required in Arizona for students interested in participating in school athletics and sports, along with summer camps, clinics and more.

WHERE: Desert Grove Family Medical
10238 East Hampton Ave., Suite 508, Mesa

WHEN: Saturday, July 16 from 9 to 11 a.m.
Saturday, August 13 from 9 to 11 a.m.
Saturday, September 17 from 9 to 11 a.m.
**Appointments must be scheduled in advance by calling (480) 834-7546.*



ABOUT DESERT GROVE FAMILY MEDICAL

The medical providers at Desert Grove Family Medical are committed to your family's health and well-being. From annual check-ups and immunizations to sudden illness and sports injuries, you are minutes away from receiving the caring services that you and your family need. Our focus is on preventive healthcare, including making healthy lifestyle choices. Our providers will take the time to educate you and your family about your healthcare condition and help you develop a successful recovery plan.

ABOUT MOUNTAIN VISTA MEDICAL CENTER

Mountain Vista Medical Center, part of IASIS Healthcare, is a 178-bed, full-service hospital, featuring all-private rooms and advanced medical technology. Designed to provide comprehensive health care services for residents of the East Valley, the hospital is accredited as a Primary Stroke Center, Chest Pain Center and a Level III Trauma Center. The hospital also features a Cardiac Receiving Center. Mountain Vista Medical Center is directly or indirectly owned by an entity that proudly includes physician owners, including certain members of the hospital's medical staff. It is located in Mesa, just north of U.S. 60 at Crismon Road and Southern Avenue. Mountain Vista Medical Center is an Official Healthcare Partner of the Phoenix Suns and Phoenix Mercury. For more information, visit www.mvmedicalcenter.com or call 1-877-924-WELL (9355). Find Mountain Vista Medical Center on Facebook and follow the hospital on Twitter. ■



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LOCAL BUSINESS

Know the condition of your vehicle



Submitted by H and I Automotive

Your vehicle is the single most important asset for performing your daily activities, and if it is broken down, your productivity takes a huge hit. You should always be aware of your vehicle's overall health. Just like having your doctor perform a physical on your body, your car should have one, too. This should happen every time your car goes in for service. If your shop does not provide you with this information, we suggest you find a different shop. The vehicle report should include items, such as fluid conditions, brake measurements and tire condition, as well as an overall visual inspection. Once the inspection is completed, you should be notified of the results and have the report explained fully. You should always ask questions if there is any doubt as to the information given to you. So, why is this information important? It is always easier to plan for vehicle repairs and maintenance than to be put in a situation where you have to do them

immediately. It starts with your preventive maintenance. Mileage service intervals are critical to your vehicle's performance and reliability. The better maintained your vehicle is, the less likely you will experience a break down. These items include all fluids, filters and system cleanings. The manufacturer will provide the minimum service requirements, but we suggest more frequent intervals on most services due to our extreme heat and dusty conditions. Maintenance of spark plugs and timing belts vary greatly from vehicle to vehicle but will be listed in your owner's manual. Tires and brakes need to be checked on a regular basis and changed when they reach minimum specifications. Your report also will include items, such as leaks, suspension issues and drive systems. Most failures in these areas do not occur immediately, but they develop over time. With routine checks, you can be prepared for the time when they will need to be repaired. This will help you to schedule and budget for the required work. Being proactive when it comes to your vehicle service will always save you time and money in the long run. So, next time you receive your vehicle report, use it to your advantage. Your service provider will help you plan for upcoming maintenance and prioritize needed repairs. ■

For a free quote, please call H and I Automotive at (480) 985-9279. We are a full service professional automotive service center, serving our East Valley neighbors since 2009. Find us online at handiautomotive.com or on Facebook and Google+.

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Red Mountain Ranch Area Market Report Sales for the Month of May 2016



Address	Square Feet	Sold Price
3552 N. San Gabriel Cir.	1,502	\$237,000
6646 E. Sugarloaf St.	2,268	\$250,000
6334 E. Viewmont Dr. #3	1,695	\$271,200
5952 E. Taunus Cir.	2,314	\$288,000
6502 E. Sugarloaf St.	1,658	\$300,000
3447 N. Sapphire Cir.	2,793	\$327,500
6245 E. Star Valley St.	2,292	\$335,000
6759 E. Vinson Cir.	2,607	\$380,000
4055 N. Recker Rd. #62	2,754	\$459,000
4055 N. Recker Rd. #63	3,287	\$555,000
6446 E. Trailridge Cir. #67	3,207	\$575,000

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

LOCAL BUSINESS

Swim Club Summer League Makes a Big Splash

Submitted by Mesa Swim Club

The Mesa Swim Club Summer League is in full swing, with swimmers of all ages and agility in the pool. First-time swimmers and advanced swimmers are enjoying the pool. High school swimmers are preparing for their high school teams. Our mermaids and mermen are flowing in the water. They are learning how to swim like flowing fish and having fun with their friends and family members while burning lots of calories. Mesa Swim Club Seadogs also have a variety of other groups suited for a wide range of ages, ability levels and practice availability. The swim club boasts competitive groups. This year-round group meets six times a week. The focus is on long-course swimming, 50 meters and up. Groups compete during the summer, and with short-course swimming during fall, winter and spring. The goal is to prepare for the team's USA certified meets. Anyone interested in joining the competitive group can prepare by initially entering the pre-competitive group.

Members of this group compete in non-official meets, and are able to choose how many times a week they would like to practice, up to five times. Mesa Swim Club Seadogs encourages all ages to participate, from kids to adults. Anyone can get involved not only in the Mermaid Program, but also in the Masters Program, which gives those over the age of 18 a place to open water swim, offering the opportunity to stay in shape and have fun with friends. Valley residents also can come to the swim club for American Red Cross classes on CPR, first aid, lifeguarding and more. With fees for some programs starting at just \$60 a month, Mesa Swim Club Seadogs is a cost-effective way to get kids moving and having fun. It's not too late to join in on the fun at Red Mountain Ranch Country Club or Skyline Aquatic Center. Participants can register at any time, and they can stay involved all year long. ■ Visit our website at mesaswimclub.com, or call our office for all the details at (480) 807-3317.



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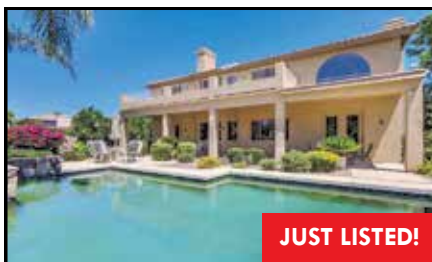


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HEALTH

Understand the Underlying CAUSE OF VARICOSE VEINS

Submitted by Tri-City Cardiology Consultants

VENOUS reflux disease is a condition affecting the valves in the veins, which prevent blood from flowing backward.

When these valves are no longer working properly, the flow of blood is reversed, causing blood to pool in the veins. Venous reflux disease affects approximately 25 million Americans and commonly produces varicose veins.

Varicose veins are gnarled veins, which occur frequently in the legs, ankles and feet, with a dark bluish, purplish color. They can be highly visible and uncomfortable.

You are more at risk for varicose veins as you become older, have a family history, are overweight, a female, lack exercise and stand or sit for long periods of time. Varicose veins also are common in pregnant women.

Many people do not experience any symptoms of varicose veins. However, while they can be a cosmetic issue, if left untreated, they can pose a health risk.

Symptoms of varicose veins may include:

- pain in the legs.
- swelling.
- fatigue or weakness in the legs.
- ulcers in the skin near affected veins.

If the symptoms of varicose veins become bothersome, patients may seek treatment. Some patients may be able to improve the symptoms through lifestyle changes and with at-home treatments, such as elevation of the legs, wearing compression stockings and losing excess



weight. However, these treatments won't be adequate for every patient.

For patients who cannot resolve their symptoms on their own, professional treatment is available. Vascular specialists can provide effective treatment options for treating varicose veins with quick recovery time and minimal discomfort.

Radiofrequency ablation (RFA), a minimally invasive procedure used to treat varicose veins, is one treatment option for venous reflux disease. Under ultrasound guidance, radiofrequency energy is transmitted to the vein through a catheter, resulting in the closure of the vein. Unlike vein stripping, patients treated with RFA usually are able to resume activities in a day.

Venous reflux disease is progressive. Symptoms can worsen over time if left untreated and can have a significant negative impact on your life. It can lead to serious health problems, including inflammation, infections and chronic wounds. As an added benefit, legs receiving treatment for venous disease develop a smoother, more attractive appearance. ■

For more information, or to make an appointment, call (480) 835-6100. The Vein Center at Tri-City Cardiology Consultants is located at 6402 E. Superstition Springs Blvd., Suite 224.

LOCAL BUSINESS

KNOW BEFORE YOU THROW

By Jon Englund

DOWNSIZING? Determined to get rid of stuff you no longer need? Cleaning out a home or an estate? Stop. Know Before You Throw.

Holy Hollywood, Batman! It seems like superheroes are on everybody's mind this summer, with a new action film coming out almost weekly. America loves superheroes and they hold a very special place in our hearts and imaginations. But preceding the movies were the all-important comic books.

Before the days of computer animation and digital (computer) drawing, comic artists would draw comic book covers and pages by hand with pen and ink. The good old days saw artists like Will Eisner (The Spirit); Bob Kane (Batman); Steve Ditko (Spiderman, Doctor Strange); and Jack Kirby (Captain America, X-Men, Fantastic Four, Hulk, etc.) cranking out enough paper on a monthly basis to level a small forest. The nature of the comic book industry was you read the current issue and then tossed it in the trash... Pow! Wham!

Well, we all know some of those old comics were stored safely away and now, decades later, they may be worth a tidy sum of cash. That's the nature of Ephemera, the name for paper collectibles



never meant to be saved. Not much survived, so the good stuff that did survive oftentimes went up in value.

The other part of the collectible equation was the original artwork created in order to produce those comic books. Since the original drawings were seldom ever sold, little of the artwork made it into the hands of the public. Yet some of the original drawings

did make it into hands of the public. I recall one collection containing some of the original Superman artwork. The cover art for one single issue sold for \$5,000. The old action figures in that collection? Well that's another story.

When it comes to questions about value, or concerns about getting a fair price for items, such as your Ephemera, have a trained eye determine if there's value before you sell, toss or donate. Call me today to help you. ■

Jon Englund has more than 25 years of experience in appraising and liquidating personal property, jewelry, art, collectibles, antiques, furniture, printed items and more. A Midwest transplant, Jon trained at New York University in appraisal studies. For more information, call (480) 699-1567, or send an email to Jon@KnowBeforeYouThrow.INFO.

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HEALTH

Screening for Cardiovascular Health is Simple

Submitted by Southwest CVA Cardiovascular Associates

Cardiovascular risk screenings are offered for our community, because you matter.

Have you ever wondered if your family history plays a role in your own personal cardiovascular health? Do you experience chest pain or leg pain while walking or while at rest?

—Charles M.T. Jost, MD

KNOW THE FACTS UNDERSTAND THE RISK

Peripheral Vascular Disease (PVD/PAD) is a very common condition. This condition occurs when the large- and medium-sized arteries supplying blood to the legs become narrow or clogged, constricting the flow of blood, which occurs when the blood vessels supplying blood to the limbs and other organs of our body are partially or completely blocked due to plaque buildup.

Plaque generally forms out of the substances present in blood, such as fat, cholesterol, calcium and fibrous tissue, and the plaque deposits gradually harden, narrowing down the arteries. This limits the oxygen-rich blood supply to the various parts of your body, primarily affecting the blood vessels and the arteries of the legs.

Common symptoms include:

- Pain during exercise, which is relieved during rest.
- Discoloration of the skin, predominantly in arms and/ or legs.
- Pain and muscle cramps in the legs while walking, climbing stairs (intermittent claudication).
- Cold legs, feet, sensation of the skin.
- Constant leg pain, tingling, burning or loss of sensation.
- Poor wound healing.
- Sores on toes and feet, which become difficult to heal.



Charles M.T. Jost, MD

Peripheral Vascular Disease (PVD/PAD) screenings help in early detection of atherosclerosis (blockage) of the arteries. When detected early enough, this condition can be well maintained.

Our screening involves painless and non-invasive testing, which may include:

- Comprehensive medication review.
- Comprehensive medical and family history.
- Leg pain assessment.
- Blood pressure analysis.
- Body mass index.
- Cholesterol panel.
- Blood glucose index.
- Lipid profile.
- Vascular Ultrasound—Evaluates blood flow and calcification within the arteries.
- Echocardiography—Evaluates the heart function and valves.
- Treadmill—Evaluates the heart rhythm and exercise tolerance.
- Arteriogram—This is a procedure typically done at the hospital. A dye is injected into the arteries and blood flow is visualized.

PVD/PAD screening is most useful in high-risk patients, such as individuals above 55 years of age, as they usually are at high risk of developing atherosclerosis and vascular disease.

Risk factors of developing vascular disease include:

- Obesity.
- Poor diet.
- Smoking.
- Heavy alcohol consumption.
- Diabetes Mellitus.
- High blood pressure.
- High blood cholesterol.
- Lack of exercise.
- Family history. ■

For more information, call Southwest CVA Cardiovascular Associates at (480) 945-4343. The office is located at 140 S. Power Road, Suite 102.



Dr. Jost has extensive experience

in the treatment of heart disease as well as Peripheral Vascular Disease. Dr. Jost performs above and below knee claudication interventions with proven success of a full revascularization to patients with critical limb claudication. By performing less invasive procedures such as angiography with stenting, Angioplasty and Atherectomy techniques, the patient is not subjected to anesthesia and long down times. Patients with non-healing wounds or symptomatic claudication, exhibiting with leg pain at rest or with exercise, are the perfect candidates. Carotid stenosis is also treated with angiography and stenting for those who are at a higher risk for carotid surgery.

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HEALTH

Wellness Workshop Series Begins with Diabetes SURVIVAL SKILLS

Submitted by Pilgrim Lutheran Church and School
Pilgrim Lutheran Church and School will host a free Wellness Workshop Series—A Better You, beginning on Monday, July 25, at 7 p.m.

This initial one-hour workshop, Diabetes Survival Skills, will address the basics of diabetes management and good-sense self-care. Featured speaker Margaret O'Brien, a registered dietitian and certified diabetes educator, will help those in attendance learn about glucose monitoring, medications, meal planning, exercise and preventing complications. ■

For more information regarding this event, please contact the church by sending an email to office@pilgrimmesa.com. You also can contact Virginia (Ginger) Fleishans at (480) 218-0371, or send an email to gfishans@cox.net.

For more information about Pilgrim Lutheran Church and School, located at 3257 E. University Drive, between Val Vista Drive and Lindsay Road, visit the website at pilgrimmesa.com.



EDUCATION

Meet this year's Mesa Public Schools FLINN SCHOLARS

Submitted by Mesa Public Schools
Photos by Tim Hacker

Westwood High School graduates Maeve Kennedy, Ivette Montes and Andrew Roberts join Skyline High School's Toni Marcheva as the district's 2016 Flinn Scholars.

With three scholars, Westwood is the only school in the state to have more than one this year. Maeve, Ivette and Andrew, all Westwood International Baccalaureate students, will be attending Barrett, the Honors College at Arizona State University in the fall. Toni will attend University of Arizona.

Flinn Scholars receive free tuition, as well as room and board, at Arizona public universities. They also have won invaluable prizes, including a three-week summer seminar in China, funding for studying abroad, mentorship from faculty members and the opportunity to interact with world leaders.

More than 3,500 students graduated on May 26, from Dobson, Mesa, Mountain View, Red Mountain, Skyline, Westwood and East Valley Academy high schools. The class of 2016 was offered more than \$81 million in scholarships, grants, loans and other awards. ■

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



TONI MARCHEVA, SKYLINE HIGH SCHOOL
Plans for the future—I will study PPEL, which is politics, philosophy, economics and law. I'm also interested in studying several languages (like Russian and Spanish) and creative writing for fun. My dream job isn't exactly set. Law interests me a lot, and I love learning the languages and cultures of other countries. This may translate into a job as an ambassador, but I'm excited to see where college will lead me.



IVETTE MONTES, WESTWOOD HIGH SCHOOL
Plans for the future—I am majoring in mechanical engineering. My dream job is leading projects at an innovative engineering company surrounded by very diverse people.



MAEVE KENNEDY, WESTWOOD HIGH SCHOOL
Plans for the future—I plan to major in chemical engineering and minor in Chinese. My dream job would be to address environmental concerns through engineering, possibly focusing on battery disposal and energy storage.



ANDREW ROBERTS, WESTWOOD HIGH SCHOOL
Plans for the future—I will double major in electrical engineering and supply chain management. My dream job is to be chief executive officer of a cutting-edge energy technologies company.



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REAL ESTATE

Consider These Tips Before Buying a Lot

By John Karadsheh

If you have ever considered building a custom home, perhaps you have driven around, looked at lots in the area, and even drawn a sketch of your dream floor plan.

We strongly believe the most important part of the custom home building process is choosing the right lot. Some lots cost substantially more to build on than others, and it is important to know this upfront.

Here are some important things to consider as you evaluate properties and plan your budget.

- 1) Are utilities on site? It is very important to understand how you are going to get power and water to your home and take waste away from the property. Do water lines run to the property, or will you need to figure out how to install a water tank? Is there a well you can share and, if so, is the well agreement favorable? Is the sewer in and connected, or will you need a septic tank? Is there gas in the area, or will you need to install a propane tank? How far are the main utilities from the property, and what will the cost be to get them connected to your property? The costs for all these issues can run in the tens of thousands of dollars, so know what you are getting (or not getting) before you buy.
- 2) Conduct a soils test. Soils vary in type, composition and strength, and the right combination is necessary to support the weight of a foundation. Knowing your soil is critical to getting proper pricing for lot preparation.
- 3) Understand the topography. So many lots in our area are on a hillside or have natural washes running through the property. The cost of grading them and installing proper drainage and retention can escalate quickly into the tens of thousands of dollars. Get all the details, so you understand what it will cost to get



John Karadsheh

the property ready to build.

- 4) Will the house you want to build fit on the lot? Understand the lot setbacks, slope and limitations (rights-of-way, easements) before you design your dream home. Make sure what you are looking to create will fit on the property.
- 5) Is there a homeowners association? Most HOAs require architectural review, and do so at a cost. Find out how much it will cost to have your plans reviewed, and be sure the type of house you want to build will fit within the building requirements for the subdivision.
- 6) Select a well-established builder with the experience to build a quality home and keep you on budget. You can make or break your budget on the ceiling you

choose, how your finishes are selected or even on the length of your driveway. A great builder can help you save money while still helping you get the home of your dreams. ■

John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for more than 13 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.



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EDUCATION

Parents of School Children with Special Needs Have Options

By Nicole Zelman

If your child has special needs, choosing the right school can be a scary and terrifying experience, in part because the special education process can be extremely confusing.

In addition, the language often is spoken in acronyms. For example, some common acronyms include IEP, MET, LRE and FAPE. The list of special education acronyms can go on and on and often make very little sense. But when it comes down to it, the most important thing to know is the fact all states and schools must follow a federal law known as the Individuals with Disabilities Education Act 2004 (IDEA).

WHAT PARENTS SHOULD KNOW ABOUT THE IDEA LAW

IDEA, an important special education law, protects parents and children with disabilities. The law ensures students with disabilities have access to a free public education appropriate to the student (Free and Appropriate Education) and the student has access to the general education classroom as much as possible (Least Restrictive Environment).

The law also protects parents by allowing them to be involved in every point of the educational decision-making process. Regardless of what school you choose for your child, parents should feel secure knowing they are protected under the federal IDEA law.

KNOWING YOUR OPTIONS: THE POSITIVES AND NEGATIVES

Local Public School

The local public school is a great choice for parents looking for something close to home and where the neighborhood children go to school. In addition, the cost is free, and the public school has the ability to offer a variety of special education services. It is likely the school will have a specialist already on staff, making it easy for your child to get what he needs at his own school without traveling.

Although these benefits sound very nice, special needs children often are placed in larger classrooms due

to funding shortfalls. This makes instruction less individualized than what you would find at a private school or charter school.

Charter School

Charter schools are public institutions also providing special education services. Some charter schools even have a particular mission or focus to help children with specific disabilities. The class sizes generally are smaller, allowing instruction to be more individualized.

Although having smaller class sizes is nice, charter schools may not have the variety of special education services you would find at your public school. Additionally, charter schools may not be able to provide the level of support needed for some children with more severe disabilities.

Private School

Private schools are great because class sizes often are small, and academics may be more rigorous for your child. With the smaller class sizes, your child will get more individualized attention and have fewer distractions than those at a public school. However, private schools tend to be very expensive. Scholarships are sometimes available.

In addition, private schools are not required to provide all the same special education services as a public school. If your child qualifies for special education services, you can opt to send him to the local public school for these services or receive equitable services at the private school he attends. The money set aside for equitable services often is very limited. Thus your child may receive fewer services due to limited funding.

In the end, this can be a very difficult decision for parents to make. Parents should consider the level of support their child needs when deciding what school is best. Always find comfort in the law that it is here to protect you and your child. The law ensures a free and appropriate education is provided to those children with disabilities regardless of the school you choose.

Resources for Parents

For more information, HelpChildrenSucceed.com. ■

EDUCATION

School Psychologist Serves As Resource for Teachers and Parents

By Nicole Zelman

As a certified school psychologist in the State of Arizona and a national certified school psychologist, I have spent my educational career in various settings, from a small Title 1 district, to the largest district in Arizona.

My work with students ranges in age from preschool to eighth grade. Time spent in various educational settings has prepared me to be the school psychologist I am today.

Help Children Succeed has been developed for the purpose of being a resource for educators and parents. I have spent countless hours working with teachers/educators providing academic and behavioral support. I felt a strong duty to be a valuable resource to my multidisciplinary team in order to ensure each child could succeed to the best of his ability.

In addition, I recognized there also was a strong need for supporting parents. At a family gathering or out with friends, a long-winded conversation would take place about how they felt at a loss for their child. It was my desire to do everything in my power to help parents understand the special education process and give suggestions from a school psychologist's perspective.

After earning my bachelor's degree in psychology at Arizona State University, I earned an educational specialist degree in school psychology at Northern Arizona University. ■

To find valuable resources for educators and parents, please visit my website at HelpChildrenSucceed.com. For direct consultation services, contact me at Support@HelpChildrenSucceed.com.



Nicole Zelman



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FINANCE

Teach your teen about money management

Submitted by Thrivent Financial

As a parent, you want to encourage your child to make good choices—and learning how to manage money is part of the process.

While the early years might be spent teaching the basics of money and how it is used, the teen years bring an additional set of challenges. Allowances, money from jobs, the constant bombardment from advertisers and peer pressure to buy the latest and greatest add a whole new dimension to learning the ropes of managing money.

However, these challenges open up the door to a whole new set of teaching opportunities. The following tips from Thrivent Financial can help you and your teen get on the right track toward establishing a financial foundation that could last a lifetime.

1) CREATE SPENDING AND SAVINGS PATTERNS

Start by instilling the values of spend, save and share in your teen. First, discuss using 10 percent of each child's earnings for charitable contributions, so he can learn the value of giving back. Next, take an additional 40 percent and put it into a savings account. The remaining 50 percent can be used at the child's discretion. By setting some easy-to-understand patterns while they are under your roof, kids can develop good budgeting habits.

2) GET STARTED ON A PATH TO BUILD CREDIT

Set up a checking or savings account, make regular deposits, and keep the account in good standing. Get your teen started on the right financial foot today, and it may be easier for him to someday buy a new car, mortgage a home or secure other types of loans. As an added bonus, having a checking or savings account allows your teen to learn about online banking and using ATMs. Sometimes, they even can build credit without the risk of credit cards if you co-sign a small overdraft protection line of credit on the checking account. You can monitor its use and help encourage the student to pay it off as soon as possible after it advances.

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



3) SET GOALS

Have your teen write down a list of certain items or special gifts he would like to buy with his money, and set a reasonable date for the goal to be accomplished. Having an end goal in mind can help teens put away the money needed for that special something. This approach also can serve as a great lesson on how to meet those goals through proper money management.

4) BEGIN SAVING FOR RETIREMENT

Yes, it is never too early to think about retirement. If your teenager is working, he should consider opening an IRA. A 40-year old investing \$20,000 a year for retirement will end up with only half of the assets as a 21-year-old who invests \$5,000 a year. Even the smallest savings can turn into a respectable fortune if given enough time.

5) DON'T BAIL THEM OUT

This is one of the most difficult, yet important lessons to teach. If, despite all your best efforts, your teen gets overextended on credit, take a firm hand. Let him experience the consequences of bad financial decisions. It's better to help him take responsibility for a \$2,500 debt than a \$25,000 debt later on.

OTHER IDEAS TO CONSIDER

- Develop a realistic budget with your teen. Set long- and short-term financial goals and plans for achieving them.
- Cut back, not out. Is your teen spending \$5 a week on food? If he saves \$2 a week by cutting back, after a year, there will be \$104 to put in a savings or investment account, which earns interest.
- Discuss the difference between *must-have* purchases today, such as school supplies, and *would-like-to-have* purchases, such as the addition of the latest fashion to an already adequate wardrobe.
- Explain the advantages of deferring purchases today, such as the latest computer game, to save for another desired item, like a car or college education, tomorrow.
- Promote shopping around before making purchases. Generally, it assures a better deal and discourages impulse buying. Also, take the opportunity to teach the importance of making a list before shopping—and how to stick to it.
- Encourage the use of a personal financial management tool to track income, savings, expenses and debt. It is good to get in the habit of tracking monthly spending, as small purchases, such as magazines or sodas, begin to add up after time.
- Use financial (checking account, credit card, etc.) statement reviews as an aid to evaluate spending habits and promote sound financial practices, as well as to teach how to watch for irregularities possibly signaling fraud.

The teen years can challenge even the most patient parent. However, by teaching important lessons about money management early on, you might be giving the gift of a lifetime of good financial habits. ■

Thrivent Financial is represented in the Red Mountain area by Red Mountain Group, which includes Jeff Kolzow, Jeff Rodemeyer and Rick Aussprung, at 2941 N. Power Road, Suite 105. Call (480) 396-5333. 994636-082014

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LOCAL BUSINESS

Help Keep Seniors Independent and Safe on the Road

Submitted by Home Instead Senior Care

A new scratch on the bumper or avoiding activities, which require leaving home, often are the first signs families should talk with their aging parents about driving.

A new survey by Home Instead Inc., providing in-home care services to seniors, found 95 percent of surveyed seniors have not talked to their loved ones about driving, though nearly one-third (31 percent) said a recommendation from family or friends they transition from driving would make them reconsider driving.

“As adults, we don’t hesitate to talk to our teenage children about driving, but when we need to address concerns with our own parents, we drop the ball,” said Elin Schold Davis, occupational therapist and project coordinator for the Older Drive Initiative of the American Occupational Therapy Association. “We know discussing driving with aging loved ones reduces their discomfort around limiting or stopping their driving. Often, families just need to know how to start the dialogue.”

For many seniors, the idea of giving up driving sparks feelings of anger, anxiety and loneliness. To help families navigate these sensitive conversations about driving cessation, the Home Instead Senior Care network has launched a new public education program, *Let’s Talk About Driving*, available at LetsTalkAboutDriving.com.

The program offers free resources and tips to help families build a roadmap, together with their senior loved one, for limiting or stopping driving when the time is right. These resources include an interactive Safe Driving Planner to help families assess their senior loved one’s driving habits and provide tools to help older adults drive safely. In addition, the planner offers options for driving reduction or cessation, while also identifying alternative transportation options.

Nearly 90 percent of aging adults rely on their cars and driving to stay independent, according to the survey. Though many seniors 70 and older are able to drive safely into their later years, it is critical for fami-



lies to have a plan in place before a medical or cognitive condition makes it no longer safe for their senior loved one to drive.

“Physical and cognitive changes, such as those caused by Alzheimer’s disease, changes in vision or medication usage, can put older adults in jeopardy on the road,” stated Elin. “Many drivers can continue to drive safely as they get older, but it’s important for families to work with their loved ones to create a roadmap that explores new technologies and solutions, while planning ahead. The solution may not be to stop driving completely, but could include adding senior-friendly safety features to the car or taking a safety class.”

Family caregivers can look for several potential warning signs their senior may be losing the confidence or ability to drive, such as unexplained dents, trouble turning to see when backing up, increased agitation while driving, and riding the brake.

10 WARNING SIGNS SENIORS MAY BE UNSAFE DRIVERS

1. **Mysterious dents.** If an older adult can’t explain what happened to his car, or you notice multiple instances of damage, further investigation is needed to understand if there has been a change in the senior’s driving abilities.
2. **Trouble turning to see when backing up.** Aging may compromise mobility and impact important movements needed to drive safely. Fortunately, newer vehicles offer backup cameras and assistive technologies, which can help older adults continue to drive safely.
3. **Confusing the gas and brake pedals.** Dementia can lead to confusion about how his car operates.
4. **Increased irritation and agitation when driving.** Poor health or chronic pain can trigger increased agitation, which may, in turn, lead to poor judgment on the road.
5. **Bad calls on left-hand turns.** Turning left can be tricky and dangerous for older drivers, and many accidents occur where there is an unprotected left turn (no turning arrow).
6. **Parking gone awry.** Difficulty parking, including parallel parking, could cause damage to an older adult’s vehicle, as well as to those around it.
7. **Difficulty staying within the lanes.** If you’ve spotted a driver zigzagging along the road, it could be a sign fatigue or vision problems are making it difficult to stay on course.
8. **Delayed reaction and response time.** Aging slows response times, which may create a situation where an older adult may cause an accident or be unable to respond quickly enough to prevent a crash.
9. **Driving the wrong speed.** Driving too fast or too slow may be indicators a driver’s judgment may be impaired.
10. **Riding the brake.** Riding the brake could be a sign a driver no longer has confidence in his skills. ■

To access the Safe Driving Planner, or to view other program resources and tips, visit LetsTalkAboutDriving.com. You also can contact your local Home Instead Senior Care office at (480) 827-4343 to learn how family caregivers can help seniors plan ahead for driving cessation. To find an office near you, visit homeinstead.com/state/.

LOCAL BUSINESS

Your Love of Home is Interior Designer’s Ultimate Objective

By Michelyn Emelle

It’s summertime as Poppy’s Home Décor International continues to celebrate the *Love of Home*.

So many people enjoy the heat of the summer simply by staying indoors where the cool living is easy. People want and need to be in that special place—that place where they live—the ideal place of comfort and climate control.

Poppy’s goal is for everyone’s home truly to be that special place, for everyone to love the interiors and to love just being there. Home is where the heart is, where we put those things that bring us joy. The things we surround ourselves with convey a statement about ourselves.

Yes, Poppy’s has lovely things, from the amazing custom florals and select jewelry, to unique gift ideas. Poppy’s also has home décor.

If you are struggling to make your home that comfortable good-to-look-at oasis about which you’ve always dreamed, Poppy’s has a large selection of furnishings in all styles and price points. You also will find artwork, a wonderful selection of clocks and wall or table accessories, and lots and lots of other very covered etceteras.

Most importantly, Poppy’s has a highly creative, very talented interior designer, the vivacious Susan Haviland, who also is the owner of Poppy’s. Susan will come to any size home for a design consultation, a consultation solely orchestrated by the client’s needs and desires, not hers. Simply put, her goal is for you to love your home.

No job is too large or too small for Susan. She can come and redesign your entire house or just redo your bathroom. She will hang pictures for you or create wonderful vignettes for your walls. She can help you choose the perfect wall color, sofa, light fixture, floor tile, bathroom tile, rugs or carpeting. She also can address any and all elements of complete home redecorating, or she merely can rearrange your furniture in a more pleasing manner.

Susan also excels at choosing fabrics and putting complex textiles together to design extraordinarily

beautiful window treatments, custom curtains, drapes and valances, as well as gorgeous custom bedding. Susan designs everything herself.

Poppy’s team of highly talented professionals executes her designs. This team consists of artisans, craftsmen and workmen, which includes painters, muralists, tilers, upholsterers, framers and people who build custom furniture, ottomans, poofs and custom headboards. Susan also works with those who make pillows and, of course, the always needed electrician. Poppy’s has everything you need for your complete *Love of Home*.

Design consultations are \$100, \$40 of which is to be used as store credit.

Poppy’s also designs lovely fresh flower arrangements for all occasions.

In the very hot Valley of the Sun, Poppy’s is open for lunch six days a week or for High Tea, by reservation only, in Poppy’s very charming and ever-popular Picadilly Square.

Poppy’s invites you to take part in Designer Diva Night, on July 19, at 6:30 p.m. Enjoy dinner, dessert, demonstrations, designs and divas. The cost is \$25 per person. ■

For more information, call (480) 325-4900, or visit the website at poppyshomedecor.com. Poppy’s Home Décor is located at 7143 E. Southern Ave., Suite 101. Summer hours are 10 a.m. to 5 p.m., Monday through Saturday, and closed on Sundays.



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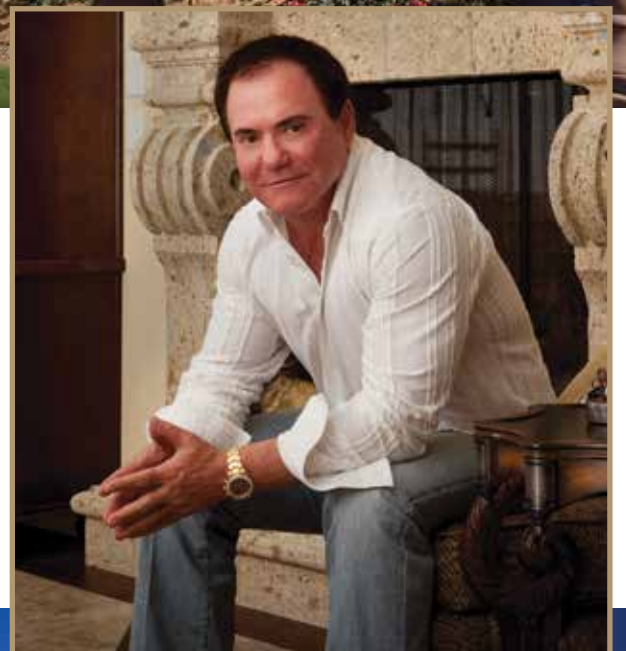
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