

Red Mountain Ranch Up Close

Bringing neighbors closer to their community

September 2016

REALITY SETS IN WHEN YOU OWN YOUR OWN BUSINESS



Rebecca Sloan



Linda Huss



Brenda Palazzo

Submitted by Happy Pets Palace and Playground

The reality of starting a business takes a lot of determination, positive thoughts and a *can-do* attitude, but owning your own business can drain you emotionally, mentally, physically and financially.

A new company startup will take everything you have, and then some. For these reasons, people say, "Choose a business you are passionate about, so, at the end of the day, you still absolutely love what you do."

Linda Huss opened Happy Pets Palace and Playground, her second dog boarding and doggy day care facility, two years ago. The first location was a franchise, which provided a great starting point, complete with training in the dog boarding industry.

Back in 2007, going the franchise route as a new business owner made startup smoother from an operations standpoint. If you are considering a new business, a franchise option can be a great resource for training and web search optimization.

Happy Pets Palace is better than a franchise because the managers and owners, Rebecca Sloan, Linda Huss and Brenda Palazzo, have complete responsibility to put into practice anything bringing joy to the dogs, while always keeping safety in mind.

PRACTICING THE MISSION

What a great day it is when the mission is to make dogs feel loved and entertained. "We have accomplished our job if, at the end of the day, the dogs and all the staff are tired out," said Linda, with a giant smile on her face.

Overseeing dog boarding and doggy day care is a physically demanding job when done correctly. There is a lot of dog-dog group playtime and plenty of ongoing cleaning to do.

When you own your own business, it's your responsibility when things break, parts need replacing, equipment needs fixing and staff members get sick. And as an owner, you oversee it all. So, why do people still want to own their own business?

FACING REALITY

Perhaps it is the illusion business owners make a lot of money right away, or the stress is less by being your own boss. In reality, starting your own business takes a tremendous amount of start-up capital and great marketing. In addition, the stress is perhaps the greatest work-related stress you ever will experience.

Until you have put in your own dues, hard work and sweat equity, the only payoff you get comes from believing someday it will get better. And you hope and pray the light at the end of the tunnel comes sooner rather than later.

MAKING A DIFFERENCE

But one of the greatest rewards of owning your own business is making a positive difference in the people you employ. Extensive training is provided at Happy Pets Palace. Therefore, employees can feel better knowing they can perform their jobs at the highest level because of specific dog behavior training.

Several employees are interested in lifelong careers working with dogs, so the training also enhances personal goals. When the newest team member, Amber, was asked what she likes most about joining the Happy Pets team, she said, "Everyone is so nice, from the customers and the other employees, to just everyone. They're so nice." Such a comment brings a heartfelt smile to an employer's face.

The employees love what they do. They love the dogs. They care for them like they are their own.

Come see why the environment at Happy Pets Palace would be so enjoyable for your furry family member. Meet the owners, Rebecca, Linda and Brenda. They are genuine and helpful. Talk with them about ideas on starting your own business, and discuss whether doggy day care or puppy socializing is a good option for your dog. Tour the facility any time. Check out the live webcams on the website. It is incredibly fun to watch the dogs playing, especially in the mornings. ■

Happy Pets Palace is located at 1918 E. McKellips Road, on the northwest corner of McKellips and Gilbert roads. For more information about this award-winning dog boarding and doggy day care facility, visit the website at HappyPetsPalace.com, or call (480) 207-1852.

CUSTOMER APPRECIATION DAY

Join the staff of Happy Pets Palace for *Customer Appreciation Day and Open House*, on Saturday, Sept. 10, from 8 a.m. to noon.

It has been a fun and adventurous two years. The community has witnessed the growth and success, and everyone loves the concept of dog-dog group play. The customers and other local pet businesses have been the kindest referrals, helping to spread the word to friends and family.

The loyalty is appreciated beyond measure. Happy Pets Palace wants to celebrate its wonderful customers. Special discount offers will be available at the event, as well as prizes and drawings. Food and beverages will be provided. Friendly, leashed dogs are always welcome. Proof of vet-administered vaccinations, rabies, distemper and Bordetella, are required.



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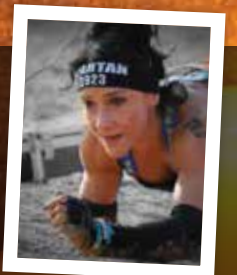
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UpClose

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HEALTH

High Standard of Excellence Ensures
Quality, Compassionate Patient Care

Submitted
by Southwest
Cardiovascular
Associates

Always dedicated to providing the most comprehensive, dynamic and compassionate patient care, Southwest Cardiovascular Associates is one of the leading cardiovascular medical clinics in the East Valley.

Under the leadership of Dr. Charles Jost, we are committed to being cost effective by equipping our office with state-of-the-art technology and methods. We are cutting-edge leaders in research, development and patient education. The staff at Southwest Cardiovascular Associates is professional, as well as compassionate, and we pride ourselves on our efficiency when dealing with patient requests and personal needs. You should feel comfortable when you arrive, and you should always feel welcome.

Our doctors treat many conditions, including acute myocardial infarction, angina pectoris, arterial fibrillation and atrial flutter, cardiac arrhythmia, cardiomyopathy, diabetes mellitus, disorders of lipid metabolism (cholesterol), heart failure, hypertension, ischemic heart disease, valvular disease, pacemakers and automatic implantable cardioverter defibrillators. We also specialize in peripheral vascular disease, as well, with much success in revascularization of the lower legs, renal arteries and carotid arteries.



Charles M.T. Jost

MY COMMITMENT TO MY PATIENTS

As a private practice, we pride ourselves on providing our patients with the dedicated time and attention they deserve. Medicine, as well as the overall health care industry, has evolved over the years. At Southwest Cardiovascular Associates, we believe in utilizing the most cutting-edge technology, maintaining a highly trained and dedicated staff and making sure you are taken care of in a timely, compassionate manner. This standard of excellence insures the best possible outcomes for you and your loved ones.

—Dr. Charles Jost ■

For more information, call Southwest Cardiovascular Associates at (480) 945-4343.

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RECIPE

Apple Pie Milkshake
Is a Great Treat



Submitted by Piefection

Piefection offers this yummy treat to help combat the last of the hot Arizona days.

INGREDIENTS

- 6 medium scoops of vanilla ice cream
- 2 slices of Piefection Country Apple Pie
- 1/2 cup whole milk
- 1/2 teaspoon cinnamon
- Whipped cream and caramel topping for garnish

DIRECTIONS

Fill a blender in this order: Ice cream, pie, milk and cinnamon. Blend until thoroughly combined. Pour into glasses, and garnish with whipped cream, caramel drizzle and a sprinkle of cinnamon. Enjoy!
Makes two to three servings. ■

For more information, call (480) 218-PIES (7437), or visit the website at piefectionaz.com. Piefection is located at 6731 E. Brown Road.

LOCAL BUSINESS

Math tutoring service
EQUALS SUCCESS

Submitted by Mathnasium

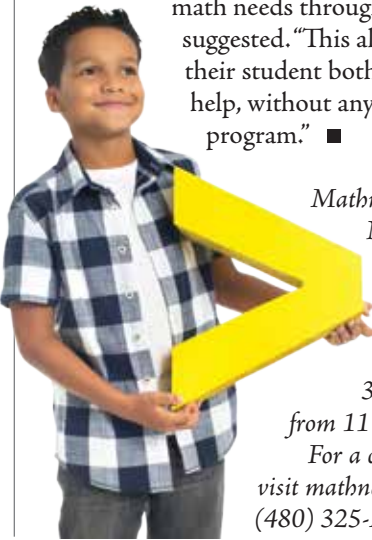
$-3(-2N-1) - (-5M+7) - 3(5M+7N-3) = ?$

The answer is... I have no idea!
That is what many parents are saying when their children come home from school and take out their math homework. Well, parents, the answer to the question is simple—Mathnasium. We make math make sense.

With today's aggressive approach to learning, and math being a priority, extra support from outside the school system often is the solution. Karen and Brad Jackson, local residents in our community, realized this, and operate Mathnasium, a math learning and tutoring service, specializing in working with our children on an individual basis and, most importantly, at their pace.

Mathnasium's success comes from its individualized learning plans. Before students start the program, they take tests, which are run through Mathnasium's exclusive computerized analysis.

"The best way to see if we are a good fit for your child is to visit the center, meet our instructors, and get a better understanding of your child's specific math needs through an assessment," Karen suggested. "This allows parents to see where their student both excels and may need help, without any commitment to join our program." ■



Mathnasium is located at 2836 N. Power Road, Suite 101, on the northwest corner of Power and McDowell roads. Hours are Monday through Thursday, from 3 to 7 p.m., and Saturday, from 11 a.m. to 2 p.m.

For a complete list of programs, visit mathnasium.com/mesa, or call (480) 325-MATH (6284).

LOCAL BUSINESS

Choose the Right
Stand Up Paddleboard

Submitted by No Snow Stand Up Paddleboard Shop

With our close proximity to the Salt River and Saguaro and Canyon lakes, outdoor activities, such as stand up paddleboarding, are easy and convenient options when enjoying our year round fair weather.

But did you try your friend's board once and couldn't stand up, as it was too wobbly or sunk with your weight? It is not uncommon for you to be on the wrong size board in the first place. Many people find themselves sitting or on their knees most of the day, or repeatedly falling into the water. Never able to achieve the actual stand up part, they leave the lake frustrated and embarrassed.

When you rent or purchase a board here at No Snow, we are experts at fitting you to the right board, so you can stand up paddle the entire day.

Make an appointment to come by and learn about the board options right for you. Doing so will make your experience a positive one before you even get to the water's edge.

To find out more about joining the fun and learning about the nation's most popular outdoor activity, call or email the shop. ■



Call (480) 807-6787, or send an email to nosnowsups@gmail.com. You also can visit our website at nosnowsups.com. The shop, open seven days a week during the summer, is located on the northwest corner of Power and Thomas roads, in the Zahara Professional Plaza, at 3654 N. Power Road, Suite 104.



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HEALTH

Customized Caregiving Benefits Loved Ones and Family Members

By Jamie Killin

Watching a loved one age is difficult enough, especially when faced with conditions like Alzheimer's or dementia, but add the need of finding the right care option, and the task can be overwhelming.

Fortunately, Home Care Assistance of Mesa offers top-quality caregiving, and customized plans for those at all stages of the aging process.

Home Care Assistance offers a complimentary consultation with the owner, Amanda Butas. She is a nurse, certified dementia practitioner, certified assisted living manager and caregiver. She also is an associate member of the Western Region Chapter of Aging Life Care.

From there, Amanda is able to recommend the best possible care plan for the client, whether it includes daily visits or in-home care 24 hours a day, seven days a week.

Home Care Assistance prides itself on employing the best of the best to provide top-quality care for each and every patient, and their families.

"We only hire one in 25 applicants," Amanda said. "We are extremely picky about who we send out to clients' homes."

That selective process has paid off with a 97 percent satisfaction rating, according to an independent source, which calls patients and their families at random to evaluate the level of gratification.

It's more than just finding the most knowledgeable and talented caregivers, however. Amanda also takes the time to match each client with a caregiver who is the right fit.

"I'm really good at matching people and personalities," she said.

That's important, because Home Care Assistance caregivers do much more than just help around the house. They become friends to their clients—taking them to the movies, the park and anywhere else the client can have fun and enjoy being social.

Home Care Assistance employs a balanced care method, which focuses on enriching the lives of elders. Clients are the beneficiaries of everything from proper nutrition to socialization and cognitive therapy.

"We want our clients to get out and spend time with family and friends," said Amanda.

Caregivers even help clients connect with loved ones through technologies, such as Skype. As a result, clients realize a sense of purpose and comfort from spending quality time with those close to them.

In addition to caregiving, Home Care Assistance acts as an all-encompassing concierge service for clients, offering support, as well as suggestions and resources to families, without long-term commitments or contracts. ■

Home Care Assistance of Mesa is located at 2031 N. Power Road, Suite 103. For more information, please visit homecareassistance-mesa.com, or call (480) 699-4899.



LOCAL BUSINESS

COOL YOUR POOL JUST LIKE YOU COOL YOUR HOUSE

By Dawn Abbey

As summer temperatures are getting hotter and hotter, unfortunately, so is the water temperature in your pool, so instead of being able to jump in for a cool, refreshing dip, the pool feels more like a tepid bath.

"There is an easy way to fix that," said Chris Quam, owner of Arizona

Pool Guy Inc. "You can actually chill your pool water down 10 to 15 degrees by adding a device to your pool heater. It costs only pennies a day to operate and runs on household current."

If you don't already have a pool heater, you can install the same heat pump technology that heats and cools your home to heat and cool your pool. "Just like your home unit, the pool version of a heat pump chills your pool water down to comfortably cool during the hot summer months and keeps your pool warm all during the



winter," Chris explained.

"Your pool is a big investment in family recreation," said Chris. "If you can't use it comfortably year round, you're missing out. Swimming weather in Arizona is most of the year, but if the water's too hot or too cold, it's just not as much fun."

Technology has come a long way in pool equipment. "Just like we use remote systems for home security systems and appliances, our

pool units provide digital controls, which can be used with an existing wireless remote system," he said.

"Just think, several hours after your cooling system switches on, your pool will be much cooler and really refreshing," Chris said. ■

For more information about pool cooling and heating systems, pool and deck remodeling or any pool service or repairs, contact Chris Quam at Arizona Pool Guy Inc. Call (480) 699-0607.



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**The Patio at Las Sendas Wins Another Award
Top 100 Most Scenic Restaurants in America
for 2016**

**Top 100 Al Fresco Restaurants in America by
OpenTable 2016
Second Consecutive Year**

As hungry sightseers travel around the nation this summer, OpenTable, the world’s leading provider of online restaurant reservations, and part of The Priceline Group (NASDAQ: PCLN), unveiled the 100 Most Scenic Restaurants in America for 2016.

These awards reflect the combined opinions of more than 5 million restaurant reviews submitted by verified OpenTable diners for more than 20,000 restaurants in all 50 states and the District of Columbia.

Highlighting restaurants set against dramatic urban backdrops to those located along breathtaking waterfronts, the complete list features winning restaurants in 34 states. The coastal state of California earned nearly 25 percent of winning restaurants with 24, followed by Washington with 10 and Florida with seven. Michigan, Nevada and New York boast four honorees each.

Arizona, Georgia, Massachusetts, North Carolina, Oregon, Pennsylvania, Rhode Island, Texas and Virginia have three each, and The Patio at Las Sendas was one of Arizona’s three selections. Restaurants featuring American fare were most common on the list, but seafood also proved popular.

“Whether they’re perched atop a city skyscraper or nestled on a mountainside, this year’s winning restaurants provide awe-inspiring views showcasing all the beauty of their surroundings for locals and travelers seeking a front-row seat to a city’s natural or manmade splendors,” said OpenTable Chief Dining Officer Caroline Potter. “A dining experience at any of these honorees is the most delicious way to get a true sense of place when vacationing or exploring your own hometown.”

The 100 Most Scenic Restaurants in America list is generated from more than 5 million restaurant reviews submitted by verified OpenTable diners between July 1, 2015 and May 31, 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.



Al Cancellieri

THE VISTAS PAVILION

**The Vistas Pavilion Banquet Chef—Our
Expert for Your Amazing Events**

The Vistas Pavilion has hosted numerous events over the past number of years and received rave reviews about our elevated valley and sunset views, as well as the quality of our food and services.

We attribute our great food to our chef, Al Cancellieri, originally from New York City, with an Italian American heritage. Chef Cancellieri is a graduate of The Culinary Institute of America, and has 37 years of food service and hospitality experience. He has worked in several upscale Italian restaurants throughout his career.

Since moving to Arizona in 1991, Chef Cancellieri has worked in two distinctly different high-end, four-star resorts, which enabled him to focus on superb flavor profiles, presentations and food preparation.

He joined forces this past year with Las Sendas Golf Club to continue his culinary journey. Al’s passion is Italian creations. His approach, however, is to combine new flavors for a unique culinary experience.

Chef Cancellieri has been the cornerstone of our Chef’s Table, our famous wine dinners and, most importantly, our weddings, holiday parties and special events for our clients. A big shout-out goes to our chef.

THE VISTAS PAVILION

**The Vistas Pavilion Celebrates 95 Years with
Pauline Martin**

Pauline Martin recently celebrated her 95th birthday at The Vistas Pavilion.

Pauline, a Pennsylvania native, spent most of her life in Ellwood City, a small steel town near Pittsburgh. She was a telephone operator in the days of switchboards, and later worked for the State of Pennsylvania in the unemployment office.

Jack, her husband of nearly 40 years, was a steelworker. After being widowed in her early 60s, Pauline continued to work for the Pennsylvania unemployment office until her retirement at age 72. After retiring, Pauline stayed active in both her church and her community. She volunteered with the Meals on Wheels program in Pennsylvania.

After moving with her son, Paul, and his family to Arizona, in 2004, she continued to support the Meals on Wheels program in Mesa.

She attributes her longevity to three things. They are staying active by walking nearly every morning, keeping her mind sharp with reading and jigsaw puzzles and celebrating each day with a glass of wine.

A big thank you goes to Pauline Martin and her family for hosting this landmark birthday event at The Vistas Pavilion.

House of Refuge Charity Dinner

The Vistas Pavilion is proud to be selected for the House of Refuge Charity Dinner, taking place on Saturday, Oct. 28, 2016. The House of Refuge is a faith-based, non-profit 501(c)(3) organization providing transitional housing and supportive services to homeless families. House of Refuge is not only a transitional program, but also a social services and work program. Tickets are \$125 each if purchased by Oct. 7, 2016, and \$150 each thereafter. Tickets will be available at www.HouseofRefuge.org. Come and join us for this important fund-raising event.



A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)

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 feel out your new club. Playing on a Proxy Membership also allows you to experience member events, golfing and dining, so you can make the decision going forward as to whether Las Sendas Golf Club is a place you want to call home.

And 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 (6 months). A pair of dues packages is available:

- 12-month dues \$370/month—\$125 to add family.
- 6-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).
- Receive a free E-Z-GO golf cart and one year's free dues.
- Receive 30 months free dues for principle player.

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

THE GOLF SHOP

September Sale—50 Percent Off

Rick Crowson, our new director of golf, welcomes all Las Sendas residents to drop in and meet him and his wife, Diane. The Golf Shop at Las Sendas Golf Course has all your golf needs and everything is on sale.

Check out our great pricing on all in-stock women's and men's apparel, with savings up to 50 percent off. Golf shoes are at blowout pricing of 50 percent off. Golf balls, gloves, clubs and accessories are all at huge savings.

Las Sendas Golf Club carries all the top golf brands. Stop in and talk to one of our friendly Golf Shop team members who can help you with that hard-to-buy-for golfer. Come on by and get an early start on your holiday shopping. There is something for everyone, with both golf and athletic wear.

Gift certificates are always available. Hope to see you soon at the Las Sendas Golf Shop, open every day, dawn to dusk.

Over Seed Schedule

Las Sendas Golf Club will once again be over seeding our golf course, and will be closed as of Monday, Sept. 26. Our planned reopen date is Saturday, Oct. 15. Please visit our website at www.lassendas.com, or call us for tee times at (480) 396-4000.

Summer Promotions Continue Until End of September

- Every golfer receives a \$6.95 halfway house promotion of a hot dog, a beer and a bag of chips—best hot dogs around!
- For every \$50 spent in The Golf Shop, you receive a complimentary summer golf pass.
- 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 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.

THE PATIO AND THE GRILLE AT LAS SENDAS

Live Music Returns

Live music returns to The Patio at Las Sendas on Thursday, Friday and Saturday evenings, starting in mid-September. As our evenings start to cool down, come and enjoy dinner and cocktails on our award-winning patios, named Best Scenic Views and Best Alfresco Dining Patios.

New Menu, New Specials

Our food and beverage staff is working on a new happy hour menu and new menus for The Patio and The Grille, starting in late September, early October. We also will be developing new daily specials, and will be sure to publish them next month. Happy Hour will continue in The Grille from 3 to 7 p.m. each day for the month of September.

Lunch Hour Returns

We were closed for a short time during the hot months of summer, but our lunch hour now has returned to The Grille restaurant and to The Patio. Bring an office colleague, family members or a friend to enjoy our beautiful views, lunchtime specials and a nice cool drink.

Holiday Parties

Now Booking for November and December 2016, prime dates are going fast!



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

Choose from our Luncheon and Dinner Buffet and Plated Menus or create your own! Our menus include our Chef's Specials such as honey glazed ham, sage roasted turkey, banana pumpkin bread pudding and more!

Dazzle your guests with our Holiday lights, centerpieces, trees and our spectacular valley views from our over-size wrap around deck!

Give your Holiday Party a personal touch with a casual evening of cocktails, appetizers and culinary stations.

Consider the addition of a wine tasting bar - our world is open to all your amazing ideas to celebrate with friends, family and co-workers.

FOR FURTHER INFORMATION AND TO BOOK YOUR EVENT CALL US AT 480-352-2614 OR E-MAIL US AT TMCBEAN@LASSENDAS.COM.

HAPPY HOUR

at the Grille at Las Sendas



3-7PM DAILY

ALL NEW HAPPY HOUR Starting Sept. 2nd at the Grille at Las Sendas

FEATURING

- Short Rib Sliders
- Brussel Sprouts
- Charcuteie
- Spanish Mussels
- Pretzel Bites & Cheese Fondue

DRINK SPECIALS

- Tres Amigos Margaritas \$2 OFF
- Draft Beers \$1 OFF
- All Wines by the Glass \$2 OFF
- Specialty Cocktails \$3 OFF



Las Sendas Golf Club
7555 E. Eagle Crest Drive, Mesa, AZ
(480) 396-4000

REAL ESTATE

MORTGAGE INDUSTRY CHANGES COULD AFFECT BORROWERS

By Lorraine Ryall
Realtor, CDPE, CSSN
KOR Properties

Are you a transactor or a revolver when it comes to your credit?

Although you may have never heard these terms, when it comes to your credit, they are about to become very important and will impact how millions of Americans qualify for a mortgage.

Starting this September, Fannie Mae's automated underwriter system will begin to analyze and weigh risk based on a person's payment history on his credit cards. In theory, there are going to be two different borrowers, a transactor or a revolver.

Transactor—This is the person who pays off his credit cards and other debts each month or makes more than the minimum required payment.

Revolver—This is the person who makes the minimum monthly payments on his credit cards and subsequently, pays interest on the balances.

Until now, mortgage lenders had difficulty distinguishing revolvers from transactors, but that is about to change. Two of the three national credit bureaus, namely Equifax and TransUnion, will supply two years worth of continuous, month-by-month data on the credit management patterns of millions of mortgage applicants.

This should prove especially important for consumers who might not qualify for mortgages because their credit reports contain too little information to generate credit scores. Many of these would-be purchasers are first-timers or millennials just starting out on their careers. Others are individuals who simply do not make much use of credit, but now need a mortgage.

Fannie Mae is now going to be able to distinguish between these two types of borrowers. As a general rule, according to Eric Rosenblatt, Fannie's vice president of credit risk analysis and modeling, the new system will "benefit borrowers who regularly pay off revolving debt"



and should "provide more creditworthy borrowers access to mortgage credit." Transactors will reap the benefits, while revolvers will get more scrutiny.

Here is a scenario to show how this change will have a positive impact on a transactor who previously may have had a lower credit score.

Mary has a credit card with a \$5,000 limit. She only has the one credit card and uses it all the time. This was her first card and the limit still is very small relative to her income, as she has never asked for the limit to be increased as her income increased. She makes \$300,000 a year, and spends about \$4,500 a month on her card, but pays the balance off each month.

Joe has five credit cards with a total of \$25,000 credit limit. He only makes \$24,000 and has a total of \$5,000 credit card debt. He only pays the minimum due on his cards, but has never been late or missed a payment.

Mary has a utilization rate of 90 percent because she has used \$4,500 of her available \$5,000 credit. Joe has utilized only 20 percent. Mary pays no interest, and has a monthly credit card balance that is less than 2 percent of income. Joe has debt that is 21 percent of his gross income, and he pays a lot of interest.

Clearly, Mary is a much better credit risk than Joe. However, all else being equal, Mary would much likely have a much worse credit score because of her high utilization rate compared to Joe. The new Fannie Mae underwriting now will be able to see these patterns and use this data, which will have a positive impact for transaction borrowers.

Experts in the credit industry consider the upcoming move by Fannie Mae to be a major advance in fairer credit. According to Terry Clemans, executive director of the National Consumer Reporting Association, it amounts to



"the biggest change to the mortgage credit report in nearly a quarter of a century."

Only Fannie Mae is implementing this approach. So, a borrower who would be considered a revolver could just go to Freddie Mac instead of Fannie Mae for a loan. However, Freddie Mac is evaluating whether to adopt a similar approach, according to a spokesman.

The bottom line is: If you are a transactor—Fannie Mae might be a better lender for you, as they have the ability to use this data and possibly offer better terms than lenders without it.

If you are a revolver—For now, Freddie Mac may be a better lender. So, make sure whichever mortgage company you use can offer loans by both Fannie Mae and Freddie Mac. You also need to be aware of the fact how you manage your credit could now become a key determining factor associated with securing a mortgage. ■

Please contact me if you would like more information, or contact Kelly Zitlow at Cherry Creek Mortgage. Call (480) 398-4908, or send an email to kzitlow@ccmclending.com.

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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Mesa Custom - \$650,000
RV Garage NO HOA
3201 sq ft, 4 Bed, 4 Bath



Mountain Bridge
Backs to Wash - \$520,000
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Parkwood Ranch
Sparkling Pool - \$315,000
2697 sq ft, 4 Bed, 2 Bath

HEALTH

Take some personal time with a
**COSMOS
MASSAGE**



Christina Bick



Eduardo Baca, Jr.

By Dawn Abbey

With the kids back in school and summer winding down (we hope), there is no better time to pamper yourself.

To facilitate an aura of relaxation, Cosmos Salon and MedSpa is offering a \$49.95 new client massage special as a way to introduce new guests to the salon's services and to meet their new massage therapists.

"The special is a 60-minute custom massage session tailored to whatever you need from our extensive menu of massage modalities," said Salon Manager Heather Baran.

Cosmos offers a wide variety of massage techniques, including relaxation/Swedish, stress relief, sports/therapeutic, deep tissue, trigger point, cranial sacral and prenatal. "Our therapists take a few minutes before you begin to consult on your personal areas of concern," Heather said. "After your 50-minute hands-on session, they spend the last few minutes with recommendations."

Essential oil aromatherapy is included in your massage, and you can add one of our special enhanced therapies, such as BioFreeze topical pain relief, exfoliating foot scrub and hot stone, as well as hot towel cold stone. Pricing ranges from an additional \$4.95 to \$12.95 for new clients.

Licensed Massage Therapist Christina (*Christie*) Bick graduated from the Arizona School of Massage Therapy. "I specialize in Swedish, deep tissue, trigger point therapy and prenatal massage," Christie said. "I am very passionate about the art of massage because I have personally experienced and have seen how beneficial massage is on the human body, mentally and physically. I do not see massage as a job, and look forward to work every day, knowing I will be able to help people."

Another massage therapist is Arizona native, Eduardo Baca, Jr., originally from Tucson. "I worked in the dental field for 18 years, but my true passion was massage," Eduardo admitted. "My bachelor's degree is in science and health administration, and I graduated from Arizona School of Massage Therapy. After being a therapist for almost two years now, I am loving every minute of it," he said with a smile.

"I chose to become a massage therapist because I enjoy helping people get back to optimal health," Eduardo continued. "I learned many different modalities, such as Swedish, sports, deep tissue and cranial. My goal is to make a positive impact on a person's life and wellness. I make it a point to listen and focus on the goals of the client. My style is very intuitive and integrative of different modalities."

Heather encourages everyone to visit Cosmos Salon and MedSpa to feel more energized and benefit from the healing properties of massage. "To enhance your experience, book an appointment for a facial or wax with our featured esthetician, Maria Keller, before or after your massage," she suggested.

"Maria has been with Cosmos for more than 20 years, and has taken consistent continuing education courses to perfect her craft," Heather continued. "She provides excellent and professional customer service, and adds her personal touch to everything she does." ■

For more information, or to make an appointment, call (480) 887-0671. Cosmos Salon and MedSpa is located at the northeast corner of Power and McDowell roads, in The Village at Las Sendas.

LOCAL BUSINESS

Good plumbing is essential
FOR REMODEL SUCCESS

By Nancy Tossell

Since the cost of remodeling even one room can take your breath away, doing it right the first time saves time, anxiety and money.

It's always tempting to take shortcuts. In some places, cheaper products will do the job. When it comes to plumbing, though, especially the parts you don't see, professionals guide you to those products guaranteeing the improvement you want and expect. Interior Designer Jeanette Knudsen teams up with Arizona-based Central Arizona Supply, to ensure her clients obtain quality parts backed with service.

WHY IT'S SO CRUCIAL

Big box stores and online retail carry well-established name products. However, just as outlet stores are stocked with merchandise specifically manufactured for discounting, the same principle applies to low-priced plumbing sources. The inner parts you do not see are what make showerheads, faucets and drains work properly. They can be metal, like brass, or plastic. Special deals and discount pricing usually mean you're paying for items made with cheap materials. Dealers work directly with manufacturers to ensure you get products built with materials that work better and last longer.

Also, beware of kits. Sometimes, one or more parts are missing or defective. Or, you may think you have everything you need for an installation, only to find out it requires more pieces. When this happens, the time and expense to correct it weighs on your patience and wallet. A local dealer is your best source to have everything you need the first time—and have it all fit together properly.

Finally, local professionals can answer your questions and guide you to brands that best fit your specific needs. As a specialist in *aging in place*, Jeanette relies on Central Arizona Supply to ensure her clients secure fixtures and materials they can trust.

A home project is only as good as the parts used and how well they are installed. In working with local professionals, you support your community and obtain the best in products and service. Remember, their reputation counts on it. ■

Jeanette Knudsen, an award-winning interior designer located in Mesa, is the owner of Design For A Life Span, specializing in Design for Aging and Universal Design. Her designs fit families as they grow and change. She is the only designer in the area to serve on the National Design for Aging Council for the American Society of Interior Designers. You can reach Jeanette at Jeanette@Designforalifespan.com.

Central Arizona Supply is located at 208 S. Country Club Drive. Visit the website at centralazsupply.com.



COMMUNITY

**East Valley Residents Are Invited
to Make New Friends**

Submitted by East Valley Friends and Neighbors

East Valley Friends and Neighbors (EVFAN) invites all East Valley residents interested in friendship, companionship and community to take part in monthly get-acquainted meetings at the Grace United Methodist Church.

Enjoy coffee, light refreshments, a special program and a short general meeting with new friends at 9:30 a.m., on the first Wednesday of each month. Membership is open to all residents of the East Valley, including winter visitors.

EVFAN supports local charities and organizes special interest groups, which meet throughout each month.

These groups include book discussions, card games, golf, meals out and much more. Participating in one or more groups serves members well as they meet new friends and discover new interests.

New members are always welcome to join this active, friendly social group. ■

For more information, call (480) 828-5146. You also can check out our website at evfanaz.org, or send an email to tinytubes@cox.net.

Grace United Methodist Church is located at 2024 E. University Drive, on the northeast corner of University Drive and Gilbert Road.



COMMUNITY

Community Counts at Verde Dimora Apartment Homes

By Jamie Killin

At Verde Dimora Apartment Homes, you'll find a community matching your lifestyle and all the amenities you need to live your best possible life in a great, residential area with easy access to shopping, restaurants and schools.

Verde Dimora is a brand new luxury apartment community in East Mesa, offering residents everything from meditation gardens, to a veteran center and convenient, on-site Sunrise Preschool.

Local homebuilder Dan Kauffman, owner of Kauffman Homes, spent several years planning the community. In doing so, he paid close attention to all the small details setting this community apart from other large developments.

Shelton-Cook Real Estate Services is proud to be part of this development, and has been on board through the many stages of the construction. This is the firm's first community with sustainable technology and a smoke-free environment. Upon completion of the second phase, the team will be working with the Mesa Police Department for certification of their Tri-Star Crime-Free Certification.

"What sets the community apart is the environment and what our community stands for," said Laura Gilmore, assistant manager at Verde Dimora. "There's such a great vibe here."

The exquisite, non-smoking apartment complex is a green community recognizing the value of the environment and sustainability. Residents are even offered access to community garden plots and electric car charging stations.

Verde Dimora also goes above and beyond what you would expect for a pet-friendly community. In fact, residents can look forward to a dog wash station and even a dog park.

Residents began moving in this past June, and the feedback is already exceedingly positive.

"Our residents love it here," said Laura. "They're very happy."

The sense of community extends past the impressive list of amenities. Verde Dimora will be organizing functions to help the residents get to know each other and have fun.



The community also is connecting to the greater community through programs like Packages from Home, which sends care packages to deployed troops and aims to boost the morale of veterans. Veterans and active service members also are eligible for special rental rates.

Verde Dimora offers one- and two-bedroom floor plans, all of which feature eco-friendly upgrades, including Energy Star water fixtures, Energy Star appliances, high efficiency air conditioning and more. In addition, beautiful aesthetic features are available, such as custom cabinetry and granite countertops.

The community also is offering preferred



employment discounts, as well as discounts for Mesa Community College students. You can preview the floor plans and see the employers participating in the preferred program pricing at the website verdedimoraapartments.com.

Verde Dimora will celebrate its grand opening with an event in mid-October. Keep abreast of the details as they develop by visiting the website. ■

Verde Dimora Apartment Homes are located at 2217 N. Power Road. For more information, please call (888) 595-5173, or visit verdedimoraapartments.com.



GRAND OPENING

"Changing Your View of the World."

Our truly unique community offers smoke free living, urban garden beds, veterans center, gas grills, outdoor fireplaces, bicycle storage and much, much more. Inside your new home you can expect ample custom cabinetry, granite counter tops, ceiling fans, plus you will find incredible energy saving features such as programmable thermostat and motion detector lights in the bathrooms and closets. Employees of the Preferred Employee Program can take advantage of special discounts at Verde Dimora Apartment Homes.



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Monday – Friday 8:30 – 5:30pm
Saturday 10am -4pm
Sunday 12pm – 4pm

verdedimoraapartments.com

COMMUNITY

ANNUAL COMMUNITY GARAGE SALE
SET FOR EARLY NOVEMBER

Submitted by Red Mountain Ranch Social Club
The annual Red Mountain Ranch Community Garage Sale is fast approaching, with the dates being Friday and Saturday, Nov. 4 and 5. Take time now, while you are thinking about the garage sale, to fill out the coupon below. Please send the coupon, with a \$15 check, to Garage Sale, 6508 E. Star Valley St., Mesa, AZ 85215.

MAIL IN COUPON

Your Name _____

Address _____

Phone # _____

E-mail Address _____

Mail your \$15 check to:
Jay Williamson, Garage Sale Chairman
6508 E. Star Valley St., Mesa, AZ 85215

E-mail address: jaynwilliamson57@gmail.com
Phone: (480) 459-5660

You do not want to miss this opportunity to sell for hard cash those items you no longer use and are taking space in your garage or closet. It also is a time to visit and get to know your neighbors. You must live in Red Mountain Ranch to sell items at this garage sale. Our community garage sale is one of the largest in the Phoenix area. We had 182 homes selling items in 2013, which was an all-time record. We hope to have more sellers this year. This means you will have lots of customers buying your items. Our garage sale brings thousands of customers to Red Mountain Ranch. Last year, the roads in our community were filled with buyers' cars and trucks. Buyers love the bargains they find. We do all the work providing buyers for your items for sale. Your \$15 fee pays for the following:

- Banners at the three entrances to Red Mountain Ranch.
- Signs on the main roads in our community.
- An information packet, including instructions regarding *How to Do a Garage Sale*, with signs and stakes included.
- A liability insurance policy during the two-day sale to protect you and your buyers.
- Newspaper and email advertising.
- Email address to answer your questions at jaynwilliamson57@gmail.com.

Our HOA has approved and reserved Nov. 4 and 5 for our garage sale. Please do not have a sale without paying the \$15 during our sale weekend. You can pick up your Garage Sale Information Packet at 6455 E. Rafriver, between 5 and 7 p.m., on Wednesday and Thursday, Nov. 2 and 3. This is the same location as last year. If you would like to have your address included in the Garage Sale Information Packet, please mail your coupon and fee before our

publishing deadline for the packet, which is Saturday, Oct. 29. You also can pay when you pick up your packet if you were unable to send in your \$15 check on time. The Red Mountain Ranch Social Club sponsors the community garage sale. The social club meets on the second Thursday of each month, except December, at 9:30 a.m., at the Red Mountain Ranch Country Clubhouse, where members hear interesting speakers and presentations. The club also has many social events, such as the spring and fall cocktail parties, trips to see plays, etc. You are invited to attend our meetings as our guest. You do not have to be a member to attend. Please fill out and send the coupon on this page. ■

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



Real Estate In Red Mountain Ranch

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KOR PROPERTIES

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



Address	Square Feet	Sold Price
6059 E. Sierra Blanca St.	1,753	\$262,000
6561 E. Snowdon St.	2,047	\$275,000
6021 E. Selkirk Cir.	1,759	\$284,500
6565 E. Saddleback St.	2,445	\$288,000
3946 N. Santiago	2,526	\$324,000
6549 E. Viewmont Dr.	2,146	\$327,500
4207 N. Everest St.	2,607	\$342,000
6030 E. Riverdale St.	3,022	\$350,000
4165 N. Everest	2,349	\$359,900
6264 E. Saddleback St.	2,328	\$369,000
6422 E. Redmont Dr.	2,555	\$530,000

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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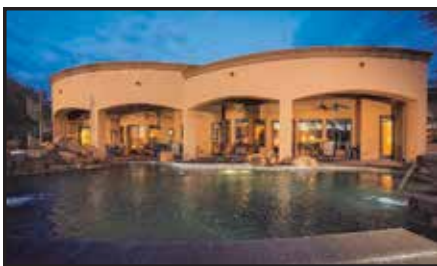
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PROPERTIES

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LAS SENDAS 5 CAR GARAGE!
3642StonePoint.com
\$1,790,000



4+ ACRES & 10 CAR GARAGE!
MesaEstate.com
\$4,500,000



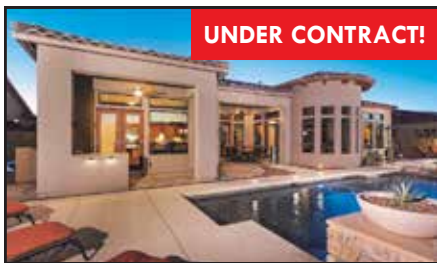
BASEMENT - 6 CAR GARAGE!
CentreCourtEstate.com
\$1,250,000



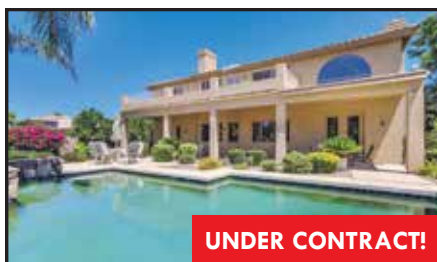
LAS SENDAS SEMI-CUSTOM
Stunning Pool - Wine Room
\$835,000



LAS SENDAS CUSTOM
Luxury At Its Finest!
\$1,825,000



LAS SENDAS RESORT LIVING
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\$689,900



BASEMENT IN MAHOGANY
Former Model Home
\$575,000



September 2nd
October 7th November 4th

Great
Trucks
& Live
Music!

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@ Boulder
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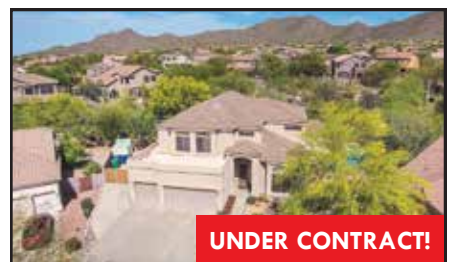
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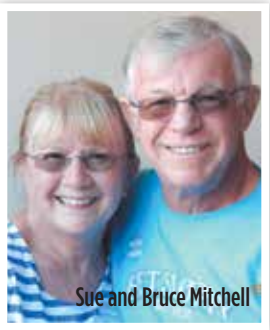
TRAVEL

Celebrate a Milestone with a Cruise

Submitted by Sue and Bruce Mitchell, Cruise Planners

Many milestones, including a special birthday, anniversary, promotion, or even getting through a health crisis, can be a cause for a travel celebration.

The first reason for celebration travel would be a destination wedding. Cruise lines can help you plan your wedding, and if you have at least 16 people in eight cabins, either the bride or the groom can travel for almost free. The good thing is you also have a honeymoon as part of the package. If a land destination wedding is



in your plans, most major resorts also have wedding coordinators who can help you plan your special day. The next big celebration travel is a major birthday. Think of how much more enjoyable your birthday can be with friends and family accompanying you to a destination you always wanted to visit. The good thing about traveling for a birthday is you know when it is and have time to save for the celebration.

Another reason is a destination celebration. This year is the 60th anniversary of Disneyland. Perhaps it would be the perfect time for a family vacation. I'm sure the little ones would love it. A few years ago, there were many travelers who went to celebrate the landing on Normandy. I'm sure it brought back many memories.

Sporting events always draw huge crowds. If you're a tennis fan, consider a trip to coincide with the French Open. As my husband and I did, consider attending the pinnacle of golf, The Open, in the United Kingdom.

All of these can either be for a milestone or checking something from your bucket list. Milestone travel often involves multigenerational groups. A great way to celebrate a family reunion is on board a ship or a destination like Hawaii. Cruises and destinations like the Caribbean or Hawaii are easier for everyone to reach. Plus, on a cruise, your activities can be planned in advance, and you don't have to worry about food.

Major health scares and challenges are another way to celebrate what is behind you. Don't like being alone on a holiday? Why not celebrate with a thousand of your new friends aboard a cruise? The ships are always decked out in holiday attire and have special activities geared toward the holiday. Instead of buying

Christmas presents, give your kids or grandkids the gift of travel. One of the most popular cruises is with Minnie and Mickey Mouse on one of the Disney ships. Cruises will have special cooking demonstrations, including building gingerbread houses and cookies baked for decoration. Don't worry about missing your Thanksgiving or Christmas feast. The cruise lines always have turkey and all the fixings. The good thing is you don't have to cook or clean up. Lastly, destination river cruises have become extremely popular the past few years. One of the most popular is a Christmas Markets river cruise, on one of the great rivers of Europe. ■

Contact Sue or Bruce Mitchell, your Cruise Planners land and sea travel specialists, with any travel-related questions. Visit our website at redmountaintravel.com. You may also send an email to smitchell@cruiseplanners.com, or call (480) 396-8084.



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EDUCATION

Lifelong Educator Makes a Lasting Impression

Submitted by The Self Development Academy Community

The Self Development Academy (SDA) community was devastated to learn of the sudden passing, this past July, of G. Robert Meko, who joined the staff three years ago.

During his time at SDA, Mr. Meko made a positive impact on the greater school community. Understanding the daily operations of a school, he never hesitated to assist with any task. On a daily basis, he could be found greeting parents and students in the car lines and helping students with their lunches in the cafeteria, as well as teaching groups of students around the campus.

He was most famous for his *ducks*, which he hid around campus for students to find and turn in for a prize and, of course, his love of the Diamondbacks.

Some of the SDA parents were Mr. Meko's students decades ago. They fondly remembered their elementary school days under his direction, and looked forward to their children having the opportunity to develop a relationship with and be taught by him.

Having earned a reputation as a passionate, child-centered educator, with more than 40 years experience in the field of education, the majority of which was in Mesa, the SDA community was thrilled when he first arrived on campus.

As the sad news spread through the local community, SDA received countless phone calls of support.

Parents and students shared their many warm memories of Mr. Meko. Here are some of the many comments shared:

Mr. Meko is a treasure. He always was positive and nurturing, and he inspired the students.

I will miss seeing his warm smile every morning when I drop off my children at school.

Mr. Meko created an atmosphere of discovery, exploration and wonder.

Mr. Meko was one of the greatest teachers ever.

SDA students adored him, and could always be heard saying, "Hi, Mr. Meko." He always turned, smiled and



G. Robert Meko

greeted each student. The SDA campus will not be the same without him. ■

For more information on Self Development Academy, please call (480) 641-2640, or visit our website at selfdevelopmentacademy.com.

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EVENT

Celebrate Labor Day Weekend with Salt River Fun

Submitted by Salt River Tubing

Salt River Tubing hosts its national *Take Pride in America* event during Labor Day weekend, Friday, Sept. 2 through Monday, Sept. 5, from 9 a.m. to 6:30 p.m.

Salt River Tubing will be distributing free patriotic leis to the first 1,000 tubers during the holiday weekend.

Arizona’s recreational paradise in Tonto National Forest is the coolest venue for fun in the sun. So, pack up your picnic luncheon and head to the Salt River for a floating adventure during Labor Day weekend. Salt River Tubing will be distributing free litter bags and encouraging tubers to *stash and bag* their picnic trash during the *Take Pride in America* event. Be a Salt River Hero = Litter Zero public lands steward.

To date, an astounding 704 tons of trash has been stashed and bagged during the *Take Pride in America* holiday weekends.

“Labor Day weekend is an ideal time for floating beach blasts on the Salt River,” said Henri Breault, president and chief executive officer of Salt River Tubing. “Splash down your summer on the cool and refreshing rapids of the Salt River, and enjoy connecting with family and friends while floating in the *mini-Grand Canyon* of Tonto National Forest. Take Pride in Arizona’s water



wonderland, and bag your picnic trash in our free Tommy Tuber litter bags,” Henri continued. “Pitch in and lend a hand, as it is your public lands, and help Salt River Tubing promote the conservation of our natural resource. Have an enjoyable and memorable adventure Labor Day weekend on the Salt River.”

Invited event exhibitors include Monster Energy Beverage and the Maricopa County Attorney’s Office—Community Affairs Team. The event is co-sponsored by radio stations KMLE 107.9, JAMZ 101.5, KISSFM 104.7 and Salt River Tubing.

Salt River Tubing was the corporate recipient of the Department of Interior’s National Take Pride in America award in 2003 for its litter-free initiative. *Take Pride in America* is a national partnership aiming to inspire a new generation of volunteers to put their love of country to work to improve our national parks, wildlife refuges, public lands, cultural and historic sites, playgrounds and other recreation areas.

Salt River Tubing has received four National Take Pride in America awards for the company’s conservation efforts on the Lower Salt River in Tonto National Forest (1991, 2003, 2006 and 2010).

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



SEPTEMBER OPERATING DAYS AND TIMES

In September, Salt River Tubing is open weekends only (Friday, Saturday and Sunday), with operating hours from 9 a.m. to 6 p.m. The latest tube rental is 1:30 p.m. daily. The last day for fun in the sun is Sept. 25.

Salt River Tubing is accepting credit cards this year. Visa, MasterCard, American Express and Discover credit cards are accepted. Credit card transactions will require a minimum \$20 tube rental transaction. A valid driver’s license also is required for credit card identification. For more details, please visit saltrivertubing.com.

The cost of tube rental 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. Tubing passes are valid on a return visit.

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.
- Apply sun block, and wear protective footwear.
- Have a great time celebrating Labor Day 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. Catch the coolest ride in the Valley of the Sun. For more information about Salt River Tubing, please visit saltrivertubing.com, or call (480) 984-3305. Like Us, Follow Us, Float With Us at saltrivertubing.com.

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REAL ESTATE

HOME INSPECTIONS ARE IMPORTANT IN HOME BUYING PROCESS

By John Karadsheh
The home inspection may be the single most important part of the home buying process.

So often, buyers get caught up in the design, décor or location of the property, but they don't really stop and consider the mechanical and structural elements of the house.

Thankfully, the Arizona Association of Realtors purchase contract is designed specifically to prioritize inspections and provide buyers with a 10-calendar-day inspection period. During this period, we strongly recommend our buyers hire a licensed home inspector to evaluate the home, so they really understand what they are buying.

During the home inspection, the inspector evaluates all systems of the house, from the air conditioner and roof, to the window seals and shut-off valves under the kitchen sink.

Some items called out in the inspection are considered warranted items and are required by the purchase contract to be in working condition. Buyers still can ask for non-warranted items to be repaired, but the repair of those items becomes a point of negotiation between the buyer and seller.

While negotiating a purchase agreement often can be sticky, the inspection negotiation is often the tensest part of the buying/selling process. Many agents turn this negotiation over to a closing assistant, but we feel this is the most important time to strongly advocate for our clients. If the inspection does not meet with the buyer's approval, the buyer can request the seller to make repairs or the buyer can withdraw from the contract without losing his earnest money.

Naturally, every buyer wants a perfect house, and every seller thinks his home is perfect. The reality usually



John Karadsheh

lies somewhere in the middle. If, as a seller, you have been deferring maintenance with the thought of selling before having to spend money on repairs, you probably will find the inspection negotiation to be a bit challenging and/or costly. On the flip side, if you regularly take care of your home, your inspection process will likely be smoother.

So, what if I am not buying? Do I still need a home inspection? Well, again, *you don't know what you don't know*. I just had a home inspection on my house, and learned so many things about my home of which I was not aware. It is a great way to stay on top of your home's maintenance and also anticipate issues before they become major problems.

If you are getting ready to sell your house, start putting love into it now. Fix the leaky faucet and get your air conditioner serviced. A well maintained home always sells best. ■

John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for more than 14 years and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS). In 2014, John was voted the No. 1 Real Estate Agent in Arizona by Ranking Arizona. You can reach John at (480) 568-8684, or visit his website at KORproperties.com. KOR Properties is also the creator and one of the founding sponsors of Mesa Food Truck Fridays.



EVENT

Trunk of Treats Offers FAMILY FUN

Submitted by Pilgrim Lutheran Church and School

Pilgrim Lutheran Church and School will host its annual Trunk of Treat event on Saturday, Oct. 29, from 5:30 to 7 p.m.

Church members will decorate their car trunks and fill them with treats. Members of the community are invited to bring their children to tour the *trunk of treats* for candy.

This event serves as a free, safe and sane alternative to conventional trick or treating. Appropriate costumes are encouraged.

In addition to candy, a bounce house and door prizes will add to the fun for everyone. ■

For more information, call (480) 830-1724, or send an email to office@pilgrimmesa.com. You also can visit the website at pilgrimmesa.com.

Pilgrim Lutheran Church and School is located at 3257 E. University Drive.



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EDUCATION

Local high school student named to U.S. Army All-American Marching Band

Story by Laurie Struna
Photo submitted by Mesa Public Schools

Scott Allen, a senior at Mountain View High School, has been selected for the 2017 U.S. Army All-American Marching Band.

Scott joins an elite group of marching band members who will perform during halftime at the U.S. Army All-American Bowl at the Alamodome in San Antonio, Texas, on Jan. 7, 2017.

"This is a really big deal," said Scott Burgener, band director at Mountain View High School. "Scott is being recognized by a national ensemble as one of the top 125 high school senior marching musicians and color guard members from across the country. He will receive an all-expenses-paid trip, and have the opportunity to showcase his talents during the largest celebration of

high school football in the country." Scott has one small obstacle to conquer before marching in Texas. He recently broke his ankle and foot, and is rehabilitating from his injury, but he is not letting it get him down. He remains active as a section leader with the Mountain View Toro Marching Band.

"I am excited and honored to be a member of the U.S. All-American Marching Band," Scott said. "It sort of feels like winning the lottery, because there are thousands of people who audition."

The All-State clarinetist credits his family, instructors and trusty dog, Violet, who howls along when he plays, for helping him achieve this honor. Scott worked on his audition piece, *Three Etudes on Themes of Gershwin*, by Paul Harvey, for weeks with his private instructor to ensure he was playing at his best.

His week in San Antonio will be busy, as the dream team of all-star players from across the country will meet for the first time. Members will rehearse and memorize an entire halftime show in three days.

According to Scott, one of the things he loves most about being a clarinetist is the ability to keep improving. After high school, his plans are to attend college, preferably on a full-ride music scholarship, double majoring in engineering and clarinet performance.

"I want to be in a professional symphony or concert band, give clarinet lessons and help develop future technology," Scott said. ■

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



Scott Allen

EDUCATION

STATE PROGRAM IDENTIFIES AND EVALUATES CHILDREN WITH SPECIAL NEEDS

By Nicole Zelman

If you have concerns about a child's development and/or academic progress, the State of Arizona has established a program known as AZ Find.



This program requires the state to locate, identify and evaluate children of any age up to 21 years who have a disability and are in need of early intervention or special education services. This includes children who attend private schools, are homeschooled and are highly mobile (homeless children or migrant), as well as those who are suspected of having a disability regardless of whether they are advancing to the next grade level.

Any member of the community can refer someone, or the student can refer himself. Referrals can include concerns related to behavior or social skills, cognitive or academic skills, motor control or coordination, vision and hearing, as well as speech and communication skills.

AZ Find is divided into two components based upon the child's age. The first, Arizona Early Intervention Program (AZEIP), provides early intervention services for qualifying children from birth to 2 years and 10.5 months of age. AZEIP supports children by providing professional resources to families by screening the child and designing a plan to ensure developmental milestones are achieved.

The second component is designed to help preschool and school-aged children in local public and charter schools, through 21 years of age. This process includes an informal screening, which must be

completed within 45 calendar days from when the school was notified of concerns. In addition, the school has within 10 days to notify you if any concerns are identified.

If the school identifies a concern, the child may be referred to the child study team for intervention or for a comprehensive psychological evaluation. The key thing to understand here is, though the school may suspect a disability, that suspicion alone does not mean psycho-educational testing is necessary. The school may opt to complete a series of intensive interventions for a period of time before suggesting a comprehensive evaluation.

If you are unsure about reaching out for a referral at this time, the child can be supported in many other ways. For example, you may consider frequently communicating with your child's classroom teacher about the child's progress and asking the school for materials to support the child at home.

Other options include seeking tutoring at school or through an outside agency, attending local workshops or community events promoting learning and social growth, and considering a 504 plan, which provides the child with accommodations inside the general education classroom.

Remember to use your best judgment when it comes to referring a child to AZ Find. However, it may be beneficial to err on the side of caution if you suspect the child has a disability. The earlier the child is referred, the earlier he will be getting the help needed to be successful. ■

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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.

Fall is a popular time to clear out excess stuff, second only to the proverbial spring cleaning. Garage and yard sales can be a lot of work but can be a great way to recycle serviceable stuff and turn that *trash* into cash.

A few important things to remember when holding a sale are:

- There are professional thieves who target and *work* garage and yard sales. It's sad to say, but they know you are not a seasoned retailer and they exploit it. They pass counterfeit money, fake personal and bank checks, or simply shoplift your stuff when they have you distracted. There's a lot of information available online about this issue. So, do your research and be prepared. For instance, protect your cash with a counterfeit detector pen, available at office supply stores—see DriMark.com.
- Make sure you are well staffed, and your people are watching for suspicious activity. Don't be afraid to ask a shopper to leave if you suspect he is up to something.
- Don't let people into your home (even if they ask to use your bathroom).
- Always keep the cash box out of sight.
- There also are professional *pickers*. These people make a living buying underpriced items at garage, yard and estate sales and then reselling them. They like to show up early in the morning before the sale starts, or even the night before, with a story about why they can't come when everyone else does and asks to just take a look around. If they find that undervalued gem, they will beg to buy it before you are open for business.
- Do your research before pricing your items. The last thing you want to do is sell a box of *junk* jewelry for a few dollars when it might be worth thousands. (I wrote about this in the May 2016 issue, which you still can



Jon Englund

access online at UpCloseAZ.com.)

- Don't allow one party to dominate a section and spend a long time sorting through and picking the *best* stuff. In these cases, the goal is to keep other buyers away until closing time. Then, they will make a very lowball offer. (Ask them to pay as they go. The more they actually pay for as they go, the better deal you might give them.)
- People expect to negotiate and pay less. Have fun with it. Remember, you don't want to bring it back into the house, so make a deal that's best for all.

What are the most popular garage sale items? In no particular order, you can expect people to be looking for kid's clothes, sporting equipment, electronics, power and hand tools, toys, DVDs (movies and games), furniture, household items and jewelry.

If you feel uncertain about the value of your items, consider the advice of a professional. If I can be of assistance, call me today, and be sure to ask for my *Garage Sale* special. ■

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. You also can send an email to Jon@KnowBeforeYouThrow.INFO.



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, September 17 from 9 to 11 a.m.

*Appointments must be scheduled in advance by calling (480) 834-7546. ■

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. It is located in Mesa, just north of U.S. 60 at Crismon Road and Southern Avenue. For more information, visit www.mvmedicalcenter.com or call 1-877-924-WELL (9355).

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FINANCE

Review legal and life insurance needs for college-bound kids

Submitted by Thrivent Financial

As the parent of a college-bound student, you may face an empty nest, financial aid and questions about doing laundry, but with this transition, there are important considerations you need to keep in mind, specifically, life insurance and updating of legal documents. Thrivent Financial offers the following tips (aside from never mix your whites and darks) as your kids leave the nest.

LIFE INSURANCE NEEDS

Although it is not top of mind during this exciting time, it is important to make sure you have the right level of life insurance coverage. No one wants to think about the unthinkable, but you might want to increase your own life insurance coverage or obtain coverage on your student if:

- Your current coverage would not be sufficient to pay off student loan debt and meet the surviving spouse's other financial needs, too.
- You take out a Parent PLUS or home equity loan.
- You co-sign with your child on a student loan.

LEGAL DOCUMENT NEEDS

Strange as it may sound, if a college student age 18 or older is hospitalized while at school and is unable to communicate, the parents might not automatically have the right to tell doctors and hospital staff what medical procedures to use or not use. Also, if the adult student is not able to communicate for an extended time, parents might not be authorized to move funds from the student's accounts. As legal adults, students over the age of 18 need their own advance medical directives, health care agent form and durable power of attorney for financial management, naming those who legally could act on their behalf. Below are some key terms and ideas to discuss with an attorney to ensure you are prepared in the event your child is incapacitated.



Left to Right: Colton Sheley, Rick Aussprung, Jeff Kolzow, Jeff Rodemeyer

Rodemeyer, Rick Aussprung and Colton Sheley, located at 2941 N. Power Road, Suite 105. For more information, call (480) 396-5333. 1490601-050316

ABOUT THRIVENT FINANCIAL

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IMPORTANT DEFINITIONS

- **Advance medical directive**
Allows you to plan your health care before you may be unable to make sound decisions yourself.
- **Health care agent form**
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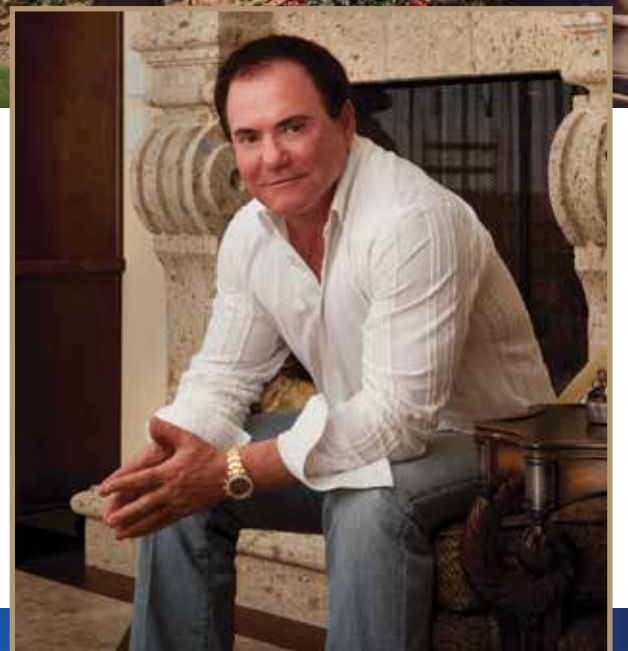
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