

# Red Mountain Ranch Up Close

Bringing neighbors closer to their community

November 2016

## ZUSHI NOW OFFERS TEPPANYAKI



By Dawn Abbey

Fast becoming one of the neighborhood's most popular Sushi and Asian restaurants since opening more than eight years ago, Zushi has expanded by adding a Teppanyaki dining room.

"We've been growing every year, and have lots of regular customers who like our food and service and atmosphere," said owner Shawn Suh. "Zushi started as a Sushi restaurant, but over time we have become an Asian Fusion restaurant, which has 50 kinds of Sushi, a full, 30-item Chinese menu, as well as some of the most popular Asian menu favorites, such as Pad Thai and Korean BBQ short ribs."

Zushi not only has great food, but also has 11 TVs to watch your favorite team with friends inside, or on the large patio area outside.

Nevertheless, the restaurateur was not yet satisfied. "A lot of my regular customers told me they had to go elsewhere when they had something special to celebrate," said Shawn, "like a birthday, anniversary, graduation or for a big family reunion, like during the New Year or Thanksgiving."

The coveted Japanese food for these occasions is Teppanyaki. *Teppan* means iron plate in Japanese, and *yaki* means grilled, broiled or fried. Hence, Teppanyaki service means foods artfully prepared with flair on a large hot iron grill in front of customers, seated at tables surrounding the grill.

"A lot of my regulars had asked me to have Teppanyaki in my restaurant," Shawn stated. "I totally agreed, and wanted to have Teppanyaki, so everyone could enjoy great food in their own neighborhood."

I couldn't, though, because Teppanyaki service requires a lot of space, and my restaurant area already was full," he continued. "Then, with luck, the business next door moved out. So, I was able to acquire 1,600 square feet of extra space to bring Teppanyaki to Zushi."

Teppanyaki dining is very popular on weekends and for special occasions. "I didn't want to make my customers wait a long time to get a table, so we installed eight Teppanyaki tables, which can seat at total of 72 at once," Shawn said. "Also, our Teppanyaki tables are bigger than the standard size, so we can serve groups of 10 to 20 at a time. And to make things even more comfortable, we installed three large air conditioners, so the heat from the grill is not a problem for warm-weather diners."

Zushi boasts three highly trained professional Teppan chefs who have more than 20 years of Teppanyaki experience. "Zushi will be the very best restaurant for Teppanyaki because of a very simple pledge to serve only the very highest quality meat, seafood and vegetables," Shawn stated proudly. "Customers will especially like our flavorful fried rice prepared fresh on the grill."

All Teppanyaki meals include the diner's choice of meat or seafood, an appetizer, soup and salad, fresh grilled vegetables and fried rice. ■

Zushi is located at 6727 E. McDowell Road, on the southwest corner of Powell and McDowell roads. Hours are Monday through Wednesday, 11 a.m. to 10 p.m.; Thursday and Friday, 11 a.m. to 11 p.m.; Saturday and Sunday, noon to 11 p.m. For more information, visit [zushiaz.com](http://zushiaz.com), or call (480) 981-2727.

## Roma Café Celebrates Thanksgiving

Submitted by Roma Café

Roma Café, a proud recipient of a four-star rating by Restaurant.com, is pleased to announce the Italian family restaurateurs will be celebrating Thanksgiving at their Northeast Mesa location.

Roma Café, owned by the Magliozzi family, offers quality authentic Italian cuisine and a truly friendly atmosphere. The restaurant seats up to 200 people, and offers a private dining room for special events.

"Our location is central to our customers and offers space and comfort," said Anthony Magliozzi, owner of Roma Café. "We offer affordability, quality cuisine, family atmosphere and service people expect when they dine with us."

This year's Thanksgiving feast will be served buffet style, and is only \$16.95 per person, which includes all the trimmings.

Roma Café features a tasty menu, a buffet dinner option on Sundays, and delicious specials served up by chef Anthony.

Very much a family business, Roma Café is run by Anthony; his wife, Anna; daughter, Agnese; and sons, Marco and Cosmo. Owning a restaurant has been a legacy shared by generations of the Magliozzi family. In

1977, Anthony, who was born in Gaeta, in central Italy, joined the family restaurant business in Italy with his father and two brothers. He moved to the United States in 1988, and owned a café in Hermosa Beach, Calif., before settling in the Valley.

Anthony and his family are pleased with the success of Roma Café. What is their secret? Price, quality, service, atmosphere and communication are the keys to success. If you have a question or concern about your meal or service, Anthony makes it a priority to ensure his customers are happy. He also shops for the food himself, ensuring the freshest ingredients.

"Many restaurants are still open because they're lucky, not for their service or food," shared Anthony. "As an owner, I'm involved in everything, and always communicate with my customers and employees to make sure everyone has the best experience and wants to come back and recommend our restaurant to others." ■

Roma Café is located at 7210 E. Main St., east of Power Road and north of Main Street in Sun Valley Plaza. For more information, call (480) 654-0558, or visit the website at [romacaferistorante.com](http://romacaferistorante.com).



Anna, Anthony and Marco Magliozzi



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UpClose

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HEALTH

# WHAT HAPPENS IN THE GALL BLADDER Does Not Always Stay In The Gall Bladder

By Dr. Afroze Ahmad  
Las Sendas Cardiology

Sue, a 34-year-old mother of two, had come to see me for recurrent right-side chest pains.

During the episodes, she would sweat profusely. Her chest pains would be associated with nausea, provoked by a fatty meal and would make her anxious and restless. She had been to the emergency room twice in the last six weeks. Her tests for heart attack were negative, and she was reassured and discharged on anxiety medications.

In my office, she lay on the exam table and appeared a little overweight, anxious and with a high blood pressure. As I attempted to examine her by placing my hand on her right lower chest, she almost shrieked with pain. This was a no-brainer for me to diagnose. She certainly was experiencing an attack. Fortunately, though, it was not a heart attack. She was having a gallstone attack.

I explained to Sue her diagnosis of gallstone attack and recommended, from my office, she report directly to the emergency room. With her consent, I personally called the surgeon who met with her at her bedside in the emergency room in less than an hour. She was admitted overnight and underwent gall bladder removal the next morning.

Upon her return office visit two weeks later, she remarked, "Dr. Ahmad, I am so glad it was not my heart." I looked at Sue and replied, "Not so quick, as gallstones and heart disease can coexist."

One in every four people with gallbladder stones also will have heart disease. The likelihood of heart disease in such



a setting is there regardless of the presence or absence of risk factors for heart disease in that individual. Risk factors, such as obesity, diabetes and high blood pressure contribute to heart disease in people suffering from gallstones. However, people with gallstones who are otherwise in good shape and healthy also have been found to have underlying heart disease.

The explanation is that certain kinds of gallstones increase the cholesterol secretion, which leads to increased cholesterol production and subsequent development of heart disease.

So, it goes without saying that adopting a lifestyle that would help prevent gallstones also may help in reducing the risk of heart disease.

Although there is no clear-cut or definite way to prevent gallstones, certain lifestyle changes go a long way in lowering the risk of gallstone formation. Try to stay at a healthy and relatively constant weight. Avoid crash diets with severe caloric reduction of less than 750 per day. In women, weight loss should be gradual and slow. So, a rebound weight gain is avoided, which may become a precursor for production of gallstones.

Do eat some healthy fats, as they aid in the contraction and emptying of the gallbladder and decrease the cholesterol secretion. Also, use of estrogens, whether to treat post-menopausal symptoms or as a birth control pill, may increase the risk of gallstones. Therefore, I encourage talking to your doctor regarding the risks and the merits of estrogen therapy.

The above article is based on actual conversations between Dr. Ahmad and her patients. The name and age has been changed to keep the patient's identity confidential. ■

Dr. Afroze Ahmad is a cardiologist who cares and listens. She is a multiple board certified cardiologist practicing at Las Sendas Cardiology, located at 3514 N. Power Road, Suite 107.

For information, or to make an appointment, please call (480) 361-9949.



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RECIPE

WHIPPED CINNAMON MAPLE BUTTER  
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Submitted by Piefection

Here is a delicious addition to your favorite warm bread. Whip it up and enjoy.

INGREDIENTS

- 1 cup butter, softened
- 1/2 cup maple syrup
- 1/2 teaspoon cinnamon

DIRECTIONS

Put butter in a mixer with whisk attachment. Whip at high speed for five minutes, periodically scraping down the bowl. Butter should change to a lighter color and become fluffy. Add cinnamon and syrup, and whip together until combined. Other delicious variations include honey and cinnamon, or honey and orange zest. Serve on warm bread. This recipe is a perfect pairing with Piefection's homemade dinner rolls, and would be a great addition to your Thanksgiving dinner. Place your orders for rolls and pies early. Our Thanksgiving order deadline is Nov. 19. ■

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

LOCAL BUSINESS

Performance Chiropractic Offers Comprehensive  
APPROACH TO PAIN MANAGEMENT

By Jamie Killin

Performance Chiropractic, formally Koenke Chiropractic, and led by Dr. Kyle Koenke for more than a decade, now offers many more services for pain management than just your typical adjustment.

"We're different than your regular chiropractic," said Dr. Koenke.

Performance Chiropractic utilizes an evidence-based approach, which incorporates soft tissue massage, chiropractic and rehab for the best possible results.

"This helps patients get better in the most efficient way possible," he said. "We look to the science behind the treatment as much as we can."

In addition to massage, chiropractic and rehab, Performance Chiropractic offers services, such as shockwave therapy and access to a recovery boot, to help manage pain.

Performance Chiropractic treats all types of pain, from back and neck injuries, to knee issues. While



Dr. Koenke treats a wide range of patients, he is a certified chiropractic sports physician, and specializes in treating sports injuries and keeping athletes in the best shape possible.

"I want to help people who want to take care of themselves," Dr. Koenke said. "I want to help them keep taking care of themselves."

The treatment at Performance Chiropractic aims to improve the quality of life of athletes who are experiencing pain due to the stress of sports, including golf and cycling.

Dr. Koenke meets with all patients seeking pain management to provide a straightforward and honest approach to treatment, as well as an education on how patients can continue to improve their health, even when they're not in the office.

"We give them tools to help themselves at home," he said. ■

Performance Chiropractic is located at 3514 N. Power Road, Suite 110. For more information, visit [north-mesa-arizona-chiropractor.com](http://north-mesa-arizona-chiropractor.com), or call (480) 830-7288.



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HEALTH

# La Peau Dermatology Opens in Mesa

By Jamie Killin

La Peau Dermatology, formerly Advanced Dermatology, is now under the leadership of board certified dermatologist Dr. Zaina Rashid.

The newly reimagined practice began taking patients this summer, and offers treatment for all kinds of skin ailments, including acne, psoriasis, sun damage and pre-cancerous lesions, as well as services such as Botox and laser therapy.

"I look forward to each day," Dr. Rashid said. "You never know what the cases will be."

Dr. Rashid has been published in numerous journals, and is a member of several associations, including the American Academy of Dermatology and the American Osteopathic Association.

She believes in not only treating, but also in educating her patients. She especially stresses the dangers of skin cancer, and helps her patients to take preventative measures to ensure healthy skin for years to come.

While Dr. Rashid is an expert on all aspects of dermatology, her passion lies in skin cancer surgery, and it remains one of her specialties. She even volunteers at events across the Valley, giving skin cancer screenings.

Dr. Rashid discovered her love for dermatology while studying in Florida, where she encountered a 54-year-old woman who had a rash on her leg, which



Dr. Zaina Rashid

revealed to doctors she had breast cancer, even when her mammogram had come back negative a few weeks before.

"I fell in love with a rash," she said. "The skin truly is a window to the inside of the body."

La Peau Dermatology treats everyone, from babies to the elderly. Additionally, patients can look forward to having all their skin needs addressed in one place. The office includes both a lab and a surgical center—making treatment for patients as convenient and as easy as possible, with no need for surgical or outpatient hospitals.

The office also has two different light treatments to treat a variety of different conditions. The blue light treatment treats acne, wrinkles and pre-cancerous lesions. The PUVA light, which is one of few in the area, treats psoriasis, vitiligo and eczema. ■

*La Peau Dermatology is located at 5424 E. Southern Ave., Suite 103. For more information, or to schedule an appointment, call (480) 396-2300.*



LOCAL BUSINESS

# TAPESTRY INSURANCE Takes the Guesswork Out of MEDICARE ENROLLMENT

By Jamie Killin

When reading up on how to enroll in Medicare, all the plans and options available might start to look like a foreign language, and even after extensive research, making a decision can be daunting.

Fortunately, you don't have to make sense of it all on your own.

Lynne Jones is a licensed and trained Medicare agent who has taken three years of training to become knowledgeable on the Medicare landscape. In addition, she attends seminars to stay current on the latest information.

"It's complicated and there are so many moving parts, so I always think to myself, 'Why would you ever tackle this on your own?'" Lynne said.

Lynne makes one-on-one appointments with each of her clients, so she is able to help identify their needs and talk them through the process face-to-face, ensuring they fully understand the options available to them.

Additionally, Lynne reconnects with her clients each year to ensure their current plans are meeting their needs.

"I can't emphasize how important it is to have a local agent," she said.

Lynne's clients find having the opportunity to speak to an agent who has taken the time to understand their wants and needs in person makes all the difference when it comes to enrolling in Medicare.

"There's no one-size-fits-all plan that



Lynne Jones

works for everyone," she said. "I like empowering people. I think they should have knowledge to make informed decisions."

Tapestry Insurance clients can look forward to knowing they're making the best possible insurance decisions without being pressured or having to pay a fee.

As a Medicare agent, Lynne is paid through insurance when she signs up one of her clients. Her clients don't pay any out-of-pocket fees for her expertise.

"People get nervous because they don't want to feel pressured," she said. "I try to help by teaching them about all the options, and then letting them choose what's best for them." ■

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



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Dr. Rashid is a board certified dermatologist, cosmetic and Mohs micrographic surgeon. She received her medical degree from Kansas City School of Medicine and Biosciences. She completed her internship at Oakwood Hospital in Trenton, Michigan and her residency at Midwestern University/Arizona Desert Dermatology Residency Program.

She has been published in numerous journals and received recognition for her volunteer work with the United Nations Health Mission and other various organizations within the state of Arizona.

**\*\*\*Dr. Rashid is pleased to announce the recent merge with Advanced Dermatology - Dr. Michaud\*\*\***

*The practice has maintained an excellent reputation in the community!*



**Zaina Rashid,**  
D.O., F.A.A.D., F.A.O.C.D.

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LOCAL BUSINESS

November Weather Is Great for Stand Up PADDLEBOARDING



Submitted by No Snow Stand Up Paddleboard

The best stand up paddleboarding weather of the year happens this month. The lake beaches clear out as kids are back in school full time, and just the snowbirds are here enjoying warm weather and no snow. Arrange an advanced reservation for rental board pickup, and head out to enjoy the beautiful quiet scenery at Saguaro Lake or Canyon Lake. Just 15 to 30 minutes from our shop, you can escape the city and reconnect with nature. We suggest paddling attire this time of year can be anything from a bathing suit, to layers—pants, capris, shorts, T-shirts and lightweight jackets you can stow in a dry bag on the deck. No Snow Stand Up Paddleboard is open by appointment through the winter months. ■

For more information, call (480) 807-6787, send an email to nosnowsups@gmail.com, or visit our website at nosnowsups.com. No Snow Stand Up Paddleboard is located on the northwest corner of Power and Thomas roads, in the Zahara Professional Plaza, at 3654 N. Power Road, Suite 104.

BEAUTY

Eyebrows are your most important facial feature

By Dawn Abbey  
It doesn't matter if you like them arched and feathered, or straight and bold, eyebrows are arguably the most important facial feature of the moment. If you're not satisfied with the brows you have, there are so many ways to update them, including brow gel, pencils and even tattooing. "But now there's a very natural option that delivers semi-permanent results," said Elle Baker, licensed aesthetician at Cosmos Salon and Day Spa. "We'd like to introduce you to eyebrow microblading." Unlike the sometimes Sharpie-esque effects of permanent makeup, microblading is more of an embroidery of trompe l'œil (an art technique, which uses realistic imagery to create a 3-D optical illusion), with strokes that look just like real hairs. "Microblading is perfect for those who want to fully reconstruct, define, cover gaps or fill in over-plucked brows," Elle explained. "The results are a natural, undetectable fringe."

**WHAT IS MICROBLADING?**  
Microblading is a semi-permanent makeup technique, which leaves you with natural looking, fuller brows. It does not require you to shave your eyebrows or damage your natural hair. "During the microblading process, we use a special tool, a manual blade made up of a small row of very fine needles, to deposit pigment into the top layer of skin, drawing individual thin, hair-like strokes one by one," Elle said. "It's an extremely meticulous process that takes around two hours to complete. The result creates an extremely natural look as opposed to a permanent tattoo." Before the actual microblading begins, about an hour is spent drawing in the shape with removable pencil. "That's the longest part and the most important step," Elle explained. "During this time, the best customized shape and color for every client is measured, discussed and

chosen. It is not a rushed procedure." Microblading is designed to be a gentle procedure with minimal discomfort. In fact, it is the gentlest option out of all the methods for depositing pigment into the skin. Before the microblading begins, a topical numbing cream is applied to the area to minimize discomfort. Some clients may feel a slight discomfort, but it's relatively painless. Most people describe it as a tweezing or threading sensation. "The best part about the technique is that there is no downtime, only a few days of in between time," Elle stated. "The healing process is different for everyone, and it takes between 10 and 14 days to fully heal." According to Elle, during the healing process, the brows will lighten about 50 percent. "Two weeks following your first treatment, we provide a touch up," she explained. "Your new set of brows can last up to three years, but we do recommend coming in for a touch up every 12 to 18 months to freshen up." ■

For more information on microblading, 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.



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The Vistas Pavilion has been announced by Wedding Spot as one of the top spots in the area for brides and grooms to say *I do* based on its popularity among millions of couples. Awards criteria included the number of online clicks made, site tour appointments requested and price estimates created, as well as weddings booked for each venue on the Wedding Spot website.

“Our mission always has been to provide ease and transparency for couples to discover and book their dream venues,” said Wedding Spot Chief Executive Officer Tina Hoang-To. “We’ve been fortunate enough to work with a number of absolutely stunning locations since our launch, and we’re thrilled to have the opportunity to share our couples’ excitement for these incredible venues and showcase them through these awards.”

### March/April Wedding 2017 Special

The Vistas Pavilion is offering discounted ceremony and reception pricing for dates remaining in March and April 2017. For further details and package information, please call (480) 352-2614, or email [tmcbean@lassendas.com](mailto:tmcbean@lassendas.com).

### Holiday Parties

Our December calendar is filling up fast. Be sure and give us a call to book your holiday party. We have amazing holiday buffets and plated dinners from which to choose. The Pavilion is decorated for the season and includes holiday centerpieces. Just bring your guests and enjoy a great evening.



## THE PATIO AND THE GRILLE

The Patio is alive with entertainment seven nights a week, and you can guarantee your spot by making reservations on the website, or by calling (602) 734-5524 direct. So, come on out and enjoy the beautiful sunsets while dining and listening to your favorite tunes. Check the Las Sendas website for who’s playing nightly.

Along with the beginning of the fall season comes our new fall dinner menu, and we are now open for breakfast seven days a week.

Planning ahead, we already are starting to take orders for our Thanksgiving turkey takeout dinners. So don’t miss out. Reserve your turkey dinner now. Call (480) 396-4000 for details.



## The Patio at Las Sendas

### 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 traveled around the nation this past 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, from those 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.



A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONTINUED)

THE GOLF SHOP

Our course over seed is complete, and we again are open for all golfers. A big thank you to our community for your patience with our dust during the first two weeks in October, as we replanted our grasses.

**REPLAY PROGRAM**

Book your first round of golf, and play another round at deep discounted prices. We will enjoy some of our best weather in the next few months. Plan to play 36 holes, and enjoy our cold beer in The Grille after your round.

GOLF SHOP

New stock is arriving daily, with all the latest in golf fashion and leisure wear both for the golf course and to wear out socially. Fashions for men and women are available with emphasis on style, comfort and performance. Please stop by any time and say hello to our friendly Golf Shop staff. You don't have to be a member to shop at Las Sendas Golf Club, and the holiday season is fast approaching.

Did you know you could have Las Sendas Private Label wines in your wine cellar? We sell our Premium Private Label wines by the bottle or by the case. Our wines are from Rutherford Winery, in Napa Valley, and include Cabernet, Merlot, Sauvignon Blanc and Chardonnay.

Whether you are a beginner or just looking to tune up your golf game, talk to one of our golf professionals about the Malaska Golf Academy. The golf academy has a number of excellent instructors suited to men, women and juniors and all levels of golf. Plan to purchase some lessons for that special holiday gift.

Visit the Las Sendas Golf Club website at [www.lassendas.com](http://www.lassendas.com) to book tee times online, or call the Golf Shop at (480) 396-4000.



MEMBERSHIPS

**"FAMILY MEMBERSHIP" (Almost Sold Out)**

Make your family a golfing family for free. You asked for it, and now we are offering the best family golf membership in the Valley.

This new offer allows you to purchase a Las Sendas Golf Membership, and your family will play for free for six years. The principal member pays regular monthly dues. Your spouse and kids play free for six years. This is a wonderful time to join Las Sendas Golf Club as a family and enjoy what we have to offer. We have junior golf, men's and women's leagues, members tournaments, junior tournaments, golf lessons, club storage, discounts in the Golf Shop and in all of our restaurants.



**FUN FOR THE ENTIRE FAMILY for FREE**

Family Membership Special Fully Refundable—\$45,000 (Only Three Available)

- Family members (spouse and kids) receive free dues for six years.
- Annual (12 months) or Seasonal (six months) dues packages available.

**Las Sendas Golf Club Membership Opportunities**

All of our membership programs are open to residents of Las Sendas, Red Mountain, Mountain Bridge and surrounding areas. We have a fun and diverse membership, which hails from all over North America. It's fun, challenging and social. Our facilities continually are gaining national acclaim. Our offerings are:

**Proxy Membership—ZERO DOWN, Full Membership Privileges (Only Two Available)**

- Proxy Members pay monthly dues and have full membership privileges.
- Unlimited golf and 10 percent discount in Pro Shop and restaurants.
- Use of practice facilities, lockers, club storage and participation in all member events.
- Monthly dues for a single person are \$603/month and \$133 to add the family.

**Non-Refundable Golf Membership—\$15,000**

- Immediate golf membership privileges.
- Monthly dues \$383 for a single and \$133 to add the family.
- Annual (12 months) or Seasonal (six months) dues packages available.

**Fully Refundable Golf Membership—\$45,000**

- Monthly dues \$383 for a single and \$133 to add the family.
- Canadian currency at par for initiation deposit, or receive a
- \$10,000 incentive in dues credit.
- Annual (12 months) or Seasonal (six months) dues packages available.

# Holiday Parties

**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.**

# THANKSGIVING DINNER on the PATIO at LAS SENDAS

|  |   |  |
|--|---|--|
| <b>FIRST COURSE</b><br><b>Bogey's Salad</b><br>Mixed Greens - Dried cranberries - Pumpkin Seeds - Grana Padano - Roasted Shallot Vin | <b>SECOND COURSE</b><br><b>Sage Stuffed Turkey</b><br>Traditional stuffing rolled with Turkey breast - Choice of Yukon Gold mash or Sweet potato puree - Haricot Verts - Crispy Onions - Giblet Gravy - Cranberry Sauce | <b>THIRD COURSE</b><br><b>Pumpkin Cheesecake</b><br>Pumpkin Cheesecake - Warm Cinnamon Cranberry's |
| <b>Crab &amp; Butternut Squash Bisque</b><br>Chunks of Crab - In butternut squash bisque   | <b>Roasted Pork Loin</b><br>Gorgonzola Risotto - Fall Squash - Fig Balsamic Reduction   | <b>Dueling Tequila Mousse</b><br>Xo Anejo Tequila Mousse- Café Patron Tequila Mousse               |
| <b>Prosciutto &amp; Burrata</b><br>Burrata Cheese - Arugula - Prosciutto - Pine Nuts   | <b>Chilean Sea Bass</b><br>Roasted Sweet Potatoes and Pearl Onions- Brussel Sprouts - Sweet Creamed Corn  |  |
|  | <b>Rosemary roasted Prime Rib with Garlic Butter</b><br>Fontina & Thyme Duchess Potatoes - Haricot Verts -Crispy Onions -Au-Jus   |  |

**3-7pm on The Patio**

**\$38, plus tax and gratuity**

**Reservations: 480-396-4000**

**Las Sendas Golf Club**

**7555 E. Eagle Crest Drive | Mesa, AZ 85207**

**480-396-4000 | [www.lassendas.com](http://www.lassendas.com)**



REAL ESTATE

# There Are Things You Need To Know ABOUT SOLAR POWER AND HOME SALES

By Lorraine Ryall  
Realtor, CDPE, CSSN  
KOR Properties



Because my opinion on solar keeps changing with the more information gathered, I have rewritten this article three times.

I initially decided to write on solar after my own experience with selling a home and how solar impacted the sales price. I started out feeling pretty negative about the benefit of solar based on my experience, but the more I looked into it, saw the tax credit and savings, I started to think maybe it was a good idea and headed in that direction.

Then, I learned more about the fees, not for the initial purchase of the system, but the fees the utility companies charge and how they vary. There is a huge difference between the benefit of solar if you are serviced by SRP or APS. You may not be given all this information from the solar companies, so you need to do some homework on the additional fees and surcharges your utility company charges.

### TAX CREDIT

Although they have become more affordable in recent years, solar panel systems still are a considerable expense for the average homeowner. Arizona currently offers a tax credit equivalent to 25 percent of the system cost, capped at \$1,000. The federal tax credit is 30 percent of the cost.

### SRP VERSUS APS

Both utility companies will charge a monthly service fee for grid access and maintenance. If you use more power than your solar produces, which usually is in the summer months, you will be billed a usage fee, which will vary between APS and SRP. The biggest difference, however, is

the demand fee and how much higher SRP's fee is. You may not have a demand fee with APS, depending on the plan you use. APS also will bank excess power your system produces for you to pull from during the months when you use more. SRP will not bank your excess, but pays you the wholesale rate at the end of each month. You could get paid the lowest rate for the excess and then billed the highest rate for the usage. There are more options becoming available, such as batteries to store your excess, so you can be completely off the grid. However, these are very expensive.

### LEASING

At this time, you cannot get a leased solar system if your utility company is SRP. Since SRP implemented the demand fee and additional surcharges (unless you were grandfathered in), there is very little economic gain, and leasing companies will not service to homeowners within SRP.

### SELLING YOUR HOME WITH SOLAR

**Owned Solar System**—There is no question owned solar far out ways leased solar when it comes to resale. When the solar is owned, the value both the buyer and the lender should place on the solar is based on the savings and what other homes with solar panels have sold for in the same neighborhood. This can be a challenge, as there may not be any recent comps with solar panels.

When I listed a home with solar panels, I called the vice president of one of the appraisal companies in the area. He calculates the value by taking the savings over the past year, multiplies by 3 and that is the value. For the home I had listed, the savings in the past year was \$1,700 multiplied by 3, which is \$5,100.

The appraiser should have added \$5,100 to the value of the home for the solar. You can imagine how shocked we were when the appraisal came back and he didn't add anything at all for the solar. I am sure this was the excep-

tion and not the rule, and appraisers will add some value for solar. Even then, however, it's not going to be very much compared to the original cost. So, don't plan on getting a return on your investment when you sell, especially if you are in SRP where your savings will be less.

**Leased Solar System**—Appraisers and lenders will not give any value on a leased solar system. A home with leased solar also can be a turn off for some buyers, as they would have to take over the lease. The buyer would need to qualify with the leasing company, and the monthly payment would be included in the buyer's monthly debt to income ratio, which could reduce the loan amount for which the buyer would then qualify.

### PAYBACK

The average homeowner moves every five to seven years. Therefore, if you are not committed to staying in your home for at least eight to 10 years, purchasing a solar system might not make sense from an investment standpoint. You may want to wait until you are in a home you plan to stay in longer. ■

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](mailto:Lorraine@Homes2SellAZ.com), or visit her website at [Homes2SellAZ.com](http://Homes2SellAZ.com).



## SELLING • BUYING INVESTING



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Realtor, CDPE, CSSN  
**602-571-6799**  
**[www.Homes2SellAZ.com](http://www.Homes2SellAZ.com)**  
**[Lorraine@Homes2SellAZ.com](mailto:Lorraine@Homes2SellAZ.com)**



## IT'S NOT JUST A HOUSE—IT'S YOUR HOME

### Buying or selling a home can be stressful. Finding the right Realtor shouldn't be.

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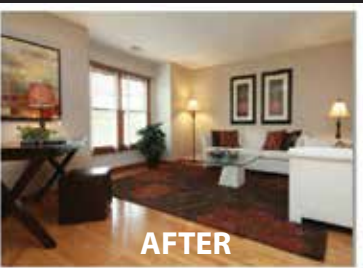
Lorraine was absolutely awesome in helping us find a house in Arizona! We moved from California and were new to the area. She not only provided us with knowledge of the area but also went above and beyond to find us the perfect house that fit our needs! Lorraine has the right amount of patience and expertise which is a great combination to have in your realtor! Thank you Lorraine for being so helpful to our family. We would recommend you to absolutely anyone looking for a great realtor!

- Scott, DeAnna & Cole

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HEALTH

Las Sendas Spa and Fitness Center  
CELEBRATES FALL FESTIVAL

By Kim Phillips

The Las Sendas Spa and Fitness Center will celebrate its weeklong Fitness Festival, beginning on Monday, Nov. 7, through Sunday, Nov. 13, featuring class demonstrations, as well as group fitness classes, and ultimately culminating in a community race event.

"At Las Sendas Spa and Fitness Center, our staff of licensed estheticians, massage therapists, certified personal trainers and group fitness instructors, along with our front desk staff, deliver the utmost in personal and professional service to our clients and members," said Spa and Fitness Director Kelly Michael.

"We continue to add to our menu of services and class offerings, which not only enhance the well-being of our members, but also enriches the entire community," she added.

The weeklong Fitness Festival event is designed to promote the membership at the fitness center, which adheres to the motto—*Where our Community Meets, Grows Strong and Healthy.*

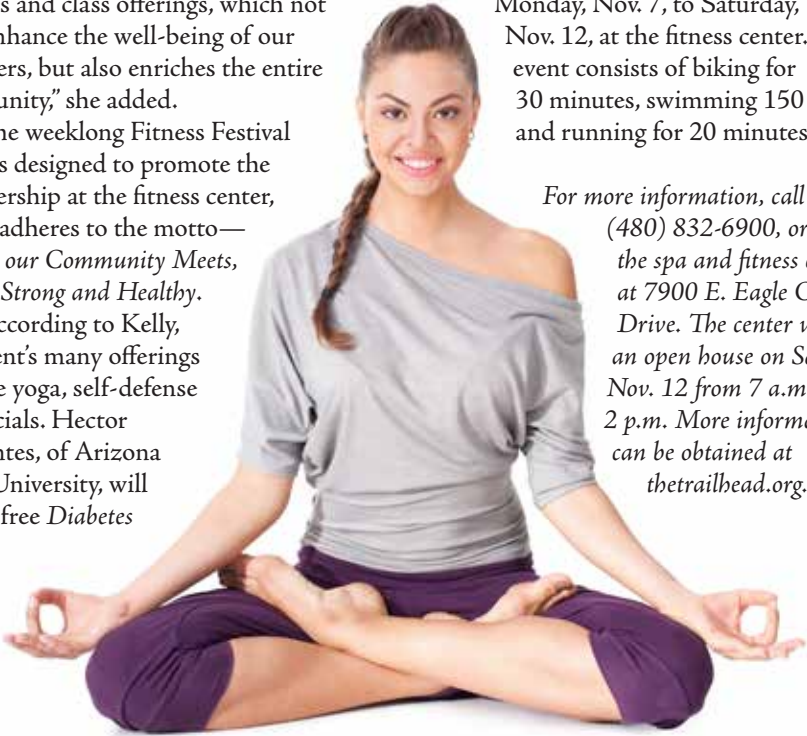
According to Kelly, the event's many offerings include yoga, self-defense and facials. Hector Cervantes, of Arizona State University, will hold a free Diabetes

Prevention Seminar, on Saturday, Nov. 12, at 9 a.m., for those who are concerned about, and may have, hereditary issues.

"I believe our motto of *Where our community meets, grows strong and healthy* shares our commitment of *Bringing neighbors closer to their community*," emphasized Kelly. "We have a quality of life here in Las Sendas, and our spa and fitness center is a genuine asset to our community," she continued. "We invite you to come in and join us today."

The multi-activity race event, which includes swimming, biking and running, will take place for individuals and teams on Sunday, Nov. 13, with the first competition beginning at 6 a.m. Please register from Monday, Nov. 7, to Saturday, Nov. 12, at the fitness center. The event consists of biking for 30 minutes, swimming 150 meters and running for 20 minutes. ■

For more information, call (480) 832-6900, or visit the spa and fitness center at 7900 E. Eagle Crest Drive. The center will host an open house on Saturday, Nov. 12 from 7 a.m. to 2 p.m. More information can be obtained at [thetrailhead.org](http://thetrailhead.org).



HEALTH

Stay Healthy Through the Holidays  
WITH PERSONAL TRAINING

By Jamie Killin

Delia Sciegel, owner of Well You and an American Council on Exercise certified personal trainer, with 15 years of experience, offers in-home personal training, and currently is taking on new clients.



Delia Sciegel

Operating for one year, Well You offers personal training, health coaching and nutrition counseling. In addition, Delia's expertise in weight loss can help you reach your health goals this holiday season with an easy and cost-effective personal training regimen.

"I work with my clients to help them reach the level of fitness they want," Delia said.

She is able to train clients of all abilities, and even offers partner training for those who want to get fit together for a discounted price.

Each training session lasts approximately one hour and takes place in any area of the home the client chooses.

"It's a comfortable setting, and you don't need a lot of room," Delia said. "Space is not an issue."

Fortunately, equipment isn't an issue either. So, there is no need to invest in a home gym to get a great workout in the privacy of your own home.

Delia is able to provide all the equipment her clients require, and while some clients choose to purchase their own equipment, it's not necessary.

"In-home personal training works well for people who don't want to go to the gym," Delia said.

Having grown up living an active lifestyle playing sports, Delia got her start in the fitness industry teaching group fitness classes. She became a personal trainer, however, after seeing how effective individual training could be.

"I started doing personal training when I saw the benefits of working one-on-one, and I think I'm a very one-on-one person," she said.

Delia values her relationships with her clients. In fact, she even has had clients she trained for up to 14 years.

"I have a passion for helping people," Delia said. "I enjoy being able to help people achieve their fitness and wellness goals."

Delia is offering personal training specials for her Healthy Through the Holidays event. Purchase 10 in-home personal training sessions for only \$400 and receive one session free. Delia is also offering a Beginners Bootcamp – 4 weeks, (8 sessions) for \$75. ■

To schedule an appointment with Delia, call or text her at (480) 250-4171. You also can send an email to [sciegield@yahoo.com](mailto:sciegield@yahoo.com).



ARE MEDICARE  
PLAN CHANGES  
TOO CONFUSING?

Some Medicare plans are prone to change more than others each year. Let me help take some of the confusion out of choosing a plan for 2017 and beyond.

- Have you received a letter saying that your favorite doctor is no longer in the network?
- Have you received a letter showing that your plan's rates have changed more than you would have liked?
- Would you like personalized help exploring your Medicare options?

You are not alone. This time of year is very confusing for most people that are on a Medicare plan.

Call me today for help  
navigating Annual  
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Lynne Jones  
Cell: 480-212-2246

By calling this number, you will be connected to a licensed insurance agent.



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Includes all the trimmings!



EDUCATION

Kindergarten Program Fosters Development for a Lifetime

By Elizabeth Pierson and Jennifer Salvatori

At the beginning of the 2016-2017 school year, Self Development Academy (SDA), an award-winning public charter school, located in Mesa, welcomed former student Ms. Elizabeth Pierson to the faculty.

Ms. Pierson, a recent graduate of the University of Arizona, enthusiastically joined the SDA Kindergarten Team. Ms. Pierson began her educational journey at Self Development Preschool at the age of 3, and continued with SDA through grade six. Since the time Ms. Pierson was a student at SDA, the school community and academic offerings have expanded. Currently, the campus houses kindergarten through grade eight.

Although SDA has grown over the years, the school has maintained its mission, philosophy and vision, including a belief every student can learn and succeed by being provided with a challenging, rigorous curriculum in a nurturing, supportive environment. Ms. Pierson can attest to this fact, as she shares her experiences as a former student and present faculty member. Ms. Pierson shares the following:

In kindergarten, our teacher would sit us down on a square, rainbow carpet and read to us every day. She held the book open in front of her face so we could hear the characters speak instead of her. I don't recall her name or the books she read, but the smile on my face was always big enough to hurt my cheeks, and my eyes closed when I laughed. When the story came to an end, we would cheer and then complain when we realized we needed to part with the characters with which we had fallen in love in those short minutes.

A year later, our school days consisted of reading those same stories on our own. I would ask for books instead of extra recess time. I measured playtime by the number of chapters I could finish before lining up to go back inside. When I wasn't reading, my friends and I acted out our assigned story of the week, using that same



rainbow carpet as our stage.

Now, years later, I see that same love of reading and pursuit of learning reflected in our current kindergarten classes at SDA. The students really already have made leaps and bounds. They recognize letter sounds and word families. They take turns reading from books to the class, holding the pages in front of them the way my teacher did for my class.

Tiny chatter fills the space between activities—sometimes about the work they've just completed and comparing math facts from this week to last week—other times about books they read at home and recommendations on what should be read next. At snack time, I hear about princesses and superheroes they've created to complement the pre-existing ones they love. Last week, one of the little boys showed me a book he wrote himself. One of the girls finished a math test she hadn't been able to complete in time the week before, and the whole class cheered for her.

There is an old-fashioned view of kindergarten. Many people think it's just learning shapes and colors or singing the alphabet song 10 times in a row. Shapes and colors do make appearances throughout the day, but as tools to teach patterns and time and how to understand money.

Kindergarten is the foundation for life. Students are encouraged to find answers to their questions instead of being told the answer. They are shown how to study and how to take tests, and are taught how to make mistakes and learn from them in a healthy, generative way.

I recently graduated with a bachelor's degree in English. At the degree ceremony, I sat on a chair on a different colored carpet, with different classmates, looking at a completely different teacher, with the same smile that hurt my cheeks so many years before. My educational journey started playing back to me.

My days of putting studying first when school ended, my comfort with asking questions in class and the ability to speak to teachers on their level. So many other skills were introduced to me during kindergarten. This new generation picks up those same lessons and takes them even further. I know one day, when they sit in their degree ceremonies, they'll look back on these days now and be thankful their education was taken seriously so early.

SDA offers an accelerated academic program beginning with the kindergarten year. Students learn a minimum of one year ahead of the Arizona Department of Education Academic Standards. During kindergarten, students learn phonemic awareness, and they develop reading fluency and reading comprehension skills. They also write grammatically correct sentences and short stories, as well as master addition and subtraction, among many other skills.

In addition to providing a strong foundation for first grade, students participate in weekly music, art and physical education classes, and share their talents in bi-annual performances. All of the above occurs in a wonderful environment amidst dedicated, committed faculty. ■

Registration has begun for the 2017-2018 school year. SDA has an open enrollment policy. For more information, or to arrange a tour, please contact the front office at (480) 641-2640.

To learn more about the SDA Kindergarten Program, please join us for a Kindergarten Information Night. Kindergarten Information Nights are scheduled for Tuesday, Nov. 15 and Tuesday, Dec. 6 at 6:15 p.m. The information nights are held in the multipurpose room.



Self Development Academy

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School Year  
  
Kindergarten  
Information  
Nights  
Nov. 15 & Dec. 6  
6:15 pm



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1709 N. Greenfield Road Mesa, AZ 85205  
www.SelfDevelopmentAcademy.com



LOCAL BUSINESS

Lily's on Main opens as classy entertainment venue

By Kim Phillips

Celebrating a grand opening with East Mesa locals couldn't have gotten any better at Lily's on Main, a new establishment serving gourmet sliders and craft cocktails, and featuring pool tables and dartboards, as well as fabulous entertainment, live music and a disc jockey for some late-night dancing.

"We had a very good first impression," said Richard Kirchner, an East Mesa resident who is retired from the Air Force and was anxiously awaiting the opening of the new establishment.

"Lily's has good deals, and gives us discounts," Richard continued, referring to the military discounts offered at Lily's on Main. "The service is friendly and Brian, the manager, is very nice." Richard also contends the place has the cleanest bathrooms.

"So, that's why we're here," he smiled. Richard was sharing time with his longtime friends, Lori Kelly and Dan and Mary Sharayko.

The brainchild of Mike Aiton, a military veteran, Lily's on Main is a bar and restaurant located just east of Power Road on Main Street. The fun begins at 3 p.m. seven days a week. Mike also operates Echo 5, a restaurant and bar, in The Village at Las Sendas.

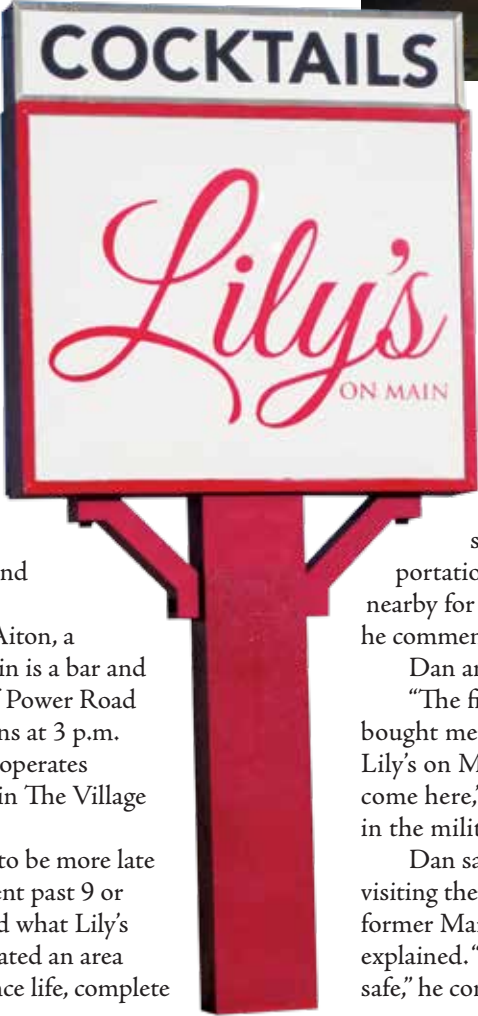
"I believed there needed to be more late night venues and entertainment past 9 or 10," said Mike, as he described what Lily's on Main has to offer. "We created an area catering to the East Mesa dance life, complete



PHOTO COURTESY OF DAN SHARAYKO



From left: Dan and Mary Sharayko, Lori Kelly and Richard Kirchner



with Vegas-style booths and top-of-the-line music with light systems and live DJ," he said.

The restaurant and bar also has several entertainment options for family and friends to enjoy, including pool tables, dartboards and shuffleboard. The outdoor area includes a very large pet-friendly patio. "We wanted to have more than country in the East Valley," said Mike. "Lily's on Main is a classy place," he emphasized.

"You need to come and visit us for our hand-crafted sliders, craft cocktail selection and play pool and darts until sun up," Mike said. He also wanted residents to know transportation is easy and cheap, with Uber and Lyft drivers nearby for East Mesa residents. "Stay safe and stay local," he commented.

Dan and Mary Sharayko couldn't agree more. "The first night I was here, a military gentleman bought me a drink," laughed Mary, who was pleased Lily's on Main is veteran friendly. "An incentive for us to come here," she emphasized, as her husband, Dan, served in the military.

Dan said the couple was pleasantly surprised when visiting the establishment. "We met Brian, who is a former Marine, and I just retired from the Air Force," he explained. "When I got to the bar and looked around, I felt safe," he continued.

The rustic-style bar, with brick trim, features several happy hour specials, including \$5 domestic 32-ounce pitchers, \$3 well drinks and wines, as well as \$2 sliders. "We focus on unique and local sliders," Mike said, as he described the delectable Southwestern crab cakes and green chile pork sliders.

Lily's on Main is a great place to host parties and make new friends. "You can make friends real quick, and the food is really good," Mary said

Lori agreed with her girlfriend. "If I came here with my two daughters, they would stay and party." Her daughters are 29 and 35 years old, and her son is 28. "Everybody is personable," she added.

After all was said and done, Mike was asked, "Why the name Lily's on Main?"

"My first daughter is named Lily," he said. "We want to create places with the names or references to our family." Echo 5, Mike further explained, refers to his military service to our country.

As we celebrate Veterans Day this November and honor our soldiers and those who served, Lily's on Main invites you to visit. ■

Lily's on Main is located at 7000 E. Main St. For more information, call (480) 924-6514, or visit the website at [lilysmesa.com](http://lilysmesa.com), or Facebook at [lilysonmainmesa](https://www.facebook.com/lilysonmainmesa).

The establishment is open Wednesday through Sunday, from 3 p.m. to midnight, and Thursday, Friday and Saturday, from 3 p.m. to 2 a.m.

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EVENT

HOLIDAY BOUTIQUE OFFERS WIDE RANGE OF ITEMS

Submitted by Red Mountain United Methodist Church

Red Mountain United Methodist Church (RMUMC) will host the 11th annual Holiday Boutique on Friday and Saturday, Nov. 4 and 5, from 8 a.m. to 3 p.m.

Are you ready for some time for you? The Red Mountain Crafters are busily preparing to give you two days of girl time (interested guys are welcome, too), designed to make you feel at home, happy, welcome and wanted. If you want to get some Christmas shopping done while you're at it, this is the place.

This year's Holiday Boutique is going to be more than ever before. Much like Santa's elves, our crafters work year round, in an atmosphere of love, charity and cheerfulness, and have surpassed themselves yet again. From gourd art that could hold place in a gallery, to quilted placemats

for every occasion, floral arrangements and embroidered pillows, as well as sleek scarves, which all are worthy of professional shops, you'll have your fill of aesthetic viewing pleasure.

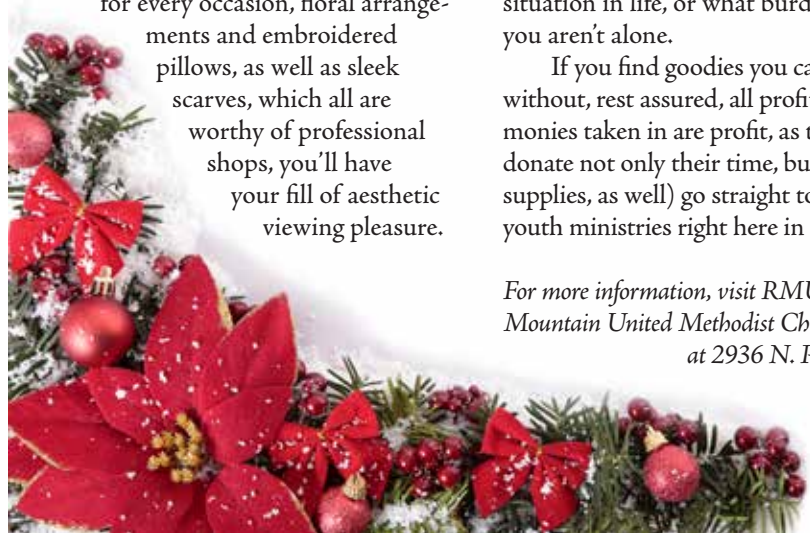
The regular must-have items will be plentiful, from kitchen scrubbies and jeweled toaster grabbers, to aprons and oil lamps. If you're feeling playful, you can join in the silent auction, bidding for some one-of-a-kind very special offerings.

In addition to a full room of hand-made items to peruse at your leisure, the United Methodist Women are providing a gathering room where you can sit and enjoy coffee and chat with other women who are taking a break just to spend some time socializing. They also will offer a wide variety of luscious baked goods for sale—to enjoy in the moment, or to take home for later. And there's more on the patio. Look over the tables of used books for sale.

Mostly, we hope you come and feel a part of the love and companionship the crafters share all year long. It's crafting and so much more. It's friendship and support. It's also knowing no matter what your situation in life, or what burdens you carry, you aren't alone.

If you find goodies you can't do without, rest assured, all profits (and most monies taken in are profit, as the crafters donate not only their time, but most of their supplies, as well) go straight to children and youth ministries right here in Mesa. ■

For more information, visit RMUMC.com. Red Mountain United Methodist Church is located at 2936 N. Power Road.



LOCAL BUSINESS

Enjoy a pig roast AT JJ MADISONS

By David Moore  
Owner, JJ Madisons

Want to roast an 80-pound pig tonight?

Roasting a pig seems like a good idea, but it just might be a lot harder than you think.

First, find one. The task is difficult, and cost is more per pound than pork chops or loin—about \$290 per pig.

Brine and refrigerate the entire pig in water with salt, sugar and spices for 24 hours. Remove and dry the pig. Inject two quarts of pineapple juice in different areas. Season with a good rub of spices. Refrigerate for 24 hours.

Find a 6-foot smoker—not easy. We bought a 500-pound beauty made by the Amish in Pennsylvania. Using apple wood or hickory chips, smoke the meat on low for six to eight hours, cavity face down. No peeking. Do not raise the smoker hood—ever.

Cool for 30 minutes. Remove the meat with large forks and gloved hands.

Serve with coleslaw, au gratin potatoes, potato salad and cowboy beans. Or just go to JJ Madisons any Saturday, at 4 p.m. and sip on a cold one until the pig is perfect.

SAUSAGE AND WHITE BEAN SOUP

Begin with 1 package (5) mild Italian sausage. Remove casing and break into bite-size pieces. Sauté in olive oil. Remove from heat and set aside.

In the same pan, sauté the following until soft:

- 1 sweet or white onion diced
- 1 red or green pepper diced
- (Optional 1 jalapeño seeded and diced)
- 1 zucchini or 4-ounce baby spinach chopped
- Large pinch red pepper flakes
- 1 tablespoon oregano
- Pinch of sugar
- 1 can (6 ounces) tomato paste or 12 ounces diced tomato
- Move veggies to soup pan.
- Deglaze pan with 32 ounces chicken stock/broth.
- Add 2 cans white beans drained and rinsed.
- Add sausage. Salt and pepper to taste. Simmer 30 minutes covered.
- Serve with sprinkle of Parmesan cheese. ■

—Recipe courtesy of JJ Madisons



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BEST - 12mm Handscape w/bevel edge with silent-walk underlayment pad, 10 colors in stock - \$4.25/sf

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EVENT

ANNUAL COMMUNITY GARAGE SALE IS JUST AROUND THE CORNER



Submitted by Red Mountain Ranch Social Club

The annual Red Mountain Ranch Community Garage Sale will take place on Friday and Saturday, Nov. 4 and 5, but it is not too late to join the sale.

Bring your completed coupon and \$15 when you pick up your Garage Sale Information Packet, at 6455 East 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 miss those dates, you can bring your completed coupon and \$15 to my address at 6508 E. Star Valley, Mesa AZ 85215. If there is time, you can mail me the check and coupon. This is the address off of Rafriver Street not Redmont Drive. Make the check payable to RMR Social Club Garage Sale.

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. The sale begins at daybreak or when

you are ready to sell your items.

Our garage sale brings thousands of customers to Red Mountain Ranch. The roads in our community were filled with buyer's cars and trucks last year. 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.

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., in the clubhouse at the Red Mountain Ranch Country Club, where more than 100 members hear

interesting speakers and presentations. The club also has many social events, such as the spring and fall parties, trips to see plays, etc. You are invited to attend the meetings as our guest. You do not have to be a member to attend. Please fill out and send the coupon below.

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

MAIL IN COUPON

Your Name \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_

E-mail Address \_\_\_\_\_

Mail your \$15 check payable to:  
Jay Williamson, Garage Sale Chairman  
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E-mail address: jaynwilliamson57@gmail.com  
Phone: (480) 459-5660

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



| Address                   | Square Feet | Sold Price |
|---------------------------|-------------|------------|
| 6634 E. Saddleback St.    | 2,047       | \$245,000  |
| 3825 N. St. Elias Cir.    | 1,767       | \$245,000  |
| 4256 N. Ranier            | 2,184       | \$279,000  |
| 6233 E. Sierra Morena St. | 2,114       | \$287,000  |
| 4025 N. Ranier            | 1,717       | \$287,000  |
| 4321 N. Santiago Cir.     | 5,640       | \$950,000  |

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

Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER  
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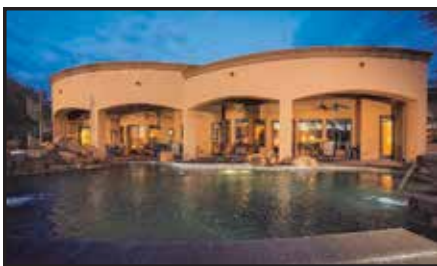
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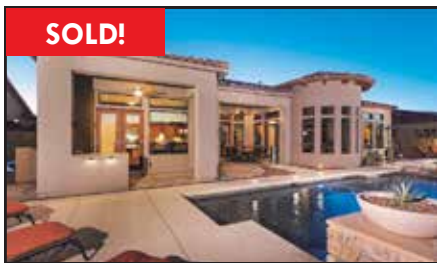


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TRAVEL

# Things to Consider Before International Travel

Submitted by Sue and Bruce Mitchell, Cruise Planners

With good travel being the result of good planning, which applies to any trip you take, it's especially true when heading to a foreign country.

It can be tempting to book a trip and start fantasizing about your getaway. Below, however, are some things to consider, which will help make your next getaway a success.

### CHECK YOUR PASSPORT

Take a look at your passport to be sure it is not about to expire, and check how precisely the name is displayed on the passport. Generally speaking, you want your passport to be valid at least six months after entering a foreign country.

### GET VACCINATED AND STOCK UP ON MEDICINE

Depending on where you're going, you may need to get special vaccines or medications. If you routinely take any prescription medication, make sure you have enough to cover the duration of your travel.

### NOTIFY YOUR BANK AND CREDIT CARD PROVIDERS

Before you travel, notify your bank and credit card providers to let them know where you'll be. If the companies see foreign charges with no notice that you're abroad, they might freeze your cards.



### MAKE COPIES OF TRAVEL DOCUMENTS

Have at least one color copy of your passport's ID page stored somewhere safe and separate from your passport. You also should make copies of any visas pertaining to your current travel plans. Hotel reservations and train ticket confirmations, as well as all other travel documents, should be copied.

### GET ADAPTERS FOR YOUR ELECTRONICS

Electrical outlets are different all over the world. Therefore, you'll need to have adapters, which allow your devices to plug into foreign sockets.

### BUY HEALTH AND TRAVEL INSURANCE

Before you travel, check your health insurance policy to see if it includes international coverage. If not, consider buying a short-term policy, which will cover you while you're abroad. Similarly, a smart way to protect your trip and your money is to purchase travel insurance. Policies and coverage vary from provider to provider, but the basic idea is you can have your money refunded if your trip has to be cancelled, postponed or cut short for a number of reasons. ■

If you have any questions about travel, please contact Sue or Bruce Mitchell, your Cruise Planners travel specialists. Visit our website at [redmountaintravel.com](http://redmountaintravel.com). You also may send an email to [smitchell@cruiseplanners.com](mailto:smitchell@cruiseplanners.com), or call (480) 396-8084.

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LOCAL BUSINESS

# KNOW BEFORE YOU THROW

By Jon Englund

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

It's hard to believe Black Friday is just around the corner. For most of us, this signals the start of our annual holiday gift shopping. If our pockets are flush with cash, we're in good shape. If not, we tend to fall back on our credit cards, which can be a setup for a *Blue Friday* come January.

Last spring, I wrote about the *Secret Money* many of us have hidden throughout our homes. That writing centered around funding the summer vacation. As I wrote then, we all seem to have stuff we no longer need or use, which can be liquidated to fund other things, like holiday shopping.

I often get the question, "What unused items in my home might have the most value for resale?" The best answer is always *old jewelry*. I'm talking about jewelry that is damaged, broken or outdated. There also may be jewelry you simply no longer care for. The stuff that has settled to the bottom of your dresser drawer, which you may not even be aware of any longer—that's the stuff.

A great example is that of a woman who contacted me last November. Having some unexpected expenses come up, she was wondering what she might dispose of to fund the holidays. We sat down and went through some old jewelry she had accumulated over time. Between some orphan earrings (one is missing), broken rings and bracelets, as well as a



few Herringbone and Omega necklaces she no longer wore, she easily realized more than \$2,800. She was shocked to have had that much money in what she had cast off as *junk*. Needless to say, she had a very Merry Christmas last year.

If you need advice on generating some extra holiday funds this year, consider the

advice of a professional. If I can be of assistance, call me today. ■

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](mailto:Jon@KnowBeforeYouThrow.INFO).



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REAL ESTATE

Determine Whether Remodeling Is Right for You

By John Karadsheh

After years of watching *Fixer Upper* and *Love It or List It* on HGTV, everyone is asking, “Should we remodel?” Our answer is, “Yes, but do so thoughtfully.”

Buyers are savvier than ever because they also watch HGTV and surf websites, such as Pinterest and Houzz. So, if you are going to make changes, understand what is trendy now. Buyers are not on the hunt for dark Tuscan as they were 15 years ago. Buyers want a clean, neutral and more of a warm modern.

Spend your money wisely on the things that will give you the most bang for your buck. We are always happy to come out to your home and help you evaluate where your money will be best spent for future resale. We hate for our clients to spend money we can’t get back out of the house down the road.

Here are some of the remodeling projects we find have the best return on investment:

PAINT

This is always the least expensive way to enhance your home. Today’s trends all are about light and bright. We have moved past muddy tans and browns, and even the grays are on the way out. Now, buyers are looking for light and bright interiors. Warm whites and beiges with white trim are the way to go. If you only have the budget for one thing, a fresh coat of paint always is a good decision.

REPLACE YOUR FRONT DOOR

Your front door is the first impression your house makes. In some cases, the best idea is to replace the door, while in others, the best plan is to repaint or refinish the door. Either way, a new looking front door enhances



John Karadsheh

curb appeal and is a relatively affordable upgrade. (This is something the house flippers always do.)

UPDATE YOUR LIGHTING AND HARDWARE

New lighting and door hardware always make a home look updated. Oil rubbed bronze has long been the standard for replacing shiny or antiqued brass. However, now we also are seeing a resurgence of brushed nickel, as interiors take on a more modern feel. This also is an inexpensive way to get an updated look for your house.

ENHANCE YOUR LANDSCAPING

If you have ever watched *Curb Appeal* on HGTV or *Fixer Upper*, you know landscape can make all the difference. Look at your plants. Do they need to be replaced? Evaluate your backyard and think about how you can make it into more of a secondary living space. Buyers love to see outdoor living spaces. Again, you might as well enjoy your yard before you go to sell.

UPGRADE YOUR FLOORING

The floors really set the stage for your home. We have just had several clients replace the tile and carpet in their homes with long, wide wood plank tile flooring (not real wood), and the difference is absolutely unbelievable. We have great wood tile floors in our offices. So, if you want an idea of what it might look like in your house, stop by.

UPDATE YOUR KITCHEN

Updating your kitchen can begin with painting cabinets (hide the oak grain), changing counters (think neutral quartz and not granite), adding/changing out the backsplash, and upgrading the lighting and hardware. However, don’t just renovate your kitchen to sell the house. According to Houselogic.com, “Eighty-two percent of homeowners said their updated kitchen gave them a greater desire to be at home.” There is a cap to how much return you will get on your kitchen. A well-done refresh will often get you a better return than an over the top remodel.

Most importantly, make a list and pace yourself. We all are busy, and remodels can be costly and time consuming. Work on one or two projects at a time, and before you know it, you will have a house ready to list or ready to enjoy for years to come.

If we can be of any assistance, please give us a call at (480) 568-8684. ■

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](http://KORproperties.com).

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



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LOCAL BUSINESS

Thank you for your business

Submitted by H and I Automotive

In honor of the holiday season starting off this month, everyone here at H and I Automotive would like to send out a big thank you to all of our customers.

H and I Automotive has been serving our friends and neighbors for more than seven years now. We have come a long way from when it was just Spencer working on cars in two bays he rented from an existing shop. We could not have grown into the business we are today without the help of our customers. Your personal referrals, online reviews and social media posts are greatly appreciated.

We value your trust in us to keep your vehicles safe and reliable, and have enjoyed building the relationship we have with our community. H and I Automotive and its employees look forward to providing you quality service for years to come.

H and I Automotive is a collection point for the Toys for Tots campaign, and will be accepting new unwrapped toys throughout the month of November. Please feel free to stop in with your donations.

We wish you and your families a very Happy Thanksgiving. ■



EVENT

Church Presents Fun FALL FESTIVAL

Submitted by Melissa Skocypec, Ladies Auxiliary President, St. Ignatius Church

The members of Saint Ignatius Church invite you to attend their first fall festival entitled *Food Trucks and Fun*, on Saturday, Nov. 12, from 5 to 8 p.m.

The event will feature gourmet food trucks serving an array of tasty items, from BBQ, to perogies and gyros. The church parishioners boast the ethnic pastries prepared by their babas (grandmas) are the best in town.

Come and sample delicious baklava, Serbian nut rolls and specialty sweet breads, along with many other delicious desserts. There will be fun and games to entertain the kids, along with a food truck with delicious grilled cheese sure to please.

Saint Ignatius of Antioch is an Orthodox Christian parish community, which feels like an extended family. The parishioners are from all walks of life and age groups, and they seek to love God and their neighbors.

On Sundays, they celebrate a liturgy, led by Fr. James, which unites earth to heaven and unites the members to each other. The liturgy doesn't end on Sunday morning, however. Parishioners extend this form of public worship to include visiting with their neighbors and serving the community through Paz de Cristo, Sunshine Acres Children's Home and many other organizations.

This fun-filled event will take place at Saint Ignatius Church, located at 5515 E. Redmont Circle, off of Thomas Road, between Higley and Recker roads. See you on Nov. 12. ■



 **FOOD TRUCKS AND FUN!**  
AT **ST. IGNATIUS**  
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[www.SaintIg.org](http://www.SaintIg.org)

COMMUNITY

Mesa Resident Is World Champion at Age 60

Submitted by Cheryl A. Phillips

Mesa resident for 33 years and chiropractor Dr. Roland Phillips placed fourth in the World for Sprint Triathlon in the men's 60- to 64-year-old division.

The best of the best from around the world gathered to compete in Cozumel, Mexico, this year. More than 169 countries are registered with the International Triathlon Union (headquartered in Canada), which governs and oversees World Triathlon races.

This was Dr. Phillips' first world competition, though he has belonged to the sport since 1985. An accomplished All-American triathlete, Dr. Phillips has garnered hundreds of first, second and third place awards over his racing career. He has the discipline, determination and drive to inspire even younger athletes, many of whom marvel that this old guy has a race time quicker than theirs.

Dr. Phillips can be seen encouraging and advising other athletes before and after each race. Whether it is a workout schedule, health, nutrition, specific equipment or racing strategy, this master triathlete and chiropractor mentors naturally.

He is an elite master trainer of the Bio Energetic Synchronization Technique, or BEST, traveling worldwide teaching, coaching and advising other practitioners to increase the health of mankind worldwide. Dr. Phillips credits his success to Cheryl, his greatest cheerleader and wife of 34 years, as well as his coach, Steve Pyle.

Congratulations, Dr. Roland Phillips. ■

His clinic, Desert Dove Health and Wellness Center, is located in Chandler. For more information, visit [desertdove.com](http://desertdove.com).



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EVENT

# Hit Tennis Balls or Golf Balls AT HIT FOR THE CURE

By Dawn Abbey

Hit back at cancer by hitting a tennis ball or golf ball during the 16th annual *Hit for the Cure* tennis and golf tournaments, at Red Mountain Ranch Country Club, on Nov. 18 and 19, to benefit the American Cancer Society.

“This is our 16th year,” said Ray Khesvadjian, tennis director at Red Mountain Ranch Country Club and tournament director. “We’ve raised more than \$100,000 overall. Last year was our best, at \$40,000, and we’re hoping to beat that this time.”

The fund-raising event starts on Friday night with the Kick-Off Party, from 7 to 10 p.m., with hors d’oeuvres. “In honor of Thanksgiving, we will have a seven-foot high blow-up turkey, which participants can try to hit with a tennis serve,” said Ray. “Balls are three for a dollar, and anyone who hits the turkey will be entered into a 50/50 lottery.”

On Saturday, tennis matches begin at 8 a.m. and go until 5 p.m. Tennis player packages are \$58 per person and include the Kick-Off Party, two tennis events and dinner. A live band will entertain everyone.

The golf tournament tees off at noon and runs until 5 p.m. Golf packages are \$93 and include the Kick-Off Party and dinner.

In addition, a live auction will run from 6:30 p.m. on Saturday. “Anyone is invited to donate cash or new auction items for the event,” said Ray.

The event is free and open to the public. Those who are not tournament participants can attend the Kick-Off Party and dinner for \$30, or the dinner only for \$20. Reservations must be made in advance by Friday, Nov. 11, by contacting Ray at rayk@rmrcc.com.

“This year’s golf tee sponsor is Dodge Ram of Superstition Springs,” Ray said. “We still are in need of court sponsors. Sponsorship is \$500 per court and is recognized with a large court banner.”

Tennis and golf participants should sign up in



advance. Players and dinner guests can pay in advance by mailing a check to Red Mountain Ranch Country Club, Attn: Ray, 6425 E. Teton Circle, Mesa, AZ 85215.

“We hope the Hit for the Cure will continue to be a very successful fund-raising event through the generosity of our tennis and golf tournament participants, corporate and business sponsors, raffle and donations,” said Ray.

Ray also praised the work of the tournament committee volunteers, Wendy Skarda and Judy Smee, tournament assistants; and Renee Knorr, Jodi Uecker, Carmen Atherstone, Debbie Simonson, Elizabeth Wood, Sue Brockman, Bonnie Greco, Stan Binder, Janel Mussman, Kathy Doody, Rachel Stern, Sue Kienitz, Ewin and Pat Trapp and John Shambrock.

For more information, or to reserve a spot, contact Ray at rayk@rmrcc.com, or call his cell phone at (602) 367-7473. You also can call the office at (480) 981-6501. ■

*Red Mountain Ranch Country Club is located in the Red Mountain Ranch community, west off Power Road via Redmont Drive, north of Thomas Road.*

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LOCAL BUSINESS

Salon celebrates CLIENTS AND SPONSORS donation drive



Submitted by Studio 480  
Studio 480 will celebrate Client Appreciation Week, from Nov. 14 through 19, during normal salon hours. Everyone is invited to enjoy food, refreshments and giveaways. There will be daily raffle prize drawings and 20 percent off products (excluding Moroccan oil). Receive a coupon for \$5 off your next hair service when you bring in new, unopened, nonperishable food items for our annual Hair that Cares donation drive to benefit Sunshine Acres Children's Home. ■

For more information, call (480) 985-2369, or visit studio480thesalon.com. Studio 480 is located at 6655 E. McDowell Road, Suite 105, on the southwest corner of Power and McDowell roads.

HEALTH

Worried about Alzheimer's? Try these healthy tips for brain health

Submitted by Home Care Assistance  
Alzheimer's disease already has intruded on the lives of more than 5 million families worldwide, and the number of people diagnosed is expected to rise. At Home Care Assistance, we believe in taking proactive measures to brain health based on extensive scientific research, which suggests non-pharmacological lifestyle changes, habits and practices may prevent the onset of cognitive decline. Below we share five lifestyle habits, which have been found to help promote long-term brain health.

- Remain employed as long as possible. Research recently found people who work in complicated professions might be able to withstand decline more than others. This may be because their jobs are cognitively engaging, which strengthens the brain's cognitive reserve. In addition, people who are employed in companies with larger social networks may retain better cognitive abilities, since social engagement boosts mental health.
- Implement healthy eating practices. One of the most important things you can do every day to maintain good health is to eat well. We recommend the Mediterranean diet for keeping both the brain and body healthy. The diet includes fresh fruits and vegetables, particularly cruciferous vegetables and dark leafy greens, healthy fats found in nuts, seeds, salmon or olive oil, whole grains and healthy beans or legumes.
- Create your personal health strategy. One-third of our healthy longevity is due to genetics, and two-thirds on lifestyle factors within our control. Create a personal health plan based on your ideal diet, appropriate amounts of exercise and healthy sleep, a hygiene routine and other brain-healthy habits to be proactive about healthy longevity and long-term brain health.
- Move as much as possible. A study from the University of California in Los Angeles found exercise might reverse the harmful effects that poor eating can cause to the brain. Even if you or a loved one is already living with Alzheimer's disease or dementia, exercise can still provide mental and emotional benefits. A



physical exercise program, with minimal exertion, can help the body by promoting oxygen-rich blood flow.

- Minimize over-the-counter medications. A number of popular drugs available may lower the brain's ability to metabolize glucose properly, which can lead to memory loss. Common forms of these medicines are used for gastrointestinal disorders, asthma and other respiratory concerns, insomnia and more. Consult your primary physician on ways to minimize medication intake. By eating foods rich in nutrients, getting healthy amounts of exercise and sleep, maintaining a mentally stimulating and socially enriched lifestyle and avoiding hazardous habits and toxins, it is possible for us to promote long-term brain health for more independent, healthy lives. Caregivers at Home Care Assistance are available for daily and hourly care to help support your healthy lifestyle and care for your loved one's needs. Home Care Assistance offers different levels of expert care, and embraces the belief aging adults can age in place and remain independent longer, giving you and your family peace of mind. ■

Contact Amanda Butas, your Mesa client care manager, at (480) 699-4899 to see how our caregivers can help your loved one thrive. To receive a free book on living happy to 102, you also can visit us at our new office next to Bed Bath and Beyond, located on Power and McKellips roads, at 2031 N. Power Road, Suite 103.



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TRAVEL

Take the Scenic Route: Red Rock Country

By Marge Graziano  
Red Mountain Ranch resident

Sedona, one of the most recognizable places in Arizona, boasts visitors from around the world flocking to the beauty of this small town in Northern Arizona.

Only a little over two hours up Highway I17 to Highway I79, (direct route to Sedona), or State Route 260, through Cottonwood, to State Route 89A, there is beauty and wonder everywhere. Every direction you look, the magnificent towering, spectacular red rocks, for which Sedona is known, beckon your attention.

First stop—Sedona Visitor Center at State Route 89A and Forest Road, in Uptown Sedona. Maps and tours, sightseeing, recreation, hiking, dining, attractions, special events, weather conditions, and much more are available. Hiking trails are everywhere, and Jeep tours, bus tours and all kinds of guided and self-tours await.

On the first Friday of every month, galleries stay open late with exceptional art experiences throughout town. Abundantly talented artists offer beautiful original art of every genre and price.

Explore for one, two or three days, and plan to return again. So much to do... so little time. For more information, call the Sedona Visitor Center at (928) 292-7722.

The energy throughout Sedona is thought to originate from the vortexes, or areas of enhanced energy, which many believe provide inspiration and wellness to

others. Visit labyrinths (one path in and out); auras (electromagnetic energy fields reflecting emotional, physical or spiritual characteristics of all living things); Native Americans practicing smudging, (blessing, cleansing and purifying); and so much more await the follower, as well as the novice.

Take in the rock formations, such as Bell Rock and Cathedral Rock, and pose for photos. The Chapel of the Holy Cross draws people to meditate, pray and enjoy the view.

Helicopter and trolley tours, Sedona's Heritage Museum, Tlaquepaque Arts and Crafts Village, every kind of jewelry, trinkets, souvenirs, keepsakes and hot air balloon rides, make it difficult to choose.

The town offers shopping galore. Seasonal sales are a pot of gold find for visitor shoppers seeking special markdown sales.

Many restaurants have outdoor patio seating overlooking Oak Creek. There are areas where you can just sit and people-watch. If so directed, the Verde Valley Wine Trail leads to local wineries and tasting rooms.

So, plan your trip. The joy of discovery is the best part of Arizona. What amazes and delights us, we'll treasure and share.

When leaving Sedona, drive north through Oak Creek Canyon and onto Highway I17 south to head home. ■

For more information about Sedona, call the Sedona Visitor Center at (928) 292-7722.



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EDUCATION

# Welding Students Seek Donations

*Submitted by Daniel Hurst*

Red Mountain and Skyline high school welding students are going to Las Vegas to compete in the Fabtech Welding Thunder contest, sponsored by the American Welding Society.

Teams from around the nation will be competing alongside the students from Red Mountain and Skyline high schools. Both Mesa teams have won Best in the West statewide invitational welding contests over the



past four years, with the highest honors.

Currently, the Mesa students are seeking donations to their prospective ECA accounts to support the competition. Tax credits are available, but please seek the advice of an accountant.

"Please help us to make this a journey the students will never forget," said Daniel Hurst, welding teacher at Red Mountain High School.

The contest will be held from Nov. 15 to the 19. ■

For more information, contact Daniel Hurst of Red Mountain Welding at (480) 472-8225, or Mike Drobitsky of Skyline High School at (480) 773-1506.

EDUCATION

# MCC Students Awarded SCHOLARSHIPS

*Submitted by Dawn Zimmer*  
*Mesa Community College*

Mesa Community College students Jared Carlson and Kristin Shelledy have been named 2016 Coca-Cola Leaders of Promise Scholars.

These students were selected from more than 1,000 applicants by a panel of independent judges to receive \$1,000 each. Students are selected based on outstanding academic achievement and demonstrated leadership potential.

"Each of these exceptional students are members of Omicron Beta, MCC's chapter of the Phi Theta Kappa Honor Society," said Duane Oakes, Phi Theta Kappa Advisor and Faculty Director of MCC's Center for Community & Civic Engagement.

"We work alongside our students to aid their academic success and instill the concept of service as a civic responsibility – which Jared and Kristin wholeheartedly embraced."



Jared Carlson

The scholarship is designed to provide new Phi Theta Kappa members with financial resources to help defray education expenses, while also encouraging participation in Phi Theta Kappa programs. Jared and Kristin plan to transfer to a four-year university following graduation.

Jared Carlson (Mesa) is a physics major who plans to transfer to the University of Arizona to obtain a bachelor's degree in physics, earn a doctorate in plasma physics and

work in the field of nuclear fusion. He is active in the Honors Program, the Math Club (named Math Student of the Month by his professor) and the Latter-day Saints Student Association (LDSAA).

Kristin Shelledy (Tempe), a pre-pharmacy major, plans to attend the University of Arizona College of Pharmacy after graduation and would like to work for NASA as an aerospace pharmacist. She is a NASA Community College Aerospace Scholars (NCAS) alumna, president of a local Toastmasters club and participated in the Zoowalk for Autism.

Kristin said she is thankful for the award.

"This scholarship will help me pay back student loans I needed to cover my tuition," she commented.

"Paying down my student loans while still in school will help me avoid interest after I graduate."



Kristin Shelledy

This program is sponsored by the Coca-Cola Scholars Foundation and is administered by Phi Theta Kappa Honor Society. ■

Mesa Community College is nationally recognized for its service-learning, civic engagement and innovative educational programs, which include university transfer, career, technical and workforce development, and lifelong learning. Host to 40,000 students annually, MCC offers more than 195 degree and certificate programs at its two campuses and additional locations. For additional information, visit [mesacc.edu](http://mesacc.edu).



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## FINANCE

# Permanent life insurance means peace of mind AND FINANCIAL FLEXIBILITY

Submitted by Thrivent Financial

When it comes to life insurance, your two primary options are term life insurance and permanent life insurance.

Term insurance is fairly straightforward and offers affordable life insurance coverage for a specific amount of money over a specific period of time. Permanent life insurance, however, comes in many shapes and sizes. While its primary purpose is to provide a financial benefit upon death of the policyholder, cash value withdrawals could potentially be used for college expenses, supplemental retirement income and other emergency financial needs. Permanent life insurance also provides additional options and features, which aren't usually associated with term coverage.

Term insurance serves a purpose for those whose primary need is cost-effective protection against an unexpected death. However, if you outlive your term contract, purchasing another later in life likely will make the premiums more expensive. If you're coming to the end of your contract, you may be able to exercise an option to convert to permanent insurance coverage without additional medical questions. This can allow you to still provide a benefit to your loved ones in the event of death and also leverage the additional benefits of permanent life insurance.

Thrivent Financial suggests learning more about these three types of permanent life insurance coverage and the benefits each can provide.

## WHOLE LIFE INSURANCE

Whole life insurance provides coverage for the rest of your life, without needing to renew the policy. Your premiums will remain consistent throughout the lifetime of the policy and will build cash value you could potentially use for various other financial needs. These can include paying for a child's college, using it for retirement income or saving it

for a life-event purchase, such as a second home or fun vehicle.

## UNIVERSAL LIFE INSURANCE

Universal life insurance provides lifetime coverage and a cash value account like whole life insurance, but allows you flexibility in making premium payments. The policy often provides a broad range of payment options and a maximum and minimum premium. Within the policy's guidelines, you can choose how much and when you pay your premiums. Reducing payments will affect the cash value of the policy and possibly the death benefit, but will allow you payment flexibility.

## VARIABLE UNIVERSAL LIFE INSURANCE

Variable universal life insurance offers lifetime coverage while taking advantage of the payment flexibility of universal life coverage, with an added investment option for your cash value account. Most policies provide several investment options, which are professionally managed to pursue a stated objective. Investment choices can range from conservative to aggressive, with many options in between. Remember, with any investment, there is risk involved, including loss of principal, which can affect the death benefit and cash value. These types of policies are an option for those who are looking for more investment flexibility in addition to the death benefit.

Additional types of policies exist, which can be of



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

service to you and your family, but these three represent the most popular plans currently available.

Life insurance contracts can be complex, and you should use a trusted financial professional to ensure you understand exactly what you're purchasing. However, life insurance can be one of the most generous gifts you give your family, ensuring they are taken care of after you are gone. ■

Thrivent Financial is represented in the Red Mountain area by Red Mountain Group, which includes Jeff Kolzow, Jeff Rodemeyer, Rick Aussprung and Colton Sheley, located at 2941 N. Power Road, Suite 105. For more information, call (480) 396-5333.

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COMMUNITY

BLANKET DONATION DRIVE  
**HELPS HOMELESS**

Submitted by *Carla Jetton*  
*Greenfield Cleaners*

As the winter season approaches in the Valley, Phoenix Rescue Mission is gearing up their street outreach programs to hand deliver blankets to persons and families on the streets.

One local dry cleaner, Carla Jetton, has a passion for the community. She set up her store as not only a collection site for any bedding donation, but will clean and package the donation at no cost to the organization or those donating.

Carla's experience includes operating dry cleaners and fire/flood restoration claims for nearly ten years in the Portland, Oregon area prior to raising her family in Northeast Mesa.

The drive begins Nov. 1 and runs through Nov. 30. Greenfield Cleaners and Textile Restoration is located at 1309 N. Greenfield Road, on the northeast corner of Greenfield and Brown roads.

In addition to outreach programs, Phoenix Rescue Mission continues to provide a long term recovery program for men and women with children. Your donations will find themselves in a *Community Market*, where families can come and receive food boxes along with clothing and comforters.

Join your neighbors in giving back to the community during this season of hope. "While blankets may not seem a tragic necessity in the Valley, for those who spend countless nights on the streets, they are a blessing," said Carla. ■

For more information, contact  
Carla Jetton at  
(480) 287-4377, or visit  
the website of Phoenix  
Rescue Mission at  
[phoenixrescuemission.org](http://phoenixrescuemission.org).



LOCAL BUSINESS

**Call Abracadabra Floor Care**  
FOR SPARKLING CLEAN  
FLOORS AND CARPET

By *Kim Phillips*

Abracadabra Floor Care is here to help residents wishing to have their tile, grout and stone floors, as well as carpet and upholstery, sparkling clean for the holiday season.

Family owned and operated since 2011, Abracadabra follows a green-cleaning protocol, offering non-toxic, environmentally friendly products to renew your carpets and floors.

"Our products are phosphate free, ethylene glycol free and butyl ether free," said Jeremy Schroeder, owner of Abracadabra Floor Care. "We use plant-based edible products to clean your tile, so it's safer for you, your children, your pets and our environment."

Jeremy asserts all of Abracadabra's organic products are stamped and Environmental Protection Agency approved. "I have studied sustainability, and have my sustainability certificate with an associate of science degree, and ever since, I have been implementing sustainable practices in my business and life," he confirmed.

According to Jeremy, Abracadabra Floor Care is available for 24-hour emergency service, and offers honest quotes, with no hidden fees.

Sarah W. shared her experience on the Abracadabra website:

"I have twins who can cause quite a mess to the carpet and the couch in my house. Abracadabra Carpet Cleaners was out today, and did an incredible job cleaning my carpets and my sectional couch. The guy who came out was professional and very kind. I definitely will recommend to my family and friends." ■

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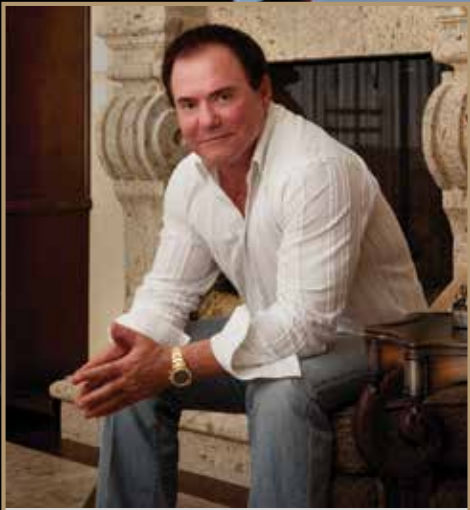
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