

# THE PRAGMATICS OF ROMANCE CAN MAKE VALENTINE'S DAY CHALLENGING

By Dr. Lisa Gold The Arizona Relationship Institute Valentine's Day means different things to different people. Pragmatists and romantics have a very different view and experience of this holiday. Pragmatics are, by definition, practical, logical and effective. Romantics, in contrast, are focused more on aesthetics, celebration

and passion. There is a fluid continuum with pragmatists



### James

on one end of the spectrum, and romantics on the other, with most people more on one end than the other. Perhaps Valentine's Day, more than any other holiday, makes the differences between these two very apparent.

For pragmatists, Valentine's Day tends to conjure thoughts of being guilted by marketers into buying overpriced flowers, going to dinner in overcrowded restaurants, and feeling pressure to find a card or gift that their individual partners will like. They may feel stressed about trying to get it right with their partners, or even worry that whatever they do won't be good enough. They also may be dismissive of their individual partner's feelings, (purposely or not) viewing emotional desires as being frivolous and impractical.

> For the romantics, Valentine's Day is an exciting time to celebrate and create romantic memories with their personal partners. They view it as a day to be celebrated, not resented, and certainly not ignored or forgotten. Roses and lingerie, love songs and chocolate dipped strawberries with champagne in the back seat of a limo are among the ways romantics like to celebrate Valentine's Day.

They may have been anticipating this day, fantasizing about it and planning the perfect romantic experiences. Romantics may feel hurt or

become angry if their individual partners don't fulfill their expectations for romance, or don't enjoy the experiences they worked so hard to plan. Even a neutral response from the pragmatic partner may feel like a rejection to the romantic. The pragmatic individual is at high risk for failing to see the partner's genuine efforts to show love and celebrate together. Since romantics tend to delight in the very things pragmatists tend to despise, and vice versa, Valentine's Day, for a pragmatist and a romantic in a relationship, can be a day riddled with emotional landmines.

So, how do you avoid getting caught in this negative dance on Valentine's Day (or any other day, for that matter)? How can two people who love each other, but express it in very different ways, come together to create a relationship they both desire? Both partners must genuinely make the effort to understand the world from the other's point of view.

The romantics must become pragmatic romantics, and the pragmatist must become a romantic pragmatist. They don't have to agree with each other, but they do need to be able to understand how each other sees the world. Then they can join together to co-create a shared vision of supporting one another in pursuing what they both want and need the most, and letting go of anything that gets in the way of doing so.

Make Valentine's Day and every day a day to celebrate the fact you found someone you love, who also loves you. Celebrate the fact you have each other's back and you are enjoying life together. Carpe Diem!

If you're in a place right now where it's difficult to celebrate your relationship because of problems between you and your partner, don't let another Valentine's Day pass with you feeling the way you do today. Get professional help with counseling or a relationship workshop. Let Valentine's Day this year be the year the two of you decide to step out of any negative dances you are in, and co-create the relationship you both desire.

Happy Valentine's Day!

For more information, contact The Arizona Relationship Institute. Call (480) 788-5069, visit the website at azri.org, or send an email to contactus@azri.org.

# Firm stresses value in accounting and tax services

#### By Jamie Killin

Paul Toepel is a CPA who has lived in Las Sendas for more than 16 years with his wife and two Westies. His firm Toepel Company PC is a full-service, Mesa-based CPA firm offering a variety of services for more than 30 years.

These services include tax preparation and representation, accounting, fraud prevention and QuickBooks support. Their mission is, "To provide exceptional service, knowledge and experience, all while making you and your



tled to. We work year round to keep up with changing tax laws so you can keep your hardearned money," he continued. "Many people underestimate the value of having a professional assist them with tax preparation."

first," Paul said.

"We strive to create value in our accounting and tax services by combining technical know-how with business practicality in all our services and solutions," he further stated.

Toepel Company PC is located at 2500 S. Power Road. To learn more, visit toepelcompany.com, or call (480) 833-8300.



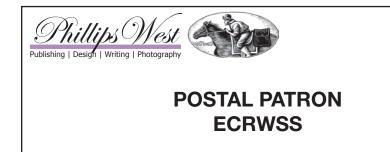
business successful."

People have many choices today when it comes to tax and accounting services. Those include programs like Turbo Tax, QuickBooks and even a few that are free. A lot of people may even try to take it on themselves. When you do that, however, you're immediately burdened with trying to figure out the many changes in tax law. This once-a-year task can be daunting. You hope your returns are prepared correctly, and that you have not left any of your refund in the hands of the government.

"Today's tax laws are so complicated that filing even a simple return can be confusing," Paul stated. "It's easy to overlook deductions and other advantages someone is entiMany accounting firms today are shipping their tax preparation to foreign countries for completion. This has caused many people to receive tax-related calls from the foreign countries; most of which are fraud. Toepel Company PC prepares all tax returns in-house. Your confidential information is never shared with a third party that could possibly compromise your privacy.

As a certified fraud examiner, Paul is able to distinguish scams from legitimate inquiries. "We always stress, if you ever receive any communication about your taxes, call us TOEPEL COMPANY, P.C.







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# HEALTH **HOPE EXISTS FOR CHRONIC** IT DYSFUNTION

Submitted by Arizona Natural Family Medicine

he toll of gastrointestinal (GI) diseases on the U.S. population is extensive. A published survey by the Journal of Gastroenterology documents that GI diseases affect an estimated 60 to 70 million U.S. citizens annually.



Millions of Americans take medications to fight heartburn every day, but the price they pay may harm much more than their pocketbooks. Recent studies have found that proton pump inhibitors, such as omeprazole, Nexium and Prevacid, which fight heartburn and acid reflux, may spur kidney disease, increase the risk of heart attack and stroke and lower the odds of surviving cancer. In addition, several other serious medical problems may arise, such as SIBO, our topic in this article.

WHAT IS SIBO? SIBO is the acronym for small intestinal bacterial overgrowth. The term first became associated with intestinal strictures around 1939. Most recently, in 2000, Mark Pimental, MD, and colleagues at Cedars-Sinai Medical Center, reported a 78 percent prevalence of SIBO in patients with irritable bowel syndrome (IBS). Ever since, it has been associated with IBS.

### COMMON SYMPTOMS ASSOCIATED WITH

**SIBO**—They include fatigue, rashes, insomnia, acne, bloating, chest pain, halitosis, gastritis, belching and vomiting. Additional symptoms are decreased appetite, weight loss, abdominal pain, joint pain, diarrhea, vitamin

deficiencies, constipation and nausea. Further evidence indicates SIBO also may trigger some autoimmune disorders.

**TESTING FOR SIBO**—The upper portions of the small intestine normally contain minimal numbers of bacteria. Stomach acid, intestinal motility, biliary secretions and our own immune system keep bacterial growth in check. With the loss of any of these protective mechanisms, bad bacteria can thrive. One standard for SIBO is checking the intestinal fluids, but a less costly and less invasive test that has gained favor is a simple breath test, which can be done at home.

**GOOD NEWS**—SIBO often is treated with antibiotics. Even with antibiotics, SIBO is difficult to treat. As research into SIBO continues, understanding of the complexity of this problem increases. Dr. Mario Howell has developed a unique protocol tailored to each individual to maximize success that can effectively treat and heal SIBO. To learn more about SIBO assessment and treatment, please give our office a call.

Dr. Mario Howell is medical director of Arizona Natural Family Medicine, located at 6328 E. Brown Road, Suite 103. For more information, or to make an appointment, call (480) 382-8570.



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### HEALTH

# Here Are A Couple of Key Facts TO KNOW ABOUT MEDICARE

Submitted by Tapestry Insurance

Insurance A s I visit with people about Medicare, particularly those who are just turning 65, I am always

surprised to learn how much misinformation there is about some of the facts and details of Medicare.

Therefore, I thought it might be useful to review some of the key facts to know about Medicare in order to make the Medicare journey smoother by understanding the rules of the road.

#### FACT: ORIGINAL MEDICARE HAS TWO PARTS. Original

Medicare consists of Part A and Part B. Part A is coverage for inpatient hospital stays, and Part B coverage is for outpatient medical, such as your doctor visits. Original Medicare alone does not cover all of your medical expenses.

#### FACT: THERE ARE TWO MAIN WAYS TO GET ADDITIONAL COVERAGE. One is a Medicare

Advantage plan offered through a private insurance company. Medicare Advantage often has a very low or even no monthly premium. You must continue to pay your Part B premium. The second is a Medicare Supplement Insurance plan purchased through a private insurance company. Supplemental plans have a monthly premium.

#### FACT: PRESCRIPTION DRUG COVERAGE IS NOT INCLUDED IN ORIGINAL MEDICARE and

can be provided by either purchasing a Medicare Part D plan through private insurance companies or enrolling in a Medicare Advantage plan, which includes prescription drug coverage.

#### FACT: COVERAGE CHOICES VARY FROM STATE TO STATE.

Original Medicare is the same across the United States. However, Medicare Part D plans and Medicare Advantage plans may only be available in certain counties, states or regions.

#### FACT: ENROLLMENT PERIODS ARE IMPORTANT TO UNDER-

**STAND.** There are specific dates for those new to Medicare, those moving to a new state or county, and those people wanting to make a change to their current coverage. It is important to know and understand these dates in order to avoid any late enrollment penalties that may be incurred.

If you feel that you need clarification on some of the Medicare facts, details and dates, please feel free to call me with any Medicare questions. If you are turning 65 this year, it is not too early to start to understand the rules and facts of Medicare. I can help you understand the rules of the road.

Call Lynne Jones, a licensed sales person, at (480) 212-2246.

### LOCAL BUSINESS

# Event Center Provides Flexibility to Build Your Dream Event

#### By Jamie Killin

hether you're planning a wedding or a conference, having flexibility and support are crucial when creating the perfect event.

At Red Mountain Event Center, Vice President of Marketing Brianna Nobles ensures the venue delivers both, whether you're looking to plan a fun event yourself on a budget, or you're looking to go all out with lots of planning help—or anything in between.

"Our packages are just specific for the individual and what they specifically need," said Brianna. "So, if they need my help, we definitely can do that and we don't charge extra."

The venue provides whatever the party planner needs, such as catering from its sister company What's Crackin' Café, or the freedom to bring in their own food and drink, allowing flexibility to create the perfect event and budget-friendly options to keep event costs low.

"We definitely are a lot cheaper than a lot of the other event centers, and we give people a lot of options," said Brianna.

In addition to options, the event center is in the ideal location for events. Specifically, it is right by a nail salon, hair salon and even a florist.

The venue itself is beautiful, too. It boasts an expansive outdoor space, a dance floor, projector, surround sound and white walls, which allow the space to be transformed to match the vision of the party host. "Everyone is loving the price and our outdoor area," said Brianna. "Everyone loves our outdoor area. We have a huge area that's nicely landscaped and it's really pretty out there."

However, what's most important to Brianna is letting customers know that the space is theirs to make their own.

"I just want people to know that this is their own space," Brianna stated. "It's private, and they get their own bathroom to themselves. It's their own private space that they can kind of do whatever they want with," she said. "We're not really strict with a lot of things."

Red Mountain Event Center is located at 6655 E. McDowell Road, Suite 112. To learn more, visit redmountaineventcenter.com, or like Red Mountain Event Center on Facebook. For more information on planning an event, contact Brianna Nobles at (602) 702-9583.





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# 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 2018 and beyond.

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#### 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 Enrollment this year!

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



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### EDUCATION

# Self Development Academy Mesa Campus Celebrates Exciting News

#### By Jennifer Salvatori, MA Ed

Control or the 2018-2019 school year, the Self Development Academy (SDA) campus is expanding to accommodate a growing demand by families, which means a need for additional classrooms and facilities.

Over the years, SDA, a public charter school educating children for more than 18 years, and a pillar in the Mesa community, has grown from a student body of 37 to 460 and a campus of one building to several facilities, including a Science and Technology Center.

As the SDA community and campus transformed, the commitment of the school's leader and superintendent, Dr. Anjum Majeed, to providing an outstanding educational experience to each student never wavered, leading the school to being consistently ranked among the top elementary and middle school programs in the local community and state.

With the beginning of the year, the existing playground will be relocated, and in its place, a new two-story building. The facility will house middle school classrooms, a music room, an art center and rooms for the small group pull-out program. The middle school students are enthusiastic about the campus addition, in particular, having classrooms separate from the elementary school.

At SDA, a student's middle school years begin with grade six. Many students transition from SDA's elementary program (kindergarten through grade five) directly into middle school. However, students are welcome at any grade level. SDA's middle school program continues the tradition of an accelerated curriculum, which begins during the elementary school years.

By the time SDA students reach middle school, many are prepared to enroll in Algebra I, Advanced Literature and Advanced Science. During middle school, students have the opportunity to complete Pre-Algebra, Algebra I, Geometry and Algebra II, Advanced Literature, Science, including Biology, Chemistry and Physics, as well as Technology, Latin and Spanish. Many of these courses are not offered until high school.



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

The SDA curriculum is designed to instill study skills and academic knowledge for success in high school. Students who complete the kindergarten through grade eight program at SDA have the reputation for being self-disciplined, motivated learners who tend to be highly successful in high school. SDA coordinates with local high schools to facilitate a smooth transition to high school and ensure student success.

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

After school activities include Sports Club, Science Olympiad (a competitive team), Dance Club, Choir Club and Student Government. SDA is committed to developing well-rounded students who are well prepared for high school and beyond.

For more information and/or to schedule a tour, please contact the Front Office at (480) 641-2640. SDA is located at 1709 N. Greenfield Road.



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### **SPIRITUALITY**

# VALENTINE'S DAY **Is Rooted in Christianity**

#### By Pastor Paul Frank Hosanna Lutheran Church

elebrating love on Valentine's Day is something I love. There really was a Christian Saint named Valentine. Actually, many were named after the original. Valentine lived in the late 200s in Italy. History has a lot of legend swirled into it, but here are a few things traditionally believed about Valentine.

He was a bishop when Christianity was illegal and persecuted. He was jailed for preaching of Jesus Christ, teaching that Jesus was God in flesh and blood, an offense to the Roman emperor who demanded that all worship only him. Valentine, however, preached of the Love of God through Christ.

While being confined in jail, Valentine shared Christ with the judge. The judge tested this God of the Christians by bringing his blind daughter to Valentine demanding that he heal her. Valentine prayed and the girl was healed.

Valentine told the judge to remove all his idols, fast for three days and be baptized in the name of Jesus Christ. The judge did so, and, after three days, his entire household, 40 in all, was baptized. Valentine was freed, and he continued to correspond with the girl he'd healed. He also continued to perform marriages for Christians, an illegal practice. He believed in love though, and brought God's blessing to couples seeking marriage.

He was arrested and taken to Rome to

appear before Emperor Claudius II. He sought to convert the emperor to Christ, and for that he was sentenced to death. Before his execution, he left a final note for the girl healed of blindness, urging her to carry the love of Christ into the world. He signed the note Your Valentine. He was killed on Feb. 14, 269 AD or 273 AD, depending on the historian you read.

While no one can say how much of the legend is true, in 496 AD, the Christian church established a day to commemorate the faith of St. Valentine. The day honors his commitment to Christ and to his sharing the love of God. He urged us to love one another as Christ had loved us.

Valentine proclaimed this from 1 John 4:7-9, "Dear friends, let us love one another for love comes from God. Everyone who loves has been born of God and knows God. Whoever does not love does not know God, because God is love. This is how God showed His love among us: He sent his one and only Son into the world that we might live through Him."

We celebrate this love from God always here at Hosanna Lutheran Church, located at 9601 E. Brown Road. Come join us this week and always.

# HEALTH **Unashamed by Grace Addresses Addiction**

Submitted by Joann Pilcher eople have great hope to make changes with the New Year, with addiction being one area from which people want to be free.

Statistics further show addiction is widespread and is now affecting our children in this digital age. Since people are sometimes hesitant to discuss it, sex addiction has been allowed to become an addiction now surpassing any other in America. It's easy to access, free, and there are no race or age barriers that prevent anyone from obtaining it. So, how can someone break free? That's where our personal testimony comes in, which is one of the keys to helping someone recover.

We have a heart for those struggling with addiction. We have walked this road and don't just bring a wall full of credentials and certifications to these hurting families. We have a redemption story, and show them they can have an addiction-free life, great family relations, and can go on to help people themselves if they are willing to put the work into it. It took time to create the problem, so it takes some time to recover.



Bryan and Joann work with married or single men and women. Joann also specializes in working with spouses experiencing a variety of betrayal symptoms, which is a unique field, as not many are trained in this area of spouse recovery.

We recently finished a *Worldwide* Breaking Free Virtual Summit where we were guest speakers, along with other leaders in this field, including famous authors, pastors, counselors, Heart of Man actors, filmmakers and neuroscientists. This propelled us onto the scene where we've now had people reaching out to us from all over the world.

We recently partnered with Unbreakable Marriage Ministries, who has so graciously offered their suite of offices for our use, as well as an educational classroom. In addition to always being able to coach people via zoom conferencing online, we now have an office right in the heart of Mesa.

The top experts in the field that brought this issue into the mainstream vocabulary many decades ago have trained us. We also partner with Arizona psychotherapists, counselors and churches referring people to us. There is a media page on our website for speaking requests. We actually have workshops coming up next April and June in Mesa.

For more information, call (480) 204-7998, or send an email to joann@unashamedbygrace.org. You also may visit our website at UnashamedbyGrace.org and follow us on Instagram at UnashamedByGrace and on Facebook @unashamedbygrace.

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8:00 a.m. Traditional Service

10:30 a.m. Contemporary Service

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5:30 p.m. Evening Meal (Free)

6:30 p.m. Evening Service

Ash Wednesday is February 14th. Lenten Services will be February 21, 28, March 7, 14, & 21

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### WHY WE LOVE ARIZONA IN THE WINTER

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### FEBRUARY EVENTS

Spend an evening of romance and fine dining at The Patio on Valentine's Day. Enjoy a delicious four-course prix fixe Valentine's Day Dinner while watching the lights glimmer in the city below, and present your love with a rose, all for \$130 per couple (plus tax and gratuity). For reservations, call (602) 734-5524, email events@lassendas.com, or visit lassendas.com.

Is wine-tasting your fancy? Join us at The Vistas Pavilion on Friday, Feb. 16, for the Duckhorn Winery Wine Dinner. Reception starts at 6 p.m., followed at 6:30 p.m. by a fivecourse gourmet feast. Cost is \$85 per person (plus tax and

gratuity). For reservations or more information, contact jessmiller@lassendas.com, or call (480) 396-4000, ext. 227.

Get your creative juices flowing, along with a complimentary glass of wine, during an evening of Paint and Pinots under the tutelage of acclaimed local artist Reagan Guzman. The event takes place at The Vistas Pavilion on Wednesday, Feb. 21, or Sunday, March 18, from 5 to 7 p.m. Cost is \$50 per person inclusive, and you get to take home your creation. For reservations, call (480) 396-4000, ext. 227, or contact jessmiller@lassendas.com.

# **THE PATIO & THE GRILLE**

Patio dining takes off with live entertainment nightly starting at 6 p.m. This year, we have several new entertainers who are bringing the cocktail and dining scene to new dimensions.

Nightly Specials, whether it's Prime Rib on Thursday, Sunday Pasta Buffet, Wine Down Wednesday, Fried Chicken on Mondays or Chef's Friday Fish Special, it's always a great night on The Patio.



### **PLAN YOUR DREAM WEDDING AT THE VISTAS PAVILION**

### **Newly engaged?** Planning your Dream Wedding for 2018 or 2019?

Call us now to book a site visit at The Vistas Pavilion at Las Sendas and enjoy our amazing sunsets and a complimentary glass of wine. We offer private tours weekdays, weekends and evenings at your convenience. Simply call Event Planner Jess Miller at (330) 396-0099 (cell), or send an email to jessmiller@lassendas.com. The Vistas Pavilion offers a premier wedding experience on a mountainside location, offering panoramic views of the Phoenix Valley, sunsets and city lights.

Also in February, The Patio and Grille will be adding a special Sunday Brunch menu every Sunday, from 10 a.m. to 3 p.m. With the beautiful surrounding views of the mountains, desert, the golf course and the Valley below, brunch on The Patio will be something not to miss.



The Vistas staff is transforming the service excellence of our wedding venue by engaging you, along with the assistance of our expert event-planning team, in designing your décor, entertainment and catering exclusively just for you. We are also now offering all-inclusive wedding packages with a DJ, photographer, floral, wedding cake and ordained officiant. Let us help plan your special day without any stress.

We are flexible and easy to work with. Your vision is our challenge. Our promise is to meet and exceed your expectations.

#### Sunset Summer Wedding Special 2018

The Vistas Pavilion is offering an extraordinary Sunset Summer Special Wedding Package for events booked and hosted in the months of June, July and August, as well as the first two weeks in September 2018, for a total cost of \$5,999 (plus tax and gratuity), which includes a wedding coordinator and the following:

Ceremony: White garden chairs, wedding arch, setup and breakdown of the ceremony, gift table and lemonade station, bridal dressing room with champagne, and fruit and cheese platter.

Reception: Eight-hour venue booking, setup and breakdown of reception, tables, padded chairs, 12-by-12 dance floor, black or ivory tablecloths and napkins, votive candles on tables, complimentary cake-cutting, centerpieces, plated or buffet dinner, wedding cupcakes and a DJ.



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**FEBRUARY 15TH** 

6:00 PM Reception 1 6:30 PM Dinner \$85 plus tax and gratuity For reservations or more information, contact jessmiller@lassendas.com | 480.396.4000;227

### THE VISTAS PAVILION <sup>,</sup> LAS SENDAS GOLF CLUB 7555 E. Eagle crest dr. Mesa, AZ 85207

### A CLOSER LOOK AT LAS SENDAS GOLF CLUB (CONT.)

### CELEBRATE VALENTINE'S DAY ALL MONTH AT LAS SENDAS GOLF SHOP

All during February, Las Sendas Golf Shop is celebrating Valentine's Day with a month-long sale. Buy something golf for your honey or yourself. All new fashion apparel for men and women is 20 percent off every day in February. Skecher and FootJoy golf shoes are 15 percent off.

Our golf rates for February are listed on our website. Lassendas.com is the place to look for the day you want to play and the rate you want to pay. There is no charge for booking through our website, or you can call the Golf Shop to book a time. Call (480) 396-4000.

### **2018 MEMBERSHIP PROGRAMS**

### MEMBERSHIP OPTIONS (Including four NEW exciting opportunities)

- \$45,000 Refundable Membership (Receive \$10,000 Dues Incentives).
- \$15,000 Non-Refundable Membership.
  \$5,000 New Refundable One-Year Trial
- Membership. • \$2,500 New Under Age 45 Junior
- Membership.
- \$0 Down Proxy Membership.

### MEMBERSHIP DUES OPTIONS



- + Yearly (12 Months) or Seasonal (Six-Month) Dues.
- New Restricted Dues (20 Percent Less) (Play before 8 a.m. and after noon).
- *New* Flex Dues (Receive 90 Transferable Golf Passes). (For the member who does not play enough golf to justify paying dues).

For more information, contact Wayne McBean at wmcbean@lassendas.com. Call (480) 396-4000, ext. 201.

Easter Brunch

### THE VISTAS AT LAS SENDAS Sunday, April 1st • 10am-1pm

\$48 for Adults \$17.95 for Children (Ages 5-11) Enjoy Easter Brunch in the Pavilion with Stunning Views of the Valley and a Gourmet Buffet

Seafood Display with Shrimp & Crab Chef Attended Stations to Include:



Chef Carved Beef Striploin & Pineapple Spiral Ham Omelette Station Chef's Special Selection of Pastries and Desserts And Much More!



# DINNER

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Enjoy a Romantic 4-Course Prix Fix Menu. Your evening comes complete with a long-stem rose and city light views! Wednesday, February 14th, 2018 The Patio at Las Sendas | \$130 Per Couple (plus tax and gratuity)

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### REAL ESTATE

# When Selling Your Home, Choose the Right Real Estate Agent—Part 2

By Lorraine Ryall Associate Broker, CDPE, CSSN KOR Properties Ou've decided to sell your home, and now comes the

task of finding the right Realtor to represent you. It sounds like it should be

easy enough, but there are many different types of agents, teams, groups and real estate companies.

Therefore, it's important to do your homework to find the one that is right for you. So, what are the different types of Realtors?

# WILL A LARGE TEAM OR GROUP SERVE ME BETTER?

While it may sound comforting at first to know there is a team taking care of you, and some teams work very well, it can become very disconcerting when you keep having to deal with a different person on the team as your file progresses through their system.

The biggest issue clients have is that they feel like they are passed around from one person to the next, and have become just a number rather than an individual client getting individual attention. You end up dealing with a different agent at each stage of the selling process someone you don't know, you haven't met, and who doesn't know anything about you or your situation.

As an agent, working with these teams during transactions can be just as frustrating, as I may never speak to the listing agent, and am usually dealing with an assistant rather than a licensed Realtor.

### I AM LOOKING FOR A DEAL.

Everyone would like to pay a reduced commission. Just like every other business, however, you get what you pay for. So, don't let that reduced commission fool you. Some agents will offer a lower rate in order to win your business, especially if they know you are interviewing other agents.



Before you get too excited about paying less to sell your home, you need to evaluate how much you are really going to save and what negative impact it could have on the sale of your home. Doing top-notch marketing costs money, which the agent pays for up front. Maybe, instead of getting a professional photographer, they will take pictures on their cell phone (we have all seen those photos). They may just put a sign in your yard, put your home on the Multiple Listing Service (MLS) and nothing more.

Another way some agents get around this is by offering a lower rate, but instead of reducing their commission, they reduce the buyer's agent side. On the listing agreement, there is the total commission the seller will pay and then the amount the buyer's agent will receive. If your agent is offering you a reduced commission, you want to make sure it's their commission that will be reduced and not the buyer's agent.

You want to do everything you can to encourage Realtors to bring their buyers to look at your home. Increasing the buyer's agent commission or adding a bonus can help sell your home faster, but reducing their commission is only going to help your agent win your business but hurt you.

Even in a seller's market, the more buyers who view your home, the more chances you have of getting an offer in the shortest time for the highest price, or even multiple offers that can drive the price up even higher. Saving a few thousand dollars on commission could cost you a lot more in the long run.

### WHOLESALERS DON'T CHARGE ANY COMMISSIONS.

It is true, OfferPad and Opendoor don't charge a commission, but they do charge a service fee. They will offer to buy your home at a price that is well below the current market value. After all, they have to flip it right away, so they can't afford to pay what it's actually worth.

Then, after inspections, they add repair costs. All the extra service fees and padded repair requests often total between 8 percent and 10 percent, plus they buy your home at a discount. While this type of company may appeal to some sellers, make sure you know all the fees up front and what the true market value of your home is before you sign the contract. Find out what your home is worth at InstantHomeValueAZ.com.

## WHY SHOULD I USE A FULL-SERVICE REALTOR?

It doesn't cost you any more, but the benefits can be priceless. A full-service Realtor will do everything, from taking the listing, arranging showings, negotiating the offer and coordinating the closing, to handling the entire transaction from beginning to end and so much more. There are a lot of added services you will receive from a full-service Realtor that you won't get from other agents.

I am proud to be this type of agent. As a fullservice Realtor, I am available to my clients pretty much 24 hours a day, seven days a week. I personally work with my clients throughout the entire process, from getting the home ready to list, staging and negotiating the offer, to getting bids for repairs and being there at the closing.

Selling a home comes with a lot of uncertainty and can be very stressful. It is my goal to take care of everything involved in selling your home so you don't have to. Imagine a stress-free home sale where a trusted professional handles each detail.

It's all about service and being there to help guide and represent my clients, from the first time we meet, to the day we close and beyond. You can read testimonials from my clients, as well as see my sales and my profile at Zillow.com, under the Agent tab.

If you would like to learn more about how I can help you sell your home, please call or email me today. ■

Lorraine Ryall has been a Multi-Million Dollar producer for the past nine years. If you are thinking of buying or selling, and you would like more information or a market analysis, please contact me at Lorraine@Homes2SellAZ.com, or call (602) 571-6799. Visit my website at Homes2SellAZ.com.

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Lorraine sold our home in December 2017. We highly recommend her as a seller's agent. She is experienced and very professional. Lorraine responded to our questions and concerns very quickly. She and her staff are a great resource for just about anything you need during a real estate transaction. We particularly appreciated her positive and upbeat attitude! –Mark and Laura

### WHAT'S YOUR HOME WORTH—FIND OUT TODAY www.InstantHomeValueAZ.com SEARCH THE MLS AND KEEP UPDATED ON THE MARKET www.Homes2SellAZ.com







Graysill Condo Largest Unit - \$199,900 1686 sq. ft. 2 Bed 2 Bath



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# REAL ESTATE Mesa's Luxury Real Estate Market Offers Great Value

By John Karadsheh e have been talking about the strength and growth of the overall residential real estate market in the Valley for a few years now, and we all have watched values increase, but until this year, we did not see much movement in the Mesa luxury real estate market.



In 2017, however, the needle *finally* moved, and 42 percent more properties closed over \$1 million as compared to 2016.

The luxury buyers we are seeing are looking to move up (often from another home in Mesa), searching for a second home, or are executives relocating for business reasons from other states. Why now?

First of all, the stock market had a great 2017. When the economy is thriving and the market is booming, investors often diversify profits back into real estate.

Secondly, there are still deals in the Mesa luxury market and savvy buyers recognize that value. Most of the luxury

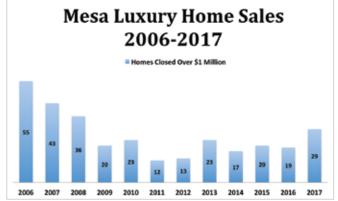
properties on the market are still valued at less than they would cost to build new. Also, Mesa remains a great value overall compared to Scottsdale, where luxury properties easily cost in excess of 30 percent more and often come with higher taxes.

If you are looking to purchase a luxury property, now is the optimal time to consider a move. If you have been waiting to sell, now also is the time. We anticipate even more buyers coming to the Arizona market in 2018 and 2019 as they flee high tax states.

Of all the Mesa luxury properties that sold in 2017, we had the top two sales—one at \$1,660,000 and one at \$1,632,000. In 2016, we had the highest luxury price per square foot sale. As a family, we have worked the Mesa luxury market for 40 years, and we truly understand the nuances of this specialized market segment.

If you are looking to buy or sell at any price point, Natascha and I are ready to advocate for you and provide you with excellent guidance, professional service and inside knowledge.

As always, don't hesitate to reach out to us with any questions. We are available seven days a week to serve your real estate needs at (480) 568-8684 or JohnK@KORproperties.com. ■



John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for more than 15 years and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS). In 2014, John was voted the No. 1 Real Estate Agent in Arizona by Ranking Arizona. You can reach John at (480) 568-8684, or visit his website at KORproperties.com.

KOR Properties is a boutique real estate brokerage serving the Valley of the Sun and is the creator and founding sponsor of Mesa Food Truck Fridays.





ROPERTIES

# **Groves Area**

Sales over \$250,000 for the Month of December 2017



John Karadsheh

Address	Square Feet	Community	Sold Price
1129 N. Sunview	2,265	Alta Mesa	\$310,000
3106 E. Hermosa Vista Dr.	2,597	Vista Mesa	\$312,000
2020 N. Gentry	1,947	Orange Blossom Estates	\$330,000
2546 E. Laurel St.	2,210	Citrus Highlands	\$331,000
3060 E. Hermosa Vista St.	2,210	Vista Mesa	\$345,000
2936 E. Encanto St.	2,206	Mountain View Highlands	\$350,000
2942 E. Minton St.	2,593	Vista Mesa	\$355,900
1037 N. Alba	2,612	Mountain View Highlands	\$365,000
2509 E. Laurel St.	2,755	Citrus Highlands	\$430,000
3915 E. Enrose St.	2,853	Trovita Estates	\$438,345
2111 E. Calle Maderas	5,283	Las Maderas	\$250,000
2037 N. Chestnut	4,015	Regency at Garden Grove	\$456,500
2834 E. Ellis St.	2,690	Trovita Estates	\$472,500
4254 E. Hale St.	3,251	Valencia Park Estates	\$473,000
3840 E. June Cir.	3,370	Groves North	\$611,000
1929 N. 24th St.	5,950	County Island	\$750,000
3428 E. Jasmine Cir.	6,042	Arboleda	\$780,000
2222 N. Val Vista Dr. #13	4,341	Avalon Grove	\$785,000
3339 E. Knoll St.	4,407	The Estates at Thirty-Second	\$809,183



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I have worked with John numerous times both as the seller and as the buyer and he is an exceptional agent. He is very professional and so easy to work with. John goes above and beyond to make sure that his clients are receiving the best service possible. — Nanci A.

I am here 7 days a week to help you with your real estate needs! John Karadsheh 602.615.0843 JohnK@KORproperties.com

# Our Featured Listings



### **EVENT**

# Lecture Series Provides RICH INSIGHTS INTO ARIZONA HISTORY

Submitted by Sally Marks

re you a history buff? Whether you are a winter visitor seeking a little knowledge of Arizona's history, or simply want to get out of the house on Monday nights, the Arizona Lecture Series continues its programming at 7 p.m. every Monday through March 26 at the Performing Arts Center, 2525 S. Ironwood Dr. in Apache Junction at the Apache Junction High School.

Tickets are \$5 each and will only be sold one week in advance of the lecture. Tickets are available at the Apache Junction Unified School District Office, 1575 W. Southern Ave. in Apache Junction or online at www.ajusd. org under the payment center on the District website. Doors open at 6 p.m.

The continuing 2018 lineup and presenters include:

- Feb. 5, Joe Wiegand, Teddy Roosevelt: Teddy Rides Again
  Feb. 12, Laura Tohe, Armed with Our Language, We
- Went to War: The Navajo Code Talkers
  Feb. 19, Jim Turner, The Last Gunfight: the True Stories of Tombstone
- Feb. 26, John Westerlund, Flagstaff Pioneer John Elden: Murder, Mystery, Myth and History
- March 5, Heidi Osselar, Arizona's Deadliest Gunfight: Draft Resistance and Tragedy at the Power Cabin, 1918
- March 12, Bill Harrison, Soil Soldiers! The Civilian
   Conservation Corps in Arizona
- March 19, Marsha Trimble, Trimble Tales
- March 26, Dr. Jay Cravath, Honky Tonks, Brothels and Mining Camps: Entertainment in Old Arizona ■

# For more information, contact Zach Lundquest at (480) 982-1110, ext. 2250.

### LOCAL BUSINESS

# Protect your new car investment

### Submitted by H and I Automotive and Detailing

id Santa bring you a shiny new gift? Did you decide to start the New Year with a new car? If so, now is the time to add ceramic coating paint protectant.

Although ceramic coating can be applied to a vehicle at any time, newer vehicles will not require as much prep work, thus giving the best outcome.

So, what is ceramic coating? Ceramic coating is applied to the paint surface much like a liquid wax. When the coating fully cures, it is three times harder than the actual clear coat. The protection will last for years, not months. This will help protect the finish from scratches and nicks.

If you look at your paint surface now, even on a brand new car, you will see very fine scratching in the clear coat. These are caused by car washing (yes, even by hand), sand and debris blowing across the car while driving, and pretty much any other contact with the surface of the finish. Ceramic coating significantly lessens this damage from occurring.

Scratch resistance is just the tip of the iceberg. Ceramic coating will protect against heat, UV rays and foreign substances, such as bird droppings. In addition, your car will be much easier to keep clean. Washing your car will not even require water most of the time.

A quality dry wash product and a couple of micro fiber towels are all you will need to keep your vehicle looking as fresh as the day you had your coating applied. If you do decide to wash the car, you will be amazed as the water just sheets right off the car.

Ceramic coatings are very hydrophobic, thus allowing water and dirt to easily rinse off your vehicle surface. The coatings also make drying it a snap.

Before a ceramic coating is applied, you must first make sure all paint blemishing is corrected. Ceramic coating will lock in the current vehicle finish, good or bad. We highly recommend a multistage polishing of the vehicle be performed to remove any damage that is present.

Once the vehicle surface is prepped, the coating can be applied, locking in your freshly polished look for years. That's right. When your car is ceramic coated, no polishing or waxing will be required for years to come. Your car will always look freshly polished. Ceramic coating protects your car, keeps it looking like new and will help the car retain its value.

H and I Detailing would love to assist you with this service. Our detailer is certified in ceramic coating and uses products from Pearl Nano, Meguiar's, Zep and Chemical Guys when performing services to your vehicle.

Visit us and we will assess your vehicle, new or old, and help you get the most out of our services. ■

Please call H and I Automotive and Detailing at (480) 985-9279 with any questions or to obtain an estimate. We are a full service professional automotive service center, serving our East Valley neighbors since 2009. Find us online at handiautomotive.com or on Facebook and Google+.



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- Paramount PV3 In-Floor Cleaning system with 12 heads
- Pentair Variable Speed
   Pump
- 420 Sq Ft Filter / 20 ft plumbing run
- Aerator
- Pentair LED Color changing light
- 170 Sq Ft of Standard Travertine Pavers & 80 Lineal Ft of Standard Travertine Coping or 250 SFt of Acrylic Deck
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\*From permit date. Factors beyond our control such as weather & change orders may extend build time.

### LOCAL BUSINESS

# **Consider These Factors Before** HIRING A CONTRACTOR

By C. Andrew John efore hiring a contractor to work on your home, there is a lot to consider, and it starts with deciding which company to trust.

Here are some things to ask:

### WHAT IS THE COMPANY'S HISTORY

**AND REPUTATION?** A quick Google search should provide information about the company, including how long it has been in business and where it is located. Check out the reviews and Better Business Bureau listing. Keep in mind that a few negative reviews may not be a bad thing. When you read a bad review, consider the content and focus on how the company responded.

#### IS THE COMPANY LICENSED AND INSURED? There are companies

out there doing work that they are not licensed for, potentially putting your family and the value of your home at risk. Ask for copies of licenses, and verify they are current. In addition, ask for proof of



### C. Andrew John

insurance. They should have both liability and workers' compensation insurance with adequate coverage. If there is an accident while company representatives are in your home, insurance protects not only the company and their employees, but you as well. If a company isn't insured (or doesn't have high

enough coverage), you could be held liable.

### WHAT IS AND IS NOT INCLUDED IN THE QUOTE?

Quotes may look and sound alike, but the differences can be huge. In fact, what is not stated is as important as what is. For HVAC, one of the biggest differences (often not stated) is whether or not the old components, such as fittings, valves and safety switches, will be replaced. Cutting corners will lower the cost, but could lead to early system failure and expensive repairs down the road. Any quote provided should state, in detail, everything included.

If you believe it's time to replace your system, I invite you to give us a call. We will provide the information you need to make an educated decision.

John's Refrigeration Heating and Cooling, located at 211 E. 10th Drive, Suite 2, has been in business since 1970, and we will be here to continue taking care of your comfort needs for years to come. Please visit us at JustCallJohns.com, or give us a call at (480) 648-2505. We can help with any comfort concerns you may have.

### LOCAL BUSINESS

# Dealing with family memorabilia Can be difficult By Nancy 3. Don't get emotional if they say they

Nemitz T T Thile on

a hike with the Red Mountain Ranch Hiking Club, a few members were discussing the

problem of sorting and passing on

their grown children's memorabilia. They have the room to store it, so they

don't get around to getting it done. I had the same issue and here's how I handled it.

1. Schedule a 45-minute Face Tme appointment with the family member. If it takes more than 45 minutes, schedule another session so no one is overwhelmed or cancels because it won't fit their schedule. Believe me, they aren't going to see

the urgency. However, stress how it's affecting your mental and emotional health. So, it's either getting this handled, or they will be visiting you at the sanitarium.

2. Have your box or bags ready for donating, shipping and trashing.



3. Don't get emotional if they say they don't want something. If they don't want it and you feel the attachment, it's now yours and your problem.

- 4. If your children have their own homes, this stuff needs to get shipped. If they want you to keep it because they don't have room, this is going to be a difficult discussion. I've seen crying and pleading, but stand your ground. You don't live in a storage unit.
- 5. Try to keep your emotional balance when they don't want their kindergarten crayon drawings. This illustrates the importance of getting rid of this stuff earlier. The longer it's in your home, the more important it seems to become.

If you are dealing with this problem and need further help, send an email to nancy@createthespace.com and mention this article. I'll try to mediate or offer further advice for a particular vexing situation. The important thing is to get the process

going, and don't stop until it's finished.

Nancy Nemitz has been helping families and businesses become more organized and efficient since 2004. She would love to hear from you. Call (480) 223-8939, or send an email to nancy@createthespace.com. Visit createthespace.com for more information about her services.

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\*Valid on select systems. Cannot be combined with other offers or be applied to previous purchases. SRP rebates from \$400-\$800. Subject to terms and conditions. Visit savewithSRP.com for details. John's will match up to \$800 of SRP Qualifying Rebates to be applied as a discount. \*\*Subject to credit approval. Ask for details. Offers expire 4-15-18. Lic #ROC 084417

### LOCAL BUSINESS

# **KNOW BEFORE YOU THROW**

#### By Jon Englund

ownsizing? Determined to get rid of *stuff* no longer needed? Cleaning out a home or an estate? Stop! *Know Before You Throw.* 

Just on the heels of the stunning, record-breaking sale of Paul Newman's Daytona Rolex wristwatch, we have another auction record that recently fell hard at a New York City auction house. This one was in the world of fine art collecting. What was once lost is now found.

Found is a prestigious painting. To be exact, it is by one of the most famous individuals of all time, Leonardo Da Vinci. Fewer than 20 of Da Vinci's artworks have been authenticated as being produced by him, and this painting, entitled *Salvator Mundi*, is from about the year 1500.

As the story goes, the *Salvator Mundi* was presumed lost in the late 18th century. It reappeared at auction in 1958 and sold for \$59. That's right, \$59, as it was believed

> to be a copy and not the original. In 2005,



it sold again to a group of art dealers for less than \$10,000. It was in poor condition and required a great deal of restoration. By the time it reached Christie's Auctions, the pre-auction estimates had

placed the value at around \$100 million. After 20 minutes of spirited bidding,

the auction hammer fell at the astounding price of \$450.3 million—shattering the previous auction record of \$179.4 million, paid in 2015, for the painting *Les Femmes d'Alger*, by Picasso.

While the chances of us finding a Da Vinci or a Picasso in our closet are slightly better than winning the lottery, many of us do have original fine art around our homes. It may be something we purchased over the years, or perhaps acquired when items were passed down from family members. As you can see, some are diamonds in the rough or they have appreciated remarkably. The key is to know what you have so you *Know Before You Throw*. Call me today, and let's see if you are holding a treasure.

Jon Englund has more than 30 years of experience in appraising and liquidating personal property, jewelry, art, collectibles, antiques, furniture, printed items and more, as well as more than 15 years of experience in real estate. A Midwest transplant, Jon trained at New York University in

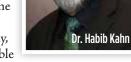
appraisal studies. 🗖

For more information, call (480) 699-1567. You also can send an email to Jon@KnowBeforeYouThrow. INFO.

# Various promising strategies may help prevent dementia

By Dr. Habib Kahn, MD

he incidence and prevalence of dementia are on the rise and are expected to increase multiple-fold in the coming years. Unfortunately,



the current available pharmaceutical options for the treatment of dementia can only modestly improve symptoms. With my more than 20 years experience of dealing with the problem, risk factor modification remains the cornerstone for dementia prevention.

Some of the most promising strategies for the prevention of dementia include vascular risk factor control, cognitive activity, physical activity, social engagement, diet, dental hygiene, a good night's sleep and early recognition of behavioral changes, including depression symptoms. In observational studies, vascular risk factors, including diabetes, hypertension, dyslipidemia, sleep apnea and obesity, are fairly consistently associated with increased risk of dementia.

Population studies have reported that intake of antioxidants or polyunsaturated fatty acids may be associated with a reduced incidence of dementia. It also has been reported that people who are cognitively, socially and physically active have a reduced risk of cognitive impairment. However, results from randomized trials of risk factor modification have been mixed. Understanding which lifestyle and biological factors might alter the risk of dementia is crucial to preventing the disease.

Early identification and intervention of the risk factors are the keys in reducing the risk of dementia. It's important to identify people at risk for dementia (vascular risk factors, depressive symptoms) and factors that may reduce the risk of dementia.

In particular, interventions that combine a number of factors, such as healthy nutrition, along with cognitive, social and physical activity, should be used. In the most optimistic view, dementia could be delayed or even prevented by these interventions. At worst, people will improve their overall health, especially their cardiovascular health, and enjoy a more cognitively and socially engaging life.

Remember, prevention is better than cure. Talk to your family doctor about your sleep problem, chronic pain or balance problem. For a consultation, call the Arizona Institute of Neurology and Polysomnography, at the Red Mountain Medical Plaza.

For information, or to make an appointment, call (480) 999-0049. The Arizona Institute of Neurology and Polysomnography is located at 8035 E. Brown Road, Building 4.

#### DR. HABIB KHAN'S PROFILE

Dr. Habib Khan, MD, is board certified by the American Board of Psychiatry and Neurology, and is a Diplomate of American Board of Hospital Physicians and the American College of Ethical Physicians.

He received his neurology training at the University of Medicine and Dentistry of New Jersey, in Newark.





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### EDUCATION

# **COURT IS IN SESSION** at Shepherd Junior High School

Story by Laurie Struna Photo by Tim Hacker

When the court please stand and raise your right hand," says the bailiff as he administers an oath to jurors about to hear a case. As attorneys analyze details for prosecution and defense of the respondent, the judge provides instructions to jurors. The twist? All participants are eighth-grade students in Larry Johnson's gifted American Studies class at Shepherd Junior High School.

Mr. Johnson's students are participating in Teen Court, the Maricopa County diversion program. Teen Court participants determine sentences for eligible Maricopa County teens who are first-time offenders and have admitted responsibility for low-level misdemeanor crimes.

#### **STUDENTS PREPARE FOR TRIAL**

Today, the media center becomes a courtroom. Mr. Johnson's students hone their skills in a final dress rehearsal to prepare for a real case. Students spend months training to participate in Teen Court hearings by learning about the judicial system, studying cases, portraying all roles and gathering sufficient information to assign consequences.

Mr. Johnson coaches his students, reminding them to speak loudly and enunciate their words.

"Remember to slow down, and don't be nervous," the teacher said addressing his class. "The defendant and jury members need to hear you, or we aren't doing our jobs."

#### **REINFORCING GOOD CITIZENSHIP**

For more than 19 years, Mr. Johnson has worked with the Maricopa Juvenile Probation Office to provide his students with this powerful educational experience. Teen Court is an alternative to institutional sentences for young offenders at risk. The program helps reduce juvenile crime within the community through peer influence. Students learn about the legal system, develop public speaking skills and help



right the wrongs defendants commit.

"It's interesting to learn that people my age commit crimes," said student Ariel Fendenheim. "It's serious, and we are learning how to understand a problem from both sides to address it."

Sentences include community service, writing essays and public apologies. According to Mr. Johnson, Teen Court is successful because teens are more likely to ask and answer the tough questions about why a crime was committed.

"It's a humbling experience to be judged by your peers," Mr. Johnson said. "The experience is life-changing. Once sanctions are completed, their criminal record is wiped clean. This is important when teens apply to college or for a job."

Students are more engaged in learning and retain information longer when they can apply it to real-life situations. Teen Court participants receive service hours and the satisfaction of helping other teens turn their behaviors around.

"Knowing that our cases involve real people makes it interesting," said student David Gagon. "Determining an appropriate punishment teaches us about the consequences for breaking the law." ■

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### LOCAL BUSINESS

# Your Local Travel Agent Provides Personal Service

Submitted by Sue and Bruce Mitchell, Cruise Planners ecently, I have been reading more articles about travel agencies charging fees for their services.

I remember back in the 80s when the airlines stopped paying travel agents commission on airline tickets. At that time, most travel agencies had expensive



Sue and Bruce Mitchell

airline computer systems that allowed them to issue airline tickets. At that time, agencies starting charging fees to issue airline tickets.

This practice has continued, and most airlines charge a fee when you want to make a reservation over the phone or in person instead of online.

There also are some agencies that charge a tripplanning fee before they do any research for you. This is a common practice in high-end travel agencies and for people who do complicated itineraries.

This should be a question the consumer should ask before they give information to an agent. The confusion starts because people are not sure how travel professionals get paid. The truth is they are paid by the hotel, cruise line or tour company, not the person traveling.

Choosing a travel agent is very similar to choosing a real estate agent, dentist or doctor. Obtaining recommendations from friends or family is the most popular way to choose who you give your business. Don't be afraid to interview the person to make sure you feel comfortable with her. Ask about her travel background, how long she has been doing this and where she has traveled. The reason I say this is you might see Internet ads saying you can travel for free by paying a set amount to an organization or by joining a travel club. Remember, nothing is free. The other big snafu in travel is pricing. Years ago, the cruise lines, river and ocean, stopped giving preferential pricing to different agencies, so some huge agencies have turned to creative ways to give you back money. Cruise lines frown upon this *rebating*. However, Viking cruise line finally has taken a stand and stopped doing business with Costco.

As a small business owner, it is hard to compete with retail giants that try and bypass the rules. Our Cruise Planner's headquarters reserves hundreds of cruises every year to offer our clients some type of added benefit. It may be extra shipboard credit, prepaid gratuities, upgrades or specialty dining. Sometimes, the pricing is better because of the group space held.

The other benefit of using a local agent is consistency. When you call or email, you are dealing with the same person, not some random individual who probably doesn't even use his correct name.

The next thing is to realize that whatever the cruise line offers, your local agent also can offer. If you are on a cruise and decide to reserve a new cruise while on board, you can have your local travel agent take over the reservation so you can continue to receive their personalized service.

Certain vendors do not deal with travel agents. These vendors include VRBO, Airbnb, airlines, freighters, bed and breakfasts, local rentals and some specialty companies. So, you are on your own. However, as your travel professional, I sometimes make airline reservations as a courtesy for my clients, which is a value-added benefit.

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



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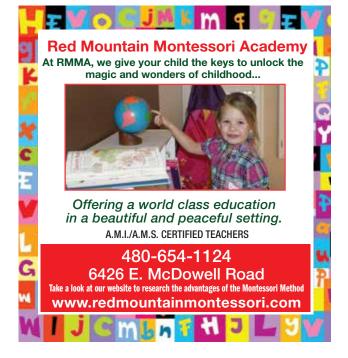


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### HEALTH

# **Meditation Can Decrease the Risk of Heart Disease**

#### Submitted by Home Care Assistance

I f you are concerned about your health, there are many steps you can take to become well informed. You read up on the latest findings. You take care of yourself. You spend countless hours trying to figure out which diet is right for you. You watch what you eat. You limit sugar and alcohol. You exercise. You walk. You have a gym membership. In short, you do things, take actions, and think about how to get and stay healthy.

Now, add to your regimen meditation. Before you scoff at yet another to-do, consider the following:

Meditation is reaching people in the West at an unprecedented rate in wide ranging and practical terms. It balances the body, mind and spirit, and now the medical community is beginning to catch on, saying that meditation may decrease the risk of heart disease and stroke.

#### THE HEALTH BENEFITS OF MEDITATION

There now is evidence leading scientists to the conclusion that meditation actually may decrease the risk of heart disease. According to the latest research, people who practice meditation are significantly less likely to have a heart attack or stroke, or die within five years.

"The research is suggestive but not definitive," said Dr. Glenn N. Levine, chairman of the group of cardiovascular disease experts who reviewed recent science to determine whether meditation could help reduce heart disease risks. "Overall, studies of meditation suggest a possible benefit on cardiovascular risk, although the overall quality, and, in some cases, quantity of study data is modest," said the scientific team's statement led by Dr. Levine in the Sept. 28, 2017 issue of the *Journal of the American Heart Association*.

# FINDING THE RIGHT MEDITATION PRACTICE FOR YOU

Learn what type of meditation practice is right for you, and develop a daily practice. The benefits of mindfulness are many. Physiologically, you are changing your brain activity and slowing down your heart rate. You also are lowering your blood pressure and breath rate. Adrenaline levels and cortisol levels lower, resulting in reduced feelings of stress and anxiety. Over time, meditation makes your body happier.

Here is a list of the most popular meditation styles for your consideration. Please note that the descriptions offered here are minimal and intended to just give you a notion about what they have to offer.

#### **FOCUSED MEDITATION**

Work with any of the five senses. This is a great modality to use to relax your body. Working up from your feet, tensing and relaxing each body part and doing a body scan instantly will reduce your stress level and even help you get to sleep.

#### TRANSCENDENTAL MEDITATION OR TM

This practice teaches you to use a specific phrase or mantra and/or sound to help you clear your mind and manage your thoughts.

#### **MINDFULNESS MEDITATION**

Present moment awareness is often used when describing this modality. Training usually begins with your breath. Following your breath, inhale gently and naturally. Then, exhale with all of your attention on your breath. When you notice your mind wandering, the secret is to gently remind yourself to come back to your breath. Over time, this gets easier. Mindfulness meditation is the basis for the development of Mindfulness-Based Stress Reduction training. This six-week course is a great way to get started.

There are other modalities with a more spiritual or devotional grounding that are widely available. Developing and maintaining a sitting practice of at least 10 minutes a day will reap physiological, emotional and even spiritual benefits over time. Stresses and problems will not vanish, but any inability to be present in what is going on around you will.

Home Care Assistance seeks to optimize the wellness of seniors and bring energy, independence and joy in this special phase of life. Our programs define our approach to in-home senior care. The Cognitive Therapeutics Method is a complement to our Balanced Care Method and is another multi-pronged approach to healthy aging, specifically focused on the brain.

At Home Care Assistance, we believe in extending healthy years, and we work with our clients to help them achieve health and meaningfulness in longevity. If you need support caring for a loved one suffering from dementia or any other cognitive decline, call us. Our trained caregivers can provide support to fit your schedule and provide peace of mind.

We understand aging, and we can help your loved one age in a healthy manner. Caregivers at Home Care Assistance are available for daily and hourly respite care for your loved one to help you protect your health and focus on yourself, too.

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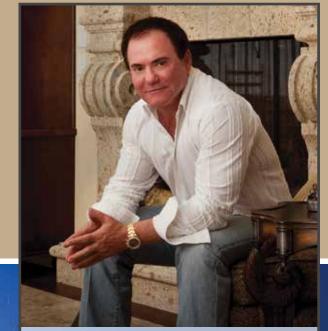
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