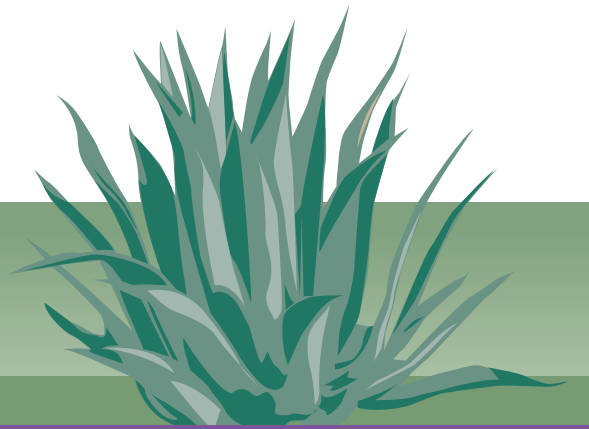


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La Peau Dermatology Provides Scar-Free Solution to Skin Cancer

By Jamie Killin

Skin cancer is the most common form of cancer in the United States today, and due to Arizona's geography and weather, Valley residents are at high risk—especially following a long, hot summer like this one.

Fortunately, the days of invasive, scarring skin cancer treatments can now be left in the dust thanks to an innovative new treatment offered at La Peau Dermatology.

Superficial Radiation Therapy uses radiation to penetrate the skin and safely eliminate non-melanoma skin cancer cells in approximately 13 treatments—leaving no open wound, no scarring and no need for aftercare, with the full treatment taking less than 10 minutes from beginning to end.

"The appointment is about 10 minutes, and they can go about their day," said owner and skin cancer specialist Dr. Zaina Rashid. "They can swim. They can clean. They can go to the gym. There are no restrictions."

However, with the surgical way, there are always restrictions. "Limited mobility is involved, and there is a scar, a possibility of infection because their skin has been invaded, and then they have to do the wound care afterward versus with ours, there is no wound care required," Dr. Rashid said.

The treatment, offered by very few dermatology practices in the area, provides a revolutionary and safer approach to skin cancer treatment.



LA PEAU DERMATOLOGY

Dr. Rashid encourages everyone to have their skin checked once a year per the Academy of Dermatology to ensure there are no skin cancer lesions, abnormal looking moles or poor skin texture that might indicate a problem.

Even those whose skin appears normal may find that the summer sun has taken a toll on their skin, leaving it looking less than its best.

Dr. Rashid is able to help create an individualized plan to help clients look their best, with facials and chemical peels to remove layers of damaged skin. She also offers a regimen of products to help prevent and improve

the lines of wrinkles and even Botox.

Facials especially can help in improving the look of the skin in just a few weeks, helping clients prepare their skin to look its best for the upcoming holidays.

"Facials help in diminishing pores, and they also help with collagen and wrinkles," said Dr. Rashid.

The end of summer also is a great time for teens to see a dermatologist to prepare for back-to-school time and address acne and other skin issues.

"If they have acne, they need to be on an acne regimen," said Dr. Rashid. "Doing a mild chemical peel helps with pores being open, while also reducing superficial bacteria, redness and blemishes."

Dr. Rashid also recommends teens struggling with acne cleanse their face with a good cleanser and apply a treatment twice a day. During a visit, she is able to determine the type of acne with which a teen is struggling to create an individualized plan.

In addition to La Peau Dermatology's individualized approach to skincare and innovative treatments, like cutting-edge

Superficial Radiation Therapy, the practice also provides patients with appointments within two weeks of scheduling. This is practically unheard of in the field, where many other offices may require more than a month for scheduling. ■

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



Dr. Zaina Rashid

Barber Shop Offers Lifetime of Experience AND OLD-FASHIONED SERVICE

By Jamie Killin

Teodora Gale found her passion as a barber when she was just a teenager, cutting the hair of her nine brothers while she was growing up.

While cutting hair continued to be a hobby, it was when she moved to the United States from Mexico with her four sons that she became a licensed hair stylist in 2005.

After nearly 15 years of cutting hair professionally, she has opened her own barber shop—T and Joe's, with her eldest son, Joe.

T and Joe's, which opened its doors earlier this year, specializes in giving customers a traditional barber shop experience, complete with top-of-the-line service.

"I want it to be an enjoyable environment for anyone who enters my business," said Teodora. "It's an old-fashioned barber shop with hot towels, and we massage the shoulders and the hair."

The family-owned barber shop ensures every customer leaves feeling his best by providing ear and nose trimming services that go beyond the standard haircut.

Teodora has created an environment that is

welcoming and comfortable for all guests, too, with the look of a traditional barber shop, quiet old-fashioned music and a spotless space.

"I want to do the best for people and have a very clean place," she said.

During her years of working in barber shops across the Valley, Teodora chose to open her shop in North Mesa because of the fantastic clientele she found here, sharing that people in this area had been kinder than anywhere else.

"I really love the people in this area," Teodora said.

"It's where I've opened my business because the people are so kind. As many as 99.9 percent of people have been so kind to my son and me." ■

T and Joe's Barber Shop is located at 1118 N. Recker Road, Suite 104. To learn more, or to schedule an appointment, call (480) 830-0690.



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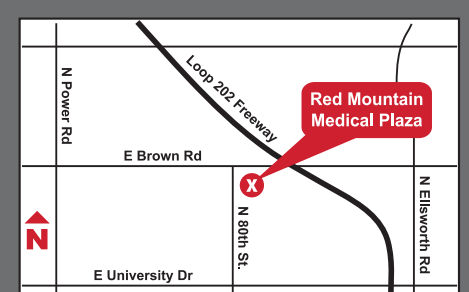
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UpClose

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(480) 748-1127

EDITOR-IN-CHIEF

Kim Phillips

ADVERTISING

Monica Adair (480) 772-1949

Kim Phillips (480) 748-1127

STAFF WRITERS

Dawn Abbey

Jamie Killin

COPY EDITOR

Sandra Van Dyke

DESIGN

LuckyYou! Creative, publication design

Erin Loukili, Jaclyn Threadgill

www.luckyyoucreative.com

Keen Visual Media, website design

Ramey Newell

www.keenvisualmedia.com

CONTRIBUTORS

John Karadsheh, Nancy Nemitz, Lorraine Ryall

www.UpCloseAZ.com

HEALTH

Learn about tennis elbow AND HOW TO TREAT IT

Submitted by Red Mountain Medical Plaza

Tennis elbow, also known as lateral epicondylitis, a painful condition of the forearm muscles that attach the outer part of the elbow, was once thought to be an inflammatory condition, but is now believed to be a chronic degeneration caused by repetitive overuse.

Overuse of the arm often leads to micro-tears in the tendons at their attachment to bone. While these micro-tears often heal, they sometimes form residual scar tissue that is weaker than the normal surrounding healthy tissue. This unhealthy tissue is the source of pain.

Symptoms often interfere with grip or repetitive motion activities. Besides pain, patients often describe a burning feeling that radiates up and down the arm. Tennis elbow is often found in athletes who play racquet sports. However, tennis elbow is more common in laborers, such as mechanics, painters, plumbers, carpenters, kitchen workers and typists.

Since tennis elbow is a soft tissue injury, it typically does not appear on an X-ray. Instead, the degenerative areas of the tendon will appear on an MRI, or an in-office ultrasound.

Depending on the degree of tissue damage and the length of time symptoms have been present, your doctor may recommend a number of treatments. Non-invasive treatments consist of anti-inflammatory medications, bracing, therapy and avoidance of aggravating activities.

Invasive treatments include cortisone injections, shock wave therapy and formal surgery. Although



Dr. Craig Weinstein

traditional open surgery is very effective in treating tennis elbow, an arthroscopic approach, which is a minimally invasive technique utilizing a small fiber optic camera, is becoming increasingly common.

A newer alternative involves the use of a special ultrasound device to break up the unhealthy tissue, removing it through a small incision in the skin. Early results mimic that of open surgery, but with far less postoperative pain and a quicker return to work and sports.

As a general rule, it takes twice as long for symptoms to resolve as they have been present. Thus, prompt evaluation and treatment by an orthopaedic surgeon is needed. When symptoms have been present for more than six months, surgery is more likely to be required.

At Sports and Orthopaedic Specialists at Red Mountain Medical Plaza, we treat a variety of orthopaedic and musculoskeletal conditions in addition to athletic injuries.

Sports and Orthopaedic Specialists is led by Dr. Craig Weinstein, a magna cum laude graduate of Columbia University, who received his Sports Medicine fellowship training at the world famous American Sports Medicine Institute, in Birmingham, Ala. However, Dr. Weinstein has his roots in Arizona, graduating from Saguaro High School, in Scottsdale.

Dr. Weinstein's specialties include shoulder, elbow, and knee issues, as well as athletic injuries in both adult and adolescent patients. He offers state-of-the-art joint preservation, as well as advanced treatment of injuries specific to throwing athletes. In addition, he offers extensive expertise in shoulder and knee replacement surgery, specializing in partial knee replacements.

Thank you for trusting us with your care. ■

For more information, or to make an appointment, call (480) 999-0049. Red Mountain Medical Plaza is located at 8035 E. Brown Road, Building 4.

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Zaina Rashid,

D.O., F.A.A.D., F.A.O.C.D.

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HEALTH

There are many things to consider **WHEN CHOOSING A MEDICARE PLAN**

Submitted by
Tapestry Insurance

When recently meeting with a 65-year-old couple, with the husband still working, they wanted to compare their current employer plan with available Medicare plans.

Together, we talked about their lifestyle, their health, their plans for the future and, of course, cost. It was interesting to conclude that a Medicare Supplement plan would be the best option for them. Sometimes, staying on an employer plan is more advantageous, and sometimes a Medicare Advantage plan really can save money for retirement.

It is always so interesting to help people make these very important decisions. As an independent Medicare agent, I can help you find the plan that fits your individual needs and lifestyle. I also can help you determine if staying on your current plan is the best choice for you. Also, I can help answer questions about when to sign up for a plan, as well as any late enrollment penalties of which to be aware. ■

If you are new to Medicare, or turning 65 in the next year, and have questions about what plan to choose, or any other Medicare questions, please call Lynne Jones, a licensed salesperson, at (480) 212-2246.



Lynne Jones

LOCAL BUSINESS

HAVE FUN WITH FLOATING **BEACH BLAST ADVENTURES**



By Lynda Breault

Enjoy a floating beach blast adventure on the Lower Salt River in September with Salt River Tubing, open Fridays, Saturdays and Sundays in September, from 9 a.m. to 6 p.m., until Sept. 30.

“Enjoy a leisurely float on the cool and inviting mountain stream waters and catch a glimpse of the diverse wildlife, including blue herons and the Salt River wild horses,” said Salt River Tubing’s President and Chief Executive Officer Henri Breault. “Our recreational paradise is the coolest ride to enjoy fun in the sun during September. Floating in the mini-Grand Canyon of Tonto National Forest is a unique and memorable experience in the great outdoors.”

SAFETY TIPS

- Non-swimmers, inexperienced swimmers and children should wear a life vest while tubing.
- Tubers should plan their floating beach blast adventures to include plenty of water, sun block and protective footwear.
- Bring your favorite beverages in cans or plastic containers. Glass containers are not permitted in the Lower Salt River Recreational Area, and ice chests/coolers will be inspected before boarding shuttle buses.

- Children must be at least 8 years or older and 4 feet tall for tubing and shuttle bus service.

BASIC FACTS

The cost for tubing is only \$17 plus tax and fees per person or tube, which includes tube rental, shuttle bus ride and free customer parking at Salt River Tubing. Salt River Tubing accepts cash and credit cards (MasterCard, Visa, American Express and Discover). One valid driver’s license is required for credit card identification and as a tube rental security deposit for every five tubes rented.

Have a great time while visiting the Lower Salt River. Responsibly appoint a designated driver before your tubing adventure. Drugs, alcohol and the Salt River do not mix. Just don’t do it.


Your last chance for tubing is Sunday, Sept. 30. ■

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

Salt River Tubing is located in Northeast Mesa, just seven minutes from Highway 202 East and Power Road, Exit 23A.

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





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Are You Turning 65 This Year?
Do You Need Help Making Medicare Decisions?

Medicare decisions can be confusing and overwhelming.

- If you are turning 65 this year, now is the time to start looking at your Medicare options.
- If you are new to the area, you might need to enroll in a new plan.
- If you currently have a Medicare plan, you might be eligible for extra help in paying your Part B costs.



Call me to review your Medicare choices.

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LOCAL BUSINESS

The Right Electrician Will Keep You and Your Property Safe

By Darshan Dawson

When it comes to electrical projects in and around the house, a do-it-yourself approach could put you and your home in jeopardy. As a licensed and insured electrical contractor, Erik Dent, of Dent Electric LLC, has spent more than 30 years climbing around in hot, dusty attic crawlspaces, cluttered garages and jam-packed closets to fix electrical issues for homeowners, and he has seen it all.

He often gets calls from homeowners who are having some electrical issue, only to discover incorrectly wired switches, electrical panels or lighting that needs remediation or updating. He advises homeowners to be aware of the health of their electrical system.

Several factors can affect your home's electrical system that homeowners don't necessarily consider and that do-it-yourselfers can't easily fix. Such factors include the deterioration of wiring due to age and wiring capacity to handle the increased electrical loads of our connected world.

"If your home is more than 25 years old, the wiring may not be able to handle all the appliances and devices we use today, like computers, wide-screen TVs, video and gaming players, microwaves and air conditioners," Erik said. "Older breaker boxes can have worn or failed connectors, allowing the circuits to become overloaded, increasing the risk of an electrical fire."

According to a report from the U.S. Fire Association, about 8 percent of residential fires nationwide originate in electrical wiring.

Even newer homes have issues. There are new homes wired with stranded aluminum for 240-volt circuits that handle stoves, ovens and air conditioning systems—a practice used when the cost of copper wire is too high. Erik is cautionary about aluminum wiring. "Under an electrical load," he explained, "aluminum wire expands and contracts at a higher rate than copper wire. This increased expansion causes the connection at switches, outlets and at splices to become loose and overheat. What's more, all connectors and devices in your electrical system must be compatible for use with aluminum wiring and should be checked for evidence of overheating."



Erik Dent

Homes wired with aluminum are up to 55 times more likely to have one or more connections become loose, overheat and reach a fire hazard state, according to the Consumer Product Safety Commission. If your home inspection report indicates the presence of aluminum wiring, it is prudent to consult an experienced electrician who has a record of success monitoring and remediating aluminum wiring issues.

Erik suggests before hiring an electrician, it is important to do your homework. Check to ensure the electrician has an active license. Go to the Register of Contractors and look for complaints under their contractor number, look at online reviews, and ask for references.

When the electric service goes out to a restaurant,

it is an emergency. That is what happened at the Thai Food Corner, in Mesa. A panicked Justice Srisuk called an electrician, but after waiting for two hours, no one showed up. "I called Dent Electric, and Erik was on site in five minutes," Justice said. "Not only was he attentive and great to work with, but Erik went above and beyond to restore our power quickly. He is a real lifesaver. We are opening a new location in downtown Mesa, and Erik will be evaluating our electrical system."

Dent Electric LLC is a Better Business Bureau accredited business covering Maricopa County, providing full-service electrical contracting for residential dwellings and commercial businesses. "We provide new and remodel system-wide upgrades for wiring and panels, interior and landscaping lighting, ceiling fan installation, code violation remediation, troubleshooting and charging docks for electric vehicles," Erik stated.

Bent on changing the public perception of electrical contractors, he works hard to get glowing reviews that extol his professionalism, attention to detail and his experience. Foundational to his superior work is the reputation he has built as an electrician who provides exceptional service to protect you and your property. Erik's philosophy of customer service is based on his desire to help others. "I am a consumer, too," he quipped. "I like to treat people the way I want to be treated."

Tracy Stevens, a Mesa homeowner, found Dent Electrical LLC online. "I made the decision to engage Erik based on his impressive reviews," she said. "I needed some wiring moved for a kitchen remodel. Erik showed up when he said he would. He came and took care of my needs, and I like that," Tracy continued. "He is very polite and professional. He did an amazing job."

When Erik is not saving the day for business or homeowners, he enjoys spending time with his two teenage daughters and cats, Celery and Juno. ■

To discuss your electrical upgrade, schedule your electrical equipment installation appointment, or to find out about the full range of services, call Dent Electric LLC at (480) 834-8160, or visit the website at electriciansmesa.com.



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COMMUNITY

District 5 Updates from your Vice Mayor and Councilmember David Luna

By David Luna
Living in District 5, we have the luxury of having easy access to an array of entertainment within our city limits, and I want to share what Mesa Arts Center has on its calendar for this season.



ecosystems in *Standing at the Water's Edge*, with photographer Cristina Mittermeier. Finally, the Nat Geo Live season closes with underwater photography by Thomas Peschak in *Wild Seas, Secret Shores*.

LOOKING FOR FUN FOR THE WHOLE FAMILY?

Mesa Arts Center has many family and family-friendly shows. In October, take a journey back in time with *Earth's Prehistoric Aquarium Adventure*, where the whole family can jump in and explore unknown ocean depths where prehistoric marine reptiles lived eons ago. Experience Shakespeare in a whole new light with the new hip-hop musical *Magic Tree House Showtime with Shakespeare* in March.

Jazz at Lincoln Center Orchestra with Wynton Marsalis returns to Mesa Arts Center in October, with *Spaces* featuring two singular dance geniuses—Lil Buck and Jared Grimes. In November, experience 90 minutes of hilarious improvised comedy in *Whose Live Anyway?* In March, matchboxes, brooms, garbage cans, Zippo lighters and more fill the stage with energizing beats at *STOMP*, the inventive stage show that's dance, music and theatrical performance blended together in one electrifying rhythm. ■

Discover shows like these and many more at Mesa Arts Center. For more information, visit MesaArtsCenter.com, or call (480) 644-6500.

As always, I'm available to address any questions or concerns via email at District5@MesaAZ.gov or via phone at (480) 644-3771.

LIVE PERFORMANCES AT MESA ARTS CENTER THIS SEASON

Highlights of Mesa Arts Center's 2018-19 season include fan favorite duo *Penn and Teller* on Oct. 4. In December, see the wildly creative *OK Go* as they bring their unique magic to the stage. Finally, the season culminates with an all-new musical in April entitled *American Girl Live*.

Mesa Arts Center's longest-running series *National Geographic Live* is back with five new shows. In October, photojournalist Ami Vitale shares her experiences from covering everything from warzones, to the reintroduction of rhinos, to the wild in *Rhinos, Rickshaws and Revolutions*. Get the secret to a long and happy life from best-selling author Dan Buettner and photographer David McLain in *The Search for Longevity* on Nov. 14.

Get up close to the magnificent creatures of the natural world in *A Wild Life* with *National Geographic* photographer/filmmaker Bertie Gregory. In February, explore the delicate balance between human well-being and healthy

COMMUNITY

Russ Lyon Sotheby's International Realty Presents A Sedona Conservatory

Submitted by Russ Lyon

Just imagine gifted emerging artists and mid-career performers from around the world traveling to Arizona's red rock country to be mentored.

Those mentors include acclaimed masters; a multi-faceted campus featuring master classes, rehearsals and concert performances in music, dance and drama; and a singular learning environment back-dropped by a world-famous landscape fostering artistic growth and offering arts enrichment opportunities for everyone.

This is the inspiring vision of the new Sedona Conservatory: An International Cultural Center for the Performing and Fine Arts and Humanities, envisioned as an arts enclave destination providing world-class facilities for master teachers, celebrated performing and fine artists and their students. Amid Sedona's famous red rock spires and monuments, living masters inspire creativity and refine artistic technique through residential master classes, rigorous training and performances.

"We want to bring the very best of the best to the area, a completely integrated environment where students will be both challenged and nurtured, where they will live, learn, rehearse, perform, socialize and engage the larger community," said Russell Fox, board president for

the Sedona Conservatory, a 501(c)(3) nonprofit corporation.

The Conservatory's Festival Concert Hall will be home to the world's largest concert hall pipe organ, a marrying of two historic instruments that will be completed on site. Also planned for the campus is a World Center for Indigenous Cultures, a boutique destination hotel, restaurants, shops, luxury townhomes and other arts components. Architectural designer Gerry Jones and architect Bing Hu, AIA, will collaborate on the campus design.

Imagine. Dream. Inspire inspiration. Orchestrate the future of the arts. The Sedona Conservatory is looking for you, an arts enthusiast/philanthropist, to fund the purchase of land and the building of this world-destination campus, perhaps in your name.

"The Sedona Conservatory exists to inspire greatness in human expression, to refine artistic creativity and to celebrate earth's treasured cultural heritage," Russell said. "Join us." ■

For more information on the Sedona Conservatory, email Bill Ramseyer or Frank Aazami, exclusive representatives of Sedona Conservatory at Russ Lyon Sotheby's International Realty in Scottsdale: bill.ramseyer@russlyon.com and frank@pcgagents.com, or call (602) 576-9496.



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The Junior Golf Sticks Program begins on Tuesday, Nov. 6, with students ages 5 to 15 grouped according to age, gender and skill level.

There are a total of 20 Tuesday classes, from 4 to 5:30 p.m., starting as low as \$20 per class. Flexible registration lets you join in any time and sign up for as many Tuesdays as you would like.

Organized by the Mike Malaska Golf Academy, at Las Sendas Golf Club, the Junior Golf Sticks Program offers a developmental approach to the game. Lessons are stair-stepped to match the skill levels as the junior golfer becomes more experienced.

The goals of our junior golf program are not only to develop the fundamental skills of the golf swing, but also to teach each player the characteristics that will make them champions in life, and, most importantly, create a love for the game.

By rotating through 20-minute fun learning/game stations, golf skills are developed. Learn the fundamentals of the game, including full swing, short game, putting, rules of the game and on-course play with our team, which includes PGA and LPGA teaching professionals.

REGISTER NOW—Registration forms are available in the Las Sendas Pro Shop, or by contacting Tracy Berman at tberman@lassendas.com. You also can call or text her cell at (602) 920-8208.



SEPTEMBER SAVINGS SPECTACULAR IN THE PRO SHOP

September is the month for savings in the Pro Shop. Selected men's and women's apparel is *Buy One Get One Free* (excluding outerwear, headwear or clearance items.) And there still is a large selection of both men's and women's new apparel at 25 percent off.

All remaining men's and women's golf shoes have been marked down 30 percent.

Looking for something special to serve on these upcoming cooler nights? Our Las Sendas Private Label wines are available in the Pro Shop for only \$18.95 per bottle, and discounts are available if you buy multiple bottles. Try our Cabernet Sauvignon, Merlot, Chardonnay and Pinot Grigio.

Gift certificates are always available for those special occasions or *just because*.

Savings on special golf rates for September, starting from \$19.95 every day, include golf, shared cart and driving range warm-up session. Check out our website, lassendas.com, or call the shop at (480) 396-4000 for tee times.

NOTICE:

The Golf Course will be closed from Oct. 1 through Oct. 19 for the annual overseed program.

The Pro Shop, your community place to shop, will remain open daily, from 9 a.m. to 3 p.m., and The Patio and The Grille will retain their present hours.

WANT TO PLAY FREE GOLF?

VOLUNTEERS WANTED—Las Sendas Golf Club is looking for volunteers to join our team. Player assistant, starter and range attendant positions will be available for the upcoming busy golf season. If you want to play *free golf* and have some experience in any of the above positions, please contact Colton Hopwood at chopwood@lassendas.com, or Rick Crowson at rcrowson@lassendas.com for further information.

NEW 2019 MEMBERSHIP PRICES OFFER GREAT GOLFING OPPORTUNITIES

Golf season is just around the corner, so check out the new 2019 membership prices. There has never been a better time to join Las Sendas Golf Club and enjoy one of the Valley's premiere true desert golf courses, designed by Robert Trent Jones, Jr.

LAS SENDAS GOLF CLUB MEMBERSHIP OPPORTUNITIES

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

Social Membership—2019 Pricing Only \$1,999 (Save \$1,000)

- Social members pay just \$500 per year in dues and have full membership privileges.
- Receive 10 golf passes annually and 10 percent discount in pro shop and restaurants.
- Booking privileges on The Patio, tee times and access to our Members' Lounge.
- Charging privileges, recorded handicap and access to our limo services.

Junior Membership (Age 45 and Under)—New—Only \$2,500

- Junior 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.

Proxy Membership—No Initiation Fee, Full Membership Privileges (Only two available)

- Proxy members pay just 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.

Non-Refundable Golf Membership—\$15,000

- Annual (12 months) or Seasonal (6 months) Dues packages.
- 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.

Fully Refundable Golf Membership—2019 Pricing Only \$39,900 (Save more than \$5,000)

- Annual (12 months) or Seasonal (6 months) Dues packages.
- 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.

For all inquiries and questions, please contact Las Sendas Golf Club Executive Director/Managing Partner Wayne McBean at wmcbean@lassendas.com, or call his cell at (480) 323-9364.



WHATEVER PARTY OR EVENT YOU CAN IMAGINE THE VISTAS PAVILION CAN DO IT FOR YOU

Fall is in the air, and there is no better time to plan a party or event at The Vistas Pavilion. Imagine breathtaking views from the balcony as the sun sets, and a bountiful feast of gourmet dishes and wines being served to your guests.

The Vistas has venues for any event, large or small—fall parties, holiday parties, weddings, bridal shower, baby shower, anniversaries, birthdays, bar and bat mitzvahs, luncheons, meetings, corporate team-building events and any other occasion you can contrive.

In addition to our stunning views of the mountains, desert and city lights, we offer world-class dining options, from buffet style, to elegant plated meals.

And, best of all, right now The Vistas is offering \$250 off the venue fee and a complimentary appetizer for an event booked now and held in September or October 2018.

We want you to discover our fantastic facility, and invite our neighbors for a private tour of the property and our venues.

For more information, to book an event, or for a no-obligation tour, call Jess Miller at (480) 396-4000, ext. 227, or call her cell at (330) 396-0099. You also can send an email to jessmiller@lassendas.com.



THE VISTAS PAVILION EVENTS SEPTEMBER WINE DINNER

Our most spectacular Wine Dinner, featuring some of the best single vineyard wines from some of the most notable wineries, all paired with a five-course dinner from Executive Chef Josh Nylin, is set for Friday, Sept. 28. The reception starts at 6:30 p.m., followed by dinner at 7 p.m. The cost is \$85 per person plus tax and gratuity. This one you don't want to miss.

We will feature the following wineries:

- Long Meadow Ranch Rose, Tanbark Mill Vineyard, Anderson Valley 2017.
- Frog's Leap Sauvignon Blanc, Galleron Vineyard, Rutherford 2017.
- Dutton-Goldfield Chardonnay, Rued Vineyard, Green Valley 2014.
- Talbott Pinot Noir, Sleepy Hollow Vineyard, Santa Lucia Highlands 2014.
- Nickel and Nickel Cabernet Sauvignon, Sullenger Vineyard, Oakville 2015.
- Dolce, Carpenter Vineyard, Coombsville.

LOCAL BUSINESS

LOOK WHO'S MAKING A DIFFERENCE IN OUR COMMUNITY

By C. Andrew John
John's Refrigeration Heating and Cooling

Being a lifelong Mesa resident, I thought I had a pretty good handle on the needs in our community. Boy, was I wrong.

Like me, you may have heard about the bigger charities like the American Cancer Society, and you might be familiar with what they do. But also like me, you may not know about the needs in our community and the local charities that help meet them.

Here are three charities I thought you might want to learn about:

EAST VALLEY CHILDREN'S THEATRE

This is a place where youth ages 5 through 18 can grow and develop into confident young adults by participating in classes, camps, performing troupes and main stage productions. EVCT is a place where learning is achieved while having fun,



C. Andrew John

making lifelong friendships, and developing a strong character.

FOSTER HOPE FOUNDATION

More than 600 kids go into foster care each month in Arizona. To say the least, it's very stressful, and the lack of funding doesn't help. The Foster Hope Foundation hosts events and activities, as well as collects supplies, clothing and personal items for children in foster care. But it's not all fun and games. They also provide scholarships and so much more.

HACIENDA CHILDREN'S HOSPITAL

As the first and only sub-acute pediatric hospital in the East Valley, Hacienda Children's Hospital bridges the gap between acute care and home for kids with serious or complex medical conditions, illnesses and injuries. ■

To learn more about these charities, visit JustCallJohns.com, and click the John's Gives Back contest link. We have more information on the webpage and links to their websites. Don't forget to vote for your favorite charity while you are there.



LOCAL BUSINESS

There is a dirty truth about fuel systems

Submitted by H and I Automotive

Everyone knows your car needs fuel to run.

Over time, the system your car uses to deliver fuel to the engine has changed tremendously. It started with the carburetor and evolved into direct fuel injection, finding its way into most modern vehicles.

The carburetor sprayed fuel into the intake manifold, where it would be mixed with air and delivered to all cylinders simultaneously, causing two issues. First, every cylinder getting fuel, when only one is used at a time, is inefficient and wasteful. Second, the cylinders closest to the carburetor would receive more fuel than the cylinders farther away. A single fuel injector located in the same position eventually replaced the carburetor, but besides having a little better fuel management, the fuel delivery issues remained.

This led to the multi-point fuel injection. Fuel would now be delivered to the firing cylinder only. Each cylinder had its own dedicated injector, which was fired when that cylinder required fuel. The fuel introduction point was moved from on top of the air intake manifold to the bottom of the manifold. Only the active cylinder would receive fuel and all cylinders would now receive the same amount. The fuel efficiency and performance of vehicles was increased greatly by this innovation. Problem solved, right?

There is always room for improvement, which led to direct injection fuel management. Direct injection bypasses the intake manifold and introduces fuel directly into the cylinder. The benefit is the injectors can be programmed to



increase and decrease the amount of fuel they deliver.

Unfortunately, direct injection has a downside. If the system is not properly maintained, direct injection will lead to excessive carbon buildup on the intake valves. When fuel burns in your engine, it will leave carbon in the intake manifold, the valves and even on the pistons. When the fuel traveled through the intake manifold, it would help clean the intake and valve. Direct injection allows carbon to build up on the valves. Eventually, they will not close properly. The result is a rough running engine, and the check engine light will most likely come on.

Fuel system cleaning is important to maintain efficiency and performance. The fuel system should be cleaned every 15,000 miles by a service facility. Standard fuel injection vehicles should have their systems cleaned every 30,000 miles. ■

Call H and I Automotive at (480) 985-9279 with questions or for an estimate. Visit us at handiautomotive.com or Facebook and Google+.




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REAL ESTATE

Can You Eliminate Private Mortgage Insurance?

By Lorraine Ryall
Associate Broker, CDPE,
CSSN, KOR Properties

A client of mine recently asked me to write an article about private mortgage insurance (PMI) and how to eliminate it.

When you purchase a home, whether you are a first-time homebuyer, or it's your 10th home, it is important to know the different mortgage programs available to you and what options you have about private mortgage insurance. There are so many programs available that offer the buyer low down payments, but you need to know the facts and how each one works.

Buyers typically are required to pay private mortgage insurance if they purchase a home with less than a 20 percent down payment or refinance with less than 20 percent equity.

If you currently have a home loan that has PMI, you'll first want to determine the loan type:

FHA

If the loan is FHA and opened after June 3, 2013, and you put down less than 10 percent, the mortgage insurance stays on the loan for the life of the loan. This means the only way to eliminate the mortgage insurance is to refinance into a conventional or VA home loan.

If the loan to value on your loan was 90 percent or less when you purchased or refinanced, your mortgage insurance will fall off automatically after 11 years.

CONVENTIONAL

If the loan is a conventional home loan, there are a few different ways mortgage insurance can be eliminated:

- It automatically is cancelled once the loan reaches 78 percent loan to value (assumes payments have been made on time).
- If there have been substantial improvements made to



Lorraine Ryall

the home, a large principal reduction made to the home loan, or the home has appreciated to the point that the loan to value is at 75 percent to 80 percent, there are options to remove mortgage insurance sooner than the automatic cancellation. The home loan servicer will likely require an appraisal, and the cost will be charged to the borrower. The servicer also will require that there haven't been any 30-plus-day late payments on the home loan in the previous 12 to 24 months.

If you are going to purchase a new home, I recommend working with an experienced lender that can provide a cost comparison to show the financing options. While mortgage insurance on FHA is more difficult to remove, it also is a user-friendlier loan that is easier to qualify for

	Conventional	FHA
Down Payment: 15% » \$52,500		
Principal and Interest	\$1,598	\$1,625
Est. Mortgage Insurance	\$50	\$211
Monthly Payment	\$1,648	\$1,836
Total Loan Amount	\$297,500	\$302,706
Down Payment: 10% » \$35,000		
Principal and Interest	\$1,691	\$1,721
Est. Mortgage Insurance	\$100	\$224
Monthly Payment	\$1,791	\$1,945
Total Loan Amount	\$315,000	\$320,513
Down Payment: 5% » \$17,500		
Principal and Interest	\$1,785	\$1,817
Est. Mortgage Insurance	\$147	\$236
Monthly Payment	\$1,932	\$2,053
Total Loan Amount	\$332,500	\$338,319
Down Payment: 3% » \$10,500		
Principal and Interest	\$1,823	\$1,855
Est. Mortgage Insurance	\$199	\$241
Monthly Payment	\$2,022	\$2,096
Total Loan Amount	\$339,500	\$335,441



and is less focused on credit score. In some cases, it is the only option for financing. In the case where you can qualify for both FHA and conventional home financing, however, a good lender can discuss the pros and cons of each approach specific to your scenario.

HOW MUCH WILL PMI COST

The chart shows some estimates on a conventional and FHA loan with varied down payments. They are all based on a purchase price of \$350,000, a 5 percent interest rate and 30-year mortgage. It does not include any additional monthly fees, such as property taxes or homeowner's insurance.

Knowing your options before you start looking for homes will save you time and could save you money by not paying for PMI if there are other options available to you. My preferred lender is available to help guide you through the loan process and explain your loan options to find the right one for you. If you have an existing loan with PMI, Kelly's team can work with you to get it cancelled.

If you have any questions, or for more information on private mortgage insurance or purchasing a home, please don't hesitate to contact me. ■

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 Free Home Value, please contact me at Lorraine@Homes2SellAZ.com, or call (602) 571-6799. Visit my website at Homes2SellAZ.com.

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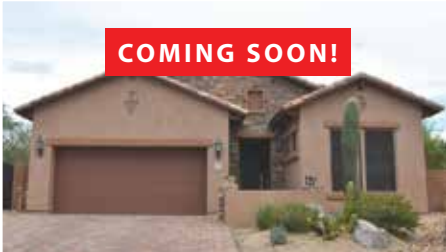
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Mountain Bridge
Backs to Wash - Pool \$576,900
2558 sq ft - 4 Bed, 3 Bath



Southern Estates
Mesa Estate - No HOA - \$895,000
6597 sq ft - 7 Bed, 5 Bath



Las Sendas
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1926 sq ft - 3 Bed, 2.75 Bath



Dave Brown Community
Backs to Park - \$240,000
1530 sq ft - 3 Bed, 2 Bath



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COMMUNITY

RED MOUNTAIN RANCH SOCIAL CLUB GARAGE SALE IS SET FOR NOVEMBER

Submitted by Red Mountain Ranch Social Club
The annual Red Mountain Ranch Social Club Garage Sale will take place on Friday and Saturday, Nov. 9 and 10, the second weekend in November, which is one week later than last year.
Take time now, while you are thinking about the garage sale, to fill out the coupon listed at the bottom of this article. Please send the coupon, with a \$15 check, to:
Jay Williamson—Garage Sale Chairman
6508 E. Star Valley St.
Mesa, AZ 85215-0892

You do not want to miss this opportunity to sell items for hard cash that you no longer use and are taking up 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.

This year, we will have maps of Red Mountain Ranch included in a plastic bag attached to the sandwich boards at the entrances and major intersections of our community. Feel free to take one. Hopefully, this will help buyers to find your home and sale. In the past, many buyers have had a problem finding sellers or negotiating the streets of our community.

Our community garage sale is one of the largest in the Phoenix area. We had 182 homes selling items in 2013, which was an all-time record. We hope to have more sellers this year. This means you will have lots of customers buying your items.

Our garage sale brings thousands of customers to Red Mountain Ranch. The roads in

our community were filled with buyers' 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:
1. Banners at the three entrances to Red Mountain Ranch.
 2. Sandwich boards with maps of Red Mountain Ranch on the main roads in our community.
 3. An information packet, including instructions as to *How to Do a Garage Sale*, as well as signs and stakes.
 4. A liability insurance policy during the two-day sale to protect you and your buyers.
 5. Newspaper and email advertising.
 6. An email address, jaynwilliamson57@gmail.com, to answer your questions.
 7. A phone number to call (818) 515-9398.

Our HOA has approved and reserved Nov. 9 and 10 for our garage sale. These dates are reserved for our sale only. Please do not have a sale without paying the \$15 during our sale weekend.



You can pick up your Garage Sale Information Packet at 6427 E. Raftriver St. (on the southeast corner of Raftriver Street and Redmont Drive) between 5 and 7 p.m., on Wednesday and Thursday, Nov. 7 and 8. This is a different location from last year.

If you would like to have your address included in the Garage Sale Information Packet, please mail your coupon and fee before our packet-publishing deadline of Monday, Nov. 6. You also can pay when you pick up your packet if you were

unable to send in your \$15 check on time.
The Red Mountain Ranch Social Club sponsors the garage sale. Our Social Club is not a part of and is independent of the Country Club and the HOA. We meet on the second Thursday of each month, except in December, at 9:30 a.m., at the Red Mountain Ranch Country Clubhouse, to hear interesting speakers and presentations. We also have many social events, such as the spring and fall cocktail parties, as well as trips to see plays, etc. You are invited to attend our meetings as our guest. You do not have to be a member to attend. ■

MAIL IN COUPON

Your Name _____

Street Address _____

E-mail Address _____

Phone # _____

Mail this coupon and your \$15 check to:
Jay Williamson, Garage Sale Chairman
6508 E. Star Valley St., Mesa, AZ 85215
E-mail address: jaynwilliamson57@gmail.com
Phone: (480) 459-5660

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Sales over \$320,000 for the Month of July 2018
John Karadsheh

Address	Square Feet	Community	Sold Price
6424 E. Quartz St.	1,868	Ridgeview	\$320,000
6364 E. Quartz St.	2,114	Ridgeview	\$320,000
6202 E. McKellips Rd., #1	1,773	Painted Mountain	\$325,000
6442 E. Presidio St.	2,442	Ridgeview	\$329,900
1345 N. Olympic Cir.	2,274	Manor View	\$329,900
3519 N. Ramada	2,353	Summit	\$335,000
8626 E. Fox St.	2,035	Monticello	\$335,634
6302 E. Princess Dr.	2,201	Golden West	\$338,000
9304 E. Golden Cir.	2,266	Ellsworth Heights	\$350,000
4145 N. Everest St.	2,349	Red Mountain Ranch	\$365,000
3905 N. Sapphire	2,723	Red Mountain Estates	\$375,000
4334 N. Tabor St.	2,607	Red Mountain Ranch	\$378,000
2523 N. Cabot	2,543	Boulder Mountain Highlands	\$400,000
8336 E. Indigo St.	2,001	Mountain Bridge	\$400,000
1924 N. Woodruff	1,758	Mountain Bridge	\$402,000
6354 E. Oasis St.	2,814	Mesa Desert Heights	\$425,000
1413 N. Steele	2,458	Grandview Estates	\$435,000
1255 N. Joplin	2,249	Saguaro Mountain	\$460,000
6943 E. Minton St.	2,400	Sonora	\$463,900
3216 N. 91st St.	2,839	County Island	\$525,000
6446 E. Trailridge Cir., #23	3,187	Sky Mountain Estates	\$557,500
2804 N. 89th St.	3,782	County Island	\$575,000
6932 E. Ivyglen St.	3,033	Annecy	\$599,000
7135 E. Ingram St.	3,329	Annecy	\$639,000
6446 E. Trailridge Cir., #76	3,351	Red Mountain Ranch	\$685,500
2325 N. 87th Pl.	5,385	Mountain Bridge	\$785,000
6853 E. Ingram Cir.	4,233	Annecy	\$825,000
1856 N. Atwood	3,719	Mountain Bridge	\$865,000
3309 N. 89th Pl	6,268	Benson Heights	\$1,250,000

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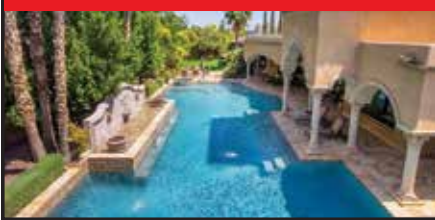
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HEALTH

Specialized Physical Therapy Plans Offer Optimal Health

By Jamie Killin

Spooner Physical Therapy is a locally owned and operated practice offering physical therapy solutions for everyone from infants to 100-year-old adults, providing individualized plans that aim for long-term solutions.

"Every plan is individualized," explained clinical director Garrett Johnson. "We really try to work with each individual patient on what's going to work for them both in terms of what types of treatments are going to be most effective, as well as what's going to be cost effective."

Most patients come in suffering from lower back pain, to recover from an operation or a sports injury, or for vertigo or balance issues.

To better treat many of these ailments, Garrett recently earned his certification in dry needling, which can help eliminate pain and release stubborn trigger points in the muscle.

"It causes the muscles to contract more easily and normally," he said. "Often, painful muscles won't contract at the same rate. They won't work. They'll be a little sluggish, and this actually can help speed that back up and make them power more efficiently, as well as decrease pain."

Spooner Physical Therapy aims to get to the root of a patient's issue by treating the muscle and joint dysfunction—not just eliminate pain. For most patients, however, the improved functionality helps

end the pain.

"Usually, pain reduction is an effect of what we do," Garrett said. "It's not always the complete goal. We really want to improve the functional ability of the people, as well, not just make things feel better."

However, one of the most important aspects of Spooner Physical Therapy's practice is providing patients with the education they need to continue the progress they make at the clinic and to avoid suffering the same injuries in the future.

"I like that people trust me in that they come back to me with their pain issues," Garrett said, "but I really don't like to see people for the same thing twice. Our goal is to make that long-term effect."

Spooner Physical Therapy also provides free consultations to help patients assess which services and treatment plan will be most effective for them. ■



Spooner Physical Therapy, in North Mesa, is located at 6824 E. Brown Road. To learn more, call (480) 924-5514, or visit spoonerpt.com/locations/north-mesa.



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HEALTH

Being a woman is a risk factor FOR ALZHEIMER'S DISEASE

By Dr. Sharzad Green, Pharm.D.

Have you been forgetting the names of people or objects lately? Do you find yourself asking the same question several times? Are you concerned about your memory? A recent study published in the Public Library of Science (PLOS) suggests that menopause is associated with brain changes that may increase the risk for Alzheimer's disease (AD).

According to this study, perimenopausal and postmenopausal women showed lower brain metabolism compared to premenopausal women in the same parts of the brain.

These findings suggest that aging inside the brain starts several years or even decades before possible clinical symptoms show up. This study was published on Oct. 10, 2017, in PLOS One.

"Our findings show that the loss of estrogen in menopause doesn't just diminish fertility," said Lisa Mosconi, PhD, associate director of the Alzheimer's Prevention Clinic at Weill Cornell Medicine, in New York City. "This study suggests there may be a critical window of opportunity, when women are in their 40s and 50s, to detect metabolic signs of higher Alzheimer's risk and apply strategies to reduce that risk."

Advanced age is the first and most important risk factor for developing AD. Being a woman is the second most important



risk factor for Alzheimer's disease.

The finding from this study suggests that estrogen plays a major role in the development of AD.

There has been so much controversy around the usage of hormones in perimenopausal and postmenopausal women. When choosing a treatment option, you and your healthcare provider should consider the risks and benefits of using hormone replacement therapy (HRT). For more information about your options in HRT, please contact Dr. Sharzad Green, Pharm.D.

In addition to hormones, there are supplements that may be beneficial for your brain health. Choosing the best

supplement can be quite tricky. With so many choices, advertising gimmicks and claims, it is essential to talk to an expert who can guide and advise you based on your particular needs. Call Dr. Green to discuss your Fish Oil, Calcium and Vitamin D, as well as natural alternatives to lower your cholesterol and more. ■

Dr. Green is the creator of FabuVag, an all-natural, non-hormonal vaginal moisturizer. She developed this product for women who cannot or do not wish to use hormones to address vaginal discomfort. To contact Dr. Green, or to learn more about vaginal dryness and place an order for FabuVag, call (480) 264-7600, or go to naturalvaginalsolutions.com.

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LOCAL BUSINESS

KNOW BEFORE YOU THROW

By Jon Englund

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

During a recent visit with my dear friend Jenni, I discovered a secret about her that I did not know. Jenni is a deltiologist. In laymen's terms, she's a collector of postcards. (As a schoolteacher, she used these to teach geography, among other things.) This is great news, as I love this genre of collecting, namely ephemera.

Postcards are a great collectible because they pack so much into a small space. They generally depict a very focused area of interest, such as geographic locations, wildlife, history and sports, just to name a few. So, there's something that can appeal to most collectors. In addition to the collection of the images depicted, there's cross appeal to other collectors, such as philographists (auto-graphs) and philatelists (stamps). A bonus to the stamp is that the postmark helps date the card.

It's reported that writer Theodore Hook sent the world's oldest known postcard in England in 1840. He sent it to himself and it's presumed to have been a practical joke on the postal service, since the image on the card was a caricature of postal workers. That card sold at a London auction house in 2002 for a record £31,750 (about \$40,600 in today's dollars).



Jon Englund and Donna Luger

U.S. postcards date back to the early 1870s, becoming extremely popular during the 1893 Chicago World's Fair (Columbian Exposition), when cards featuring Exposition buildings were distributed at the fair. In 1908, it's estimated that 677 million postcards were mailed. As one can see, there's no shortage of vintage cards, so value is dependent on subject matter, condition, the stamp and a famous autograph (if you're lucky).

Most vintage postcards sell for a few dollars. Excellent condition Columbian Exposition cards can sell for \$20 to \$50. But if you are really lucky, you might have a mint 1915 Boston Red Sox baseball postcard. One recently was spotted on eBay for \$150,000. So, what's in your closet?

If you ever have questions about your postcard collection, or other collectibles and jewelry, have a trained eye determine if it has value. Call me today to help you. Give me a call and *Know Before You Throw*.

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.



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EDUCATION

Parent University extends learning opportunities for the community

Story by *Laura Struna*
Photos by *Tim Hacker*

Parent University, at Mesa Public Schools, gives families and community members the opportunity to further engage in learning.

Since 1987, federal Title I funding has provided parent involvement activities to build partnerships between families, the community and local schools. From academic- and technology-driven classes, such as math and Online Safety to social, emotional and behavioral support, Parent University has opportunities for all parents and caregivers. Most classes are offered free of charge.

RAISING SUCCESSFUL CHILDREN

Jan Umhay is a retired Mesa Public Schools employee. She shares that when her adult son needed guidance regarding typical toddler behaviors, she knew Parent University would be a great fit.

"I believe in the program," she said.

Jan says that as an active grandparent, sometimes it's important to stay neutral. It's beneficial to have reinforcement from an outside source like Parent University, where parents can learn how to help their children in a non-threatening and supportive environment.

"Children don't come with owner's manuals," Jan said. "So, for first-time parents and grandparents, it's comforting to know they aren't alone, and that they haven't failed as parents while learning how to navigate child behaviors."



EMPOWERING PARENTS AND CAREGIVERS

For 20 years, Christine Woo has worked as a substitute teacher for Mesa Public Schools. Parent University equips her with tools and information that empower her to be successful in the classroom.

"I enjoy Parent University classes because all of the subject matter is relevant to my professional and personal life," Christine shared. "While I substitute in all different grade levels, I am partial to working with junior high school students. Parent University allows me to stay on top of my game."

CLASSES AND WORKSHOPS APPEAL TO A LARGE AUDIENCE

Parents University continues to grow and evolve with parents' changing needs. Diverse classes are taught by experts in their field.

According to Parent University specialist Dr. Jessica Seaman, many new classes focus on boosting skills for parents of learners aged 0 to 5. Another wildly popular offering was a series of screenings of the documentary *Screenagers: Growing Up in the Digital Age*.

"Nearly 700 parents and children participated in four screenings," Dr. Seaman said. "This year, we are excited to add more self-paced online courses to accommodate our busy parents' schedules." ■

For class schedules and more information, visit mpsaz.org/parentu.

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LOCAL BUSINESS

Choose Between Term or Whole Life Insurance

Submitted by Matt Watson,
State Farm

When shopping for life insurance, you'll face several important decisions.

One of the most basic is whether you want a term life or whole life policy. Understanding the benefits and risks of each will help you choose the best policy for your current and future financial needs.



Matt Watson

TERM LIFE

With term life, you pay premiums for a certain period, say 20 years, and in exchange, the insurer agrees to pay your beneficiaries a stated benefit if you pass away during that time.

PROS

- ♦ **You'll receive great value.** Term insurance can be purchased in large amounts for relatively small premiums.
- ♦ **You can match terms to needs.** Many people choose to match the length and amount of their mortgage to the term and coverage amount of their life insurance policy. If the unthinkable happens and you pass away, the mortgage can be paid off with the life insurance proceeds, providing protection and security for your loved ones.

CONS

- ♦ **The policy is temporary.** One of the key benefits of term life also is its biggest risk. If your term expires and you still have life insurance needs, you'll re-enter the market as an older and potentially less-healthy consumer. That means significantly higher premiums, provided you qualify for coverage.
- ♦ **The benefit may not be paid.** If you outlive the term, your beneficiaries may never receive the benefit. Companies like State Farm offer Return of Premium Term life insurance, though. With this type term life insurance policy, the premiums you've paid will be returned to you if you outlive the term. If you pass away during the term, your beneficiaries will receive a death benefit.

WHOLE LIFE

Whole life insurance provides a death benefit throughout your life. It also includes a cash value component that accrues value over time, allowing you to borrow or withdraw funds as needed.

PROS

- ♦ **Lifetime coverage.** A whole life policy covers the rest of your life, not just a stated term. As long as your policy is in force when you pass away, your beneficiaries will receive a death benefit.
- ♦ **You'll retain access to your money.** A portion of the premiums you pay for a whole life policy become part of the policy's cash value. Once sufficient cash value has accrued, this cash value becomes available to you through loans or as a surrender value. You even can report the cash value as an asset when applying for a line of credit. Any way you choose to use it—if you choose to use it—the cash value of a whole life policy provides another level of financial security for your family.
- ♦ **You may receive dividends.** The insurer may pay dividends to whole life policy owners, depending on the company's financial performance. Although dividends are not guaranteed, the possibility of earning dividends is an attractive feature of whole life policies.
- ♦ **Estate planning.** If you plan to pass on sizable assets, your attorney or estate planner can help you use the policy's death benefit to address estate taxes for your heirs.

CONS

- ♦ **Higher initial premiums.** In the first years of a whole life policy, the premiums often are higher than a comparable term life policy. However, the lifetime level premiums for a whole life policy become more affordable over time, while term renewals can involve significant increases in premiums.

Good financial decision-making is based on solid research and sound advice. If you're in the market for life insurance, be sure to discuss your options with a qualified insurance representative and consult your tax and legal advisor regarding your situation. ■

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REAL ESTATE

Californians Are Packing Up and Heading Our Way

By John Karadsheh
KOR Properties

Recently, we hosted an open house at one of our listings in Phoenix and had more than 50 people come through.

Incredibly, 80 percent of those buyers driving around in the oppressive 114-degree heat were here from out of state—California, Oregon, Washington, New York, New Jersey, Hawaii and Colorado. Many were already renting and looking to buy (some even just staying in Air B and Bs), while others were visiting for the weekend to check out Phoenix for a future move. Without exception, all were excited about what was happening in the Valley, and ready to leave their more expensive states behind.

While a lack of inventory has caused a bit of a real estate slow down across the country, Maricopa County is perfectly poised for continued success. Here are a few reasons why we think residents from California and other states will keep driving our growth in the Valley:

1 Outmigration—All of our personal experiences in the field this year have shown us that more and more people are moving here from other states. In fact, 23 percent of out-of-state buyers looking in Phoenix were from Los Angeles in the first three months of this year.

2 Housing Values—Even though home prices are rising faster here than in the rest of the country (a staggering 8.8 percent increase over the second quarter last year), our median sales prices remain incredibly attractive.

Median Home Sales Price:

Maricopa County	\$272,000
San Diego.....	\$622,300
Los Angeles.....	\$677,400
San Francisco.....	\$1,328,500
Portland.....	\$425,500



John Karadsheh

Denver	\$405,100
Oahu.....	\$775,000

3 Jobs— We have them. Our 3.2 percent employment growth is double the national average of 1.6 percent. Unlike our last economic boom, when a high percentage of jobs were based in construction, we now have a broad base of available employment ranging from tech to manufacturing, and education to healthcare.

4 Forward Inventory— Even though housing inventory is 7.8 percent lower than last year, some think that the amount of home building going on in the Valley is indicative of a market bubble. This is not at all the case. During 2005 and 2006, we were building about 60,000 homes per year. In 2009 through 2011, we were building only around 10,000 new homes. Last year, we built around 20,000 homes, and the hope is that we will hit about 23,000 this year.

To meet demand, we need about 30,000 to 35,000 new homes per year. So, no bubble, and we need to keep building. The great news is that in 2018 so far, hundreds of millions of dollars worth of land has been purchased by developers from all over the country, and those investments should begin to filter through to housing in the coming years.

5 Visitors—Before people move, they visit and four times more Californians visit Arizona than from any other state. In 2017, we had 43.9 million visitors to Arizona. As of May, our year-over-year tourism revenue was up 6.8 percent statewide. We also personally saw many more people *shopping around* and taking a first look at homes in the Valley this past spring.

6 Rental Affordability—People also are migrating to Arizona because of our rental market. California has five of the 10 most expensive rental markets in the country. For example, a one-bedroom apartment in the Los Angeles area averages \$2,249, while in San Francisco, it's closer to \$3,400. Comparably, in Phoenix, a one-bedroom apartment runs about \$830 a month and the median rental

price for a single family home is \$1,485. It is no surprise that our rental occupancy rates are above 95 percent, rental rates are continuing to rise, and developers are putting billions of dollars into building more apartments.

7 1031 Exchanges—The *Phoenix Business Journal* posted an article in late July about the significant increases in 1031 money coming in from California. We have also felt this surge. Some investors just want out of California altogether, while other investors are just seeking better cap rates in medical, office, retail, industrial or multifamily units, and are flocking to take advantage of the opportunities they see here. We also are seeing many of those investors pick up personal residences in the Valley, as well.

8 Traffic Plus Gas Taxes—California has two of the top three worst cities in the country for traffic—Los Angeles and San Francisco. While we think our traffic might be challenging, our great freeway infrastructure was designed for growth. Our average commute time is about 26 minutes, compared to almost an hour in Los Angeles. Also, gas in Arizona is an average of about 70 cents per gallon less than California.

For all these reasons, we believe more people will flock to Arizona from more expensive states. What does the influx mean for those of us here in the Valley? We believe the California migration will continue to support our growth and property values here for years to come. Housing will not get less expensive, so if you are thinking about moving or investing, now is a good time to plan.

We are happy to help you think about next steps, take you out for a preliminary look at properties on the market, and give you an idea of what your home is worth. Call us any time. We are available seven days a week to accommodate your schedule. We look forward to hearing from you. ■

John Karadsheh is the Designated Broker for KOR Properties. 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 the creator and founding sponsor of Mesa Food Truck Fridays.

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LOCAL BUSINESS

Be Sure You Are Using Safe Cleaning Products

Submitted by Carnation Home Cleaning

Clean doesn't have a smell. Really. Those smell-good household cleaners you're using at home may be exposing your family and your pets to dangerous toxins—and health risks.

Did you know that the average household contains 62 toxic chemicals? What may shock you is the fact many of those toxins are in your shopping cart and in the cleaning basket under your kitchen sink. It may be time to ask yourself if you are using safe cleaning products.

Carnation Home Cleaning is here to pull back the curtains on the hazardous and harmful chemicals hiding in your cleaners—even in green cleaners—so you can focus on safe cleaning products for your home and your health.

SAFE CLEANING PRODUCTS DON'T SMELL

Thanks to advertising, we often think that *clean* means a certain scent. Typically, we get that comfort smell through scented cleaners, including dish soap, hand soap, cleaning sprays and air fresheners. But did you know that a single scent contains any combination of ingredients from a list of more than 3,000 chemicals? And some of those are common allergens.

But that's not all.

Where there are scents, generally there are phthalates. Phthalates are endocrine disruptors and can interfere with many of your body's core systems, including your developmental, neurological, reproductive and immune systems. Those smell-good fragrances don't sound as good now, do they? You and your family can be exposed to phthalates by inhaling these products, as well as touching them. Safe cleaning products do not contain phthalates.

CLEAN MAY REALLY BE MEAN

Your liquid dishwashing detergent, hand soap, floor cleaner, hard-surface sanitizer and anything else labeled *antibacterial* contain triclosan. On the surface, triclosan may seem like clean's best friend. After all, you want to kill



bacteria, right? But it's definitely a wolf in sheep's clothing.

Use—and overuse—of antibacterial products can lead to the growth of drug-resistant bacteria.

Just like using an antibiotic you don't need, using antibacterial products is a real risk.

Do you want more information? The American Medical Association has found no evidence these products make us safer or healthier. In case you were wondering, safe cleaning products don't contain triclosan.

IF YOU CAN'T SAY IT, DON'T SPRAY IT

Here are two tough-to-say chemicals hiding in your cleaners: 2-butoxyethanol and perchloroethylene. Found in window and multipurpose cleaners, 2-butoxyethanol can cause sore throats, as well as major issues that include severe liver and kidney damage. And the EPA classifies that perchloroethylene in your spot removers and carpet and upholstery cleaners as a possible carcinogen, which means it could cause cancer.

You've probably heard the saying as it refers to the food you purchase: If it has ingredients you can't pronounce, don't buy it. The same can be applied to cleaning products, especially if you care about the health and safety of your family and friends.

ALWAYS CLEAN, ALWAYS SAFE

When you make the conscious choice to opt for safe cleaning products, you're helping not only your family but the environment, as well. That's why Carnation Home Cleaning is committed to using only the best eco-friendly products. Everything we bring into your home is safe for people, pets and the world. We support your green stance by providing a clean home that doesn't smell. ■

For a free quote, contact Carnation Home Cleaning now at (480) 924-2096. This article originally appeared on the Carnation Home Cleaning Inc. website at carnationhomecleaninginc.com.

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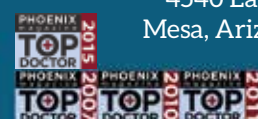
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LOCAL BUSINESS

If You Are Living in Denial About Dementia, Join the Club

Submitted by Home Care Assistance

Nobody likes to admit weakness. The inability to do something is a truth of dementia. Dementia becomes the elephant in the room—the topic no one wants to discuss. This elephant of dementia must be approached and discussed openly.

DEFINING DEMENTIA AND ITS DENIAL

Let's define dementia—and denial about dementia.

Dementia is a brain disease that causes symptoms, such as "occasional difficulty with language skills, like word-finding and vocabulary," said Ashley Huntsberry-Legg. "[The person living with dementia] may explain away these situations with a general excuse about forgetfulness or fatigue."

IS IT NATURAL AGING OR DEMENTIA?

Dementia can be tested for and diagnosed. Mom or Dad will need to see a specialist for a brain scan, a psychiatric evaluation and a neurological test.

A neurologist may prescribe medications. These are effective in the early stages of dementia and may slow the condition's advancement. Each has its own side effects, which may become problematic. The three main medications are:

- Donepezil (brand name Aricept, used to treat confusion).
- Galantamine (Razadyne, Razadyne ER and Reminyl).
- Rivastigmine (Exelon).

My sisters and I tried Aricept with our father, but we didn't notice much improvement.

DENIAL ABOUT DEMENTIA SNUCK UP ON ME

When the Aricept didn't work as promised, my sisters and I nearly disbelieved the dementia diagnosis. I vividly remember Dad repeating stories and relying on his pocket notebook to remember things. We chalked that up to simple absent-mindedness (what happens when we grow older). As we found out later, these were much more than simple senior moments.

WHAT HAPPENS AFTER A DEMENTIA DIAGNOSIS

Even following medical testing, people may try to run and hide from dementia.

How do people pretend they don't have dementia? They become silent. Or they are stubborn about not doing activities. They say they are tired. Or they don't feel well. They lose their balance and fall. They have traffic accidents. They lose their appetite, and there are memory lapses.

Family caregivers also can hide from dementia. Or, they become a *super caregiver*—one who can do everything, not have to talk about it, and is not fazed by dementia. Sorry, you will need to be realistic now. The red tights and cape cannot completely protect you.

LET'S NOT TALK ABOUT DEMENTIA

Family members may not want to look ahead, resulting in denial about dementia in their parent or spouse. We are eager to find other excuses. Dementia can be more difficult to accept when someone you love is involved. When something happens very close to you, you cannot always see it. The changes happen slowly and subtly. They are hard to notice.

Back when my own parents were alive, I foolishly convinced myself everything was fine. Mom had Parkinson's disease and Dad was showing the early signs of Alzheimer's disease. Yet I didn't step in. I didn't wake up to my parent's needs until my Mom was diagnosed with leukemia. In retrospect, a *proactive* approach to caregiving can be far better than a *reactive* approach.

MY FAMILY CAN'T CARE FOR ME

Sometimes, an elder's family can't be long-distance caregivers. This happens more often than you might think. When it does, the local probate court will appoint someone to act as a legal guardian or conservator. This person becomes responsible for the elderly person's care.

If you feel you cannot provide good care for a parent, you can seek a legal guardian who can care for him. Visit your local probate court. There, you can learn more, and even collect the paperwork necessary to start the process.

KEEPING QUIET ABOUT DEMENTIA WON'T WORK

Denial of dementia is dangerous for the affected person and the family caregiver. The dangers of denial about dementia include:

- Car accidents.
- Medication overdosing.
- Forgetting to take medications.
- Loss of balance and falling.
- Wandering into traffic.
- Judgment lapses.
- Delay seeking help.
- Financial risks.

CLEARLY IT'S DEMENTIA. WHAT CAN I DO NOW?

What can a family caregiver do when a loved one denies signs of dementia?

"From time to time, we're all in denial about various aspects of our life," writes Marc Agronin. "It's how we cope. Denial masks emotions of grief, loss, fear and uncertainty."

Things get stickier when our parents or spouses are involved.

"We see things changing and notice the person losing the ability to do what they once could," Marc continued. "Often, we're reluctant to step in and take over as it may feel like we're giving up the person or crushing their dignity. Yet, it can be heart wrenching to watch them suffer. We want for things to stay static and for the person (and us) to maintain independence."

If you need support caring for a loved one, call us. Our trained caregivers can provide support to fit your schedule and provide you with 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. ■

Contact Amanda Butas, a certified dementia practitioner and your Mesa client care manager, at (480) 699-4899 to see how our caregivers can help your loved one thrive. You also can visit us at our office next to Bed Bath and Beyond, located on Power and McKellips roads, at 2031 N. Power Road, Suite 103.

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