

The Groves Up Close



Bringing neighbors closer to their community

January 2019

NAVIGATING A MOUNTAIN TRAIL ON A BIKE Helps Local Kids Navigate the Path of Life



By Darshan Dawson

What started as a vision four years ago for local dads Trevor Turcott and Steve VanCollie, to get kids on bikes, has developed into a powerhouse cycling group that instills the love of cycling in local youth—but it is more than that.

The East Valley Composite Mountain Bike Team helps kids from middle school through high school reach performance goals, physically and psychologically, find adventure and promote safe cycling. This accomplished while also instilling solid life lessons.

Racing along a rugged mountain trail on a bike, while peddling as fast as you can, could be compared to life. There are plenty of ups and downs, steep elevation drops, shifting ground, tons of rocks, and perhaps the biggest obstacle is other riders crowding the trail.

To negotiate the obstacles riders will encounter on the trail during a race, the coaching staff, consisting of eight experienced mountain bikers, trains the team on technical skills, track stands, mechanics, turning through a series of cones, and techniques of riding drops or riding over a balance beam. “Anything that would simulate a mountain bike trail,” explained Head Coach Curtis Barrett.

“We keep these activities in a contained environment, so the coaches can watch the kids, while helping them make corrections and improve their skills,” he continued. “We also do short rack races of one to two miles in sprints, or we go out on a 10- to 12-mile ride to increase endurance and to put all those skills into play.”

For Coach Barrett, it’s not just about winning and

coming in first. “Our philosophy is to get kids on bikes, have fun, be respectful and learn to be stewards of the trail,” he stated. “We go out five or six times a year to work with the Tonto National Forest on the trails that we ride. So, it is really about being respectful to our community and environment.”

In the world of youth mountain bike competition, there are two types of teams. There is the school-sponsored team, which is comprised of full-time students from the same public or private high school for grades nine through 12. For schools that do not have a cycling program, students from more than one high school within the same geographic area can form a *composite* team.

The East Valley Composite Mountain Bike Team attracts riders from Red Mountain, Basha, Westwood, Mountain View, Highland, Desert Ridge, and Basis high schools. According to Coach Barrett, “The team has come together and has had an awesome year, finishing the Division 2 race series strong.”

Racing 10 miles in Division 2, JV2 category were Red Mountain High School sophomores Austin Phillips, who placed first in the state for 2018, and Elias Modest, an exchange student from Denmark who raced to a fourth place overall series win. Cameron Barrett, also from Red Mountain High School, placed seventh in the 10-mile Division 2 freshman category.

In his first year riding with the team, Sam Westwood, a sophomore from Westwood High School, finished in 12th place in Division 2, JV2 category. Sam says he has learned a lot in this year. “I have become a better learner overall,” he stated. “I have learned

how to interact with others on the trail, how to be a good competitor, and I have learned more techniques of mountain biking, like how to ride more difficult trails with a higher level of competitor.”

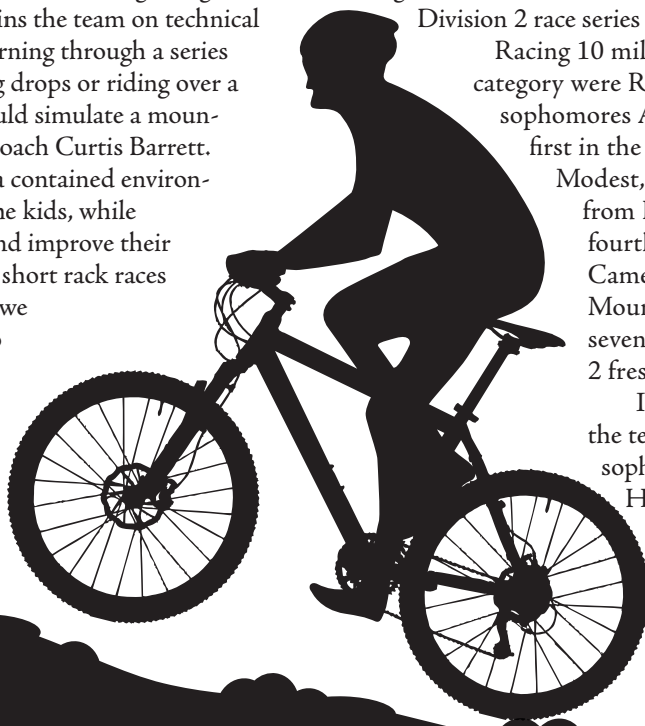
Joni Rae-Westwood says she has seen her son’s confidence level soar. “The biggest change I have seen in Sam is more confidence in his physical abilities,” she said. “With the coaching and the experience he has gained by practicing hard and being able to ride with stronger, more experienced riders, his skills have improved and so has his confidence. He is taking more responsibility for his own outcomes, in school and at work.”

The sport is not exclusive to boys. Girls also enjoy the gritty, rough and tumble, high-energy sport of mountain bike racing, and even excel. Maci Waldron, a Red Mountain High School freshman, is making her mark in the dirt. She raced up to category JV1 this year, biking 15-mile courses and competing against older girls in Division 2, where she snatched runner-up from large fields of racers, placing second overall in the series.

“Maci has some real talent and is accepted into the AZ Devo team that only accepts 10 riders each year, so that is a big deal in our circles,” Coach Barrett acknowledged. In Arizona youth mountain bike racing, the AZ Devo team is a premier development program that has produced elite cyclists bound for the pros or the Olympics.

The East Valley Composite Mountain Bike Team competes throughout the State of Arizona under the auspices of The Arizona Interscholastic Cycling League, a 501(c)(3) nonprofit youth development organization. Its overarching mission is establishing a climate that will provide students who have the desire to mountain bike with the coaching and camaraderie that will help them achieve both competitive and noncompetitive cross-country mountain biking goals in a safe and enjoyable manner. ■

To learn more about youth mountain bike racing, the East Valley Composite Mountain Bike Team, or to watch a race, go to evcbiketeam.com.



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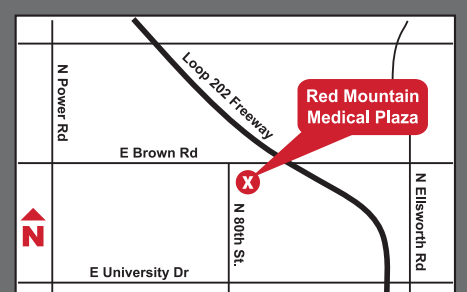
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HEALTH

Laser Technology Provides Clients with A MORE BEAUTIFUL 2019

By Jamie Killin

With the beginning of a new year comes new opportunities to look and feel our best, and La Peau Dermatology's new laser technology is making cosmetic improvements more accessible than ever before.

The laser is able to replicate the effects of surgical face-lifts, correct eyelid sagging, reduce acne scarring, lighten stretch marks and much more, in just a few treatments. No needles are involved, and there is no pain or downtime.

One of the laser's most popular uses is the 4D facelift, which diminishes saggy skin and deep wrinkles without surgery. As a result, the scarring and recovery that accompany a traditional facelift are eliminated.

"There's a lot of tightening, as well, when we do the 4D facelift with toning and even fat melting," said owner and dermatologist Dr. Zaina Rashid.

The treatment is done through the mouth, which is an innovative new way to treat wrinkles. This approach promotes collagen through both sides of the skin.

Not only is the laser less invasive and equally effective after a series of treatments, it's more affordable than surgical options, too.

In addition to its cosmetic purposes, which also include fat reduction and lip plumping, the laser treatments also have a variety of other uses, such as feminine rejuvenation to enhance intimacy, wart and fungi removal and even snoring reduction.

The laser's various uses can benefit nearly anyone, from someone who recently lost weight and is looking to tighten loose skin, to someone wanting to fade acne scars, to anyone wanting to treat fungal infections without potentially harmful medications.

La Peau Dermatology also offers a variety of other services to help patients make 2019 their most confident and beautiful year yet. Those services include specialized facials and Botox to eliminate wrinkles. ■

For more information on the new laser treatments and all of La Peau Dermatology's offerings, call (480) 396-2300.



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and Surgery
The American Academy of
Cosmetic Surgery
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Dermatologic Surgery

HEALTH

Medicare Open Enrollment PERIODS CAN BE CONFUSING

Submitted by Tapestry Insurance

We all are familiar with the annual Medicare Open Enrollment Period, from Oct. 15 through Dec. 7 of each year.

This is the time Medicare beneficiaries are allowed to change their drug plans and Medicare Advantage plans. If you have moved, if you just retired and are losing employer coverage, if you are turning 65 this year or there are other situations, you may have a special election to make a change or enroll in a Medicare plan any time during the year.

As I visit with people, one of the main concerns I see is whether they are choosing the best plan.

It is hard to know what the future may bring, and choosing the right plan can be stressful. That is why it is advisable to have an agent help navigate some of these choices. Being an independent agent, I am able to share a wide variety of plans that can work for your particular situation.

If you have questions about the plan you have chosen, or you need to confirm coverage of prescription drugs or doctors who accept the plan, please give me a call. I can help ease your concerns and make sure you have the plan that is right for you. There are other opportunities to make changes throughout the year. You may be eligible to make a change or find a better fit. ■

Please call Lynne Jones, licensed sales representative, at (480) 212-2246. I will be happy to answer any questions you have about Medicare plans.



Lynne Jones



EDUCATION

New Frontiers for Lifelong Learning Offers Wide Range of Opportunities

Submitted by New Frontiers for Lifelong Learning

New Frontiers for Lifelong Learning (NFL), a peer-led, self-directed organization of more than 400 members, operating under the sponsorship of Mesa Community College (MCC), may be just what you are seeking.

Many educational and social opportunities happen by joining interactive groups.

Class sessions can run two to three hours. There are no tests, grades or credits. Other social opportunities, such as luncheons, tours, travel, board and card games, as well as theater productions, are available.

Volunteer opportunities also are offered on the MCC campuses and in the community.

To learn more about NFL, an open house will take place on Friday, Jan. 25, from 1 to 3 p.m., in the Community Room (M200) on the second floor of the Mesquite Building, located at Red Mountain Community College, 7110 E. McKellips Road.

Classes meet at MCC campuses at Southern Ave. and Dobson Road; McKellips and Power roads; Mesa Active Adult Centers, located at 247 N. MacDonald St. and 7550 E. Adobe St.; as well as other locations.

Fees are \$80 each year or \$60 for each semester. After enrolling at the open house, members can register for as many classes as they wish. Online registration begins on Jan. 29. ■

For more information, visit newfrontiers.mesacc.edu, or call (480) 461-7497.



EVENTS

Arizona Lecture Series teaches culture, history

Submitted by Sally Marks

Are you interested in learning more about the culture and history of Arizona? If so, be sure to attend the Arizona Lecture Series at the Performing Arts Center, 2525 S. Ironwood Road at Apache Junction High School.

Lectures start Jan. 7 and continue every Monday through March 25 at 7 p.m. Tickets are \$5 per person, or season tickets are available for \$50. More information is available online at <https://www.ajusd.org/Page/12135>. Brochures are available at the Apache Junction Unified School District Office, 1575 W. Southern Ave. in Apache Junction. Below are the topics and presenters:

- Jan. 7 *Legends of the Superstition Mountains* by Bill Harrison
- Jan. 14 *Aviators and the Archaeologists: The Lindberghs' 1929 Southwest Aerial Survey* by Erik Berg
- Jan. 21 *Trimble Tales* by Marshall Trimble
- Jan. 28 *Three Grand Canyon River Legends* by Brad Dimock
- Feb. 4 *Cowpokes, Crooks and Cactus: Arizona in the Movies* by Gregory McNamee
- Feb. 11 *Annie Oakley: A Lady, A Sharpshooter, A Legend* by Bill Harrison
- Feb. 18 *The Four Corner States* by Jim Turner
- Feb. 25 *Desert Dwellers* by Wildman Phil Rakoci
- March 4 *Life on the Frontier* by Wyatt Earp
- March 11 *Arizona, Stepping Stone to the Moon* by Bill Harrison
- March 18 *Dauntless Courage & Boundless Ambition: The Life of Buckey O' Neil* by Kevin Schindler
- March 25 *Stagecoach Robbery Trail* by Jack San Felice

"Whether you come for one evening or the entire series, we guarantee that you will leave with a greater appreciation for Arizona, its people and places," said Zachary Lundquest, Arizona Lecture Series Coordinator. ■

For more information, contact Zachary at (480) 982-1110, ext. 2250.



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- Would you like personalized help exploring your Medicare options?

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

Call me today for help navigating Annual Enrollment this year!

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EDUCATION

Developing Compassion in Children Helps Ensure Happiness

By Dr. Anjum Majeed, Superintendent
Self Development Academy

When my son attended high school, his marching band often toured nearby states, and at one out-of-town trip, my son's friend had lost his meal pass, the only way of acquiring food on those trips. He also had no extra money on him, which meant that even if the friend could somehow get to a fast food restaurant, he would have been unable to acquire some food. My son checked with the officials to determine whether something could be done to replace the meal ticket. Amazingly, bureaucracy can frustrate even at the level of a school marching band and replacing a meal ticket was something the officials could not do.

Without any hesitation, my son gave his own meal ticket, opting to forgo eating. When my son told me this story, my maternal instincts were screaming and I sat incredulous. But my son argued against my protective instincts, rebutting, "People do go hungry, don't they, especially when they fast for self-discipline?"

This article—and raising my son for that matter—would have been easier if compassion developed naturally. The fact is, though, developing compassion in children is a purposeful process. As parents, we must steer our children toward actively participating in acts of kindness and caring for others.

I am fortunate in that I can learn from my best epiphanies (and, shall we say, less optimal parenting choices) and perfect them at my work as superintendent of a top-ranked charter school. The mission of Self Development Academy (SDA) is designed with compassion in mind. Sure, we nurture students' curiosity and intrinsic motivation, but equally important, we promote the merit of serving others. Thus, children can make this world better not only by engineering objects of comfort, but also by creating a culture where everyone is comforted.

WHY IS THE DEVELOPMENT OF
COMPASSION IMPORTANT?

Children are naturally self-centered. Some parents worry that their children are egocentric. However, they should know that these characteristics are common for all children and with time diminish.

Children eventually will learn they are not the center of the universe, and they need to take turns. There are many benefits of developing compassion in our children, aside from making family car trips go more smoothly between the siblings. Research demonstrates that compassionate people are happier people. This makes intuitive sense. When we concentrate on another's problems, our own problems seem minimal. Through kindness, we minimize negativity and encourage others to act similarly. In a school situation, the presence of compassion and kindness is an antidote for bullying. An environment permeated with kindness and caring, "...feels like having a family and best friend all around you all the time," said Catherine, a former eighth-grade student at SDA. Compassionate individuals are happier, yes, but also healthier. They get sick less and have longer life spans. Researchers also have stated that doctors who are compassionate and have good bedside manners have healthier patients.

Teachers who are compassionate and have an understanding of their students' challenges experience the most academic gains in their classes. Students feel safe and accepted and, thus, are able to focus on their studies.

HOW TO FOSTER THE DEVELOPMENT OF
COMPASSION IN CHILDREN

Traditionally, compassion is regarded as one of the highest human virtues. Developing compassion is developing an awareness of another's pain and suffering and instilling a desire to reduce the suffering of others. Children learn compassion through having meaningful experiences. Taking care of pets, feeding them, keeping their areas clean, and equally important, making the time to love and play with them, help children develop empathy and kindness.

Children also learn compassion through observations. How do the adults in their lives behave toward those who are suffering? Children develop a sense of responsibility to their community when they see their parents give regular charity to promote the causes they support. Volunteering at a homeless shelter or participating in canned food drives are examples of what we can do to strengthen our children's commitment to become socially responsible.



Compassion is learned through observations and experiences but must be practiced daily. Several years ago, Dale, a friend of mine and a parent to two of our former students, said that he had made it a point to do something kind to at least one person a day, without letting anyone know about it. How incredibly wonderful.

By facing challenging situations and developing an understanding of what is empathy, one can learn compassion. Children should learn to do things because it is the right thing to do and without expecting anything in return. Being appreciated because they helped someone who was suffering should be enough of a reward in itself. The daily practice of acts of compassion develops into a lifelong habit.

As children grow and develop, they must learn to control their impulsivity and anger. A child's ability to monitor, articulate and regulate their emotions is all a part of their self-development.

At our school, Self Development Academy, we are focused on a crucial intersection where a child's belief in themselves meets their belief in what kind of person they want to be. We try to make sure children become the heroes they admire. And a hero is nothing less than compassion and strength personified.

Be kind, for everyone you meet is fighting a harder battle.—Plato ■

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COMMUNITY

District 5 Update Features a Variety of Events Promoting Community Involvement

By Vice Mayor and Councilmember David Luna

Happy New Year. The City of Mesa will begin the year with exciting leadership change, project commencement and events. Here is a list of recent news, opportunities for involvement and upcoming events.

ELECTED REPRESENTATIVE RESULTS

As you may know, I will continue to serve on the Mesa City Council as your District 5 councilmember for another four years, beginning Jan. 10, through January 2023. District 3 will be returning Councilmember Francisco Heredia, who was appointed to fill the vacant seat, while District 4 Councilmember-elect Jennifer Duff won the seat during general elections. District 6 also will be returning Councilmember Kevin Thompson for a new term.

UPCOMING EVENTS

Please join us for a Celebration of Mesa and Swearing-in Ceremony for Mesa's re-elected and newly elected City Council members. The event will take place on Jan. 10, from 6 to 8 p.m. Theater doors open at 5:30 p.m., and the program begins at 6 p.m. A reception will follow the program in the Ikeda Theater. This celebration is free and open to the public. No RSVP is necessary. You can find more information on the event at goo.gl/9W6oK4.

Hacktivate Mesa will introduce to the



David Luna

city its first official hackathon-type event on Jan. 18 and 19. This two-day experience is geared toward local area high school students who will discover, study, analyze and present data about an issue or challenge facing our community. A total of 90 participants will form up to 18 teams and tackle the challenges together as a group. Team presentations will be judged, and the winners will receive exciting prizes. You can find more information on the event at goo.gl/UxRttR.

The community is invited to join the City of Mesa and the Mesa MLK Committee as we celebrate the Dream of Martin Luther King Jr. on Jan. 21. Community groups, organizations, businesses, churches, dance groups, bands and regional cities will stroll in Downtown Mesa during this community event. You can find more information on the event at goo.gl/4Qbe9X.

UconnectMesa will feature an HOA class on Strategic Planning for Community HOA and Fraud and Embezzlement on Jan. 29, from 1 to 2:30 p.m. The class will take place at the Public Safety Facility, located at 3260 N. 40th St. You can find more information on the class at goo.gl/ho6PKQ.

I encourage everyone to take advantage of the opportunities to provide feedback to the City of Mesa. I look forward to seeing you at some of these events. If I can be of service to you, or you wish to speak with me, I can be reached via email at district5@mesaaz.gov or by phone at (480) 644-3771.

LOCAL BUSINESS

Area Business Owners Keep An Eye On Things FOR ABSENTEE HOMEOWNERS

By Faith Luber

Red Mountain TLC Home Watch has earned accreditation from the National Home Watch Association (NHWA). The NHWA was formed in 2009 in order to establish and maintain the highest industry standards for Home Watch and absentee homeowner services throughout the United States and Canada (nationalhomewatchassociation.org). Home Watch is a service that keeps an eye on things at your vacation or primary home while you are not in residence.

Through research and time spent living in Mountain Bridge, owners Kim Roberts and Bo Garcia realized that a Home Watch business was needed to keep their neighbors' property protected. As Kim and Bo began their due diligence to start their business, they realized that several of the communities in Mesa and surrounding areas of Tempe, Chandler, Apache Junction and Gilbert had many second homes for winter visitors.

Kim and Bo have lived in Arizona for more than 13 years and have lived in the communities of Queen Creek, Gilbert, and Mesa. They previously resided in California.

Kim has a bachelor's degree in criminal justice/counseling from Cal State Northridge University, and has worked for 17 years in law enforcement. She has assisted many juveniles in getting back on the right path within society as productive individuals. For 15 years, Kim also traveled back and forth on a weekly basis, from Phoenix to Los Angeles, for work. She also has been a Realtor in the

State of Arizona for the past 10 years. Kim knows the importance of investing in a home and taking pride of ownership by maintaining it.

Bo has extensive experience in electricity, maintenance and handyman services, working in public works for the Salt River Pima-Maricopa Indian Community. He is passionate about and takes great pride in his trade. He is meticulous in doing the job right. Bo has experience in customer service and video surveillance. In his spare time, he plays the stand-up bass and has taken interest in brewing his own beer.

Both Kim and Bo are empty nesters, and enjoy the outdoor life and going to the lake. They also appreciate Latin salsa and smooth jazz music. Together, they take pride in their integrity and loyalty. Both are Spanish speakers. They enjoy meeting new people.

Red Mountain TLC Home Watch serves Mesa, Chandler, Gilbert, Apache Junction, Tempe and the surrounding areas. You can reach them at (480) 212-5188, or you can send an email to kim@redmountainhw.com. Learn more at the website by visiting redmountainhw.com.



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As guests arrive, they can refresh at the lemonade and water stations while accessing the sign-in and gift tables. All the while, they also can be enjoying the beautiful desert, mountain and Valley views.

Meanwhile, the bride and her attendants will enjoy the luxury of the bridal dressing room, as well as champagne and a cheese platter.

Your special event begins with a sunset ceremony

under a romantic wedding arch in the Serenity Garden. The patio area will be aglow with Portofino string lighting, white garden chairs and a unity table.

After the ceremony, guests will be treated to two tray-passed appetizers before a gourmet plated or buffet-style dinner. You can choose from a number of our summer menu items for your dinner selection, which includes a protein, starch, vegetable, salad, rolls and butter, as well as coffee and tea. Each table will be beautifully set with our exclusive design centerpieces and fine linens and tableware.

Applicable sales tax and service charges will be added to the final bill. For more information, please contact Jess Miller at jessmiller@lassendas.com, or call her at (480) 396-4000, ext. 227.

LAS SENDAS PATIO AND GRILLE CHECK OUT WHAT'S NEW

If you haven't already seen and experienced the new Las Sendas Patio and Grille, you're missing out.

With the recent summer renovations, our new chef and the always-beautiful sunsets, it is the place to be. Open daily for breakfast, lunch and dinner, you can enjoy our indoor grille or our outdoor patio any time of the day or night.

Now renovated to create more of a restaurant feel, The Patio and Grille offers various dining options. You can start with cocktails in the lounge, and then move to a more intimate inside dinner or a romantic table on the patio.

Reservations are available inside and outside, but we fill up quickly, so make them early. However, we always save some room for walk-ins.

Nightly excitement features live entertainment, unique chef specials and our regular menu for dinner starting at 5 p.m. Lunch is from 11 a.m. to 4 p.m., overlooking the ninth green.

On Saturdays and Sundays, we offer a special brunch menu from 7 a.m. to 3 p.m. You will find all your favorite breakfast and lunch items, as well as \$5 Bloody Marys and \$6 Mimosas. Reservations are suggested at (602) 734-5524.

As a quick note: The Patio and Grille becomes very busy this time of year, and while we are trying our best to accommodate all requests, a reservation does not guarantee a specific table or area of the restaurant inside or out. Thank you for understanding. Reservations can be made online at LasSendas.com.



LAS SENDAS GOLF CLUB OFFERS FUN, FIT, FAMILY ACTIVITY FREE GOLF

If one of your New Year's resolutions is to get more exercise and spend more time with the family, you can do both by joining the Las Sendas Golf Club Family Membership.

Your spouse and your children age 14 and younger can play free golf after 3 p.m., seven days a week, and after noontime in the summer months.

Las Sendas Golf Club understands that the reason most young families do not join golf clubs is because it is too expensive. Young children can only play a few holes, and maybe your spouse doesn't play enough golf to justify paying dues. So, an affordable Family Membership can be the answer for you and your family.

All principle members are eligible to take advantage of this amazing offer. Please contact Wayne McBean for membership information on how to sign up for the Family Membership.

MEMBERSHIPS AVAILABLE

JOIN NOW
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Under Age 45 Junior—\$2,500

For all membership inquiries, contact Wayne McBean at (480) 396-4000, ext. 201, or send an email to wmcbean@lassendas.com.

LAS SENDAS GOLF SHOP

Happy New Year, Las Sendas residents. Welcome to 2019.

New Year's deals are better than ever. The Golf Shop still is stocked from Christmas, and our new spring fashions for 2019 are arriving all month. Take advantage of our great In-Shop Sale through January on all women's and men's apparel.

Also, all Foot-Joy and Skechers golf shoes are 15 percent off. And our new T-shirts bearing the Las Sendas logo are flying off the shelves.

Ping and Callaway will be conducting Fitting and Demo Days at Las Sendas. It is free to attend, but please call the Golf Shop for details and to book an appointment.

We will meet or beat any price on golf equipment.

GOLF RATES FOR JANUARY

Nobody beats our twilight rates. Check out lassendas.com, and scroll down to *Book a Tee Time*. That's where you can pick the day you want to play and the rate you want to play.

Las Sendas Golf Shop is your community place to shop.

EDUCATION

Student Receives First Place Honor For Original Poetry

Submitted by Mesa Community College

Mesa Community College (MCC) student Jacobo Perez received the coveted first place honor at a national literary competition sponsored by the League of Innovation, a consortium of community colleges across the nation.

His poem, *How to Cross the Border Illegally, or How to Make Tamales de Rajas* was submitted to the national League Competition, along with other first place Maricopa Community College District Creative Writing Competition winners from all 10 Maricopa Community Colleges.

National judges adjudicated their work. First, second and third place winners, along with the honorable mention winners, were chosen in the categories of essay, fiction, one-act plays and poetry.

Jacobo said the award makes him very proud. “But what makes me most proud, is knowing my family, teachers and friends know and talk about my accomplishment,” Jacobo said. “Their recognition means a lot to me. I also boast a praising commentary by the national poet laureate Tracy K. Smith, which also makes me very happy.”

The league winners received a Certificate of National Merit and a \$500 award from the League for Innovation in the Community College. They also will be published in the league’s *Student Literary Competition* publication.

“This recognition by MCC and the League of Innovation for the Community Colleges will encourage me to search for the poetry circles in my community and to continue reading, learning and dedicating time to poetry,” said Jacobo, who plans to graduate from MCC in the spring of 2019. “My career goal is to be a Spanish teacher and to seek out advice and help from my favorite teachers at MCC who teach English and creative writing, Bob Baron, PhD, and Josh Rathkamp.”

Jacobo said the poem was inspired by real-life personal stories about undocumented people who needed their stories to be shared and by the Mexican-American writer Miguel Mendez.

“I wanted to write a poem that switched from something logical to something false and made up, but



with intentions of becoming a simple and ignorant truth,” Jacobo said. “I also wanted to recreate the actual nervousness of what I felt hearing the stories blended with a soothing comfort of safety,” he continued. “What also inspired my poem were the humility, intelligence and courage of the Mexican people I grew up knowing and our family’s Mexican culture.”

The League for Innovation in the Community College is an international nonprofit organization with a mission to cultivate innovation in the community college environment. Learn more at League.org.

Mesa Community College is nationally recognized for service learning, career and technical programs, civic engagement and innovative approaches to education. The college serves as a resource for career readiness, transfer education, workforce development and lifelong learning. Host to 30,000 students annually, MCC offers more than 195 degree and certificate programs at its two campuses and additional locations. MCC is an emerging Hispanic Serving Institution, with a diverse student body that enriches the learning experience. Award-winning faculty are dedicated to student success, providing the education and training that empowers MCC students to



compete locally and globally. MCC, located in the East Valley of Phoenix, is one of the 10 colleges that comprise the Maricopa County Community College District. For additional information, visit mesacc.edu. ■

Mesa Community College is accredited by the Higher Learning Commission (HLC).

The Maricopa County Community College District (MCCCD) is an EEO/AA institution and an equal opportunity employer of protected veterans and individuals with disabilities. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, age or national origin. A lack of English language skills will not be a barrier to admission and participation in the career and technical education programs of the District.

The Maricopa County Community College District does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs or activities. For Title IX/504 concerns, call (480) 731-8499 to reach the appointed coordinator. For additional information, as well as a listing of all coordinators within the Maricopa College system, visit maricopa.edu/non-discrimination.

Kindergarten enrollment begins **January 29** with evening registration on **January 30**.

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- Montessori
- Arts integration
- Neighborhood schools

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REAL ESTATE

Your New Year's Resolution Could Help You Sell Your Home

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

Happy New Year. The start of the year brings many New Year's resolutions.

Most resolutions are broken within the first few months or just never get off the ground, but if you are thinking of selling your home in the next few months, a popular New Year's resolution could help in more ways than one.

GETTING ORGANIZED

Getting organized is one of the top 10 New Year's resolutions. If you are planning on selling your home, it also is one of the best ways of getting your home ready to list. Buyers want as much space as they can afford, whether it's living space or storage space. Decluttering opens up your home, and will make it look and feel more spacious. A well-organized home lets the buyer see the space it has to offer without trying to look past all the clutter.

Go through your home room by room, and try to see it for the first time through the buyer's eyes. It might be a good idea to take a photo on your cell phone before you start. Look at the picture, and see what stands out to you. Is it the features in the room, such as the bay window or the stone fireplace, or is it all the pictures on the wall, or the photos on the table?

Does the room feel open and spacious? Instead, is it cluttered with knick-knacks and cramped with all the furniture? Taking a large chair out of a small room can change the entire feel of the room and open it up. Taking all the knick-knacks off the mantel will draw the buyer's eye to the decorative stonework around the fireplace rather than to the clutter on top.

Remove most of your photos. I am not a believer that all photos need to be removed. You want it to look clean and tidy, but not sterile. Having some family photos shows it is a



family home with happy memories. If you have a wall with a bunch of pictures on it, take down all but a couple of them, and don't forget to patch up the holes left behind.

The kitchen—This is the best room to declutter, as this is one of the top rooms that makes the buying decision. You want to show off how much workspace there is and how much storage it has, with all the cabinets. Put away any small appliances, such as coffee makers, toaster ovens, blenders, etc. Pack away any saucepans or serving dishes you haven't used in the past six months and probably won't use in the next few months.

Arrange what you have in your cabinets and drawers, so it all looks neat and organized with plenty of room. Go through your pantry and pack away any nonperishable goods you won't use in the next few months. Neatly stack what is left, and turn all the labels facing out. Trust me, buyers will open cupboard doors and drawers to see inside, especially in the kitchen.

Closets—You want your closet to look like there is plenty of room for all the buyer's clothes. Pack away any clothes and shoes you don't need, leaving some open space on the shelves and on the rails. Organize your closets so everything is neatly folded, hung or stacked. Purchase

some wicker baskets or plastic tubs to keep everything neat and tidy.

Remember, you are selling your home and moving. So, going through your home and packing items before you list not only helps you sell your home, but also gives you a leg up on packing. Don't forget to mark all the boxes with a detailed list of what is inside. Stack the boxes neatly in your garage or shed to keep them out of the home while the weather is cooler. Don't forget, if you are doing this coming into the warmer months, make sure you leave boxes with delicate items that cannot withstand our Arizona heat neatly stacked in the home. Another option is to rent an air-conditioned storage unit.

I offer a free consultation to help you get organized and free staging to all my clients. So, give me a call, or send me an email. Let's get started on getting your home ready to sell. ■

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



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RESERVATIONS, INFORMATION, TICKETS AVAILABLE, ONLINE OR CALL

www.SunsetPioneers.com

480-986-6340

TICKETS ALSO AVAILABLE - DREAMLAND VILLA COMMUNITY OFFICE 320 N. 55TH PL. / MESA AZ 85205

EVENT

Wild Old West Dinner And Show

FEATURES MUSIC AND FUN

Submitted by Pioneer Pepper

Saddle up and ride back into the nostalgic era of the singing cowboys at the Wild Old West Dinner and Show, returning to Farnsworth Hall for another season of Wild West music, food and fun.

The dinner and show take place on Saturdays this year on Jan. 5, Feb. 9 and March 9. Dinner for all shows is at 6 p.m., and the show is at 7 p.m., at 6159 E. University Drive in Mesa.

The show features the internationally acclaimed singing cowboy Pioneer Pepper with The Sunset Pioneers and dazzling showgirls. This multi-talented cowboy singing and dancing group keeps the Old West alive with their attention grabbing mixture of traditional cowboy music, comedy and choreography.

Performing such nostalgic songs as *Tumbling Tumble Weeds*, *Cool Water*, *Ghost Riders* and *Back in the Saddle Again*, this notable troupe takes you back to the days of Roy Rogers, Gene Autry and Marty Robbins, reminding audiences that a little bit of cowboy lives on in us all.

The Sunset Pioneers are international entertainers and have been to Austria, England, Canada and across the United States. They performed for the *Little House on the Prairie* TV show reunion at the Western Film Festival, filmed with the BBC-TV for the TV series *Only in America* and with the *Midwest Country TV Show*, on RFD-TV Network.

They performed in Hollywood at the legendary House of Blues on Sunset Boulevard, and have been named Fender Artists. As the official town balladeers of Gilbert, Arizona,

they were hailed Top Personalities of the Year by the *Arizona Republic* newspaper.

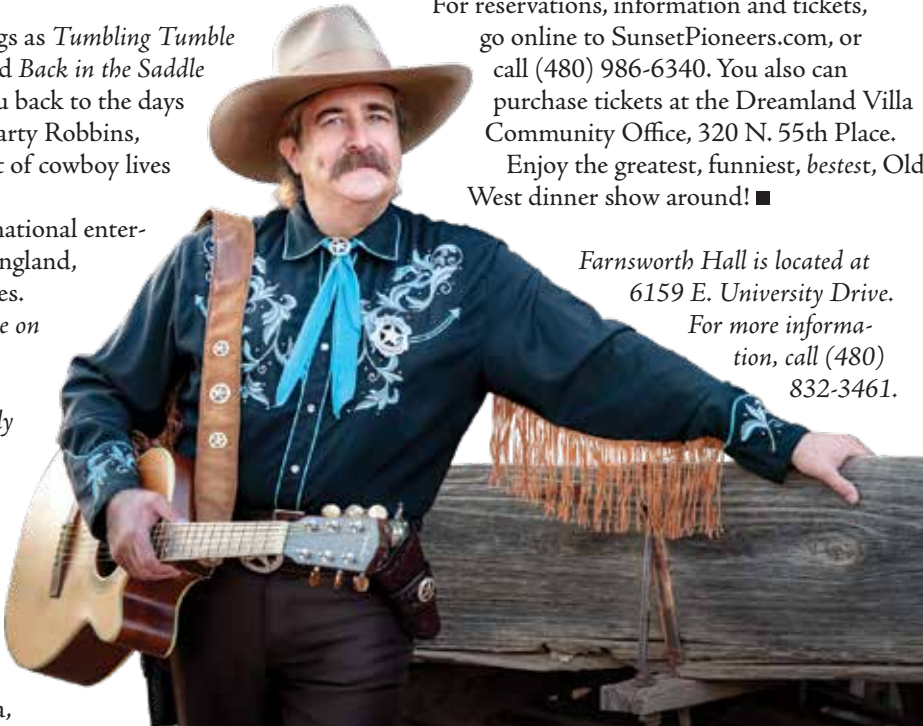
The Academy of Western Artists nominated their album, *Wagon Load of Western Songs*, for the Album of the Year and the esteemed Will Rogers Award. Pioneer Pepper and The Sunset Pioneers recently were featured on ESPN Monday Night Football, representing the sights and sounds of Arizona.

Earlier this year, Pioneer Pepper proudly released *Old Hymns of the Cowboys*, his fifth album, and was honored to have the album cover painted by Jack Sorenson, the No. 1 selling Western artist in America.

Tickets for the dinner and show are only \$28. Just the show tickets are \$20.

For reservations, information and tickets, go online to SunsetPioneers.com, or call (480) 986-6340. You also can purchase tickets at the Dreamland Villa Community Office, 320 N. 55th Place.

Enjoy the greatest, funniest, *bestest*, Old West dinner show around! ■



Farnsworth Hall is located at 6159 E. University Drive. For more information, call (480) 832-3461.

Real Estate

In The Groves

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Groves Area Market Report

Sales over \$300,000 for the Month of November 2018



John Karadsheh

Address	Square Feet	Community	Sold Price
1808 N. Sandal	1,749	Alta Mesa	\$310,000
5948 E. Julep St.	2,094	Silverado	\$318,000
2442 E. Evergreen St.	2,072	Mesa Estates	\$320,000
1661 N. Sundial	2,707	Alta Mesa	\$320,000
5907 E. Fairbrook Cir.	2,215	Alta Mesa	\$324,000
2726 E. Hale St.	2,746	Chateau D'Arnett	\$349,000
3044 E. Leland St.	2,578	Vista Mesa	\$350,000
1416 N. Claiborne	1,871	Higley Heights	\$355,000
2911 E. Menlo St.	2,849	Vista Mesa	\$360,000
5042 E. Glencove St.	2,275	Copper Crest	\$361,990
2421 E. Inca St.	2,400	Russell Manor	\$365,000
5826 E. Montara Pl.	1,877	Apache Wells	\$371,500
1824 N. Somerset St.	3,002	Alta Mesa	\$419,000
2966 E. Grandview St.	2,388	Mesa Northgrove	\$423,000
2562 E. Lynwood St.	2,613	Citrus Highlands	\$430,000
2638 N. 22nd St.	2,865	Village View Estates	\$436,000
2165 E. Kenwood St.	3,039	Regency at Garden Grove	\$450,000
4545 E. Enrose St.	2,854	Groves East	\$512,000
3022 N. Glenview	3,635	Lehi Crossing	\$532,500
3559 E. Pearl Cir.	3,213	Montana Dorada	\$650,000
3848 E. Ivyglen Cir.	3,801	Groves North	\$769,000
4122 E. McLellan Rd., #17	4,556	Highgrove Estates	\$770,000
3705 E. Encanto St.	5,053	Trovita Estates	\$889,000
1550 N. 40th St., #3	7,622	Citrus Manor	\$975,000
3921 E. Mallory Cir.	7,033	Vista Estancia	\$1,000,000
3325 E. Knoll St.	3,555	Estates at Thirty-Second	\$1,071,948

Information gathered from the Arizona Regional Multiple Listing Service is deemed reliable, but not guaranteed. Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER • KOR Properties www.KORproperties.com





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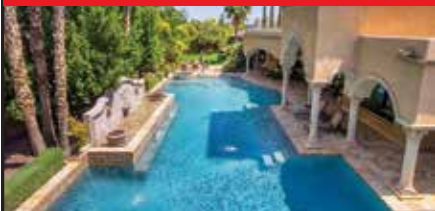
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LOCAL BUSINESS

Family-Owned Mesa Company Provides Quick, Easy Sale of Oil and Gas Mineral Rights

By Jamie Killin

Based on decades of experience, family-owned and Mesa-based Kringen Oil provides its clients with the fastest, easiest and most private option for selling mineral rights.

Todd Kringen has worked in the oil and gas industry for 40 years, and he has expanded his business to include his wife, Karla, and two daughters, KaBrina and KaTasha.

“Over the years, I haven’t lost interest in buying minerals, but ever since my daughters have been working for me, it has sparked a new interest in the industry,” said Todd. “I enjoy showing them all aspects of the industry. They now understand every step of the way.”

Clients also benefit from working with a family business and are treated like family themselves. Specifically, they enjoy top-notch customer service and faster decision making than would be possible with a larger company.

“We truly care about our clients, and we often help them out with issues other than their minerals after working with them,” said KaBrina. “Since our clients like working with us, as well, they often tell their friends or family members about us if they are looking to sell their mineral rights, too.”

Clients sell their mineral rights to receive cash quickly, simplify their estate, or to avoid the paperwork and tax complications that come with owning oil properties. Because the oil and gas

industry is cyclical, selling mineral rights also can minimize the risk of losing money in those years when oil prices are low.

Kringen Oil also can advise clients on which areas have more lucrative mineral rights that might be less susceptible to cyclical price changes.

“There are years when the price of oil is high, and there certainly are years the price of oil is low,” said KaBrina. “People usually only talk about oil when the price is high. No one ever knows when the price is going to go down or up, so that makes owning minerals a risk.”

In addition to helping clients sell their mineral rights quickly and privately, Kringen Oil also provides its clients with advice on how to navigate their rights, helping to advise on the next steps, and if the client actually owns mineral rights. ■

To learn more about how Kringen Oil can help you sell or manage your mineral rights, call (480) 380-1101.



LOCAL BUSINESS

Start the New Year with Relaxation, Repairs and Cash Back

By Jamie Killin

After the holiday hustle and bustle, it’s time to tick items off the to-do list for a productive new year, and, at Advantage Auto Glass, you can enjoy time relaxing, having your auto glass repaired and even leaving with cash in your pocket.

Advantage Auto Glass, conveniently located in Northeast Mesa, near Higley and McKellips roads, provides a relaxing environment for customers to enjoy while quickly taking care of the car repair that too often is procrastinated and forgotten about.

“It’s a great location and a fun place to get my auto glass replaced,” said customer Jennifer Ridgeway. “I get to relax and enjoy free movie entertainment. Their experienced technicians and lifetime warranty ease my mind, as well.”

Guests enjoy a movie theatre with a 17-foot screen, leather reclining chairs, a cash grab money booth, complimentary food and drink and Wi-Fi. In addition, the shop is kid-friendly, so it’s a great way to entertain the kids while taking care of important repairs.

While most services typically take less than 40 minutes, Advantage Auto Glass customers may opt to take advantage of the shops’ amenities for longer, enjoying the movies, snacks and often much-needed downtime.

“In the middle of your day, your rushing day, you can sit down and relax and everything is free,” said receptionist Samantha Martinez. “That’s what our customers can’t believe.”

Not only is the process easy and relaxing, it also is affordable. Also, while many auto glass repair shops offer money



back, most don’t let you leave with cash in hand like Advantage Auto Glass, instead providing gift cards, a check or voucher.

Customers even have the option to have a free full vehicle tint instead of the cash back, which can provide hundreds of dollars in value.

Advantage Auto Glass also promises top-quality repairs both at its location and through its mobile service, which has garnered the company several five-star reviews and repeat customers.

“If there are any questions, the technicians will explain what’s happening, so you don’t ever feel like you’re confused or taken advantage of,” said Samantha. “They are happy to answer any questions you have. They are educating you on what they’re doing.”

The company’s services don’t end at vehicle windshield repair either. Advantage Auto Glass also is able to repair RV glass and provide tinting services. ■

Advantage Auto Glass is located at 1810 N. Rosemont, Suite 103. For more information, visit advautoglass.com, or call (480) 892-7633.

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HEALTH

Low Back Pain Has Various Risk Factors and Treatment Guidelines

By Dr. Russell Homewood

It is estimated eight of 10 adults have low back pain at some time in their lives.

For many individuals, episodes of back pain are self-limited. Patients who continue to have back pain beyond the acute period (four weeks) have subacute back pain (lasting between four and 12 weeks) and may go on to develop chronic back pain (persists for more than 12 weeks). It is rare for back pain to be an indication of something more serious.

Mistakenly, most sudden onset of back pain is labeled a back sprain or strain. A sprain or strain occurs when muscles and ligaments are stretched too far, and tears damage the tissue. The back typically does not go through enough range of motion to result in sprains or strains.

It is much more common to have a degenerative process, such as degenerative disc disease or arthritis of the spine that becomes inflamed by lifting or overworking the area. It is important to understand this is a chronic condition, causing reoccurring pain. Patients need to be educated about rehabilitative exercises and other ways to avoid and treat reoccurrences.

Some risk factors associated with an increased incidence of back pain include smoking, obesity, age, female gender, physically strenuous work, sedentary work, psychologically strenuous work, low educational attainment, Workers' Compensation insurance, job dissatisfaction, and psychologic factors, such as anxiety and depression. Overdoing it at the gym or golf course is one of the most common causes of over-extended muscles leading to low back pain. You're especially vulnerable if you tend to be inactive during the workweek and then spend an hour at the gym or softball field on the weekend.

Symptoms requiring urgent care include loss of bowel or bladder control, numbness in the groin area, leg weakness, fever and pain when coughing or urinating. If you have any of these symptoms along with your back pain, contact your doctor.



Dr. Russell Homewood

Also contact your doctor right away if you have back pain and you have a history of cancer, unintentional weight loss, long-term steroid use, weak immune system, history of IV drug use, or your pain gets worse with rest.

Unless low back pain is caused by a serious medical condition, a rapid recovery is expected, even if there is a bulging or herniated disc. The body breaks down bulging discs, taking pressure off the nerve.

BASIC GUIDELINES FOR TREATMENT

Many people are afraid they will hurt their back further or delay recovery by remaining active. However, remaining active is one of the best things you can do. In fact, prolonged bed rest is not recommended. Although high-impact activities should be avoided, it is fine to continue regular day-to-day activities. Using heat can help during the first few weeks. Over-the-counter medicine, such as aspirin, ibuprofen (Advil, Motrin) and naproxen (Aleve), may work better than acetaminophen (Tylenol) for low back pain. They can be taken together, but you should consult your doctor first. A program of exercises can help to increase back flexibility and strengthen the muscles supporting the back. Although starting back exercises or stretching immediately after a new episode of low back pain might temporarily increase the pain, the exercise may reduce the total duration of pain and prevent recurrent episodes.

Recommended activities include those that involve strengthening and stretching, such as walking, swimming, use of a stationary bicycle and low-impact aerobics. Avoid activities that involve twisting or bending, are high-impact, or make the back hurt more. Some specific exercises may help strengthen the muscles of the lower back. People with frequent episodes of low back pain should continue these exercises indefinitely to prevent new episodes.

DR. RUSSELL HOMEWOOD'S BIOGRAPHY

Dr. Homewood chose Family Practice because he values long-lasting relationships with his patients. A perfect day in the clinic involves providing excellent medical care, while also visiting with old friends. He is well known for his empathetic, fun-loving personality and down-to-

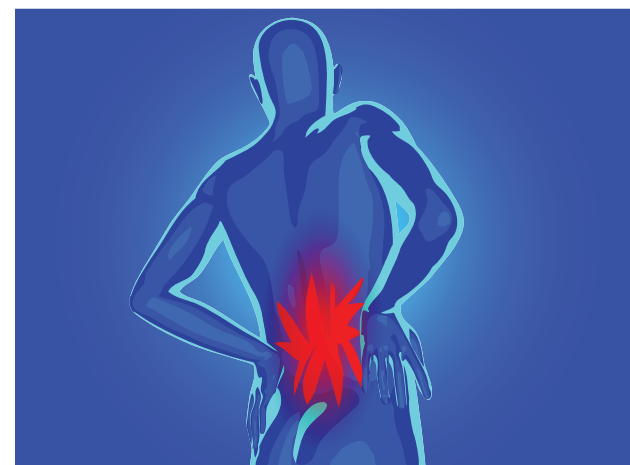
earth bedside manner that puts his patients at ease. He frequently takes time to explain a patient's diagnosis and clarifies any confusing information from a specialist visit.

Dr. Homewood completed his undergraduate degree from Brigham Young University and his Doctor of Osteopathy from Kirksville College of Osteopathic Medicine, ranking in the top 20th percentile. He completed his residency in Family Medicine at Phoenix Baptist Hospital in 1999. He is board certified in Family Medicine. After beginning his career with larger medical groups, he opened his own practice, Homewood Family Medicine, in 2001. This has allowed him to enjoy building patient relationships.

Certifications include National Board of Osteopathic Medical Examiners, and he is a Diplomate for the American Board of Family Practice. He is a member of the American Osteopathic Association, Arizona Osteopathic Medical Association—Delegate District 4 and the American Diabetes Association.

Dr. Homewood enjoys spending time with his beautiful wife, Kim, and their children. Time permitting, he engages in activities including biking, running, skiing, hiking and travel. ■

For more information, or to make an appointment with Dr. Russell Homewood, call (480) 999-0049.



LOCAL BUSINESS

KNOW BEFORE YOU THROW

By Jon Englund

You can't put a price on provenance.

On Nov. 14, the iconic auction house Sotheby's sold the famed jewelry collection of Marie Antoinette. The pre-auction estimate was \$1.6 million to \$2.9 million for 10 jewelry items once owned by the doomed French queen, whose love of baubles fueled her unpopularity among her country's poor.

The auction saw fevered bidding, which pushed the sales total to \$42.7 million. The star of the auction was a natural pearl and diamond pendant, which sold for an amazing \$36.1 million. The original auction estimate for that item was \$1 million to \$2 million. Another piece that blew the estimates out of the water was a three-strand pearl necklace, which garnered \$2.3 million against a pre-auction estimate of \$200,000 to \$300,000.

While these kinds of stories are rare, they demonstrate how provenance, the history of ownership of a valued object like a work of art, literature or jewelry, can impact the value of those items. Few of us will ever have something from a royal family that we wish to sell. But some of us may have an interesting memento or collectible once owned by someone notable, such as a famous athlete, actor, musician or war hero.

A good example of this is the Rolex Daytona wristwatch I wrote about earlier this year. Paul Newman was the owner



Jon Englund and Donna Luger

of that iconic watch. Its well-documented ownership history served as its provenance and contributed to it selling for nearly \$18 million at auction.

Another celebrity-owned watch that shattered estimates was Elvis Presley's diamond rimmed Tiffany Omega. It was given to Elvis in 1961 by RCA Records to celebrate his sale of 75 million records. The watch was expected to fetch \$54,000 to \$108,000 but ended up bringing a high bid of \$1,812,500.

On the quirky side was Andy Warhol's cookie jar collection. Andy, famous for pop art in the 1960s, was an avid collector of unique cookie jars. In 1988, the collection came to auction in New York City. The pre-auction estimates had the collection valued around \$7,000. By the time the hammer fell for the last lot, the collection had realized a total of \$247,830.

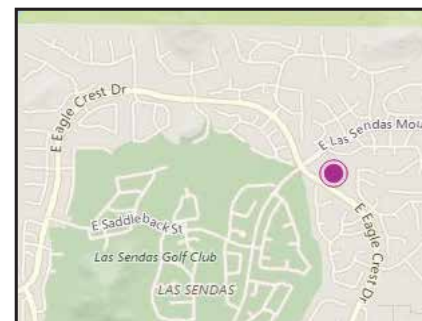
As you can see, ownership and provenance are sometimes the most important contributors to the value of an item. So, what's in your closet? ■

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.

Donna Luger has assisted during that time, and is a veteran Associate Broker and Realtor with HomeSmart Realty—Elite Group.

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

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LOCAL BUSINESS

Step Into 2019 With a New Look
From Studio 480 the Salon

By Jamie Killin

With the new year fast approaching, many people are ready for a new look, or a chance to freshen up their appearance to put their best foot forward.

Studio 480 offers the most beloved new hair trends for 2019, including shaggy cuts, blunt bobs, long pixie cuts and face-framing layers. However, even clients not looking for a major change can mix up their look with more subtle style changes, like curtain bangs or a bob.

"The shag has come back into style, kind of like a 70s shag, with face framing and long wispy layers," said salon owner Renee Hadyka. "It's really popular right now. The bob still is in style too, but it's more of a blunt jawline bob and a lot of choppy bangs."

For color, Renee is seeing her clients love smoky blonde and pink hair colors, as well as vibrant, multi-colored tips.

The stylists at Studio 480 take time to understand their clients' needs and daily life to create the perfect, replicable style for anyone, from trendsetting teens, to busy moms.

The salon also focuses on creating relationships with its clients and maintaining a comfortable environment. Many of its stylists are active in the community and have been with Studio 480 for a long time, allowing them to build a rapport and trust with their clients.

"I want our clients to feel comfortable," said Renee. "I want them to feel beautiful

and to feel like they had a nice, friendly experience. I also want them to feel as though the hairdresser listened to them and didn't just do what they wanted to do. I want them to feel calm and at peace."

For the best possible style, Renee recommends bringing in pictures to show your stylist and recognizing that not all hair color changes can be achieved in a single visit, but can be created through a process that will best protect and color the hair.

While achieving the perfect look for the new year is important, Renee also encourages clients to give their locks extra love during the cold, dry winter season. This can be accomplished with moisturizing products, heat protectants and regular trims, which she recommends every three to 10 weeks, depending on hair length.

"Dry hair is hair where the ends are frayed and damaged," said Renee. You might be getting split ends, so you would want to be doing conditioning treatments at least once a week with regular trims.

To further preserve beautiful styles, Renee also recommends avoiding hot water, which dries and fades hair, and skipping the daily shampoo, which also can dry out tresses. ■

To learn more, or to schedule an appointment at Studio 480 the Salon, call (480) 985-2369. The salon is located at 6655 E. McDowell Road, near the intersection of Power and McDowell roads.

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FINANCES

Take Advantage of Tax Diversification

Submitted by Brent D. Hoskinson and Linda Drake

As an investor, you will have access to accounts that are taxed differently from one another. And it's possible you could benefit from tax diversification by owning accounts in these three categories:

Tax-deferred – Tax-deferred accounts include the traditional IRA and a 401(k) or similar employer-sponsored retirement plan. When you invest in tax-deferred vehicles, your money can grow faster than if it were placed in an account on which you paid taxes every year. You also may get a tax deduction for contributions you make today. When you start taking withdrawals from these tax-deferred accounts, typically during retirement, the money is usually taxed at your ordinary income tax rate.

Taxable – Taxable investments are those held in a standard brokerage account, outside your IRA or 401(k). While you can put virtually all types of investments into a taxable account, you may want to focus on those considered to be most tax-efficient. So, you could include individual stocks that you plan to hold, rather than actively trade, because you will not get taxed on the capital gains until you sell. You also might consider mutual funds that do little trading and generate fewer capital gain distributions. This is important not only in terms of controlling taxes, but also because the taxes on these distributions can reduce your investments' real rate of return.

Tax-free – When you invest in a Roth IRA/Roth 401(k), you don't get an immediate tax deduction, but your earnings, as well as your withdrawals, are tax-free, provided you do not start taking withdrawals until you're 59 1/2 and you have had your account at least five years. (However, income restrictions do apply to Roth IRAs.)

So, given the difference in how taxes are treated in these accounts, how can you choose where to put your money? For example, when would you contribute to a Roth IRA or Roth 401(k), rather than a traditional, tax-deferred IRA or 401(k)? If you are in a high tax rate now and expect it to be lower in retirement, a traditional

IRA may make more sense, as you potentially get a sizable benefit from the tax deduction. But if you are in a lower tax rate now, you have most of your retirement investments in tax-deferred accounts, and/or you can afford to forego the immediate tax deduction, you might find that the Roth IRA/Roth 401(k), with its tax-free withdrawals and earnings, ultimately will make more sense for you. But since no one can predict where tax rates will go in the future, having money in different types of accounts – i.e., tax diversification – can be beneficial.

If you only focus on traditional, tax-deferred accounts, you could end up with larger tax bills than you anticipated when you retire and start tapping into these accounts, particularly when you must start taking withdrawals – called "required minimum distributions" – when you reach 70 1/2. By having money in accounts with different tax treatments, you may have more flexibility in structuring your withdrawals during retirement, based on your year-to-year tax situation.

There's no formula for achieving an ideal tax diversification. You'll want to consider your own needs and circumstances in choosing the right mix of taxable, tax-deferred and tax-free accounts. Ultimately, taxes should not drive all your investment decisions – but they should not be ignored, either. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



LOCAL BUSINESS

God Wants To See Personal, Positive RESOLUTIONS BEYOND THE NEW YEAR

By Pastor Paul Frank
Hosanna Lutheran Church

The New Year often brings some new dedication. Well, sort of.

We try to muster up a new resolve to make a change in some way. We decide it's time for... some weight loss, or better money management, or a change in career plans, or a change in a personal behavior, or a change in our approach to one relationship or another, or, well, you can fill in the blank.

Do you have a New Year's resolution to make? It can be frustrating and difficult to keep our new resolutions. Believe me, I know. A number of years ago I made a New Year's resolution that I would never again make a New Year's resolution. And then, well, I didn't keep that resolution either.

I always end the year with a bit of self-reflection and some honest evaluation, and I always come up with some kind of change that needs to be made. I'm doing the same this year, and, to be really honest, I hope you do, too. There is always some kind of change, some personal improvement that can be made. So, I encourage you to survey the landscape of your own life, and find a place where change can make you happier, healthier, wiser and better.

As you do so, I want you to know that God already has surveyed the whole landscape of your life. He knows everything about you, every decision made, every habit that needs change, every flaw.

Can you imagine someone knowing every flaw in your life, even better than you do? God does. And yet, He still loves you, calls to you, and invites you to come

into His presence and to be a part of His family. God wants to see you in His house of worship and praise, and in a relationship with Him. Do you know why?

Because He wants to see some changes made in all of us, not just at the start of a new year, but always. God shapes and crafts us into the people that He would have us be—people of faith and love, mercy and grace, generosity and compassion. He shapes us through His Word and through the relationships He creates among us in His family.

Come join us at Hosanna Lutheran Church and Little Palms Preschool as we place ourselves in His hands, and let Him create new life, and new changes within us. God bless your new year, and the resolutions you might make. ■

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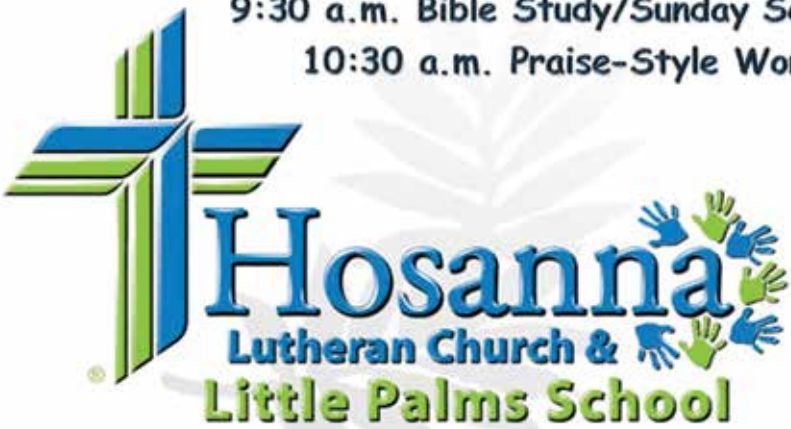
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FINANCES

How Can You Benefit from Return of Premium Life Insurance?

Submitted by Matt Watson
State Farm

You buy term life insurance to protect the ones you love from financial hardship if you should die. With most term policies you pay your scheduled premium, and when the term is done, you typically stop making payments and your coverage ends.

What if that life insurance policy refunded all the premiums you paid directly to you if you outlived the term? That's the premise behind *Return of Premium life insurance*. Here's what to know about this coverage.



Matt Watson

- The money you get back from a Return of Premium term policy is generally tax-free.
- You can use the returned premium any way you choose — to help pay off a mortgage, fund college tuition, boost your retirement savings, or something else.
- Over the level premium period, your policy will build cash value and you can borrow against during the initial term period.
- The death benefit of your policy is generally income tax-free.
- If you have one or more additional policies with your insurer, adding this coverage may make you eligible for discounts.

WHAT IS RETURN OF PREMIUM LIFE INSURANCE?

Return of Premium life insurance is a *term policy* with a level premium period of either 20 or 30 years. At the end of the term, if the death benefit has not been paid and you've made your scheduled premium payments, you'll be refunded the money you've paid over the level premium period less any loan you may have taken, and accrued loan interest not paid on the policy.

The return of premiums could be as much as tens of thousands of dollars — and you can use that money however you wish.

WHAT ARE THE POTENTIAL BENEFITS?

In addition to the protection that the policy affords your loved ones:

WHAT ELSE SHOULD YOU CONSIDER?

To keep the policy from lapsing, you'll need to make scheduled premium payments for 20 to 30 years.

Also, Return of Premium can be converted to a permanent coverage and premiums at any time—no matter your state of health at the time. Additional riders are also available to customize coverage to your situation. ■



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LOCAL BUSINESS

CONSIDER THE PROS AND CONS of Assisted Living Versus Home Care

Submitted by Home Care Assistance

There are three questions to ponder when it comes time to consider assisted living or home care for a loved one.

“Should I put my mom or dad in assisted living?” People who meet Jeff Hill are always asking him this question.

Jeff operates Home Care Assistance in Greater Phoenix, so he gets all the “aging parent” questions.

Jeff usually responds with, “It depends,” and from there, he starts an open conversation about assisted and independent living communities, home care and how to evaluate each option.

Here are three key questions he asks to help people evaluate their parent’s long-term care options.

1. THE GROCERY STORE QUESTION

“I ask the son or daughter that I’m speaking with to close their eyes and picture themselves standing in line at the grocery store and picking out 12 random people,” Jeff said. “I ask them how they would feel knowing that tomorrow they will have to live with those people.”

“This usually sparks a negative reaction and the response that there is no way they would want to live with strangers,” Jeff continued. “I share that this is often the same response most seniors have when they are placed into a community. This brings the reality of moving mom or dad into perspective.”

2. THE PRESCRIPTION DOSE QUESTION

Has your parent received a prescription from the doctor? Did the doctor start your parent on a low dose or a high dose?

The typical response is that yes, they have received a prescription from their doctor, and it was a low dose that will step up until they determine the proper dosage. This analogy can be applied to home care. “I tell the son or daughter to think of home care like a low dosage that can start slow and then increase in hours as needs evolve,” Jeff stated.

If things are not working out at home, then moving into a community is likely the best option. Even if moving a senior loved one to a community is the best solution, starting with in-home care will provide the family more time to get all the affairs in order and visit local communities to ensure the best fit. Another advantage is, if the community they have chosen has a waiting list, they can stay at home with a caregiver until space becomes available.

3. THE 10 TIMES QUESTION

If the parent moves into a community that has a ratio of one caregiver per 10 residents, a common ratio, you can expect your loved one to receive six minutes of assistance per hour from the caregiver. With in-home care, clients will get one-on-one attention from their caregiver every hour they are hired to be there. Which is greater, six minutes or 60?

In conclusion, there is no easy answer when it comes to the best long-term care option for your loved one. The right solution becomes much clearer, however, when the pros and cons of both options are objectively reviewed using the questions above.

Call us if you need support caring for a loved one. 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.

EVENT

GOLD CANYON ARTS FESTIVAL COMING SOON

Submitted by Chuck Cuffaro, GCAC Publicity Manager

The 19th annual Gold Canyon Arts Festival will be held on Saturday, Jan. 26, from 9 a.m. to 4 p.m. on the grounds of the Gold Canyon United Methodist Church at 6640 S. Kings Ranch Road in Gold Canyon.

The festival, nestled in the Superstition Mountains, is a gift to the community from the non-profit Gold Canyon Arts Council and their sponsors, features no admission fee and free parking.

An average of 5,000 people a year have attended, and exhibitors call it the best one-day festival in the region. The juried art show will feature the work of 90 artists in a wide variety of genres and styles from the East Valley and throughout the state. Programs will be available listing the artists, their specialties and booth locations.

There will be live entertainment all day provided by the Territorial Brass, the Yellow Bird Indian Dancers, the Arizona Trio, and the Houser Family (all subject to change). A food court will offer a variety of foods and beverages. There is truly something for everyone. The Gold Canyon Food Bank will be there, and we encourage you to donate to this worthy cause. Further details can be found under Events at www.goldcanyonarts.org.

The Gold Canyon Arts Council, a non-profit organization, strives to bring world-class concerts to the East Valley through its Canyon Sounds Performing Artist Series. Our core non-profit mission is Student Arts Education whereby all of our performing artists provide tutorials and workshops at regional schools. ■

For more information, contact Carole Lindemann, festival chairperson, at (480) 474-8201, or email carbill5@mchsi.com.



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Grandmother's Fried Chicken (\$18)

Mashed Potatoes, Green Beans, Country Gravy

TUESDAY

Cantina Meal (\$16)

WEDNESDAY
Slow Braised Lamb Shank (\$28)

Saffron Risotto, Asparagus

THURSDAY

Juniper Brined Roast Pork (\$16)

Mashed Potatoes, Gravy, Green Beans

FRIDAY

Queen (\$20.95) or King (\$26.95)

Prime Rib

Mashed Potatoes, Baby Vegetables Aus Jus

SATURDAY

Seafood Cioppino (\$25)

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SUNDAY

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