

The Groves Up Close



Bringing neighbors closer to their community

March 2019

New Generation Of Pilots Is Soaring To NEW HEIGHTS AND CHASING DREAMS

By Mercy Rivera

Everyone has dreams when they are young that seem too far out of their reach of reality, but for today's youth, the dream of flying high in the sky is within reach.

The Aviation Explorers is an aviation program with posts across the nation. The goal is to teach participants everything they need to know in order to become pilots and have an aviation-based career. Finally, a dream is within reach for today's thriving and creative youth.

The Aviation Explorers is an exciting program anyone between the ages of 14 and 20 years old, with a passion for aviation, can join. The programs provide lots of hands-on activities and trips whereby participants can gain lots of experience for future careers in aviation, while promoting the growth and development of the new generation.

In the fall, they have Family Fun Day, with a picnic and plane rides for parents and siblings. Every July, the members of the program can go to AirVenture, in Wisconsin, for a week of camping out at the Explorer Base Camp and volunteer a couple of hours each day. It is a fun-filled week that members come back from having gained a unique and helpful experience they will never forget.

Through the program, participants learn maintenance and ground school. Ground school includes basic aerodynamics, instruments, engine and systems, weather, navigation, charts and publications. Also addressed are radio communications, air traffic control and airspace, cross-country flight planning, airports, Federal Aviation Regulations and much more.

The program also teaches various aspects of maintenance, including wheel and tire maintenance, fabric-covered flight surfaces, interior reupholstering, stripping and painting. In addition, participants learn changing oil and filters, riveting and drilling out rivets, compression checks and servicing oleo struts. These are only some of



the things learned.

The program is very thorough and committed to teaching every member the foundations of flying, as well as exposing them to other possible careers in aviation. Of course, there also is the opportunity to obtain a private pilot's license.

To take part in this amazing opportunity, here are some things potential members should know. They meet three Saturdays out of the month, from September through May, when participants will learn everything there is to know about aviation.

There are some fees, as well. The Boy Scouts of America dues are \$35 per year, annual repairs assessment is \$50, uniform shirts are \$70, and flying time is \$95 per hour of engine time. It may seem like a lot, but the experience and help it will give participants when they are ready for jobs in aviation will be well worth the investment.

If you want to help out the Aviation Explorers, look no further. The Aviation Explorers are having a fundraiser. Their goal is to raise \$30,000 for a new airplane. Their current plane, a Piper Cherokee, is 50 years old and needs

some repairs, so they can continue to teach and give hands-on experience to members. It's a great way if people don't want to join the program but still want to support the inspiration they are giving to the new generation.

Help keep pilot training available to our future pilots by participating in the fundraiser or donating. It costs only \$25 per person for a catered Mexican



dinner. Included is a wine and beer cash bar. There also will be many entertaining events, such as live auctions, 50/50 raffles, live entertainment and a silent auction.

Some of the prizes are gift cards to local restaurants, a ride-along with the Mesa Police Department helicopter, a movie basket, a spin lesson in a J3 piper cub, an ACT/SAT college prep class, a ride in a Cobra attack helicopter and more.

The live entertainment includes Jeff Senour, who is living out his pursuit of two dreams at once—a pilot by day and a rocker by night. The fundraiser will take place at the Wings of Flight hangar, located at Falcon Field Airport, on Saturday, April 13, from 5 to 9 p.m.

Attending or donating to this fundraiser will help the Aviation Explorer Post 352 grow and continue to provide top-notch instruction to our new generation of pilots. ■

If you would like to help these future pilots, please contact Stacey Kinkel at (602) 574-1475 for tickets or further questions. Help keep the new generation soaring to new heights to reach their dreams.

Free Community BBQ and Music Festival Builds Fellowship

Submitted by Judi Willis, APR

Red Mountain United Methodist Church invites the community to its free BBQ and Music Festival, an event for the whole family, on Sunday, March 24,

from 11:45 a.m. to 2 p.m.

The Sonoran Dogs will play in the big tent on the church campus. Formed in 2011, the musical group exploded onto the bluegrass scene, performing and headlining many festivals and concert venues in the

Southwestern U.S., and touring as far away as Australia. With every show, The Sonoran Dogs play with expertise, often improvising and showcasing original songs, traditional and contemporary music, as well as an eclectic mix of Bluegrass, Folk, Americana, Celtic and Newgrass.

The Sonoran Dogs include Peter McLaughlin, guitar/vocals; Mark Miracle, mandolin/vocals; Tyler James, banjo/vocals; and Brian Davies, upright bass/vocals.

Meanwhile, in the fellowship hall, where lunch

is served, a talented trio will play live country music, featuring nationally known steel guitarist Margie Mays. Instruments include double neck non-pedal steel guitar, ribbon guitar and bass guitar.

The free meal includes pulled BBQ chicken sandwiches, homemade coleslaw, BBQ beans, potato chips and dessert, with hot dogs available for the kids.

Outside, kids will have many activities to keep busy throughout the day. There will be a bounce house designated just for preschoolers, who also can enjoy the outdoor, fenced playground. Bounce houses and games with prizes will be available for older children in another area of the campus.

Kids also will enjoy the face-painting station, a petting zoo and, if they didn't fill up on BBQ, free cotton candy and popcorn. ■

Red Mountain United Methodist Church is located at 2936 N. Power Road, on the west side of Power Road, just north of McDowell Road.



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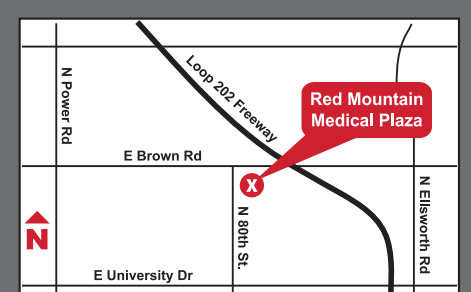
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COMMUNITY

Mesa's District 5 Offers Many Events For Community Members To Enjoy

By Councilmember David Luna

Spring is here and the City of Mesa has exciting March events to welcome in the season.

It's time to get out and enjoy the weather in our wonderful community. Here's a list of upcoming events of which you can be a part.



FOOD TRUCK FRIDAYS AT LAS SENDAS

Come chat with me at my table under the main canopy, and partake in the great lineup of food trucks at the Trailhead Parke on March 1, between 5 and 9 p.m., as we kick off Food Truck Fridays in Las Sendas.

SPRING BREAK

As schools release children for spring break, many households look for positive day camps to keep their children engaged and entertained.

Jefferson Recreation Center will host its Spring Break Bonanza from March 11 through March 15. They will coordinate games, crafts, sports and more for children currently enrolled in kindergarten through sixth grade. Register and find more information by going to bit.ly/2BuDadB.



The Red Mountain Multigenerational Center will provide a great cooking camp for kids from March 12 through March 14. Children must be at least 8 years old but younger than 17 years of age. Register and find more information by going to bit.ly/2I6TyGP.



FALCON FIELD AIRPORT OPEN HOUSE

Unique aircraft, classic cars, model railroads and more will be on display from 9 a.m. to 3 p.m., on Saturday, March 30, at the City of Mesa's Falcon Field Airport annual open house.

The event will be held at Falcon Field Park, 4363 E. Fighter Aces Drive. Admission is free, but we encourage you to bring canned food donations benefiting the United Food Bank. If you would like to add this event to your calendar, go to bit.ly/2TE9C1.

I hope you take advantage of the great weather and opportunities during the month of March. 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.

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EDUCATION

Students Learn Art of Transcending Tribulations By Building Resilience

By Dr. Anjum Majeed, Superintendent and Sami Majeed, JD, Chief of Schools Self Development Academy

While I am somewhat short and let's say wizened, neither stature nor age has bested me, nor have my two brain surgeries and toxic chemotherapy for breast cancer.

I stand against the wind akimbo, not despite these health ailments, but precisely because of them. I have taken my survival through these harrowing moments, not as narrowly escaping the final surrender, but as proof of an inner strength, a resolute resilience.

WHAT IS RESILIENCE AND HOW DOES IT RELATE TO BRAIN FUNCTION?

Scholars define resiliency as the capacity to cope successfully with everyday challenges, significant life events, cumulative stress and major adversity. It is precisely the response to stress that makes a person resilient. However, the stress is not merely the stressful event, but also the effect the stress has on the body.

During times of stress or adversity, every person's body goes through a fight or flight response. The heart rate increases, blood pressure rises, and stress hormones gush through the body. To deal with stress, the amygdala, the part of the brain that expresses fear responses, sends messages to the brain to release hormones, cortisol and adrenaline. These physiological responses prepare the

person to respond, to do some thing that will provide relief.

This is a critical juncture because if the stress continues, serious health problems may arise. Chronic stress critically depresses the immune system. It shuts down the prefrontal cortex at the front of the brain. Without the prefrontal cortex (PFC), we lose the ability to solve problems and control our impulses. We lose attention and focus, becoming subject to the will of our vacillating emotions.

The loss of the PFC also is our most trusted soldier. Stimulating the prefrontal cortex undoes our stress response and calms the body. The body is able to undergo physiological changes, reducing high blood pressure and increased heart rate. Resilience also enhances the body's capacity to cope with adversity and risk. Doctors call this activating the parasympathetic nervous system. We call it resilience.

HOW DO WE BUILD RESILIENCE IN CHILDREN?

Children have different stresses and different genetic and predisposed abilities to cope with stress. While all children have the ability to handle small amounts of stress, when the stress becomes too much, children withdraw, becoming defiant or angry. These behaviors create undesired, long-term behavior patterns.

To build resilience, scholars have suggested a range of protective factors. There are internal protective factors, like a child's personal characteristics, temperament and openness. There also are external protective factors. The external factors include children's family, friends, school and community interactions, which can either shield the children or place stress on them. Internal and external assets serve as positive influences to build resilience.

Practicing situational awareness (or mindfulness) can help children separate the facts from their feelings. Simply breathing out longer than breathing in activates the parasympathetic nervous system, telling the brain to relax and the heart rate to slow down. They learn not to listen to their impulses or give into fears and perceived injustices. They learn to wait a few seconds, and ultimately find wiser courses of action.

External factors also contribute to the development of resilience—external factors like a positive school environment and a feeling of connectedness to the school. Schools

play a significant role in developing resilience, and can provide opportunities to build resilience by recognizing the importance of developing protective factors.

Even the school-home interaction is critical to developing the sense of belonging. A comforting nexus between the various places a child spends his time helps to provide a sense of safety, a place from which the child can respond more appropriately to stress. A positive relationship between home and school promotes the development of resilience, since there is a continuous solid ground upon which a child can rely if the stress becomes too great.

For this reason, one of Self Development Academy's (SDA) core values is resilience. Schools must then be a safe environment, a place where we provide children those external factors that help nurture resilience. In this environment, we can focus on building children's self-esteem and self-efficacy, by encouraging critical thinking, problem solving and social skills.

SDA is a school that has a caring educational environment and high expectations that help develop resilience. We know that line between pushing to excel and pushing to excess. While we offer high school level courses in middle school, we also provide individualized learning programs. For instance, we adjust homework levels for specific students. What we hope is that children build trust in the adults in their lives, encouraging them to look for support during times of tribulation.

Teachers can be the supportive adults who model social skills and protect children. Further, a school, such as SDA, creates a safe environment for peer bonding and positive social interactions that encourage the development of self-efficacy.

At SDA, we believe all children can have exceptional futures. Whereas we cannot change their inherited traits or the difficulties they may face, we can give them the coping skills to triumph over tribulations they may face. We can help build resilience by creating a nurturing environment with supportive adults, positive bonding with friends, and home-school relationships that encourage the growth of resilience. ■

SDA is enrolling for the 2019-2020 school year. For information about Self Development Academy, call (480) 641-2640.





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RED MOUNTAIN RANCH COUNTRY CLUB

Red Mountain Ranch Country Club Offers Fun Activities and Friendly Atmosphere

Submitted by Red Mountain Ranch Country Club

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We also offer personal/semi-personal training.

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The Red Mountain Ranch Country



Club has six hard court lighted tennis courts. A total of three courts have been newly resurfaced, with plans for the other three to be resurfaced this year. There also is a pickle ball court, with access to a ball machine (free for all members). In addition, there are 10 women's and men's tennis leagues. Very affordable tennis clinics are options for both adults and children.

Competitive junior tennis programs are presented for both novice and tournament players. More than 20 of our players have gone on to compete at the collegiate level.



The Red Mountain Ranch Country Club sponsors various social events, including *Hit for the Cure*, a fund-raising event to benefit breast cancer. This year, the event will take place on Nov. 2. The event has raised more than \$200,000 since its humble beginnings in the year 2000.

Join the Red Mountain Ranch Country Club family and be part of our traditions and friendly atmosphere where friendships will last a lifetime. Call today to become a valued member. ■

Red Mountain Ranch Country Club is located at 6425 E. Teton Circle, in Mesa. To learn more about memberships, tennis, golf and event specials, contact Lorie Davis at (480) 396-7503.

COUNTRY CLUB DEBUTS Trial Membership, Affordable Event Options

By Jamie Killin

Red Mountain Ranch Country Club is inviting the community to experience its beautiful Pete Dye golf course with its one-year Trial Golf Membership, which includes unlimited access to 18 championship holes with fantastic elevations and contours, as well as the course's breathtaking panoramic views.

In addition, the membership includes amenities such as unlimited golf cart use, access to the driving range and practice facilities, and a fitness center. At the fitness center, guests will enjoy daily classes led by Stephana Doumenti-Kirts, a junior Olympic pool and spa, as well as access to tennis courts, tennis leagues and pickle ball, led by tennis pro Ray Kheshvadjian.

The Red Mountain Ranch Country Club is also offering two new membership options—the Junior Membership, for those 45 years old or younger; and weekday golf, for those who want to play Monday through Thursday.

Red Mountain Ranch Country Club also offers a variety of additional memberships to meet everyone's needs.

"One of the best features of belonging to Red Mountain Ranch Country Club is the family atmosphere, where you can make life-long friendships," said Red Mountain Ranch Country Club's Director of Sales Lorie Davis.

In addition to memberships and golf opportunities, Red Mountain Ranch Country Club is the perfect venue for weddings and other special events. Its impressive Overlook Room provides

parties with a panoramic view of the Valley's city lights and amazing Arizona sunsets, as well as a wraparound patio and full-size dance floor.

Red Mountain Ranch Country Club also can cater events with delicious food made directly from the Overlook kitchen, making event planning easy.

This year, the Country Club is also offering wedding specials to provide brides-to-be and grooms-to-be with the wedding of their dreams for an affordable price. A number of benefits are included, such as wedding coordinator, wedding rehearsal, and a bride and groom get ready room, complete with complimentary cheese, crackers and champagne. Also included are the wedding ceremony, wedding arches, chairs, water station, all setups, reception room, upgraded linens, house centerpiece, dinner buffet, champagne toast and cash bar.

If you want to have a complete wedding with our special, you also can add the wedding cake, florist, DJ, photographer and hosted bar to help you have a stress-free wedding. ■

Red Mountain Ranch Country Club is located at 6425 E. Teton Circle, in Mesa. To learn more about memberships, golf and event specials, contact Lorie Davis at (480) 396-7503.



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Our onsite event coordinator can assist you in creating the perfect party. Ask to check out our Garden Room or Valley View Room for a grad party or any type of upcoming private event. Each room can accommodate up to 80 guests.

Our gourmet chefs can create a variety of delicious menu options, from plated meals and buffet packages, to food stations. Bar packages are also available.

But don't wait. Call (480) 396-4000, ext. 227, or send an email to events@lassendas.com. Mention the promo code VENUEPROMO to get your discount for a May through August event.

LAS SENDAS PATIO AND GRILLE

Breakfast, lunch or dinnertime, there's always something special to enjoy in the newly remodeled surroundings of Las Sendas Patio and Grille. Any time is a great time to enjoy the mountain, desert, greens and Valley views with our enhanced heating and cooling systems in place for your comfort.

Breakfast starts at 8 a.m. weekdays, and brunch now is being served on Saturdays and Sundays, from 7 a.m. to 3 p.m.

Luncheon on the Patio is always delightful, and there is live entertainment every evening, from 6 to 9:30 p.m.

Join us for a libation or dinner as the stars and Valley lights start to sparkle. We now are offering a different Nightly Dinner Feature.

Nightly Dinner Features

Monday \$18 Grandmother's Fried Chicken, Mashed Potatoes, Country Gravy, Green Beans

Tuesday \$16 Cantina Meal

Wednesday \$28 Slow-Braised Lamb Shank, Saffron Risotto, Asparagus

Thursday \$17 Juniper-Brined Roast Pork, Mashed Potatoes, Gravy, Green Beans

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Sunday \$18 Pasta Buffet (All You Can Eat)



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As a resident of Las Sendas, do you own anything that says *Las Sendas* on it? Show your Las Sendas pride by wearing our fashionable, new Las Sendas golf shirts, T-shirts, visors and hats, or by purchasing any other branded merchandise we offer in our Golf Shop. And you don't have to be a member to shop at Las Sendas. The public is always welcome. We are open daily from dawn to dusk, with great specials and sales on merchandise every day. Come in and check us out.



GOLF SPECIALS

Ladies Nine and Wine Thursday—Non-members are welcome to join us every Thursday for nine holes of golf and wine after your round. Tee-off starts at 2 p.m., and it is a non-competitive *fun* nine holes of golf with your friends. The cost is only \$39 per player and includes driving range and shared golf cart. Meet new people from the Las Sendas community. To sign up, call the Golf Shop at (480) 396-4000.

Driving range is open to the public—We offer a *Daily Rate* to practice at our facility. Just \$20 gets you unlimited range balls and use of our putting green, chipping green and sand bunker. Juniors under the age of 14 get 50 percent off.

Residents wishing to play at Las Sendas, please go to our website at lassendas.com, and scroll down to *Book a Tee Time*. From there, you can choose the day you want to play and the rate you want to pay. You always can find last-minute deals on the website, and it's free to book tee times.

Yours in golf, Rick Crowson, Director of Golf, Las Sendas Golf Club



LSGC MEMBERSHIPS FOR EVERY BUDGET

We want everyone who wishes to play golf to be a member of Las Sendas Golf Club. This is why we offer a variety of membership options, including our Family Membership, complete with free play.

Family Membership affords your spouse and your children, ages 14 and younger, to play free golf after 3 p.m., seven days a week, as well as after noontime in the summer months.

If you are under age 45, our Junior Membership is only \$2,500. A Transferable One-Year Trial is \$5,000. A Fully Refundable Membership is now \$29,900, and the Non-Refundable Membership is \$15,000.

To discuss the advantages of all our membership options, contact Wayne McBean at (480) 396-4000, ext. 201, or send an email to wmcbean@lassendas.com.

LAS SENDAS CHEF SHARES PASTA SECRETS

In celebration of National Noodle Month, Las Sendas Executive Chef Josh Nylin is sharing his homemade fresh pasta dough recipe.

"Did you know it is estimated that Italians eat more than 60 pounds of pasta per person, per year, easily beating Americans who eat about 20 pounds per person," Josh stated. "This love of pasta in Italy far exceeds the production of the country. Therefore, Italy must import most of the wheat it uses for pasta."

Today, pasta is made using mass-production methods to fill the huge worldwide demand, and while pasta is made everywhere, the product made in Italy keeps to time-tested production methods that create superior pasta.

"All pasta starts out as fresh pasta, but some is made to be eaten *soft*," Josh explained. "Fresh pasta can be made with slightly different ingredients than the dried variety. Many northern regions of Italy use all-purpose flour and eggs, while in Southern Italy, it usually is made from semolina and water, but it depends upon the recipe."

Homemade Pasta Dough

Yield: 4 pounds

18 egg yolks

8 whole eggs

1 kilogram (2 lbs, 3.24 ozs) all purpose flour

1 tablespoon kosher salt

Add the flour to a bowl, make a well in the center, and add the egg yolks and eggs to the well. Start beating the eggs with a fork, slowly incorporating the flour until the dough becomes a wet ball. Turn the dough out onto a floured surface and knead the dough until it comes together. Wrap and refrigerate. Roll out the pasta dough using a pasta roller.



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EDUCATION

Montessori still sparks students' PASSION FOR LEARNING AFTER 25 YEARS

Article and Photos by Laurie Struna

In Suzanne Collins' Montessori classroom at Barbara Bush Elementary School, there is a quiet rhythm as engaged fourth- to sixth-graders work on self-directed lessons.

Specifically, two students play a card game they created to learn state capitals. Across the room, another child studies geology by manipulating minerals, while others learn Spanish, writing, reading and all about atoms.

Based on the work of Dr. Maria Montessori, an early 20th century Italian physician and educator, Montessori classrooms are homelike environments, filled with materials designed to keep hands-on, self-motivated learners organized in a highly structured educational environment.

Suzanne began teaching in 1999, and three years ago made the switch to teaching the Montessori Method.

"Students have individual needs, interests and strengths," Suzanne said. "I felt that I could make a greater educational impact teaching Montessori. I am always amazed at what children can accomplish when given the opportunity."

According to Suzanne, Montessori fuels students' passions, and teaches skills, including self-discipline, problem solving, collaboration, leadership, creativity and innovation, while also caring for other people and the environment.

Montessori students are empowered by self-directed learning, which inspires self-discovery of talents and strengths. A few former Montessori students who attribute their education to their professional success include Amazon founder Jeff



Bezos and culinary icon Julia Child, as well as cellist and United Nations Messenger of Peace Yo-Yo Ma.

District Montessori educators are accredited by the State of Arizona and the Montessori Accreditation Council for Teacher Education. It took Suzanne two years of coursework to complete her Montessori certification. She continued her studies by participating in a nine-month practicum and yearlong case study.

"The training was intense and a lot of work, but it was so worth it," Suzanne shared.

CREATING A LEGACY

This school year, the district's Montessori program celebrates 25 years of educational excellence. The program is a popular choice for parents throughout Mesa.

"Our Montessori teachers are creating learners who feel empowered about what they know," said Dr. Dawn Foley, director of teaching and learning.

Free kindergarten through sixth grade Montessori is available at Bush, Johnson and Pomeroy elementary schools. Tuition-based Montessori preschool also is available. To learn more, go to mpsaz.org/montessori. ■

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



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REAL ESTATE

This Year May Be The Best Time To Sell Your Home

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



As we head into our peak selling season, we are still in a seller's market, but it is beginning to soften. For February, supply increased 6.8 percent, while demand decreased 14.1 percent. However, there still is 28.5 percent more demand than supply, keeping us in a seller's market.

	Feb. 2019	Feb. 2018
Supply	67.3	63.0
Demand	86.5	99.7

If you have been thinking about selling, this may be the perfect time to sell your home, while we are still in a seller's market.

HOW MUCH IS MY HOME WORTH?

When you are thinking about selling your home, the first thing you want to know is how much your home is worth. You may want to jump on Zillow or other real estate sites. This may be great to get a rough idea of your home's value, but I urge you to get a market analysis from a local experienced Realtor instead. Zillow will instantly give you a Zestimate. However, their values often are way off, as they only look at statistics, usually using a larger area from which to pull those statistics. Our neighborhoods are very different in East Mesa, and the values are skewed when the data is pulled from other neighborhoods.

Many other factors affect your home's value, which the computer cannot calculate. For example, the upgrades you have, if you have a pool, location, views, golf course lots, single-story versus two-story homes and many more. All these make a big difference in your home's value. If you do want to go online to get a quick

value, you can get an accurate home estimate at InstantHomeValueAZ.com. This takes you to my website, and I personally will run the report for you. However, the only way to get the true market value of your home is to schedule an appointment for a free home valuation.

GETTING YOUR HOME ORGANIZED

Buyers want as much space as they can afford, whether it's living space or storage space. Decluttering opens 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. 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 knick-knacks 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 it 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 and 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 non-perishable 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.

SHOULD I DO ANY UPGRADES BEFORE SELLING MY HOME?

This is one of the top questions I am asked when I meet the homeowner the first time. The answer depends on so many factors. For example, how quickly do you want to sell? Are we in a buyers' or sellers' market? Do you want a good price for your home as it is or the highest price you can get if you do some upgrades? Then, we will go over which upgrades get you the best bang for your buck where you will be able to recoup the investment from the sale. Kitchen and bathroom remodels should get you 100 percent return on your investment if they are done right. Sometimes, upgrades are not the way to go, but freshening the home with new paint, changing out some old light fixtures and staging the home can make all the difference. Having a free market analysis of your home will answer these and many more questions.

If you are thinking of selling and want to know how much your home is worth, if you should do any upgrades or if you have any questions, please contact me directly at (602) 571-6799 to set up a free no obligation consultation. You can also visit InstantHomeValueAZ.com.



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Sincerely, Matt

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LOCAL BUSINESS

Spring Into Action this March WITH A NEW OFFICE SPACE

By Jamie Killin

If you skipped the new year, new you resolutions at the start of the year (or have already called it quits) your fresh start is coming with the beginning of spring—the best time of year to reevaluate your habits for the most productive 2019 possible.

If you're finding yourself unorganized and unfocused due to your home office, or aren't finding inspiration in your current office, it's time to consider the convenience and affordability of executive suites.

The recently opened Red Mountain Executive Suites provide a modern, upscale place to work, with competitive pricing and great perks. Tenants enjoy access to shared amenities, such as boardrooms, a game room, community kitchen, furnished offices, high speed Internet and more.

"This is a great solution for individuals or growing businesses with smaller teams that want the benefits of a full office building for one all-in, affordable price without the burden of leasing an entire building," said owner Dennis Seifert.

Red Mountain Executive Suites offers flexible, fully furnished offices for teams of up to 30 employees, ranging from high-quality cubicle spaces, to individual offices.

Tenants enjoy networking opportunities and social activities, like foosball, darts and television for a great work experience that can't be recreated at home or in a smaller space.

"As someone that has previously worked from home, I know how challenging it can be to be effective without a great office environment," said Dennis. "Utilizing the amenities and space provided by executive suites has made my team and me much more efficient."

Suites average at 10 feet by 13 feet and have floor to ceiling windows, high-quality modern finishes and furniture options. Some offices even provide private entry and separate locks.

Cubicles provide a generous 6-foot by 6-foot workspace, with furniture available.

Red Mountain Executive Suites is located at a prime location in East Mesa, near Las Sendas and Red Mountain Ranch communities, with access to a variety of restaurants, shopping and the Red Mountain Freeway. ■

Red Mountain Executive Suites is located at 3514 N. Power Road, Suite 115, in Mesa. For more information, or to schedule a tour, call (480) 455-1411.





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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 final dinner and shows will take place on Saturday, March 9 and Sunday, March 10. Dinner is at 6 p.m., and the show is at 7 p.m.

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, Ariz., 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.

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.



ARE MEDICARE PLAN CHANGES TOO CONFUSING?

Some Medicare plans are prone to change more than others each year. Let me help take some of the confusion out of choosing a plan for 2019 and beyond.

- Have you received a letter showing that your plan's rates have changed more than you would have liked?
- Would you like personalized help exploring your Medicare options?

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

Call me today for help navigating Annual Enrollment this year!

Lynne Jones
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PIONEER PEPPER THE SUNSET PIONEERS

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www.SunsetPioneers.com
480-986-6340
TICKETS ALSO AVAILABLE - DREAMLAND VILLA COMMUNITY OFFICE 320 N. 55TH PL. / MESA AZ 85205

HEALTH

MEDICARE PLANS ARE AVAILABLE TO SPECIFICALLY HELP THOSE WITH DIABETES

Submitted by
Tapestry Insurance

When you have diabetes, you have additional medical considerations.

Many people may not realize there are primary care providers who specialize in diabetic care. Having your care managed by one of these providers may be a good option for you to consider.

There are Medicare Advantage plans available in Maricopa County, which focus on maintaining and improving health for individuals with Type 1 or Type 2 diabetes. These plans focus on all aspects of the member to help identify, track, maintain and even improve outcomes for members with both types of diabetes.

Some of the plans offer a substantial price reduction for insulin. If you have Type 1 or Type 2 diabetes, you may have the opportunity to consider your health care coverage. You may be eligible for a special election period that will allow you to switch to a plan that focuses more on you and managing your diabetes.

Given the importance and complexity of this disease, taking the step to ask someone to help identify options for you is a must. Please call me to arrange an appointment. I can help you determine if a specialized Advantage plan might be the right choice for you.

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



Lynne Jones

HEALTH

Valuable information serves as guide TO FOOT HEALTH FOR ATHLETIC KIDS

By Dr. Aprajita Nakra, DPM

With millions of American children participating in warm weather sports this year, from softball to soccer, and swimming to cycling, they will need their feet to be pain-free if they're going to play their best and prevent injuries.

"Sports play a significant role in the lives of millions of young athletes," said Dr. Aprajita Nakra, DPM, a foot and ankle specialist at Advanced Ankle and Foot at Red Mountain Medical Plaza. "Parents need to be aware that sports which require a substantial amount of running, turning and contact can translate to injuries. Protecting children's feet from injuries, and bringing them to a podiatrist when problems occur, can help keep kids in the game and make the sport more enjoyable."

Dr. Nakra offers some tips for helping protect children's feet while playing warm-weather sports:

- Protective taping of the ankles is often necessary to help prevent sprains or fractures.
- Buying a shoe designed for the specific sport your child plays not only improves your child's performance in the sport, but also can help protect the young athlete from serious foot and ankle injuries.
- Without the right sock, even the best athletic shoe won't score points—on the field or off. Athletic socks should consist of a natural/synthetic blend, which is best at wicking away moisture and minimizing foot odor. Socks should not have large seams that might cause blisters or irritation.

Commonly played warm-weather sports and the risks associated with them include:

Basketball—Children playing basketball may be at risk for ankle sprains, tendinitis and plantar fasciitis (inflammation of the thick band of tissue on the sole of the foot). To minimize the risk of foot injury, choose



Dr. Aprajita Nakra

a shoe with a thick, stiff sole, high ankle support and shock absorption.

Tennis—The rapid, repetitive lateral movements and shifting of weight required of tennis players can lead to injuries, such as ankle sprains, plantar fasciitis, as well as corns or calluses. Tennis players will do best with a flexible-soled shoe that supports both sides of the foot.

Running—Movements required of runners include leg extension and hitting the balls of the feet with a great deal of force. Running can lead to shin splints, heel pain and blisters. A good running shoe should offer good support and shock absorption. In some cases, custom orthotics may be necessary to provide additional support and control of foot motion.

Soccer—The running, jumping and lateral movements required of soccer players can lead to many foot injuries, with heel pain and shin splints being among the most common. Soccer shoes should provide multiple cleats in the heel area and enough room for thick soccer socks.

"Sports-related foot and ankle injuries are on the rise as more children participate actively in sports," Dr. Nakra said. "Parents need to be vigilant to ensure children's feet remain healthy and safe. And remember—lack of complaint by a child is not a reliable sign everything is fine. The bones of growing feet are so flexible that they can be twisted and distorted without the child being aware of it."

Ensuring your child's feet stay healthy could go a long way. Your young athlete could one day be the next LeBron James or Brandi Chastain. If your child participates in strenuous sports, monitor foot health closely. If you suspect a problem, take your child to a podiatrist for evaluation and treatment. ■

Dr. Aprajita Nakra, DPM, is a foot and ankle surgeon at Advanced Ankle and Foot in Mesa, Gilbert and Casa Grande. To make an appointment, call (480) 962-4281, or visit advancedanklefoot.com.

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HEALTH

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Submitted by Tei-rell Infusions

Wellness is the new trend in health care. Proactively taking control of your health before serious chronic disease takes place is key to a happy and healthy lifestyle. Intravenous (IV) nutrition is a powerful therapy to help repair and restore damage that occurs to our cells. IV nutrition is a quick, effective and safe way to help stave off the harms caused by poor nutrition, free radical damage, injuries from pollution and other harmful chemicals, as well as poor lifestyle choices.

Malabsorption, either from disease or bariatric (weight loss) surgery, can cause many digestive problems. Weight loss, bloating, fatigue, muscle cramps, skin rashes and bruising are some of the problems common with malabsorption.

Blood tests and stool samples can diagnose malabsorption and determine what vitamins and minerals are deficient. IV nutrition allows for vitamins and minerals to directly enter the blood stream and on to the cells without passing through the gut. Optimizing pre- and post-surgery nutrition increases the chances for a better recovery and less nausea and vomiting.

Tei-rell Infusions, recently relocating to Las Sendas, offers a selection of IV nutrition therapies to best meet your needs. Infusions may include a variety of vitamins, minerals, amino acids and other nutrients. These infusions are designed to enhance a patient's health or well-being.

The most famous IV nutrition infusion is the Myers Cocktail, named after John Myer, who first started infusing a mixture of magnesium, calcium, B-vitamins and vitamin C. The Myers Cocktail helps reduce fatigue, the effects of seasonal allergies, fibromyalgia, asthma and more.

Other IV nutrition therapies offered by Tei-rell Infusions

include the Immune Boost. The Competitor, the Fountain of Youth and the Hangover Recovery.

The Immune Boost is similar to the Myers Cocktail, but includes zinc, selenium and a glutathione push to help the immune system ward off viruses. The Competitor is for non-professional athletes looking to improve their performance and shorten their recovery time with a boost of amino acids.

The Fountain of Youth hydrates and plumps the skin, as well as provides adequate nutrition to the cells, reducing oxidative stress. The Hangover Recovery is an infusion of fluids, anti-nausea medication and a headache reducer for those who occasionally overindulge.

Whether you are looking for a quick fix from a hangover, or you suffer from malnutrition or malabsorption, Tei-rell Infusions has an IV for you. Vitamin B12 and MIC (lipo-shot for weight loss) are available, too. ■

To schedule your appointment with our infusion specialist and determine what infusion may be most beneficial for you, call (480) 559-4462. For a more in-depth assessment of your health and nutritional status, schedule a consult with our nurse practitioner.



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Groves Area Market Report

Sales over \$300,000 for the Month of January 2019



John Karadsheh

Address	Square Feet	Community	Sold Price
1629 N. Windsor Cir.	1,630	Russell Manor	\$301,900
825 N. Yale	2,130	Meadowvale	\$307,500
2519 E. Huber St.	2,034	Chateau D'Arnett	\$313,000
5826 E. Fairfield St.	2,216	Alta Mesa	\$323,000
811 N. Acacia	2,572	Tierra Este Park	\$335,000
859 N. Acacia	2,441	Tierra Este Park	\$335,000
1806 N. 59th Cir.	2,094	Silverado	\$350,500
2704 E. Lockwood St.	2,440	Rancho de Arboleda	\$355,000
1341 N. Claiborne	2,849	Copper Crest	\$378,000
2254 E. Nora St.	2,330	Village View Estates	\$393,000
2435 E. Hope St.	2,920	Chateau D'Arnett	\$430,000
4317 E. Ellis St.	2,179	Montecito	\$435,000
4037 E. Elmwood St.	2,834	Montecito	\$475,000
3010 N. Glenview	2,479	Lehi Crossing	\$516,750
1053 N. Quinn St.	3,177	The Grove at Valencia	\$526,940
1508 N. Alta Mesa Dr., #135	2,318	Alta Mesa	\$550,000
2116 E. Norwood St.	3,450	Hermosa Vista	\$574,500
4222 E. McClellan Cir., #6	5,066	Park Avenue	\$609,000
3761 E. Omega Cir.	4,168	Somerset Estates	\$698,000
3925 E. Hermosa Vista Dr.	3,677	Spyglass Estates	\$699,000
3754 E. Nance Cir.	5,034	Ladyhawke Estates	\$885,000

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



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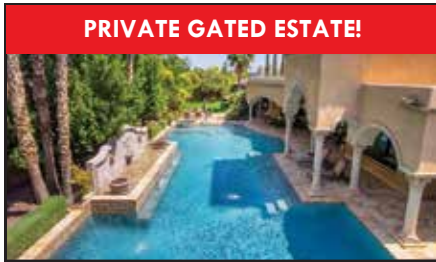


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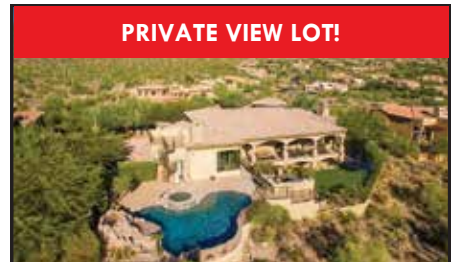
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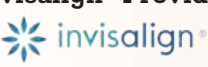


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HEALTH

Physical Therapy Can Help Demystify Pelvic Floor Dysfunction


By Sharin Lane, DPT
Spooner Physical Therapy,
North Mesa

Pelvic floor dysfunction (PFD) can disguise itself in many different ways. If you suffer from hip, groin, low back or pelvic pain, you may be dealing with pelvic floor dysfunction. PFD is a canopy term for a multitude of disorders that occur when the muscles, ligaments and soft tissues of the pelvis are impaired. This usually is due to an inability to properly control the muscles of the pelvic floor or a malalignment of the joints or structures in and around the pelvis.

The pelvic floor muscles act as a sling to hold and support the internal organs of the pelvis. Symptoms associated with PFD include pain or pressure in and around the pelvis, incontinence (bladder or bowel), dyspareunia and prolapse. PFD is most commonly caused by childbirth, pregnancy, increased intra-abdominal pressure, respiratory disorders, hypermobility, nerve damage, trauma and aging.

If you believe you have PFD, it is important to seek a professional opinion, as self-diagnosis is not recommended due to risk of misdiagnosis or infection. Examination of the pelvic structures includes laparoscopy, hysteroscopy or ultrasound.

To diagnose PFD, an internal exam usually is completed. An external exam may be done via electrodes to the musculature when available, but is less desirable due to being less accurate. To help diagnose PFD, a gynecologist, urologist, obstetrician, physical therapists or chiropractor may complete an



internal examination. Treatment for PFD may include biofeedback, medications, strengthening, stretching, manual therapy, surgery and more.

Severity of the condition often will dictate the appropriate form of intervention. In less severe cases, physical therapy often is recommended to avoid invasive procedures. Physical therapy helps to regain control of the pelvic floor muscles, address malalignment, release tight muscles and provide education for self-management.

Pelvic floor physical therapists are specially trained to diagnose and treat PFD conservatively. Physical therapy treatment includes biofeedback, kegel exercises, strengthening, stretching, manual therapy, bladder/bowel retraining and more. The goal of physical therapy is to help individuals dealing with PFD return to their desired activities without pain, no longer worry about leaks, control intra-abdominal pressure and continue family planning. ■

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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LOCAL BUSINESS

KNOW BEFORE YOU THROW

By Jon Englund
Rather than a simple penny for your thoughts, how about millions of dollars?



Jon Englund and Donna Luger

A few years ago, an incredibly rare penny from a private collection sold at auction for the jaw-dropping figure of \$1.7 million. The penny was from 1943, when that denomination was supposed to be minted from zinc-coated steel due to the need to reserve strategic copper for the World War II effort.

It's estimated that as few as 17 to 22 non-steel coins were released at that time. Apparently, some bronze planchets (the plain metal disk that is stamped as a coin) were caught in the trap doors of the tote bins used to feed the Mint's coin presses. The error was not realized until after the coins were circulated, making it the rarest U.S. error coin in existence.

The coin's owner, Don Lutes Jr., of Pittsfield, Mass., found the penny in 1947, at the age of 16. The penny was in the change given to him when he paid for his high school cafeteria lunch. Being a budding coin collector, he quickly realized he had obtained

something unique. Despite denials from the U.S. Mint that any 1943 bronze pennies existed, there was a rumor that Henry Ford had made an offer to exchange a new car for a bronze penny if anyone found one. That rumor turned out to be false, so Don kept the penny locked up until last year when his health declined.

Don wanted to sell the coin and donate the proceeds to the local public library where he volunteered his time. Sadly, Don passed away last September, at the age of 87. He would have loved seeing the impact that chance event in 1947 had on the world of coin collecting.

So what's in your pocket? An old penny, perhaps? Coin images can be viewed at pcgs.com/news/Pcgs-certified-1943-d-Bronze-Cent-Sold-For-17-Million. ■

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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REAL ESTATE

Take A Look Ahead At This Year's Housing Market

By John Karadsheh

Normally, we write our New Year's real estate predictions in mid-December to be published in January, but in mid-December we were looking at the craziness of the stock market, the decline in housing sales, and wondering where things were headed next.



John Karadsheh

As we sat down to write this piece in early January, the government shutdown had no end in sight and we paused again. As we write this in mid-February, things finally seem to be normalizing again, and we have a better feel for where things are headed.

THE BOOM AND THE PAUSE

We have to start by acknowledging that the first three quarters of 2018 were pretty darn impressive and returned us to the pre-recession glory days of real estate—low inventory, multiple offers, robust prices and low interest rates. Consequently, in 2018, home values increased by more than 8.5 percent. Now, looking back, the data shows that values peaked in June when the median sales price (as tracked by the Arizona Regional Multiple Listing Service) reached a new all-time high of \$268,000 (the previous record was set in June 2006 at \$264,800).

By early October, the stock market started to get jittery and that, coupled with the intensity of the midterm elections and talks of a tariff war, led to a great pause. Quite suddenly, our lively market went eerily quiet despite the fact that locally, our housing inventory was low, unemployment rates were low, and Maricopa County continued to be one of the fastest growing counties in the United States.

While the volume of national home sales began to slump, prices stayed level (or rather they stopped increasing). By the end of 2018, we saw the number of buyers decline and those buyers who were in the market

started coming in with lower offers. Sellers, by contrast, were convinced their homes were worth a certain price and dug in. Often, the gap between the seller's minimum and the buyer's maximum was not insurmountable, but the psychological divide was vast.

2019 PREDICTIONS
THE STANDOFF WILL CONTINUE

The standoff between buyers and sellers likely will continue until either buyers feel more comfortable spending their money or sellers adjust their prices to reach more buyers. It is hard to tell who will blink first—but right now, I would say it is 60 percent to 40 percent, with sellers forced to concede a bit more, simply to get their properties sold. During the spring busy season, sellers may get back some of their leverage for a period of time in certain segments of the market.

RATES AND FINANCING

On the plus side, mortgage interest rates currently are at the lowest point they have been since March of 2018, but it is expected they will creep back up as we move through 2019. The drop in rates definitely has stimulated some activity, and there has been a flurry of buyers on and off since the second week of January. Down payment assistance continues to be available, along with more creative lending options for buyers in all segments of the market.

CONTINUED LOCAL GROWTH

As we frequently note, the Greater Phoenix Area has diversified its economy since the recession, and is experiencing the fruits of years of enthusiastic economic development. Our local economy is no longer exclusively tied to construction, and we are seeing a broad range of companies expand locally or relocate to the Valley. In Mesa, Phoenix-Mesa Gateway Airport, the Elliot Tech Corridor and the Falcon Field District all are booming with countless new projects.

Arizona economist Lee McPheters predicts Arizona will add 71,000 jobs in 2019 and continue to rank among the top

five states for job growth in manufacturing, construction and professional and technical services. Furthermore, it is expected Arizona will add another 100,000 residents in 2019. While the economy and housing market will soften nationally in 2019, this time, Arizona's strong, smart growth will provide us with a layer of protection.

THE NUTSHELL

On the whole, we predict that 2019 will see a lower volume of home sales, with a 0 percent to 2 percent valuation increase (completely dependent on where you live and what kind of home you are selling). Low maintenance, turnkey homes, especially those suited for retiring baby boomers, will continue to fare well. We expect to see the normal seasonal spurt this spring followed by a slowing on the back half of the year. If you are buying (especially if you are paying cash), there will be deals to find if you look hard enough—but expect those deals to come with some deferred maintenance. The remodeled and upgraded properties will, as always, get top dollar.

All in all, we really have so much to be grateful for in the Valley. Housing values have increased year over year, investors have made money, most homeowners are no longer under water, foreclosures mostly have gone away, homeowners have the equity to remodel, and the Valley economy truly is thriving. The real estate market is just becoming balanced again, and that stability truly will support the longevity of our local economy. ■

John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for more than 16 years, and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS). In 2014, John was voted the No. 1 Real Estate Agent in Arizona by Ranking Arizona.

You can reach John at (480) 568-8684, or visit his website at KORproperties.com.

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

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EVENT

Mahnah Club celebrates 65 years of community service

Submitted by Mahnah Club

Mahnah Club of the East Valley will host a luncheon on Saturday, March 30, at 10:30 a.m., at The Vistas Pavilion at Las Sendas, 7555 E. Eagle Crest Drive.

The *Sentimental Journey* luncheon will feature a silent auction, raffle baskets and door prizes, with proceeds benefitting Child Crisis Arizona, Save the Family Foundation, Kaity's Way, high school scholarships and many other charities.

The public is welcome to join the fun, and be a part of the fantastic community event. Tickets are \$65 per person and can be obtained on the website at MahnahClub.org.

The following are questions and answers about Mahnah Club:

Q: What can I expect of the event?

A: There will be a fantastic silent auction, as well as the opportunity to purchase raffle tickets and win door prizes. All proceeds will be allocated to our charities.

Q: Why is community support for this event important?

A: *Child Crisis Arizona* provides a safe environment for children in need and supports services to build strong family units. *Save the Family* provides transitional housing and many support services in order to assist families and break the cycle of homelessness. *Kaity's Way* is a nonprofit organization founded after Kaity was abused and killed by her boyfriend. With the guidance of experts in domestic violence, this charity educates teens and

adults to identify warning signs, options and resources. High school scholarships are awarded to service-minded high school seniors who might not otherwise have the opportunity to further their education.

Q: What is Mahnah Club?

A: Mahnah Club is a nonprofit 501(C3) organization of women who support charitable causes relating to improving the lives of children and providing supportive family units.

Together for 65 years, Mahnah Club founded the Child Crisis Center more than 30 years ago. Over the years, the organization has worked tirelessly to support, both financially and personally, the needs of the Child Crisis Center, now Child Crisis Arizona, and Save the Family Foundation, as well as many other local charities.

Last year, the Mahnah Club won the first Christine L. Goldberg Leadership Award, given by Save the Family Foundation. ■

For more information about Mahnah Club, visit the website at MahnahClub.org.



SPIRITUALITY

Lent Is A Time For Growth and Education In Christian Faith



By Associate Pastor Nick Duerr

Wednesday, March 6, is Ash Wednesday, which marks the beginning of Lent, a season that ends on Easter Sunday.

For many of us, Lent conjures up images in our minds of people giving up things, most often chocolate, soda or some other unhealthy food. Sometimes, however, people choose to give up something else, such as social media or dining out. For anyone who has lived in a heavily Roman Catholic community, Lent might bring to mind images of fish fries on Friday evenings.

But Lent is much more than odd eating habits. Lent is a season of the church year that has traditionally been set aside for growth and education in the Christian faith. A significant portion of that growth and education is focusing intently on the work Jesus did, culminating in His death and resurrection, which will

be celebrated during Holy Week in April. There are many other topics into which we as the church can dive.

This year, at Hosanna Lutheran Church, we will discuss the parts of the worship service, as well as how those lead us to remember Jesus and the work He did to save us. We will be diving in deeply to discuss things, such as baptism, prayer and the Ecumenical creeds of the church.

Please join us for our Lenten worship, and in our studies of these topics. We will be meeting at Hosanna every Wednesday in March and up through Holy Week.

Worship times are 10:30 a.m. and 6:30 p.m. We will provide a lunch immediately following the early service, and a dinner beginning at 5:30 p.m., just before the evening service. We would love to have you come and join us. ■

Hosanna Lutheran Church is located at 9601 E. Brown Road.

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Get Involved and Make a Difference in Our Community...

By C. Andrew John

John's Refrigeration Heating & Cooling is rolling out another John's Gives Back contest where two local charities will compete for donations of \$1,750.00.

The contest is based on a voting system and will be open for voting from Feb. 15th through May 15th, 2019. The charity with the highest number of votes will receive a donation of \$1,250 and the other one will receive \$500. Both charities will receive a guaranteed donation.

We Need Your Vote to Decide Which Charity Will Receive the \$1,250 Donation!

Here's the best part. It's super easy and costs you nothing. All we need is for you to vote for your favorite charity. Here's how:

Go to
JustCallJohns.com

▶ Click



▶ Click **VOTE!**

Tell your family. Tell your friends. Every vote counts. Come back every day from Feb. 15th through May 15th to vote.

Get to Know Our Participants!



They feed hungry people! This year they will provide more than 228,000 people in the East Valley and Eastern AZ with the wholesome and nutritious food they need. In addition, they provide support to help stabilize and enhance lives. A little helps a lot. **\$1 helps to provide five nutritious meals.** Winning the John's Gives Back **\$1,250 donation means they could provide up to 6,250 meals!** Vote today! Learn more about what they do at Unitedfoodbank.org



They rescue abandoned, abused, or injured dogs and find them forever homes! With the help of over 200 foster families (who bring these pets into their homes to provide food, love, and security) and volunteers they have **found over 6,000 dogs families to love them** in the last six years! In addition, they helped open a non-profit hospital to provide affordable medical treatment for adopters. They need your help to win John's Gives Back so they can help more dogs find love! Learn more about them at Followyourheartanimalrescue.org



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!

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||| SPIRITUALITY

Local Lutheran Church Offers LENT SERVICES

By Virginia Fleishans

Pilgrim Lutheran Church and School will present *Three Words of Truth*, complete with services and dinners in recognition of Lent, beginning on Ash Wednesday, March 6, and continuing every Wednesday through April 10 in preparation for Easter Sunday, April 21.

Traditional mid-week WELS Synod Lutheran Lent services, including Holy Communion on March 6 and March 20, and April 10, are scheduled for 3:30 and 7 p.m., with dinner served immediately thereafter in the Fellowship Hall.

The events are free, with a freewill offering for the meal in support of the school's PTO. ■

Pilgrim Lutheran Church and School is located at 3257 E. University Drive, between Val Vista Drive and Lindsay Road. For more information, call (480) 830-1724, or send an email to office@pilgrimmesa.com. You also can visit the website at pilgrimmesa.com.



||| LOCAL BUSINESS

DON'T BECOME A VICTIM OF SCAMMERS

By Paul Toepel, CPA
People impersonating IRS officials have been contacting many of our clients.

Usually, this is over the telephone, but sometimes in person. The best way to protect yourself against these scams is to understand how and when the IRS contacts taxpayers.

The IRS initiates most contacts through regular mail delivered by the U.S. Postal Service.

There are some special circumstances in which the IRS will call or come to your home. These can include an overdue tax bill, collect on employment taxes, or as part of an ongoing audit. But... even then, a taxpayer generally will receive several written notices first from the IRS, which are delivered by mail.

THE IRS DOES NOT:

- Call and demand immediate payment using a specific payment method, like a credit card or wire transfer.
- Demand payment of taxes without giving you the opportunity to question the amount they say you owe.
- Threaten you with police action or other law enforcement to have you arrested for not paying.

Scam artists trick their victims with commonly used threats like these. But scams can take many shapes and forms. The IRS provides a comprehensive listing of tax scams at Tax Scams/Consumer Alerts.

Here is an example from that site:
IRS-IMPERSONATION TELEPHONE SCAMS
A sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds throughout



Paul Toepel

the country. Callers claim to be IRS employees, using fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a gift card or wire transfer. Victims may be threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting. Victims may be told they have a refund due to try to trick them into sharing private information. If the phone isn't answered, the scammers often leave an *urgent* callback request.

AVOID EMAIL, PHISHING AND MALWARE SCHEMES

Scammers send emails, which trick taxpayers into thinking the messages are official communications from the IRS or others in the tax industry. As part of phishing schemes, scammers sometimes ask taxpayers about a wide-range of topics, such as refunds, filing status, confirming personal information, ordering transcripts and verifying personal identification numbers.

The IRS does not use email, text messages or social media to discuss tax debts or refunds with taxpayers. Additional information about tax scams is available on IRS social media sites like YouTube and Tumblr.

Paul Toepel is a CPA who has lived in Las Sendas for more than 17 years. His firm, Toepel Company PC, is a full-service, Mesa-based CPA firm offering a variety of services for more than 30 years.

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

For more information, call (480) 833-8300. Toepel Company PC is located at 2500 S. Power Road, Suite 129.

||| EVENT

Classic Car Show Highlights FALCON FIELD OPEN HOUSE EVENT



Submitted by Impala Bob's and Bob's Pilot Shop

Impala Bob's Car Show will be featured as part of the Falcon Field Open House, held on Saturday, March 30, from 9 a.m. to 2 p.m.

This special event, on the grass of Falcon Field Airport Park, will showcase some of the Valley's finest classic cars. Participants will see not only an impressive array of Impalas and other Chevy's, but also classic cars and trucks of all makes and models, from the 1920s, to the present day, including hot rods, muscle cars, imports and custom cars.

Open to the general public, all proceeds from the car show will benefit Aviation Explorers Post 352.



This outstanding group of teens, ages 14 to 20, share a passion for flying. They are working on their pilot licenses, with ground and flight training. Members meet weekly at Bob's Pilot Shop at Falcon Field.

In addition to the car show, the Falcon Field Open House also will feature an air show by the Falcon Warbirds, helicopter rides, vintage civilian and military aircraft on display, trains, exhibitors, raffles, food trucks, music and much more. ■

Enjoy the open house and strut your car's stuff, too. Pre-registration is required and is limited to the first 160 cars. Entry forms are available at Impala Bob's and Bob's Pilot Shop, located at 4753 E. Falcon Drive.



||| 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.



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. ■

Submitted by your Edward Jones financial advisors, Brent D. Hoskinson and Linda Drake.



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FINANCES

TERM LIFE INSURANCE Could be Right for Your Family

Submitted by Matt Watson, State Farm Agent

Is term life insurance right for your family?

Starting a family? Caring for aging parents? If you have dependents counting on your income, life insurance is more a necessity than a luxury. For families and other people seeking a particular period of coverage, a term life insurance policy provides financial security without requiring a lifetime of premiums.



Here's how it works:

COVERAGE AND BENEFIT OF TERM LIFE INSURANCE

A term life insurance policy provides coverage for a specific period of time, or term. You can choose a policy for the stated term and pay scheduled premiums to the insurer during that time. If the unthinkable happens, and you should pass away while the policy is in force, your beneficiary receives the stated value of the death benefit.

LENGTH OF TERM LIFE INSURANCE

With term policies, you can choose between 10, 20, or 30 years of level premium payments. At the end of the level payment period, the policy is guaranteed renewable to age 95. Although the policy can last until age 95, the premiums will increase significantly every policy anniversary and will likely become unaffordable.

Most State Farm® term policies can be converted without evidence of insurability. This means that during the level term period, and before age 75, you are able to convert regardless of your health to a permanent policy, such as whole life or universal life. Permanent policies are designed to provide coverage for the entire lifetime of the



insured person, not just a stated term. New premiums and other conditions may apply.

COSTS OF TERM LIFE INSURANCE

Term life premiums are determined by a number of factors, including age, gender, tobacco use, and health. For example, it will typically cost less to insure a 30-year-old nonsmoker in good health than it will to provide the same policy to a 45-year-old tobacco user.

ADDITIONAL THOUGHTS ON TERM LIFE INSURANCE

Unlike permanent life policies, term life policies do not provide cash value. The premiums paid to the insurer are simply the nonrefundable price of coverage for the stated term.

Term life is a sound insurance option for people seeking to provide for their dependents for a set period of time. ■

For more information about whether term life is right for you, be sure to discuss your needs with Matt Watson, State Farm agent.

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LOCAL BUSINESS

Many Details Are Associated with Long-Term Care Insurance

Submitted by Home Care Assistance

If you are trying to figure out how to use your mom or dad's long-term care insurance (LTCI), or you are ready to start using the long-term care insurance in which you've been investing, paying for home care can be easier, but it also can be confusing to know where to start.

If you or your parent chose a plan years ago, it can be difficult to remember what exactly the benefits were or how to go about activating them. If your parent no longer has the cognitive ability to remember the plan, it's even harder. However, you don't have to go about this alone.

Before making a big decision, make sure you have all the relevant information at your fingertips. We recommend speaking to a Home Care Assistance care manager to understand your situation in more detail. A care manager can call the insurance company with you during an in-home assessment to understand your loved one's policy and expected benefits. This professional also is familiar with advising you on the process, complying with any expiration period requirements, and understanding whether your care needs are sufficient to trigger your benefit.

Our care managers are experts in the administrative setup and ongoing paperwork required to make sure you receive your benefit. This will reduce the likelihood you experience delayed or declined reimbursement and means less hassle for you. The Mesa/Gilbert office phone number is (480) 699-4899.

WHAT IS LONG-TERM CARE INSURANCE, AND WHAT DOES IT COVER?

Long-term care policies vary from plan to plan, but overall, they offset some costs of future care. For example, long-term care insurance comes into play when you have an illness, disability or impairment that interferes with daily functioning. Most policies require that you meet two of these criteria:

- The inability to perform two or three specific activities of daily living. These include bathing, dressing, eating, toileting and transferring from the bed or a chair.
- Cognitive impairment. Most policies cover stroke, dementia and Parkinson's disease. Policies may



exclude other types of mental incapacity.

- Medical necessity, or certification by a doctor that long-term care is necessary.

HOW MUCH ARE THE BENEFITS WORTH?

Traditional LTCI policies are one to five years. Short-term LTCI policies (less common) are around 90 days. Depending on the policy, you can be reimbursed for nonmedical in-home care, adult day care, the monthly fees of assisted living or the daily rate for a nursing home.

Benefits usually are expressed in daily caps for years of duration. For example, a typical benefit is a \$200 daily cap for four years. The benefit almost always kicks in after an expiration period of paying out-of-pocket (30 to 90 days, usually 90 days).

The policies are worth the daily cap for the duration of the benefit. Typical daily caps are \$100 to \$300, and typical durations are one to four years, depending on the coverage selected. Daily caps can vary depending on whether they are used for home care, assisted living or nursing care.

DOESN'T MEDICARE PAY FOR THESE EXPENSES?

Medicare does not pay for home care, assisted living or nursing home care. Medicare will only pay for short-term stays in rehab or medical home health. Long-term care insurance will not pay for services already provided by Medicare.

However, you may be receiving benefits through Medicare, such as short-term home health care from a nurse. In that situation, long-term care insurance still will pay for home health care services if you meet the criteria.

WHAT ARE THE DIFFERENT TYPES OF LONG-TERM CARE INSURANCE?

There are many types of long-term care policies. Most traditional policies are similar but will have great variability in coverage. Questions to ask your insurance broker (and find the supporting print in the legal document):

- Waiting period. Is the waiting period of 60 to 90 days cumulative over time?
- What are the lengths of time or dollar amount limits?
- Do the benefits increase with the cost of inflation?
- Does the policy cover a portion of nursing home care, or does it cover care in the home and assisted living?
- Do premium rates increase every year?
- Are premiums waived during the time you are receiving benefits?

WHAT IF I DON'T EVER NEED THE CARE BENEFIT?

You don't get your money back if you don't use long-term care benefits, with most policies.

However, a newer whole life/LTCI is a hybrid policy you can draw upon for long-term care.

These policies return money to heirs even if you end up not needing long-term care. They are more expensive than traditional policies. ■

Amanda Butas, our Mesa client care manager, is happy to discuss how your policy might be used for home care. Call (480) 699-4899, or visit our office at 2031 N. Power Road, Suite 103, next to Bed Bath and Beyond.

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