

Las Sendas Up Close

Bringing neighbors closer to their community

July 2019

CLASS 101 Experts Prepare Students for College

By Natalie Crimmins

Successful college applicants stand out among thousands of students. Do you know what their secret is? Most people don't. But good news! Mesa-Gilbert Class 101 is here to provide you expert support.

Throughout high school, Class 101's professional college advisors take an individualized approach to help students navigate the complicated college planning process.

Navigating the college admissions process is daunting. With more than 5,000 colleges in the United States to choose from and the drastic changes to the college admission process in the last 25 years, students and parents can find themselves drowning in information.

According to the National Student Clearinghouse, only 45 percent of students earn a degree within six years at the first university they enroll in. Another 12 percent transfer and complete their coursework at a different campus, losing their merit scholarships and possibly college coursework in the process. One in three students drop out entirely.

"Students must maintain high grades, participate in extracurriculars, take on leadership roles, prepare for the ACT and SAT, write essays, apply for colleges, and then try to choose the perfect college for them," said Shawn Coats, owner of Mesa-Gilbert Class 101. "Is it the university that offers the highest scholarship award, or the university where the student can continue their sport?" Shawn continued. "It depends and must be evaluated on an individual basis."

While many choose to stay in state, Mesa-Gilbert Class 101 wants students to have options, regularly helping them attend private schools for the same or less money than an in-state university. Class 101 college advisors help

students find the university that will allow them to thrive.

Class 101, a national college planning franchise, is proud of its record over the past 21 years — nearly 95 percent of students who participated earned a four-year degree at the university they enrolled in freshman year.

Mesa-Gilbert Class 101 advisors start working with

students as early as their freshman year of high school. When students start working with a college advisor, they will begin to build their resumes and prepare for the college admission process.

This includes reviewing grades, encouraging extracurriculars, and preparing for the SAT and ACT examinations. The program includes both SAT and ACT courses in an effort to help students achieve the highest score possible.

Mesa-Gilbert Class 101 advisors also will guide students through their college

applications and admissions essays, and help students find scholarships that help make their dream school attainable. The advisors believe it is crucial to get to know their students, and important to build professional lifelong relationships to foster success.

"We are incredibly proud of our students and their accomplishments during the 2018-2019 school year," boasted Shawn. "This year, we have two Obama Scholars attending Arizona State University on a full-ride, two National Merit Commended Scholars, two students earned Congressional Nominations to Military Academies, and one student was acknowledged by the College Board's National Hispanic Recognition Program. Additionally, six



Brooke Dixon and Ryan Coats



students scored 34 or better on the ACT and one student achieved a perfect 36 — congratulations Drew Halloran!"

Mesa-Gilbert Class 101 students will be attending schools all over the United States, including the University of California, Berkeley (on an Army ROTC scholarship), Loyola University Chicago, Barrett Honors College at Arizona State University, Saint Louis University, University of Utah, and the Honors College at the University of Arizona, to name a few.

"One of our students is going to serve his country prior to attending college," Shawn continued, "and when he attends Grand Canyon University (on a scholarship), he's actually going to be paid to be a student."

Meanwhile, Shawn, a Northeast Mesa resident, had more impressive statistics about Mesa-Gilbert Class 101. "Throughout the 2018-2019 school year, 97 college admission applications were submitted and our students achieved 93 percent acceptance. Students applied and received many scholarships, including ROTC scholarships. In total, our Class of 2019 earned more than \$4,350,000 in scholarship money. We look forward to what the future will bring for our Class of 2019."

Mesa-Gilbert Class 101 offers complimentary consultations with professional college advisors. "While it's best to start early, we can help your high school freshman or senior," said Shawn. "Oftentimes we hear, 'I wish we would have met with you years ago. You would have saved me thousands of dollars.'"

For more information, or to schedule a free consultation, contact Shawn Coats at (602) 647-8347, via email at scoats@class101.com, or visit class101.com/mesagilbert/.

Chia Health Benefits Easy to Achieve with Audrey's Chia Cookies

By Jamie Killin

Longtime Northeast Mesa resident, wife, mother of two and entrepreneur Audrey Martinez launched Audrey's Chia Cookies to help others enjoy the incredible benefits of chia she discovered while training for her first marathon at the age of 50.

"I was inspired by what chia did for me and I thought, 'This is a great way to get people

to eat chia,'" Audrey said. "Sometimes people don't know what to do with chia or how to incorporate it into their diet, and the cookies are a delicious and easy way to do so."

For Audrey, the most fulfilling part of the business is knowing that she's helping more people enjoy the positive effects of chia, which include improved heart health, balanced blood sugar, sustainable energy and stronger bones — to name a few.

"I love knowing that people, and even kids, are getting the nutrients from chia without even knowing their eating something healthy," said Audrey.

People of all ages are enjoying the cookies, including an avid customer living in a nursing home who Audrey shared would always ask his family members to bring the cookies to him to enjoy. "They say chia is a brain food, and this older gentleman would always crave the cookies," said Audrey. "It was great to know he was getting those helpful nutrients."

One of the cookies' lesser known benefits is its ability

to help boost energy.

"It's such a small seed, people don't realize how many nutrients are in it," said Audrey. "That little bit of chia gives you a lot of sustainable energy. People can be working all day long and not realize how chia is keeping them going because it's not like a coffee rush, it's a sustainable energy."

The cookies, which were co-developed with a local chef, come in four flavors — peanut butter, chocolate chip, almond and lemon — and were inspired by Audrey's own love of crispy, crunchy cookies, especially the peanut butter and chocolate chip.

After less than two years on the market, the cookies are available nationwide in select AJ's Fine Foods, Fry's, Sprouts and local grocers, as well as Amazon, with more stores being added all the time.

"The first time I saw the cookies on the shelves at AJ's I thought I'd cry," said Audrey. "It's hard to explain, but it's overwhelming to see your product there on the shelf with the price tag on it."

To learn more about Audrey's Chia Cookies and where to order, visit audreyschia.com.



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UpClose

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COMMUNITY

Mesa Police Programs Offer Valuable Advice

Submitted by Councilmember
David Luna

The Mesa Police Department has provided a briefing on programs and tips to City residents. It is with pleasure that I extend the following information.



David Luna

FOUNDROP

Foundrop is a free website that residents can use to inventory personal property.

Nationwide, police recover millions of pieces of property that cannot be matched with an owner. In the event your valuables are lost or stolen, improve your chances of reuniting with them using the secure Foundrop system.

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 - When your car keys, pet, jewelry, mobile, electronics, or other items go missing, flag them lost or stolen to enable police to return them to you.
 - Your information is private. Only trusted groups can see your contact information. No one can see your inventoried property.
- Learn more and get started at Foundrop.com.

NEIGHBORS BY RING

Did you know that the Mesa Police Department has joined Neighbors by Ring?

Neighbors by Ring, in addition to Neighborhood Watch, sends real-time crime and safety notifications directly to your phone.

- Get instant crime and safety alerts from your neighbors.
- Receive real-time updates from local law enforcement about crime in your neighborhood.

- Share alerts with neighbors to keep your community ahead of local crime.
- Learn more at <https://download.ring.come/mesa>.

PREVENTING CAR BURGLARIES

As seen on cameras, a car will come into a neighborhood and several people will exit the car. While the driver continues down the road, those on foot lift car door handles. If the car opens, they will take whatever is in the car. You can avoid *car hopping* just by locking your car.

Please lock your cars at all times and remove all items from inside your car. If the burglar sees an item, such as a purse, gun, computer, tools, garage door opener, wallet, money, medication, etc., they are likely to break into the car.

Remember, if you observe anything suspicious, please call in immediately and report it. I encourage you to take advantage of these wonderful programs and useful tips! ■

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.



Mesa | Gilbert



CLASS 101®

Class 101 helps high school students navigate the complicated college and career planning process, saving families money along the way. Call us for a free consultation.

It's never too soon to start planning for college.

- College List Development
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- ACT/SAT Test Prep
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- Grades/Study Skills
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A yellow school bus is decorated for Halloween. A large, black, stylized witch figure with a white face and a pointed hat is mounted on top of the bus. A skull is mounted on the front grille. A person in a black witch costume stands next to the bus.

Tubers can join Salt River Tubing tricksters romping to the Monster Mash line dance and grab photo ops with



Salt River Tubing accepts Visa, Mastercard, American Express and Discover cards and cash. Credit card and cash transactions require a valid driver's license



- A valid driver's license is required for a tube rental deposit per five tubes rented.
- Children must be at least 8 years or older and 4 feet tall for tubing and shuttle bus service.
- Life vests are strongly recommended for children, non-swimmers and inexperienced swimmers.
- Glass containers by law are not allowed in the Salt River Recreational Area. Ice chests will be inspected for glass containers before boarding shuttle buses. Please use plastic bottles or aluminum can containers.
- Have a great time during your floating beach blasts, but remember that drugs, alcohol and the Salt River do not mix. Responsibly appoint a designated driver before your tubing adventure.
- Floating picnic ideas include fresh fruit, burritos, fried chicken or sandwiches. Pack picnic items in Ziploc bags to keep dry. Please stash and bag all picnic supplies in litter bags while floating.
- Ice chest/coolers: Fill with ice, sport drinks, fruit juice and water. One to two bottles of water per hour while floating is recommended to help prevent dehydration. ■

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

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EDUCATION

Science Comes Alive at MCC Red Mountain

Submitted by Mesa Community College

Mother Nature serves as an instructor, a classroom, a learning habitat and a nurturing environment on the Mesa Community College (MCC) Red Mountain campus, inspiring careers in Science, Technology, Engineering and Math (STEM). Centered around the Cienega, a refuge for endangered fish and native animals, the area offers a quiet place for students and community visitors to relax and view wildlife. Through partnerships with Arizona Game and Fish Department (AZGFD), U.S. Fish and Wildlife Service, the Phoenix Zoo and the Desert Botanical Garden, the Cienega is a dynamic learning environment where students have the opportunities to do conservation research, and to meet and network with those in science careers they might pursue. Endangered populations thriving in the Cienega include the Desert Pupfish, Gila Topminnow and Lowland Leopard Frogs. View their underwater world via a live-feed camera at mesacc.edu/departments/life-science/live-streams.

WILDLIFE TERRARIUMS

The Saguaro building is a living laboratory featuring a huge terrarium in the lobby that invites up-close yet safe observations of Sonoran Desert wildlife, including the Western Diamondback Rattlesnake, Gopher Snake, Rosy Boa, Gila Monster and Sonoran Desert Toad. Two additional terrariums are built into the walls with views

from the hallway and classroom. Classroom labs featuring more animals benefit students studying Life Science courses, such as anatomy, physiology, biology, microbiology and biotechnology.

INSPIRING FACULTY

Students at MCC Red Mountain enjoy small class sizes, offering opportunities for one-on-one educational experiences with renowned faculty, such as Niccole Cervený, a globally recognized expert on rock art stability. She participates in projects around the world using the Rock Art Stability Index (RASI) she created for her doctoral thesis, which is used to identify desert cultural resources most in danger of decay or loss. Recently, Dr. Andrew Baldwin was recognized by colleagues in the Society for the Study of Amphibians and Reptiles as well as the press for his discovery of a second Arizona species of salamander. Andrew Holycross continues his nationally funded studies of the threatened New Mexican Ridge-Nosed Rattlesnake subspecies *obscurus*, which is found only in the Arizona Peloncillo Mountains, in New Mexico and in Mexico's Sierra de San. These are just a few of MCC's distinguished faculty members who provide the quality education fostering student success.



TRAVELING CRITTERS

The MCC Red Mountain Animal Road Show is available to schools and other educational groups to entertain and teach about conservation, and spark interest in young students to pursue college and a career in science. Depending upon critter availability, presentations can include the Rosy Boa, Common Chuckwalla, Hopi Rattlesnake, Gila Monster, Desert Tortoise, Sonoran Desert Toad and Arizona Blonde Tarantula. Email cheryl.hardt@mesacc.edu to schedule a show. MCC at Red Mountain offers countless opportunities to be inspired by Mother Nature while earning an associate degree and preparing to transfer to one of more than 45 university partners that welcome MCC credits, including signature partners ASU, NAU and UA. ■

Questions? Go to mesacc.edu/red-mountain, stop by Enrollment Services in the Mesquite building, or call (480) 654-7600.



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After a challenging round of golf, players can enjoy gourmet cuisine on The Patio and Grille, which has a mister-cooled patio with magnificent views of the mountains, desert and the Valley below. There's live entertainment in the evenings on Friday's and Saturday's. The Patio and Grille is also where you can kick back with a tasty lunch or check out your favorite sports with a drink and a burger at a high-top, where every seat has a good view of the large-screen TVs.

Need some new equipment or forgot your visor? The well-stocked Golf Shop carries all golfers' needs, with lots of specials on trendy fashions and name-brand, new-tech clubs.

If your game could use a little help, or you're just starting out, Las Sendas Golf Academy offers coaching specifically designed for all levels and ages. They will hone in on the key elements of your game, customize an instruction program suited for you, and monitor your progress along the way.

Planning a wedding, party or corporate event and need a spectacular location? The Vistas Pavilion offers a magnificent venue for events of all types, large or small. The event center, elevated on a mountain side, offers fantastic views and amazing sunsets. Event planning, catering, technology and all necessities are available onsite.

Las Sendas Golf Club is open to the public, but why not consider a membership? Las Sendas has various membership options to choose from, both refundable and non-refundable. There are also full, junior, and proxy, as well as social options.

Come check us out. Enjoy a libation or a meal on The Patio and Grille, browse in the Golf Shop, or try a round of golf. Right now, Las Sendas is offering a Summer Golf Pass — \$900 Single or \$1,200 Family, for unlimited golf now through September with seven-day advance booking.

For more information, contact administration at (480) 396-4000, ext. 221, or visit lassendas.com.

THE VISTAS PAVILION

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Kristen, Bride,
(married 11/03/2017 / Sent on 06/11/19):
5 out of 5 Review | Perfect imperfect wedding day! "Jess and her events team were amazing! She is one of those people who although some things may not have gone as planned on the wedding day (with other vendors), she took matters into her own hands and made sure the bride didn't feel any stress. She was a rock star when it came to making us feel like our day was unique, keeping a bridal party of 20 organized, and she even helped train our little flower monster, who was two years old. I would definitely do this day and venue over again and again and again. Our guests raved about the view, food and atmosphere. When my husband spilled red wine on my wedding dress during speeches, Jess was right there to get it out and laugh with us. We had such a fabulous experience!"

Carly Benewith, Bride
(married 05/17/2019 / Sent on 06/04/2019):
5 out of 5 Review | Perfect night! "We chose The Vista Pavilions mainly because of the location and the views, not knowing much about Jess and Jolyn (the coordinators), but they exceeded all expectations! They were both so incredible in helping us feel organized because we live in Colorado and everyone knows planning an out-of-state wedding can be difficult, but it was EASY thanks to them. We had MANY compliments on how amazing the food was and how great and smoothly the whole night went. If I were to do the whole day/night again, I would do it all the same and not change a thing. A big thank you to everyone at Las Sendas for the best wedding!"



To schedule a site visit of the Vistas Pavilion at Las Sendas venue, contact Jess Miller at (480) 396-4000, ext. 227, or email jessmiller@lassendas.com.



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We carry many major brands of apparel, including Jamie Sadock, Annika, JoFit, Tail, Greg Norman, Travis Mathew, Ping, Under Armour, FootJoy, Antigua and Black Clover, and we have a variety of golf bags and golf shoes on sale, as well.

Looking for golf equipment? The Las Sendas Golf Shop prides itself on being extremely competitive and will meet or beat any price on golf equipment. We recommend the newest Ping G410 and Callaway Epic Flash, the two hottest lines in golf.

We also re-grip clubs and can have them done the same day.

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Golf rates for July: \$49 every day includes golf, shared cart and driving range warm-up. After 8 a.m., receive a \$10 food and beverage voucher, and after noon, receive a food and beverage voucher and a \$10 Golf Shop voucher. Same day free replay.



Las Sendas Golf Shop is your community place to shop, and the public is always welcome. Gift certificates are always available.

Check out our website, lassendas.com, or call the Golf Shop at (480) 396-4000 for tee times.



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REAL ESTATE

Your Community Connection

By Tannis McBean

East Valley Lifestyle Living

There are so many reasons why I live, work and play in the East Phoenix Valley. At any point in time the residents of our many beautiful communities are out walking, biking, hiking or simply enjoying the outdoors. Two of my favorite areas are Saguario and Canyon Lakes, both gorgeous recreation areas offer boating, beaches, picnic grounds, camping and restaurants. The trip out to Canyon Lake is a photographer's dream, remember to pull off on the scenic viewpoints.

I spent an early morning with my daughter and a friend paddle boarding on the Salt River. The tranquil flow of the water took us on a journey to remember. It was truly exciting to see the wild horses living on the Salt River.

Our local golf courses offer world class winding fairways and greens, be sure to watch for numerous types of wildlife early in the day or closer to evening – coyotes, bobcats, javelina and owls.

The Patio at Las Sendas Golf Club is an award-winning Al Fresco Dining experience with breathtaking elevated views of the valley, mountains, desert and city lights. The Williams and McBean Team hosts a monthly lunch to stay connected with our communities. Please feel free to call or email Tannis McBean to reserve a seat and come on out to try the new summer menu with each hand-crafted item made from the finest fresh ingredients.

I am truly passionate about where I live, work and play which for me is the cornerstone to success in my professional journey both in real estate and in the golf industry. Feel free to contact me if you are considering listing your home or have an interest in purchasing a home or refer a friend!

Tannis McBean MSA Realtor®
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non-refundable or fully refundable
membership

3. JUNIOR MEMBERSHIP

\$5,000 down payment

Balance to be paid at 50 years of age

4. PROXY MEMBERSHIP
(PLAY ON PROXY MEMBERSHIP)

\$0 down payment

Play on existing membership

Pay \$220/month plus golf dues

Limited Availability

5. NEW MEMBERSHIP
FINANCING

10 year 0% interest financing plan

\$2000 down payment \$588 per month
(based on 2019 rates)

Includes golf dues and
membership fees

Ask for more details

EDUCATION

SELF DEVELOPMENT ACADEMY

Instrumental in Students Future Success

Submitted by Self Development Academy

SDA, a public charter school serving students from kindergarten through grade 8, is known in the local community and statewide for its outstanding academic programs.

Now beginning its 20th year, SDA has consistently been ranked among the top elementary and junior high schools in the state, and has received several distinguished awards, including Charter School of the Year and Academic Excellence Award.

The success of SDA students is due to a visionary leader and owner, Dr. Anjum Majeed, devoted and caring faculty and staff, supportive parents, and hardworking, diligent students. Dr. Majeed opened SDA (formerly known as Self Development Charter School) after much encouragement from parents to continue the advanced and high-level early childhood programs offered by Self Development Preschool (SDP). In addition to the high-quality preschool curriculum, families loved the warm and welcoming environment. SDA was opened in 2000, implementing this model.

Former Self Development Academy (SDA) student Chase Connolly shares,

"SDA was instrumental in taking my education to a higher level. I learned the core values of respect, responsibility, readiness, and resiliency. The 4 Rs became influential for my success in high school. With the rigorous curriculum at SDA, I was prepared for Advanced Placement, Honors, and dual enrollment classes. The advanced mathematics at SDA allowed me to take three math classes for dual enrollment in high school.



This year, I graduated at the top of my class."

Chase's testimony regarding the impact that SDA staff and curriculum had on his character, discipline, and academic preparedness for high school and beyond is one of many shared by former SDA students.

At SDA, the students learn a minimum of one grade level ahead of the Arizona state educational standards. Beginning with the kindergarten year, students are academically challenged, and high academic expectations are established, all within a nurturing environment. SDA elementary school students obtain a solid foundation in Language Arts, Mathematics, Science and Social Studies. Students are taught at the mastery level, and the curriculum emphasizes higher level thinking skills, such as critical thinking and problem solving.

Many students, including Chase, began their educational journeys with SDP. Another former SDA student, Breanna Cason, began SDP at the age of four and then transferred to the charter school beginning with the kindergarten year. Breanna states,

"They're the people (staff and teachers) that see potential and craft it to a fine perfection by pushing students to achieve their greatest goals. I never felt more at home at a school before, as I am now a high school graduate. I have taken the hard-working skills I learned at Self Development Academy with me to high school, and it allowed me to achieve great academic goals. I am currently graduating 11th in my class with a GPA weighted at 4.54 and attending NAU with a fully paid tuition scholarship. I owe it all to the staff and teachers at Self Development Preschool/Academy, and most importantly, Dr. Majeed, because

without her I would never have achieved such goals."

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

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

Other former SDA students have been valedictorian of their high schools, have given the graduation commencement addresses, and have attended prestigious colleges and universities, including Ivy League institutions. Former student Max Gau states, *"I ended high school giving the commencement address at my graduation, and I couldn't help but trace that accomplishment all the way back to my time at SDA."*

Year after year, former students return to campus to share their success stories. This past year, 20 students of the graduating class of 2019 began their educational journeys with SDP or SDA. SDA looks forward to hearing from the most recent graduates and learning of their endeavors as they pursue their educational and life goals.

If you desire to provide your children with an educational opportunity that draws on their strengths and guides them to reach their highest potentials, then look no further than SDA. ■

SDA is enrolling for the 2019-2020 school year. Spaces are limited. For more information and to schedule a campus tour, please contact the Front Office at (480) 641-2460.

Open enrollment is underway!



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REAL ESTATE

Understanding the Buyer and Seller Closing Costs

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

Once you go under contract, whether you are the buyer or the seller, you are going to start accruing costs. If you don't understand what you may have to pay up front and what fees will be paid at closing, you may have quite a shock when you see the bottom number. Knowing your fees and having a realistic expectation up front will save a lot of grief later in the process.

Fees will vary between lenders, loan type and terms, and title companies.

In next month's article, I will explain what all the fees on the Closing Statement are, which fees are negotiable, which fees are paid up front and additional fees that may be incurred. If you need to refer back to these estimates, you can find them on my website www.Homes2SellAZ.com under the blog tab.

FOR THE SELLER

The two Sellers Closing Costs Estimates below are based on fees from Security Title. Remember, fees will vary, but this gives you an idea of what fees to expect when selling a home in Mesa (taxes will vary by city).

- These estimates are based on:
- Sales price between \$300,000 and \$500,000
- Close of escrow date of July 31
- Seller paying the Home Warranty
- Standard Realtor commissions of 6 percent, split 3 percent for listing agent and 3 percent for selling agent

It pays to use an experienced Realtor to help you negotiate fees as soon as you receive an offer and explain what closing costs to expect. Your Realtor can provide you with a closing cost estimate at any time. Once you receive



Lorraine Ryall

SELLER ESTIMATED CLOSING COSTS

SALES PRICE	\$300,000	\$500,000
Title Policy	\$1,513.60	\$2,044.90
Escrow Fee	\$683	\$823
Recording Fee	\$40	\$40
HOA Disclosure	\$300	\$300
Home Warranty	\$650	\$650
Taxes	\$1,098.16	\$1,829.56
Closing Costs	\$4,284.76	\$5,687.46
Buyers Broker Fee	\$9,000	\$15,000
Listing Broker Fee	\$9,000	\$15,000
Total Closing Costs	\$22,284.76	\$35,687.46
NET AT CLOSE	\$277,715.24	\$464,312.54

an offer, ask your Realtor to run a closing costs estimate based on the terms of the offer. Knowing what your net will be will help you determine if you want to accept the offer or counter back.

FOR THE BUYER

The two Buyers Closing Cost Estimates below are based on fees from Security Title. The biggest difference in fees will be the lender fees. Some may not have many fees at closing as they bundle them into the loan, others may be a lot higher or lower. One lender may not have an origination fee, and another may charge \$4,000, so it's very important for the buyer to understand what fees the lender will charge and how that may affect the mortgage rate.

These estimates give you an idea of what fees may be charged and what to expect when buying a home in Mesa (taxes will vary by city).

- These estimates are based on:
- Sales price between \$300,000 and \$500,000
 - Close of escrow date of July 31
 - Conventional loan 30-year term
 - 10 percent down payment

These estimates do not include the appraisal, inspection and termite fees, which are usually paid up front. In

BUYER ESTIMATED CLOSING COSTS

SALES PRICE	\$300,000	\$500,000
Alta Loan Policy	\$854.75	\$1,145.30
Escrow Fee	\$683	\$823
Recording Fee	\$40	\$40
HOA Transfer Fee	\$100	\$100
Fixed Closing Costs	\$1,677.75	\$2,108.30
14 Months of Insurance	\$1,365	\$2,275
4 Months of Taxes	\$630	\$1,050
15 days of Interest	\$471.58	\$785.96
Prepaid Costs	\$2,466.58	\$4,110.96
Origination Fee	\$1,000	\$1,500
Processing Fee	\$350	\$350
Tax Service	\$100	\$100
Doc Prep	\$350	\$350
Underwriting	\$200	\$200
Flood Cert	\$40	\$40
Credit Report	\$60	\$60
Endorsement	\$75	\$75
CPL Fee	\$25	\$25
Lender Closing Costs	\$2,200	\$2,700
TOTAL CLOSING COSTS	\$6,973.16	\$10,761.92

next month's article, along with an explanation of what the closing cost fees are, there will be information on additional fees a buyer can ask a seller to pay for, including a contribution toward buyers closing costs.

If you are thinking of buying or selling a home and would like me to run an Estimate Closing Cost Sheet for you to see what your bottom number will be, or have any questions on fees and the closing process, please don't hesitate to contact me. ■

Call me any time, and I will be happy to answer all your real estate questions. Please contact me at Lorraine@Homes2SellAZ.com, or call (602) 571-6799. Visit my website at Homes2SellAZ.com.

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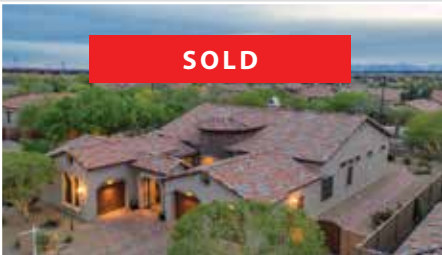
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—John and Mary

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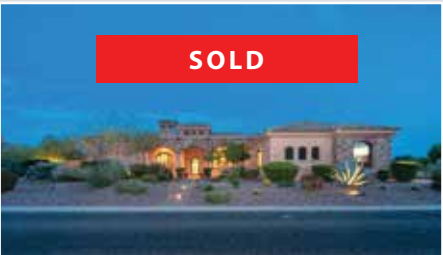


SOLD

Las Sendas
Immaculate Tuscan - \$637,500
3017 sq ft - 4 Bed, 3 Bath



Las Sendas
Remodeled Backs to Park - \$485,000
2451 sq ft - 5 Bed, 3 Bath



SOLD

Savona
Exquisite Custom - \$849,000
4192 sq ft - 4 Bed, 3.5 Bath



Sky Mountain Estates
Entertainers Delight- \$875,000
4165 sq ft - 4 Bed, 3.5 Bath



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REAL ESTATE

WHAT IS YOUR HOME WORTH?

By Natascha Ovando-Karadsheh

There isn't a week that goes by when we don't hear, "According to Zillow, my home is worth *x amount*."

As you probably know, sites like Zillow use algorithms to aggregate data and generate a property value. While in theory this should work, the valuations are largely inaccurate. This is problematic because the first place buyers and sellers go to find the value of a property are such sites, and they often use this inaccurate information to make real life decisions. Here is why you should look at these values with a healthy dose of skepticism.

THE DATA

Every year Zillow publishes their *Zillow Accuracy Report* by metro area. In Phoenix, the Zestimate is only within



5 percent of the sales price 73.4 percent of the time with a 2.2 percent margin of error. So over 25 percent of the time, their valuations are not even within 5 percent! Five percent of sales price may sound like a reasonable ballpark, however, if your Zestimate is \$350,000, 5 percent indicates a possible swing of \$17,500 on either side. That is substantial. This beats San Francisco, where the Zestimate is only within 5 percent of the sales price on 53.6 percent of transactions, or Dallas-Fort Worth, where it is only within 5 percent of the Zestimate 37.4 percent of the time. Yikes!

COMPARING APPLES TO ORANGES

Think for a moment of two homes built by the same builder, both 2,000 square feet, with the exact same floor plan and in the same subdivision next door to one another. According to an online evaluation, both homes are worth \$350,000. While Zillow does not know the difference, a buyer certainly will.

House A has limited upgrades, a basic gravel backyard, and also smells of last week's fried chicken the moment you walk through the front door. The window coverings are basic, the paint needs touching up, and the owners have done little to decorate the home. By contrast, House B looks like a model. It has white cabinets and new quartz counters, new bathroom cabinets, presents like a Pinterest page, and has a well-maintained backyard with bistro lights and a water feature.

If you are the owner of House A, you think your home should absolutely be worth the online estimate of \$350,000. If you are the owner of House B, you definitely don't think your home should be worth the same as House A. So then, whose home should be worth the online estimate? Probably neither! The real marketable value of House A may be \$325,000, while House B may sell for \$375,000 or more.

THE CURRENT MARKET DICTATES YOUR VALUE

The real estate market is always changing based on supply, demand, individual neighborhood character-

istics, and the strength of the general marketplace. According to ARMLS, May 2019 was a peak month for home sales and as a consequence, inventory is now incredibly low.

The low inventory is increasing pricing in certain segments and the market is completely different than it was in January. When pricing your home in this ever-changing market, you really need to evaluate your property's assets against what is available and what is in demand at the moment.

Are you the only home on the market in the area with a pool? Then maybe you can leverage this to get a higher price. On the flip side, perhaps ten homes with your same floorplan are already on the market and none are selling - you may need to price your home more aggressively.

Neighborhood news can play a role in the current market as well. Demand for an area may increase because of a new Sprouts, a better school rating, or a corporate expansion that excites buyers. On the other hand, demand for an area could also change because of a flight path change, increase in crime, or aging homes.

A home value is more than just a price per square foot data point. What a home is worth has everything to do with what buyers are valuing at the moment – and that can be impacted by everything from national politics to Pinterest.

The key is to make sure you get as much information as you can. An online valuation is just a number, and there is so much more to pricing a home or marketing it for sale. Don't hesitate to call us any time for a free market consultation on your home. Get the real facts so you can take your next steps! ■

Mesa native and Las Sendas resident Natascha Ovando-Karadsheh is chair of the City of Mesa Economic Development Advisory Board, Associate Broker, owner of KOR Properties and the founder of Mesa Food Truck Fridays. A graduate of Princeton University and The French Culinary Institute, she is a member of Who's Who in Luxury Real Estate.

Real Estate

In Las Sendas

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Las Sendas Area Market Report

Sales over \$345,000 for the Month of May 2019

Address	Square Feet	Community	Sold Price
3055 N. Red Mountain, #98	2,451	Ironwood Pass	\$345,000
7461 E. Odessa Cir.	2,150	Ironwood Pass	\$350,000
7234 E. Tyndall St.	1,571	Featherwind	\$350,000
7419 E. Norwood St.	1,999	Grayfox	\$355,000
3602 N. Paseo Del Sol	2,451	Rolling Hills	\$362,500
6939 E. Roland St.	1,926	Stoneledge	\$369,500
3812 N. Barron	2,732	Highlands	\$373,810
3055 N. Red Mountain, #81	2,451	Ironwood Pass	\$375,000
7431 E. Nora St.	2,126	Grayfox	\$375,000
2726 N. Rowen	2,126	Grayfox	\$376,000
6933 E. Portia St.	2,475	Vintage Hills	\$382,000
7355 E. Nance St.	2,126	Grayfox	\$382,000
7245 E. Norland St.	2,475	Trailridge	\$382,000
7528 E. Odessa Cir.	1,571	Ironwood Pass	\$389,900
7726 E. Sierra Morena St.	2,451	Rolling Hills	\$390,000
6855 E. Pearl St.	2,475	Vintage Hills	\$393,800
7353 E. Norwood St.	2,680	Grayfox	\$397,500
3807 N. Paseo Del Sol	2,732	Highlands	\$405,000
3060 N. Ridgecrest, #131	2,732	Desert Vistas	\$414,900
3549 N. Sonoran Heights	2,413	Sonoran Heights	\$470,000
3430 N. Mountain Ridge, #74	2,827	Sonoran Heights	\$490,750
7913 E. Sierra Morena Cir.	2,814	Eaglefeather	\$501,250
7559 E. Torrey Point St.	4,055	Pinnacle Point	\$565,000
3738 N. Canyon Wash	2,786	Eaglefeather	\$600,000
3430 N. Mountain Ridge, #16	3,654	Sonoran Heights	\$625,000
3915 N. Pinnacle Hills Cir.	4,116	Pinnacle Hills	\$975,000
4317 N. Deserts Gate	4,470	Hidden Canyon	\$985,000
3231 N. Ladera Cir.	4,536	Rock Canyon	\$1,083,000
4307 N. Sage Creek Cir.	6,167	Copper Canyon	\$1,330,000

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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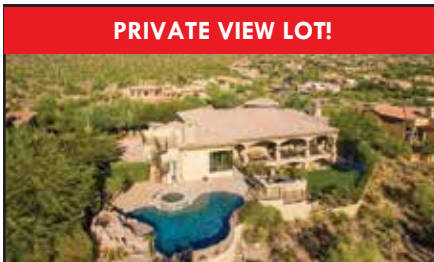
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\$1,349,000



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8830Odessa.com
\$1,200,000



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LAS SENDAS LUXURY CUSTOM
3565CrystalPeak.com
\$1,205,000



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LAS SENDAS LUXURY CUSTOM
8151EchoCanyon.com
\$820,500



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LAS SENDAS TUSCAN
4054ElSerenio.com
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ORANGEWOOD ESTATES
3,120 SF / 4 BR / 2.5 BA
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SOLD!

LAS SENDAS
2,732 SF / 4 BR / 3 BA
\$414,900



SOLD!

MID-CENTURY MODERN IN PHX
1,451 SF / 3 BR / 2 BA
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SOLD!

LAS SENDAS
1,843 SF / 3 BR / 2 BA
\$323,750



SOLD!

LAS SENDAS LOT
.55 ACRES
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LAS SENDAS LOT
2.02 ACRES
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EVENT

SET SAIL ON THE SALT RIVER DURING THE MEGA HAWAIIAN HULA



Submitted by Lynda Breault, Salt River Tubing
D reaming of a Polynesian summer vacation? Grab your ukulele, coconuts, grass skirt, and set sail on the Salt River during Salt River Tubing's Mega Hawaiian Hula special event, Saturday, July 27, from 9 a.m. to 6:30 p.m.

The first 1,000 Aloha fun-seekers will receive free Hawaiian leis. Shake your grass skirt as the Hula Honeys perform the Hukilau line dance and see *how low you can go* under the limbo stick! Hawaiian-tiki barges will transport guests to the Lower Salt River for fun in the sun on the rocking river rapids.

"Aloha Arizona fun-seekers! Our Mega Hawaiian Hula event is the perfect venue to sail your tube *Hawaiian-style* during a fun-filled, refreshing voyage on the Salt River," said Salt River Tubing President and Chief Executive Officer Henri Breault. "Wave aloha to thousands of flowered-lei tubers and enjoy a truly unique and memorable adventure in the *mini-Grand Canyon* of Tonto National Forest."

The Mega Hawaiian Hula event offers live entertainment by co-sponsor KKFR POWER 98.3 radio

station, limbo and hula hoop contests, plus loads of photo opportunities in the great outdoors. Salt River Tubing will be awarding free tube rental passes for the best Hawaiian tuber costumes. The tubing passes are valid on your return visit.

The United States Department of Agriculture (USDA) Forest Service's national program *More Kids/Teens in the Woods* was designed to encourage efforts to get kids and teens outdoors and explore ways to connect youth and nature.

Salt River Tubing's Mega Hawaiian Hula event is aligned with the USDA Forest Service's commitment in meeting the challenge of reduced youth involvement in outdoor activities. The Hawaiian-themed event has been designed to capture the attention of teenage youth and encourage them to enjoy the *great outdoors* on the Lower Salt River in Tonto National Forest.

For event details and to enjoy the Mega Hawaiian Hula video, please visit saltrivertubing.com.

Daily operating hours at Salt River Tubing are 9 a.m. to 6:30 p.m. The cost of tube rental is \$17 plus tax and fees per person, or tube, which includes inner tube rental, shuttle bus service and free parking at Salt River Tubing.

Salt River Tubing accepts Visa, Mastercard, American Express and Discover cards as well as cash. Credit card and cash transactions require a valid driver's license for tube rental deposits and credit card information. Please visit saltrivertubing.com for more details regarding credit card transactions.

TUBING TIPS

Shooting the Salt River rapids is great fun, and company officials recommend the following helpful tubing tips to assist tubers in planning their floating beach blasts for the holiday weekend:

- A valid driver's license is required for a tube rental deposit per five tubes rented.

- Children must be at least 8 years or older and 4 feet tall for tubing and shuttle bus service.
- Life vests are strongly recommended for children, non-swimmers and inexperienced swimmers.
- Glass containers by law are not allowed in the Salt River Recreational Area. Ice chests will be inspected for glass containers before boarding shuttle buses. Please use plastic bottles or aluminum can containers.
- Have a great time during your floating beach blasts, but remember that drugs, alcohol and the Salt River do not mix. Responsibly appoint a designated driver before your tubing adventure.
- Floating picnic ideas include fresh fruit, burritos, fried chicken or sandwiches. Pack picnic items in Ziploc bags to keep dry. Please stash and bag all picnic supplies in litter bags while floating.
- Ice chest/coolers: Fill with ice, sport drinks, fruit juice and water. One to two bottles of water per hour while floating is recommended to help prevent dehydration. ■

Salt River Tubing is located in Northeast Mesa, just minutes from Highway 202 East and Power Road (North) Exit 23A, in beautiful Tonto National Forest.

For more information about Salt River Tubing and Mega Hawaiian Hula, please visit saltrivertubing.com, or call (480) 984-3305.





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LOCAL BUSINESS

KNOW BEFORE YOU THROW

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



Jon Englund and Donna Luger

A few years ago, I wrote about vintage vinyl records as part of a series I did on the *Summer of Love* 50-year anniversary (San Francisco, 1967). Well, the subject of records has come up again as I just visited a warehouse find of about 750 records. Here is a revisit of my 2017 article as vinyl records continue to regain popularity!

As with many fields of collecting, one of the most important elements of appeal is the ability of the genre to invoke feelings of nostalgia. Another important element is the relevant age group and their ability to invest money to relive that time in their lives and recapture some of those feelings. The 1960s Rock era checks all those boxes.

The year 1967 marked the peak of Hippie culture, and saw the release of some of the most important rock music of all time, including groundbreaking albums by the Doors, Jimi Hendrix, the Rolling Stones, and of course, the Beatles with Sgt. Pepper's Lonely Hearts Club Band.

While many of us got rid of our vinyl years ago, record albums that survived can sometimes be worth a bit of cash. Condition and rarity are primary factors in value, and with record albums one must consider the condition of both the record

jacket and the vinyl. Average condition Sgt. Pepper's albums can sell in the range of \$10 to \$30, while more obscure pressings or mint copies have been spotted on eBay recently in the \$700 to \$925 range.

Some of the albums from more obscure and eclectic 60s bands can be worth money due to limited production and cult status. And then there are those rare albums from more mainstream artists like Bob Dylan that can be worth thousands.

For example, *The Freewheelin' Bob Dylan* album released in May of 1963 had four songs swapped out at the last minute for reasons yet to be discovered. As a collector's luck would have it, there were a few albums released in their original format that included those four songs. Those few copies now bring big money. A stereo copy sold for \$35,000 and a mono copy sold for \$15,000! ■

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.

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HEALTH

MEDICARE ADVANTAGE Plans Assist People with CHRONIC CONDITIONS

Submitted by Tapestry Insurance

Did you know that if you have been diagnosed with either diabetes or chronic heart disease, you may qualify for one of the Medicare Advantage plans that are designed to help you manage these diseases?

If you have either chronic heart disease, or diabetes type 1 or type 2, you may have the opportunity to consider your health care coverage. Given the importance and complexity of these diseases, taking the step to ask someone to help identify options for you is a must.

Also, you may have a special enrollment period (SEP), where you are able to make a change any time during the year instead of having to wait for the annual enrollment period from Oct.15 through Dec. 7.



There are Medicare Advantage plans available in Maricopa County which focus on maintaining and improving health for individuals with diabetes type 1 or type 2. These plans focus on all aspects of the

member to help identify, track, maintain and even improve outcomes. Also, some of the plans offer a substantial price reduction for insulin.

Individuals with diabetes also have additional medical considerations. Many people may not realize that 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.

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

TREAT WRIST PAIN WITH Spooner Physical Therapists

By Garrett Johnson PT, DPT
Spooner Physical Therapy, North Mesa

If you are experiencing wrist pain, don't dismiss it. Your wrist is a delicate, complex part of your body built from a series of joints, ligaments and cartilage. Together, these elements work together to help your wrist bones slide against each other without causing damage, creating fluid movement. That is, if your wrist is healthy.

Loss of range of motion in your wrist, pain when you move it, general soreness, or challenges gripping objects – these are all signs that something within your wrist is injured. Over time, if left untreated, this can lead to painful arthritis and far more complicated conditions. Given that we rely on our hands every day – to eat, to enjoy hobbies, to drive and so much more – it's critical to be proactive about treating wrist pain.

There are several things you can do to help prevent pain or reduce it. First, try to keep your wrist straight when you lift heavy objects or perform repetitive motions. And it's important to take frequent breaks throughout your day. Use this time to stretch your wrist both ways, holding each stretch for at least 30 seconds. Use ice if you're experiencing aching pain in your wrists or hands. Also, take preventative measures. For example, when you work out use a brace to strengthen your wrists.

Untreated wrist issues can lead to a slew of conditions, including carpal tunnel syndrome, ganglion cysts, wrist fractures, ligament strains, tendonitis and more.

But there's good news – Spooner certified hand therapists can help. To get started, you can receive a referral for physical therapy from your primary physician, or visit a Spooner location for a free consultation.

Hand therapists are just that – therapists that specialize in the hand and your other upper extremities. These experts are specially trained to perform specific tests on your wrist to help narrow down the possibilities of what is causing your wrist pain.

Knowing the specific cause helps them treat your pain much more effectively, whether the cause be from a tendon, ligament or bone. Plus, hand therapists are trained in special treatment techniques, such as custom molded orthoses. ■

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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FINANCES

Life Insurance is a Smart PLANNING TOOL FOR YOUR LIFE

Submitted by Matt Watson, State Farm

Is life insurance worth it? You can probably answer this question by asking yourself another question. What would life insurance mean to my family if I wasn't here? If it would make a big difference, then your answer to *Is life insurance worth it?* is likely a yes.

Ken Quach, State Farm agent in Houston, Texas describes as it relates to one of his customers, it was a definite yes, and it was just in time.

"One of my customers was a father and the owner of a successful local business. He kept busy running his business, and his wife spent a lot of her time taking care of their kids. We'd talked to them a number of times, asking if they'd like to have a conversation about getting life insurance for him, so their family and their business could go on with or without him. He was young and healthy, so I could tell it was something that wasn't top of mind. He'd say it sounds good, but we'd talk about it later."

"When we talked to his wife about it again later, we asked her some questions about her family's future. With her kids being so young and her husband running the business, we asked her what would happen to her family if something happened to him. They were doing so well, we wanted to make sure that could continue for them. And so, she convinced him they needed life insurance, and they bought a policy," said Ken.

"Less than a year later, he was killed. His wife came to the office, told us what happened. In the face of such tragedy, we were so glad he purchased his policy when he did. So, we submitted a claim. State Farm Life claims is



one of the best out there, and they walked us through the whole process. Soon after, his wife had a check. It may not have helped with the grief she was consumed by, but it did help take away the worry of what she was going to do financially. It gave her some time to cope with her loss and really think about what she wanted to do with the business and with her family's future. That's the power of a life insurance policy."

There's a lot to understand about life insurance, and we want to make sure you have all the information you need to make informed decisions about protecting the financial future of your family or business. We encourage you to learn more and discuss your unique needs with Matt Watson, State Farm. ■



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EDUCATION

Ideal Early Childhood Education Integrates STEM and Arts

Submitted by Sami Majeed, JD, Chief of Schools, Self Development Academy

The best education institutions value both STEM programs as well as performance and visual arts. Why? Because there is a synergy to learning any field of study: science helps math which helps music which helps the self which helps the world.

There is value in arts for arts' sake, but there is more value in arts for developing a complete, well-rounded individual. Self Development Academy and Preschool has been doing this for decades. The educators continue to innovate ways to increase critical and creative thinking, to help foster the next generation of curators of extraordinary works of art and curers of diseases.

A well-rounded and integrated curriculum in a nurturing environment is a must in helping students succeed in elementary school, middle school and beyond. An integrated curriculum with thematic approach in the early years provides a strong foundation in developing lifelong learners.

"I attended Self Development Preschool (SDP) and Self Development Academy (SDA) from the age of two years to the end of eighth grade, and I have fond memories of my teachers and all the friends I made at SDA. Even though the academics were rigorous, it never felt out of the ordinary. Entering high school, I was blown away at how

far ahead of the other students we were because of SDA's advanced curriculum. I found myself taking junior and senior level classes as a freshman. This freed up the time in my schedule later in high school, which meant I could take more classes that I enjoyed along with the normal course load," says Max Gau, a former student of SDA and now a sophomore at Fordham University in New York.

One of the unfortunate tasks of an educator is compartmentalizing subjects into math, science, visual arts and literature. We create barriers between these subjects as if they exist isolated from each other, that music can exist without the elegance of the math, that visual arts can exist without chemistry, and that literature can exist without the heart.

We can speculate a reason for the separation: it makes the subjects easier to learn. That may be true, but we could also speculate a compromise that does justice to the fact that reality is the composite of these domains unified into a single whole. Ideal early education would recognize this quilt that weaves arts, science, music, and math — it would be an education steeped in the splendor of the Renaissance.



The College Board for the National Coalition for Core Arts (The College Board or Board) opens their review of current research and best practices by stating this truism: *arts education bolsters development in other areas.*

SDP and SDA have been integrating arts with science and math since it was founded in 1989. The College Board recommends using theatre to help children make sense of the world around them. SDP uses famous plays to understand history and geography and to explore a civilization's thoughts and aesthetic. The Board remarks that theatre has the benefit of increasing a child's understanding of themselves in relation to others.

SDA's new creative writing program asks kindergarteners to rewrite famous plays from the vantage points

of different characters to increase empathy and theory of mind (the ability to understand how another child views the same situation).

Scientific literature is replete with evidence that instruction in the arts leads to greater overall academic improvement. Take creativity, it is thought that mathematics is a field of inputs and outputs, of rational thinking, a strict, rigid domain of black and white and precision. But pure mathematics, a profoundly difficult field of mathematics, is based off the dangerous and highly irrational notion: What if the reality isn't what it seems? What would the math of that world look like? This field is filled with creatives.

Creativity is a natural human skill and it is required in order to be, yes, an artist, but also a breakthrough engineer, a pioneer in cancer therapy, and that doctor that saves lives by thinking outside the box. This is why in the school year 2019-2020, SDA plans to spend additional time teaching critical and creative thinking.

SDA's creative writing component teaches K-8 students a range of styles. Students at SDA are exposed to poetry, journalism, novel writing, and screenplay writing. Their critical thinking component also starts in kindergarten, exposing all students to logic puzzles and logical thinking.

In middle school, the logic program increases in difficulty. Sixth graders learn informal logic (fallacies and problematic argumentation) and formal logic (propositional and categorical logic). In seventh grade, students learn formal argumentation. In eighth grade, they learn philosophy. ■

To give your children a strong foundation for developing a love for learning, please contact Self Development Academy, a tuition free, K-8 public charter school, at (480) 641-2640.

You may also give your children an early start by giving them an opportunity to participate in a highly enriched educational environment by contacting Self Development Preschool at (480) 396-3522, a private school that serves students from ages 2 to 5 years, and has a before and after-school program for students up to age 13 years.



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FINANCES

Put Together a Professional Team to Help You Reach Your Goals

Submitted by Brent D. Hoskinson and Linda Drake

As you work toward achieving your goals in life, you will need to make moves that contain financial, tax and legal elements, so you may want to get some help – from more than one source.

Specifically, you might want to put together a team comprised of your financial advisor, your CPA or other tax professional, and your attorney. Together, this team can help you with many types of financial/tax/legal connections.

For starters, you may decide, possibly upon the recommendation of your financial advisor, to sell some investments and use the proceeds to buy others that may now be more appropriate for your needs. If you sell some investments you’ve held for a year or less and realize a capital gain on the sale, the gain generally will be considered short-term and be taxed at your ordinary income tax rate.

But if you’ve held the investments for more than a year before selling, your gain will likely be considered long-term and taxed at the lower, long-term capital gains rate, which can be 0 percent, 15 percent or 20 percent, or a combination of those rates.

On the other hand, if you sell an investment and realize a capital loss, you may be able to apply the loss to offset gains realized by selling other, more profitable investments and also potentially offset some of your ordinary income.

So, as you can see, the questions potentially raised by investment sales – “Should I sell?” “If so, when?” “If I take some losses, how much will they benefit me at tax time?” – may also be of importance to your tax advisor, who will need to account for sales in your overall tax picture. As such, it’s a good idea for your tax and financial advisors to communicate about any investment sales you make.

Your tax and financial advisors also may want to be in touch on other issues, such as your contributions to a retirement plan. For example, if you are self-employed or own a small business, and you contribute to a SEP-IRA – which is funded with pre-tax dollars, so the more you contribute, the lower your taxable income – your financial advisor can report



to your tax advisor (with your permission) how much you’ve contributed at given points in a year, and your tax advisor can then let you know how much more you might need to add to move into a lower tax bracket, or at least avoid being bumped up to a higher one. Your financial advisor will be the one to recommend the investments you use to fund your SEP-IRA.

Your financial advisor can also help you choose the investment or insurance vehicles that can fund an estate-planning arrangement, such as an irrevocable living trust. But to establish that trust in the first place, and to make sure it conforms to all applicable laws, you will want to work with an attorney experienced in planning estates. Your tax professional may also need to be brought in. Again, communication between your various advisors is essential.

These are but a few of the instances in which your financial, tax and legal professionals should talk to each other. So, do what you can to open these lines of communication – because you’ll be the one who ultimately benefits from this teamwork. ■

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

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.



Happy Independence Day
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LOCAL BUSINESS

Longbow Appliance Repair PROVIDES QUALITY SERVICE

By Jamie Killin

Appliance repair can be costly, inconvenient and stressful, but finding a quality repair service can make the process less time consuming, easier and more effective.

Longbow Appliance Repair provides top-quality service and decades of experience, ensuring your appliance repair is as painless as possible.

Providing superior service, Longbow Appliance Repair guarantees your appliances will be running their best for as long as possible.

At the heart of the business is owner Tim Burdick, who boasts more than 30 years of experience, having been in and around the appliance industry since he was 9 years old.

"You could say that it runs in the family," said Tim. "I used to go on service calls with my Dad when no one could watch me, so he started teaching me how everything worked."

For Tim, owning, operating, and being a service technician for Longbow Appliance Repair is much more than a job.



His helping hand is an important continuation of his family legacy, and he takes pride in providing top-quality service for his customers.

"I want to pass on to my kids the knowledge and abilities my father gave to me," said Tim. "I do my best to treat every customer the best I can, so that our legacy continues on."

The approach isn't going unnoticed, with loyal customers describing Longbow Appliance Repair's services as prompt, professional and reasonably priced.

Tim advises homeowners to search for repair services offering warranty work for the appliances' manufacturers, and for service providers who engage in adequate communication, keeping you informed on what the problem is, what the repair will entail and how long it will take to complete.

Longbow Appliance Repair offers warranty repairs for top brands, including GE, Electrolux and Frigidaire, but is qualified to do high quality repairs for all brands of appliances, including LG, Maytag and Whirlpool.

The Mesa-based company services the majority of the Southeast Valley, including Mesa, Apache Junction, Gold Canyon, Globe, Superior, San Tan Valley, Queen Creek, Gilbert, Chandler and Tempe, with plans to expand to Scottsdale, Fountain Hills and Payson. ■

For more information on Longbow Appliance Repair, visit longbowappliance.com, or call (480) 401-6852.

COMMUNITY

VOLUNTEERS NEEDED at Apache Junction Unified School District



Submitted by Sally Marks

Do you have a skill you would like to share, or do you have time to help a student?

Individuals interested in volunteering at any of the Apache Junction Unified School District schools or programs for the 2019-2020 school year are asked to come into the district office to fill out application forms.

The office is located at 1575 W. Southern Ave. in Apache Junction. Summer hours are in effect until July 15 and are 6:30 a.m. to 4:30 p.m. Monday through Thursday. After July 15, the district office will be open from 7 a.m. to 4:30 p.m. Monday through Friday (except state and national holidays).

Volunteers are asked to provide two out of three sources of identification (social security card, driver's license and/

or passport) and three references. Past and returning volunteers also need to come into the office to update their information each year.

"Volunteering not only helps our students, it helps the volunteer as well," said Sally Marks, public relations specialist and volunteer coordinator for AJUSD. "The feedback I receive from our volunteers is the same as reports I've read from national studies – individuals who help others feel better enjoy a greater sense of well-being and purpose." ■

For more information, call (480) 982-1110, or visit ajusd.org, or [facebook.com/ajusd43](https://www.facebook.com/ajusd43).

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Menu

Sesame Braised Short Rib Street Tacos	\$7
Roasted Eggplant & Goat Cheese Dip	\$6
Steamed Pork Pot Stickers (Six)	\$6
Summer Watermelon Stixs.....	\$5
Banh-Mi Spring Rolls	\$6
Italian Sausage & Pesto Flatbread	\$10
Hawaiian Flatbread.....	\$7
Sausage & Mushroom Flatbread	\$7

Homemade Crisp Potato Chips (GF)	\$5
Savory Soft Pretzel Bites	\$6
Jumbo Wings (Nine)	\$8

Wine by the Glass.....	\$2 OFF
Draft Beer	\$1 OFF

Mules

Moscow Mule "The Putin"	\$6
Cucumber Mint	\$6
Cranberry Mule	\$6

Martinis

Grapefruit Cosmo	\$8
Pear Martini	\$8
Las Sendas Dirty Martini	\$8

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Original Mojito	\$5
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SATURDAY, JULY 20TH

6:30 pm Reception

7:00 pm Dinner

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