

Nourish Damaged Summer Hair with

ADVICE FROM STUDIO 480 THE SALON

By Jamie Killin

Studio 480 the Salon is celebrating five years of hair care and style this summer.

“Being in business for five years is such an accomplishment as a female business owner, especially when many businesses don’t make it past the first three years,” said salon owner Renee Hadyka. “The best thing for me is all my fantastic clients, and my supportive stylists.”

And as summer comes to an end, Renee and her team have several at-home and in-salon tips to help those clients restore hair that’s been damaged by summer



sun, salty ocean swims, and chlorine-filled pools.

“We’re seeing a lot of pool-damaged hair with split ends and dry scalp,” said Renee. “That’s all related to sun exposure, when people are swimming in the pool where there are chemicals, or at the beach where salt water can really dry out our hair as well.”

She encourages clients to remove chlorine and chemicals from pool-damaged and discolored hair with a clarifying shampoo or apple cider vinegar.

Then, for a dry, flakey scalp, she recommends weekly masks and moisturizing shampoos. Lastly, for anyone with split ends they’re not ready to cut off, protein reconstructing treatments, such as Redken’s Extreme Leave-In Treatment, adds immediate power to distressed and damaged hair, while strengthening strands against hair breakage.

For those still enjoying pool weather, she also says you can preserve your hair by wetting your hair and applying a leave-in conditioner before diving in to protect strands from chlorine.

Lastly, Renee recommends everyone do a weekly deep conditioning treatment. For an easy at-home version, with no expensive products needed, she suggests applying olive oil, wrapping the hair in a plastic bag, then wrapping the head with a warm towel for a nourishing hot oil treatment.

“It’s a quick remedy for someone who might not be able to get into the salon or buy the products. It’s something that can easily be done at home,” said Renee.

In the salon, clients can opt for Studio 480 the Salon’s clarifying treatment, or purchase a Moroccan Oil or Redken deep conditioning mask, as well as have dead or damaged ends trimmed.

“Everyone should prioritize for trims by your stylist every six weeks. It’s important even if you want to grow your hair long, you still need a trim to get rid of those split

ends,” said Renee.

Once your summer hair is healthy and back on track, Studio 480 the Salon can help take your look to the next level with fall trends like spiral perms, undercuts, bright pops of rainbow hair color, and shoulder-length cuts.

In addition to cuts, color and styling, the salon now also offers full-body waxing. ■

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



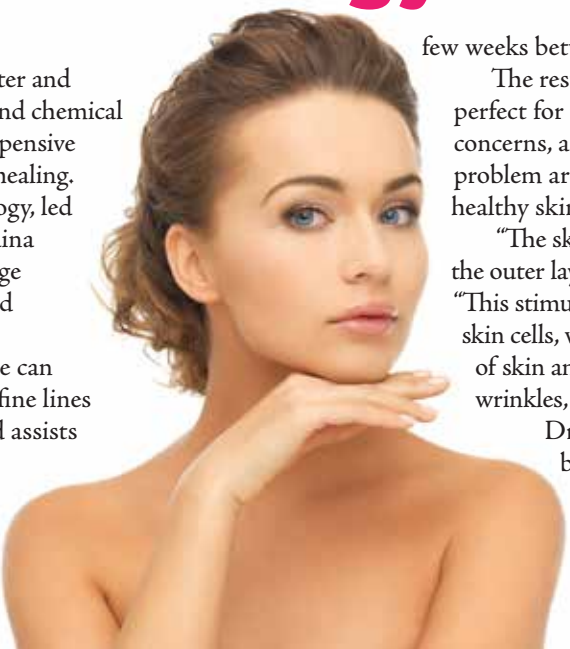
La Peau Dermatology Unveils New Skin Resurfacing

By Jamie Killin

Everyone wants younger, brighter and healthier skin, but surgeries and chemical treatments can be invasive, expensive and require extensive downtime for healing.

Fortunately, La Peau Dermatology, led by top-ranked dermatologist Dr. Zaina Rashid, has introduced a cutting-edge new skin resurfacing treatment called TwinLight Fractional Rejuvenation.

The simple three-step procedure can provide drastic results, diminishing fine lines and wrinkles, sculpting the skin, and assists in evening skin tone by stimulating production of new collagen with just one 30-minute to two-hour treatment. For maximum results, Dr. Rashid recommends repeating the treatment several times, with a



few weeks between each.

The resurfacing treatment is also perfect for those who have targeted concerns, as this laser treatment can treat problem areas with precision, leaving healthy skin untouched.

“The skin resurfacing procedure removes the outer layers of the skin,” said Dr. Rashid. “This stimulates the body to create new skin cells, which can change the appearance of skin and reduce the appearance of wrinkles, scars and other irregularities.”

Dr. Rashid begins the treatment by applying anesthetic to numb the area, then using a laser on the affected section twice to stimulate and penetrate the tissue to condition the skin for the treatment. During the next

step, a different laser is used to remove old, worn out skin, making way for new, tighter and healthier tissue to form. The treatment is then completed with another pass of the laser to remove any remaining imperfections.

TwinLight Fractional Rejuvenation is appropriate for all skin types and tones, and requires minimal patient downtime. Most patients will experience swelling and redness that can be healed with an ice pack and an elevated sleeping position.


Dr. Rashid encourages all patients to be vigilant about protecting the skin after the service by using sun protection and refraining from smoking.

In addition to this treatment, La Peau Dermatology offers Botox, laser hair removal, acne treatment, Platelet Rich Plasma (PRP) facials and much more. ■

For more information on the new TwinLight Fractional Rejuvenation treatment, and all of La Peau Dermatology’s offerings, call (480) 396-2300.

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EDUCATION

Build a Foundational Love of Math

Submitted by Self Development Academy Staff

Philosopher Douglas Hofstadter recalls a story when he was five. He had just learned the math fact $2+2=4$. And he was tickled and smitten.

TWO two's? He says, "This catchy phrase — two twos — sent thrills up and down my spine, because I realized that it involved applying the notion of "two to itself."

He craved the unknown spectacle of a thing applied to itself and asked his mom if there were such a thing as three threes. His mom plucked the answer from that tree adults only have access to and gave him the apple: "Nine, sweetie."

This story illustrates the joy, ecstasy, and giddy curiosity at math facts overwhelming a child. It is this mysticism that grows a great foundation for math.

But let's be clear about foundations. When you think of unmatched genius architecture, do you talk about the foundation or do you marvel at what comes above, what sprouts through like a bougainvillea. We think of the flower and the beauty, not its interiors.

This is crucial because while indeed, a weak foundation could cause an entire building to crash down to the earth leaving a jumbled mess in its place, it is this foundation that lays the work for true brilliance. Having first learned the math fact two twos, Hofstadter set his mind upon the foundation, and wrapped it in delight and wonderment. Rome could not build the colosseum without first planting its bones.

Math fact fluency is the foundation. It is the ability to recall basic facts in all four operations with speed and accuracy.

Young children begin with counting objects and counting on their fingers, for example, indicating their age by holding up the same number of fingers on their hands. By equating the number "two" to two fingers, they are understanding this concept both visually and kinetically.

This is important to solidify the "how" of adding, subtracting, multiplying and dividing digits. Through frequent and repetitive practice, the facts become committed to memory.

The practice needn't be monotonous. Math facts are



each themselves memory games, and jeopardy style adventures can and should be used to defuse the protruding sense of boredom that can suffocate a desire to learn math facts. How else can I turn those ZZZ's into A's?

Roll two die and ask for the sum, the difference, the product, or the quotient.

Play math bingo.

Have a math scavenger hunt.

Children are designed to be delightfully confounded by the world. This is curiosity and without foundational math facts, math is nothing to be curious about.

We should leverage that natural desire to wonder and want, instead of focusing solely on the roteness of math facts. Wisdom is knowledge plus experience, and a love of math is math facts plus curiosity. Math to prove the why of math. Very circular. A thing applied to itself, as Philosopher Hofstadter would say.

Self Development Academy's philosophy includes the "Four R's": respect, responsibility, readiness, and resilience. The importance of laying early foundations through math is identifiable specifically within the concept of one of the "Four R's," readiness — be ready!

Without a strong foundation in math facts, children can experience roadblocks to problem solving and difficulty with higher, more complex mathematical concepts. Confusion can occur, and math can become dreadful, cumbersome, and time consuming, which lead to children experiencing defeat and math anxiety.

Most importantly, without this foundation, a relationship with math fails. Children are designed to be delightfully confounded by the world. This is curiosity, and without foundational math facts, math is nothing to be curious about. Math will be that class avoided due to a regrettable disenchantment. Regrettable and preventable!

As parents, we want the best for our children, and assisting a child to build a strong foundation for education, while simultaneously instilling a love of learning, is truly and sincerely an act of intentional readiness. Remember, math facts are more than the facts. It is the earth from which we touch the sky. ■

If you want to learn more about helping your child develop a love of learning math, call us at Self Development Academy, (480) 641-2640. Exceptional futures start here.





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LOCAL BUSINESS

Bug & Weed Mart Celebrates Grand Opening of East Mesa Location

Submitted by Bug & Weed Mart

Bug & Weed Mart, a family-owned and operated do-it-yourself pest and weed control retailer, is marking its 40th anniversary with another milestone, opening its sixth location. The new store, located at 2235 S. Power Road in east Mesa, will serve customers in the north and east Mesa area searching for effective and affordable pest control solutions.

To celebrate both the anniversary and the store opening, Bug & Weed Mart will host a grand opening event benefiting the Two Pups Wellness Fund on Saturday, Sept. 14 from 9 a.m. to 2 p.m. at the new east Mesa store. Bug & Weed Mart will donate \$1 from every sales transaction at all Valley locations during the week of Sept. 9 through 14. The Saturday event at the east Mesa store will include a pet adoption with Maricopa Animal Care and Control, a gift for families that adopt, and special promotions and refreshments for all who visit that day.

"In 1979, we opened our first store and have since opened four others," says Jim LaBrie, the owner of Bug & Weed Mart, which he runs with his son Joe and daughter Cara. "The East Valley has grown so much these last 40 years that, finally, we can say we are a short drive from virtually all East Valley customers needing pest and weed control products, and advice."

Bug & Weed Mart offers professional products and equipment for getting rid of the pests and weeds so common in Phoenix homes and yards.

The stores' certified pest control

applicators teach customers how to eliminate an assortment of desert pests, including scorpions, mosquitoes, ants, bed bugs, cockroaches, crickets and many more.

"Customer education and support are the foundation of Bug & Weed Mart's operation," explains Joe LaBrie, operations director for Bug & Weed Mart. "My father started his career as an English teacher, and educating our customers is a critical component of what we provide. Our goal is to give Valley residents affordable solutions to safely and effectively protect themselves, as well as their beloved children and pets."

In some cases, pests can pose a serious health risk to pets, who are unable to protect themselves. Bug & Weed Mart chose to team with Two Pups Wellness Fund because it's a local organization that provides support for animals in need of medical care. ■

In addition to the new east Mesa store, Bug & Weed Mart has stores located in Scottsdale, Tempe, Gilbert, Central Phoenix and another Mesa location. For more information about Bug & Weed Mart's products and services, and details on the upcoming celebration, visit bugandweedmart.com, or @bugandweedmart on Facebook.



Bug & Weed Mart™

You Win. Bugs Lose.

Finally! East Mesa has its very own
Bug & Weed Mart!

Opening this month at
2235 S. Power Rd.

Do-it-yourself pest control,
supplies and advice

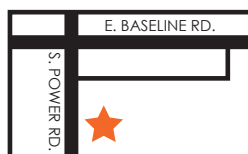
We'll show you how!

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including 2 in Mesa!

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THE PATIO & GRILLE

PRIX-FIXE SPECIALS FOR ARIZONA RESTAURANT WEEK

Las Sendas Patio & Grille will be joining the many fine restaurants around Arizona celebrating Arizona Restaurant Week, Sept. 20 through 29, with a special \$33 prix-fixe dinner menu.

“It’s a great opportunity for everyone to try some of our fantastic gourmet dishes at a very reasonable price,” said Las Sendas Food and Beverage Director Dennis Shaw. No tickets are required, but Dennis recommends making reservations early as they fill up quickly for this event.

The goal of the 80-year-old Arizona Restaurant Association is to position Arizona as a top culinary destination by, twice yearly, offering food lovers this week-long opportunity to enjoy a prix-fixe dinner for \$33 or \$44 per person at a wide variety of dining establishments. “As an Arizona Restaurant Association member, Las Sendas is excited to participate and showcase what our chefs can do,” Dennis said.

Price is per person, and excludes tax and gratuity. For more information, or to make reservations, call (480) 396-4000.

THE PATIO & GRILLE

ARIZONA RESTAURANT WEEK MENU

September 20-29

Pick an Appetizer:
SEAFOOD SALAD TOSTADOS: Market-fresh seafood tossed with chimichurri and garnished with pico de gallo
BROASTED MUSSELS: PEI mussels, tomatoes, peppers, andouille sausage, garlic cloves
ARTICHOKE : Sriracha aioli and lemon butter

Choose an Entrée:
ROASTED STUFFED PORK BELLY: Apple-walnut stuffing, whipped potatoes, green beans, brandy demi
BUTTERNUT SQUASH RAVIOLI: Apple cider cream sauce, caramelized onions, fig chutney
GRILLED SALMON: Sun-dried tomato cream, broccolini, parmesan risotto
ROASTED FREE-RANGE AIRLINE CHICKEN BREAST: Celery root puree, asparagus, lemon beurre blanc

Indulge in a Dessert:
FRIED ICE CREAM: Vanilla ice cream rolled in a crisp coating deep-fried to a golden brown and topped with chocolate sauce
FLOURLESS CHOCOLATE CAKE: Strawberry sauce
FUNNEL CAKE FRIES: Chocolate and strawberry sauces

Prix-fixe \$33 per person, plus tax and gratuity



MEET YOU AT THE GRILLE

HAPPY HOUR AND CARDINALS FOOTBALL

Summer Happy Hour prices continue through September from 3 to 7 p.m. daily. And let’s not forget, it’s almost here — Football Season! Join us in The Grille Lounge to cheer on the Arizona Cardinals and all your favorite teams. With weekly specials on Sundays, and Happy Hour every day, it’s the place to be.

If you don’t feel up to joining us for dinner, remember The Grille menu can always be ordered to-go with curbside pick-up. So just call ahead and we’ll have your food ready.

Las Sendas staff is hard at work planning new menus, entertainment, and special events for the fall. Drop by and see what’s new.

THE VISTAS PAVILION PRESENTS

DINNER IN THE DARK!

Heighten your senses while enjoying a seven-course dinner while blindfolded. The Vistas Pavilion is presenting their first *Blindfold Dinner* — *Dinner in the Dark* event, set for Friday, Sept. 13 from 6:30 to 9 p.m.

Experience tasting wines, and explore your palate with a variety of entrées, all while being blindfolded. Upon conclusion of the event, guests will try to guess what they have eaten and have a chance to win some great prizes. Seats are limited, and reservations are required by Monday, Sept. 9. Price is \$75 per person, plus tax and gratuity.

For more information, call (480) 396-4000, ext. 222, or email events@lassendas.com. Remember, the menu is a secret. Join us if you dare.

SIGN UP NOW FOR THE

2019/2020 JUNIOR GOLF STICKS PROGRAM

All budding young golfers are invited to sign up for the 2019/2020 Junior Golf Sticks Program, starting Tuesday, Nov. 5, for students ages 5 to 15, grouped according to age, gender and skill level.

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

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

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

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

Registration is open now, and forms are available in the Las Sendas Golf Shop, on the Las Sendas website — lassendas.com (Instruction/Programs), or by contacting Tracy Berman at tberman@lassendas.com. You also can call or text Tracy at (602) 920-8208.

THE GOLF SHOP

SEPTEMBER IS BUY ONE GET ONE MONTH

All during September, select men’s and women’s apparel is *Buy One Get One Free*, excluding outerwear, headwear and clearance items. In addition, all remaining golf shoes are 20 percent off.

There is still a wide selection of both men’s and women’s new fashions at 25 percent discount. Near new Ping G 400 and Ping G LE rental clubs are also available, at a good price.

FREE REPLAY. Golf rates for September: \$49 every day includes golf, shared cart and driving range. After 8 a.m., receive a \$10 voucher for The Grille, and after noon, get an additional \$10 voucher for the Golf Shop. Check out our website, lassendas.com, or call the Golf Shop at (480) 396-4000 for tee times.



WANT TO PLAY FREE GOLF?

VOLUNTEERS WANTED: Las Sendas Golf Club is looking for volunteers to join our team. Player Assistant, Starter and Range Attendant positions will be available for the upcoming busy golf season. If you have some experience in any of the above positions, and want to play *free golf*, contact Nolan Skowronek at nskowronek@lassendas.com, or Rick Crowson at rcrowson@lassendas.com, for further information.

OVERSEED NOTICE:
THE GOLF COURSE WILL BE CLOSED MONDAY, SEPT. 30 THROUGH FRIDAY, OCT. 18 FOR OVERSEED. The Golf Shop will remain open daily from 9 a.m. to 3 p.m. ■



For more information, check out our website, lassendas.com, or call the Golf Shop at (480) 396-4000 for tee times. Las Sendas Golf Shop is your community place to shop. Gift certificates are always available.

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ASK ME ABOUT MY
TOP 10 SECRETS FOR STAGING A HOME

It is estimated that professionally staged properties
spend less time on the market, receive more foot
traffic and typically sell for more money!



Your Community Connection
By Tannis McBean

Giving Back to The Community

Living, enjoying and more importantly giving back to the community is truly an important part of my personal and professional life. The benefits I receive in giving back are a sense of purpose, an appreciation of my community and new meaningful perspectives.

I had the pleasure this month of selling a property and making my first donation to Make-A-Wish® Arizona. The mission of Make-A-Wish is granting wishes of children with life-threatening medical conditions to enrich the human experience with hope, strength and joy. I look forward to the events planned by The Williams & McBean Team this fall which will include further fund-raising activities for this amazing organization.

I currently serve on the Board of Directors for Visit Mesa, each Board Member volunteers their time to assist the exceptional administrative staff of the organization in promoting Mesa as a year-round premiere business and leisure destination. Our most recent project lead by the CEO Marc Garcia is working with our local parks, hotels, attractions and businesses to become Autism Certified. Certification assists those families affected by Autism in understanding Mesa's abilities to serve this growing group of visitors.

On Saturday August 24th we opened up Las Sendas Golf Club for the enjoyment of the families and friends in our community. It was truly a rich experience watching the children enjoy games, bounce houses, face painting, slides, ice cream and cotton candy. The adults enjoyed complimentary golf, wine tasting and a delicious bar-be-que buffet. Our Community Appreciation Day was a tremendous success sponsored by the Golf Club and supported by many of our local businesses.

A big thank you to all our residents for giving back, strengthening the fabric of our communities, and ensuring everyone enjoys a safe, healthy and fun place to be.

Every Sale Includes a Donation to
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Contact our Membership office for further details
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Las Sendas
Golf Club
7555 Eagle Crest Dr.
Mesa, AZ 85207

EDUCATION

CARE Team Keeps Students Safe at Mesa Public Schools



Story by Laurie Struna
Photos by Samantha Chow

Ensuring the safety and security of all students, teachers and staff in a positive and supportive environment is a round-the-clock operation for the school safety, security, and opportunity and achievement departments at Mesa Public Schools.

DEVELOPING IMPACTFUL RELATIONSHIPS

In classrooms and campuses, Student Resource Officers, or SRO's, play an integral part of the team and have kept students safe for more than 20 years. These fully sworn law enforcement officers are a liaison between the school and the police community, and work to keep order and build relationships within the community.

Allen Moore, the director of school safety and security at Mesa Public Schools, said there is an assigned Student Resource Officer on every junior high and high school campus. The officers work for the police department and the district reimburses the police department for their salaries. "The greatest benefit of having security officers

on school campuses is the bridges that are built between the students and the police," said Allen.

Student-officer relationships are key to helping at-risk students by keeping them on the right path. These highly-trained officers walk their campuses, responding to calls that include drugs, assault and any criminal activity.

Student Resource Officers are in classrooms, working to reduce crime by educating students about a variety of subjects, including the consequences of drug abuse, drinking, vaping, violence and bullying.

"SRO's foster an environment where students and parents feel comfortable approaching and speaking with the police officers," said Greg Milbrant, principal at Mountain View High School. "Many times, sensitive information is shared that may not have been before, giving officers the opportunity to be preventative, instead of reactive."

STRATEGIES FOR CREATING SAFE SCHOOLS

CARE (Crisis and Response Evaluation) teams implemented during the 2019-2020 school year provide schools with the tools, support and compassion needed during stressful events.

Dr. Michael Garcia, director of opportunity and achievement, shares that each school CARE team consists of principals, counselors, nurses and related professionals trained to handle difficult and sensitive situations on a campus.

These situations may include the loss of a student or staff member, an individual expressing the potential to

harm themselves and, bullying and minor altercations or acts of similar nature on a campus. Should schools express the need for additional support, a district CARE team is available to assist.

"CARE Teams know what resources to deploy and can collaborate with district departments to provide schools with the help they need to ensure students and staff are safe and feel supported," Dr. Garcia shared.

HELPFUL RESOURCES FOR PARENTS AND COMMUNITY

For parents and the community, access to social, emotional and mental health resources are located on all school counseling websites. Also, helpful links take people directly to additional resources for suicide prevention and where to get help.

"What's great about these resources is that they are 24/7, so anyone can call at any time," Dr. Garcia said.

For more information regarding suicide prevention, please visit mpsaz.org/opportunity/suicide-prevention.

Mesa Public Schools Promise: Every student in Mesa Public Schools is known by name, served by strength and need, and graduates ready for college, career and community.

To learn more about Mesa Public Schools, visit our website at mpsaz.org.



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Thank you for your continued support of Mesa Public Schools!



REAL ESTATE

How to Remove Private Mortgage Insurance and Save Thousands

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

When you purchase a home, you choose the loan type and down payment based on rates, fees and your situation at the time. Having a 20 percent down payment will eliminate private mortgage insurance (PMI) but many buyers will put less than a 20 percent down payment, especially first-time homebuyers, and will be required to pay PMI.

Private mortgage insurance protects the lender, not you, if you stop making payments on your loan. This insurance is an additional monthly cost that is added to your monthly mortgage payment and can be several hundred dollars a month.

What borrowers may not realize is once you have at least 20 percent equity in your home, you are able to remove that monthly payment from your mortgage, saving you hundreds to thousands of dollars a year. How you remove it will depend on the type of loan you have and your loan servicer.

As you know, we have been in a seller's market the past few years and home prices have continued to increase. Your home should be worth more today than it was when you purchased it, and could be worth significantly more especially if you are in the lower to median price range which has seen the highest price increase.

The first step is to find out how much your home is worth. Chances are you are going to look on Zillow and check out the Zestimate but remember, Zillow uses an algorithm to calculate the value and doesn't take into consideration location, upgrades, views etc. It will be good enough for a rough idea of your home's value but if you think you need something more exact contact a local Realtor.

Once you feel you have at least 20 percent equity, you can look at the options you have to remove the PMI. The options available to you are going to depend on the type of loan you have and who your current loan servicer is (your loan may be sold to different loan servicing companies throughout the term of your mortgage).

CONVENTIONAL LOAN
PMI Automatically Removed

If you have a conventional loan, the loan servicer is required

to remove the PMI when the loan balance drops to 78 percent of the original appraised value. Here is an example if you purchased a home in August 2016 for \$400,000.

Example: \$400,000 purchase price (and it appraised at \$400,000), 5 percent down payment, 30-year term, 4 percent interest rate, \$380,000 is the amount of your loan

The loan servicer will automatically remove the PMI when your loan balance is \$312,000, which is 78 percent of the appraised value. It will take nine years before the loan balance is at \$312,000 and the PMI removed.

Removing PMI From Your Current Mortgage

If you purchased the home using the above scenario, it will take nine years for the PMI to automatically be removed. However, in today's sellers' market, it can take less than 3 years to have it removed.

- In August 2016, the median sales price in Mesa was \$219,000.
- In August 2019, the median sale price is \$271,500. That is an increase of 24 percent.
- If your home value has increased by 24 percent of the original appraised value of \$400,000, your current appraised value would be \$496,000.
- 20 percent equity of \$496,000 is \$99,200, so your loan balance needs to be below \$396,800, which it would be since your loan balance is only \$359,095.

If we want to be a lot more conservative and assume your home has only increased by 15 percent in three years, your current home value would be \$460,000. Twenty percent of \$460,000 is \$92,000, so your loan balance needs to be below \$368,000, which it would be at \$359,095.

You can reach out to your servicer and ask them to evaluate your loan. The servicer will also require that there haven't been any late payments (over 30 days) on the home loan in the previous 12 to 24 months. Each loan servicer has their own requirements, so you will need to talk to them to find out their process, and if it's something they will do. If not, then refinancing is another option for you to remove the PMI.

FHA

If the loan is FHA, opened after June 3, 2013, and you put

down less than 10 percent, the mortgage insurance stays on the loan for the life of the loan. This means the only way to eliminate the mortgage insurance is to refinance into a Conventional or VA home loan.

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

REFINANCE

Most borrowers will refinance once they have the 20 percent equity, and this may be the best option for you especially in today's market. Rates are low and your new rate may be lower than your current rate. If you don't quite have 20 percent equity, you may still be able to refinance and remove the PMI. Another benefit of refinancing is you can convert a 30-year term to a 15-year and pay your mortgage off a lot sooner.

It's important to remember when you talk to a lender about refinancing that you find out about all the costs, especially the lenders fees, so you can calculate if it's going to make sense for you to come out of pocket to refinance.

- Some questions to consider:
- How much will you save a month?
 - What is the cost of refinancing?
 - How much is the appraisal?
 - How long to do you plan to stay in the home?

If you are only going to stay in your home a few more years, the cost of refinancing or a change in the interest rate may not be worth the amount you save.

Some lenders will refinance and you won't have any out of pocket expense, but your rate may be a little higher. Make sure you do your homework and get all the fees and rates in writing before you make the final decisions.

If you would like more information on removing your PMI and refinancing, or a referral to a lender who can help you, please don't hesitate to contact me. ■

Call me any time, and I will be happy to answer 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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HEALTH

Annual Medicare ENROLLMENT Coming Soon

Submitted by Tapestry Insurance

Did you know that drug plans can change yearly? Last year during the Medicare Annual Enrollment period, I spent a lot of time helping people with prescription drug coverage.

The premiums can go up or down, the formularies can change and even the pharmacies that are in their network can change. It is always a good idea to check and make sure you are in the best plan for your needs.

This year, the Medicare Annual Enrollment period is from Oct. 15 through Dec. 7. This is the time to take a look at your current coverage and see if it is working well for you.

I can often help people over the phone. However, you may have a more complex situation where I would need to come to your home. Whatever your situation is, make sure you take the time to see if you are on the correct plan.

Last year, one couple I met with was able to find a great plan that saved them each \$60 per month on their premium. On a fixed budget, that was a welcome change!

If you are currently on an Advantage plan, it is always a good idea to look at the new plans for next year. Just like the prescription drug plans, things change from year to year.

If you are currently working with a Medicare agent, please give me a call. I would be happy to go over the plans for 2020. Also, if you are turning 65 soon or retiring, give me a call to help you navigate through your options. ■

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



Lynne Jones

COMMUNITY

School Success begins at home

Submitted by Councilmember David Luna

Each year, as summer draws to a close and the school year begins, teachers, parents, and students alike all adapt to their new schedules. Check out these useful tips that can help make sure you are ready to make this school year one of the best.



David Luna

WHAT CAN YOU DO AT HOME TO HELP YOUR CHILD SUCCEED IN SCHOOL?

Creating a home environment that encourages learning and schoolwork is paramount. Show your child that the skills taught at school are an important part of the things they will do as an adult.

Keep books, magazines and newspapers in the house. Let them see you reading books, newspapers and computer screens; writing reports, letters, e-mails and lists; using math to figure change or to measure for new carpeting; and doing things that require thought and effort.

Establish a daily family routine with time set aside for meals, homework, chores and bedtime.

HOMEWORK: WHAT CAN YOU DO TO HELP THIS YEAR?

Homework can have both positive and negative effects on children's learning and attitudes toward school. Helping your child with homework is an opportunity to improve your child's chances of doing well in school and in life. Here is a checklist for helping your child with homework:

- ☐ Show that you think education and homework are important
- ☐ Set a regular time every day for homework
- ☐ Provide a well-lit, quiet place to study
- ☐ Monitor assignments
- ☐ Know what your child's homework assignments are and how long they should take

- ☐ Visually check that your child starts and completes the assignment
- ☐ Provide guidance
- ☐ Encourage your child to develop good study habits
- ☐ Talk with your child about homework assignments to ensure they understand them
- ☐ Talk with teachers to resolve problems
- ☐ Meet with the teacher early in the year before any problems arise
- ☐ Cooperate with the teacher to work out a plan and a schedule to solve homework problems
- ☐ Follow up with the teacher and with your child to make sure the plan is working

I hope that you found this information helpful, as you get involved and stay involved in your child's education. These tips will help prepare them for school success and a rewarding life of continuous learning. ■

As always, 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.



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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LOCAL BUSINESS

KNOW BEFORE YOU THROW

By Jon Englund

Ever suffered a broken cell phone? Do you know that panicked feeling when you drop it off at the repair shop and they cheerfully tell you to come back in four hours?

Four HOURS? Really? At which point you realize you are way too dependent on your mobile device and it gives new meaning to “dropped call.”

Well, that’s my plight right now and I can’t help my angst, I’ve always had a phone. Yes, that’s me in the photo — I’ve been infatuated with the telephone for a very long time!

And the phone in the photo? It’s a toy of course but fashioned after the late 1950s era Western Electric model #500 rotary dial telephone. It’s old analog technology, but for the most part it can still be used today with an Analog Telephone Adapter.

Telephonic communication revolutionized the modern world and it rules our world today. As such, there is a fascination with early telephones and many examples



Jon Englund and Donna Luger

still survive today.

Vintage phones can readily be found for sale online, but prices vary wildly depending on age, condition and rarity. Many common-place vintage phones can be purchased for well under \$100, but the rare ones are much more expensive.

A check of a popular online auction site turned up these offerings and sold listings:

- A Charles Williams Jr. Electrical Works coffin telephone, manufactured for the Bell (Telephone) Company around 1878, is currently offered for \$30,000. This model is considered to be the first commercially manufactured telephone.
- An Art Nouveau Ericsson desk-top telephone sold for \$5,532 after 27 bids.
- A rare 1959 AT&T Western Electric Bell System F-53139 prototype touch tone phone sold for \$3,150 after 13 bids.
- And last but not least, a 1957 Red Dukane Emergency Telephone made in Austria offered for \$2,750. Looks like 1957 was a good year.

So, if you think you have a special vintage phone, ring me up and let me know about it. We’re here to help, so please don’t keep us a secret! ■

Jon Englund has more than 32 years of experience in appraising and liquidating personal property, jewelry, art, collectibles, antiques, furniture, printed items and more, as well as more than 17 years of experience in real estate. Jon, a Midwest transplant, 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 Jon direct at (480) 650-1422, or email Jon@KnowBeforeYouThrow.INFO.

Jon Englund



SPIRITUALITY

A New and Better Season is Coming

By Pastor Paul Frank
Hosanna Lutheran Church

Did you feel that moment just now when all the planets came back into the right alignment and all is right with the world again?

You know what that means? Are you ready for some FOOTBALL? Oh yeah!

At Hosanna Lutheran Church, we have a lot of Skyline, Red Mountain, Mountain View and Desert Ridge high school students, so the rivalries are plentiful, but friendly. And I love pro, college, and high school football.

Now, I know this is hard to believe, but some people out there, you know, like my wife, are just not fired up about football season starting. I know, it’s weird. Kathy couldn’t care less about it.

But she looks forward to other seasons starting — like cooler temperatures, fall hiking, more time on the patio and around the fire pit in the evenings, and seeing a number of friends return to Mesa after avoiding the heat of summer.

It’s the start of Snow Bird season in a sense. It’s hiking season again. It’s getting outside and enjoying this amazing creation of God season again. It’s also a time to remember that God keeps bringing us into

new seasons in our lives, and new seasons in our life together.

Sometimes you really need a new season in your life to begin. Maybe you just need that last season to end.

One of the enduring and endearing promises of God throughout His Holy Word is the promise that life will go on and the seasons of life will transition, one to the next. There will always be a new and better season coming along.

Life is difficult at times — painful, challenging, and confusing. And yet, in the midst of it all, Jesus said, as he prepared to ascend back to his heavenly throne, “I will be with you always, to the very end of the age.”

The key word there is ALWAYS. It’s his promise to be with us, to comfort and guide, and reassure us in all times, always. In every season of life, God is with you. He will not leave you. He will not forsake you.

This ever-present love, mercy and grace of Christ our Savior is what we celebrate, and live in, at Hosanna Lutheran Church. ■

To learn more about his great grace, come join us Sunday mornings at 8 and 10:30 a.m., and throughout the weeks as well. We are at 9601 E. Brown Road. Check us out at www.hosanna-lcms.com.

Downsizing?



Here are some of the families we’ve helped recently.

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— CAROLYN S.

“We moved across country for jobs and needed to act fast. Jon and Donna sold our home in 2 days for the price we wanted. This is the second time we have trusted them as our Realtors!”

— CHRIS S.

“I called Jon and said ‘I need to Know Before I Throw’ because my sister left her entire estate and home to me. Jon’s expertise helped me realize my fiduciary responsibility in a timely, efficient and monetarily rewarding manner.”

— DICK B.



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REAL ESTATE

THINKING OF BUYING A NEW BUILD? READ THIS FIRST

By John Karadsheh,
Designated Broker,
KOR Properties

Did you know there is no additional fee when you use your Realtor to represent you in the purchase of a new home? Furthermore, there is no discount to the buyer when purchasing a new home without representation. None.

The builder typically pays the Realtor's fees through a separate marketing budget. In other words, the builder is giving you representation for free, if you choose.

Of course, there is a catch. Your Realtor must accompany you on your very first visit to the models. It is clearly stated on the model showroom door so you won't forget. If you walk through that door alone, and start touring the models, you are on your own.

There is no question that the allure of the model home is intoxicating. A lot of psychological study and interior design dollars are invested by builders to make sure buyers are motivated to buy and willing to throw caution to the wind when choosing their upgrades. Keeping a level head in the process is not always easy.

Here are five very important reasons why you should consider using us when buying new (other than the obvious reason — it's free!):

1 Representation. Your Realtor will be your representative and advocate. We have sold many new builds and are trained to help you through the entire new home building process, from negotiating the contract (yes, it can be negotiated depending on the market), to monitoring the transaction, and beyond, right through closing. We will help watch out for your interests.



2 Lots. It is the builder's motivation to sell each lot in the subdivision, especially the least desirable lots, and there are always many of those. We will help you evaluate lots so you can choose a lot that has minimal drawbacks, and that will be best for resale without too high of an upgrade fee. During the recession, homes on non-desirable lots had a much harder time selling. Allow us to help you weigh the pros and cons of the lots available, and make a sound investment.

3 Resale Foresight. We can help you walk through the models and recommend ideas and options that suit your needs, and are good for resale. You don't want to choose a model and/or options that will make your home harder to resell down the road.

4 Return on Investment. How should you best spend builder incentives to create the greatest value for your home? What is more important to upgrade — cabinets or countertops, tile or appliances, garage insulation or doors? We can help you spend your money wisely.

5 Inspections. We will be there to represent you during your building inspections. As experienced Realtors, we have been on many building sites and can advocate for you during your inspection phases. We are working for you. The salesperson at the

model home office is working for the builder. Even if the builder's representatives are super friendly, they are not technically working for you.

We live in a builder home, which we built and semi-customized. We have advocated for our clients through the new build process in subdivisions from Mesa to Laveen, and Desert Ridge to Queen Creek. We would be happy to show you some great new home communities in the Valley and help you through the process. ■

John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for over 16 years and is an Accredited Buyers Representative (ABR) and a Certified Residential Specialist (CRS). You can reach John at (480) 568-8684, or visit his website at www.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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Groves Area Market Report
Sales over \$355,000 for the Month of July 2019

Address	Square Feet	Community	Sold Price
2349 N. Glenview Dr.	2,558	Vista View Estates	\$364,000
2719 E. Kael St.	2,171	Rancho de Arboleda	\$370,000
2115 N. Ashbrook	2,061	Southwest Groves	\$376,000
1549 N. Robin Ln.	2,546	Mesa Northgrove	\$385,500
3048 E. Nance St.	2,331	Vista Mesa	\$398,000
2653 N. Robin Ln.	2,732	Rancho de Arboleda	\$406,000
2510 E. Lockwood St.	2,187	Citrus Highlands	\$412,000
2565 E. Inglewood St.	2,526	Russell Manor	\$415,000
2358 N. Nicklaus Dr.	1,833	Apache Wells	\$454,000
2856 E. Fountain St.	3,891	Mountain View Highlands	\$470,000
1653 N. Acacia	2,641	Hy-Den Place	\$485,000
2661 E. Odessa St.	2,503	Lehi Crossing	\$504,999
3129 N. Loma Vista	3,450	Lehi Crossing	\$527,500
3144 E. Enrose St.	3,887	Groves	\$530,000
3434 E. Elmwood St.	4,403	Thayer Estates	\$570,000
1525 N. Gentry Cir.	6,500	Sahara Estates	\$585,000
3912 E. Ellis St.	3,489	Trovita Estates	\$599,000
3831 E. Ellis St.	4,677	Trovita Estates	\$666,400
3525 E. Minton St.	4,276	Hermosa Groves North	\$705,000
2222 N. Val Vista Dr., #7	3,569	Avalon Grove	\$718,000
3308 E. Jacaranda Cir.	4,286	Arboleda	\$740,000
1909 N. Calle Maderas	4,000	Las Maderas	\$760,000
3917 E. Elmwood St.	4,838	Trovita Estates	\$769,000
3939 E. Encanto St.	4,442	Trovita Estates	\$775,000
3214 E. Inglewood Cir.	4,956	Arboleda	\$805,000
4222 E. McLellan Cir., #6	5,066	Park Avenue	\$820,000
3758 E. Encanto St.	6,061	Trovita Estates	\$835,000
2463 E. Melrose St.	5,357	Glenwood Park	\$850,000
4122 E. McLellan Rd., #3	5,329	Highgrove Estates	\$860,000
3865 E. Palm Cir.	6,734	Somerset	\$1,238,000

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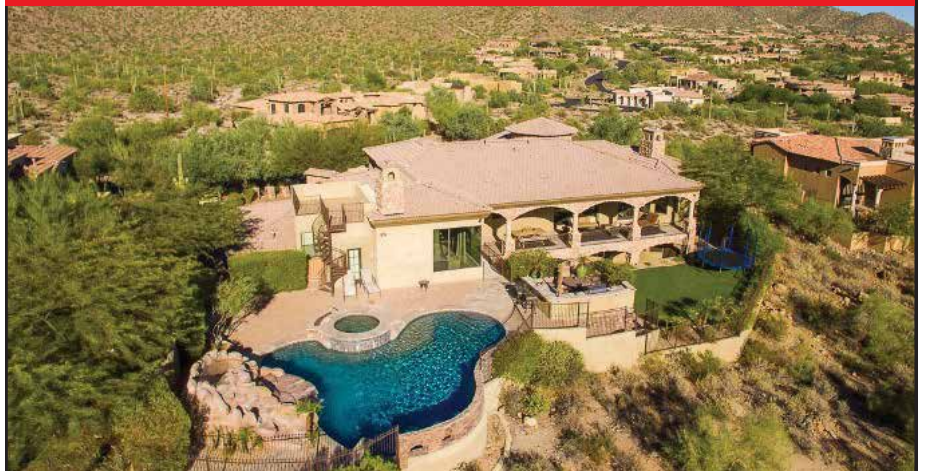


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LOCAL BUSINESS

Pet Calendar Helps ANIMAL RESCUES

Submitted by Heather DeBrosse Love All Pets

The Las Sendas community boasts a 13-month, charming, furbaby calendar — Las Sendas Pin-Up Pets — designed by two residents, Heather DeBrosse and Dara Fowler.

The first calendar was created in 2019 and is used to garner money for nonprofit animal rescues.

Last year, hundreds of pictures were submitted for consideration to be entered into the calendar. Pictures of pets wearing costumes for Halloween, Christmas, Easter, and birthday party hats were some of the cutest.

Numerous breeds of cats and dogs, plus some not-so-furry pet pictures, were submitted. To the delight of residents, almost every high-resolution picture made it into the calendar.

Dara is an exceptional graphic design artist and creates beautiful pages from the pictures of the pets into a keepsake calendar for all of the Las Sendas community.

The residents of Las Sendas are strongly encouraged to send pictures of their furbabies to Heather. There is no charge for any submission.

Deadline for your furbaby submission is Oct. 15. The calendars will be ready for purchase and pick up in early to mid-

November. Pre-orders for calendars start Sept. 15.

Each of the calendars sells for \$20. Net proceeds are given to a nonprofit animal rescue. Last year, Valley Dogs Rescue was the recipient of \$1,400.

Also, Heather and Dara are seeking local businesses to become sponsors through advertisements. Sponsors help defray the upfront cost of printing, which can cost over \$1,000.

All local businesses can contribute through one-eighth, one-quarter, one-half and full-page advertisements. Deadline of submission for advertisement sponsors is Oct. 15. ■

To request information on purchasing an advertisement, or to submit your furbaby picture for the Las Sendas 2020 Pin-Up Pets Calendar, please contact Heather DeBrosse at (949) 290-6055, or email her at hdebrosse@yahoo.com.





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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.

Dinner is at 6 p.m., and the stage show is at 7 p.m., beginning Saturday, Nov. 23 at 6159 E. University Drive, in Mesa. Tickets for the dinner and show at Farnsworth Hall are only \$32, and can be purchased at SunsetPioneers.com/farnsworth.

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.

New this year, Marshal Pioneer Pepper and The Sunset Pioneers will perform a stage show, complete with a gourmet buffet and gunfight, in The Ballroom at Gold Canyon Golf Resort, 6100 S. Kings Ranch Road, Gold Canyon. Reservations, tickets and details are available online at SunsetPioneers.com/goldcanyon.

Tickets for the Gold Canyon event are \$49, with dinner on Fridays at 6:30 p.m.,

stage show at 7:30 p.m., and gunfight at 8:45 p.m. Cocktails are available.

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. ■

For reservations, information and tickets, go online to SunsetPioneers.com/farnsworth, or call (480) 986-6340.

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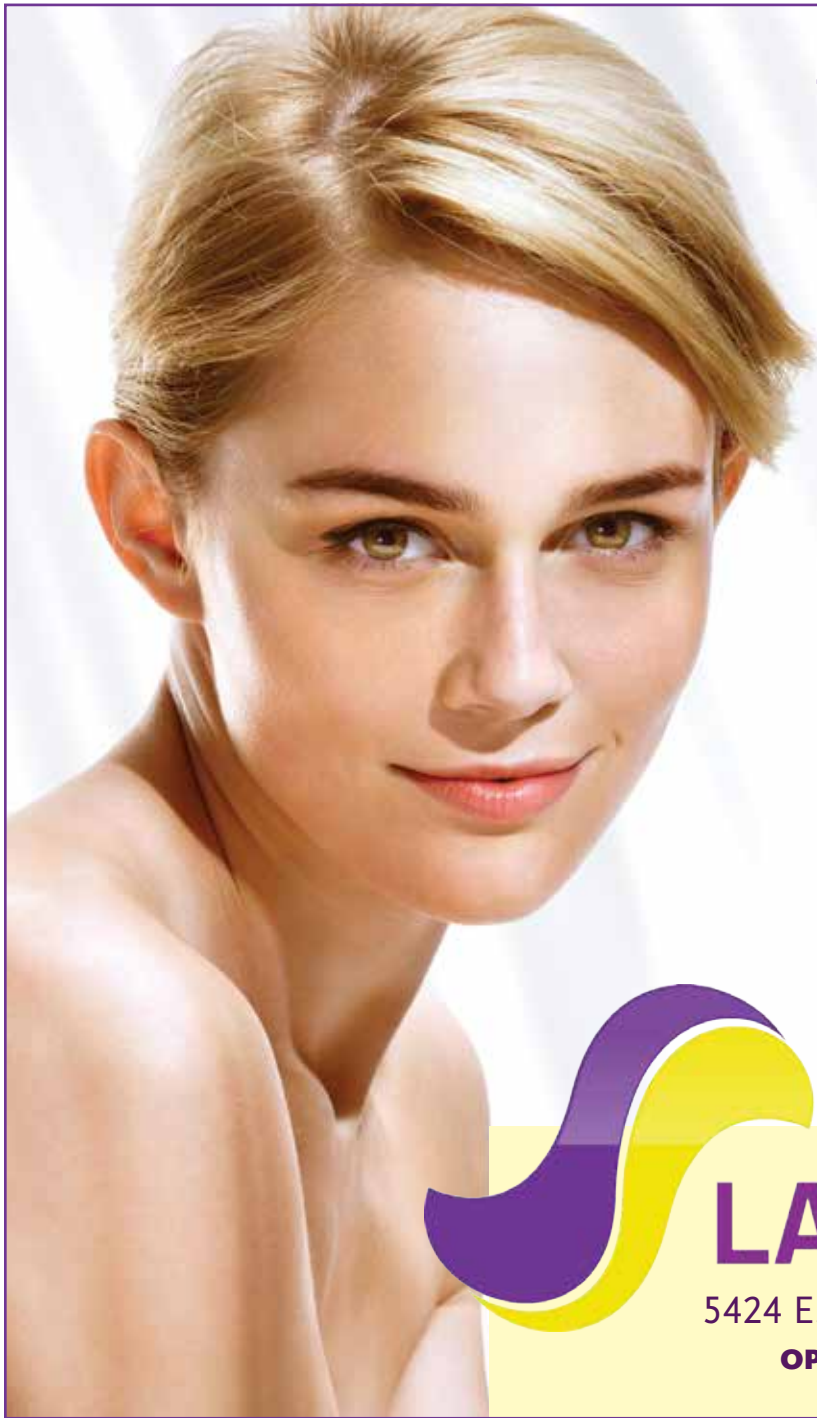
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FINANCES

You Can Work to Become a Better Investor

Submitted by Brent D. Hoskinson and Linda Drake
Next week, we observe Labor Day, a holiday to honor all the hard-working people in this country. As one of them, keep in mind that your efforts can have positive results.

Famed film producer Samuel Goldwyn once said: "The harder I work, the luckier I get." And this same philosophy can apply to your investing too — because you can indeed work to become a better investor.

Consider these steps:

1 **Work to understand your goals and risk tolerance.**

Self-knowledge is important in all phases of life — and it's certainly essential to you when you invest. For one thing, you need to know your goals. How long do you plan to work? What would you like to do when you retire? If you have children, do you expect to help pay for their college educations?

You'll also need to know your risk tolerance to help determine your investment choices. Investors with a high tolerance for risk typically can overlook the day-to-day fluctuations in the financial markets, and may be comfortable investing more aggressively.

But those with a low risk tolerance may be more inclined to focus on investments that offer greater preservation of principal, even if this means sacrificing some growth potential.

2 **Work to learn all you can about your investments.**

Here's a bit of advice that will always be valid: Don't invest in what you don't understand. The more you know about your investments and what you can expect from them, the less likely that you will be surprised at their performance and their impact on your financial strategy.

When you invest in stocks, you hope their value will appreciate over time, but you shouldn't be shocked over short-term price fluctuations. Conversely, when you purchase a fixed-rate vehicle, such as a Certificate of Deposit (CD), you expect regular interest payments and a return of your principal when the CD matures. But do not anticipate much, if any, growth in the value of your investment.

3 **Work to develop good investment habits.**

Developing good habits often pays off. For example, if you exercise regularly, don't smoke and follow a sensible diet, you will likely help your long-term health. And you can follow good investment habits, too, such as contributing regularly to your 401(k) or other employer-sponsored retirement plan.

You'll also want to avoid bad habits, such as overreacting to a sharp drop in the financial markets. In an effort to cut your losses, you might respond to this downturn by immediately selling investments whose fundamentals are still strong and whose prospects still may be positive.

4 **Work to get the assistance you need.**

Investing can be complex, so you may want to work with a financial professional. But investing is just one part of your overall financial picture, so working with an attorney can help with your estate plans. And a tax professional can advise you on the tax-related consequences of various financial moves.

There aren't many guarantees in the investment world — but the harder you work at becoming a good investor, the better your chances of reaching your ultimate objectives. ■

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



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LOCAL BUSINESS

Sam and Luca Rustic Kitchen

offers authentic Italian food and ambiance



By Kim Phillips

Mesa's newest and authentic Italian restaurant, Sam and Luca Rustic Kitchen, features nightly specials, wines on tap and a classic, modern atmosphere with an outside bar.

Located at the northeast corner of Power and Baseline roads in Northeast Mesa, Sam and Luca Rustic Kitchen has garnered rave reviews. "Our first time trying this new Mesa restaurant and it was wonderful. The atmosphere is cozy, warm, inviting and moody with just a hint of swank. The music choice, Frank Sinatra, was spot on for the quaint, rustic Italian feel," said Sloan D., a Mesa resident on Yelp reviews.

Just an easy, short drive off Highway 60 and Power Road, Sam and Luca is open nightly from 3 p.m. to close, with happy hour from 3 to 6 p.m. Happy hour specials, Monday to Friday, include \$4 beers, \$5 draft wines and \$5 wells.

According to Alex, a favorite staffer at the restaurant, the calamari, rustic board and bruschetta are some of the most-ordered appetizers, with happy hour pricing starting at \$6. Patrons enjoy the outside patio dining area, and the variety of menu options, such as the Grilled Shrimp Risotto or The Mix Grill, both gluten-free choices.

"Just what we needed, local and far above average Italian restaurant in the neighborhood. The décor is



stunning, clean, crisp lines. Comfortable seating. Open kitchen and a nice private

party room. The service and wine lists are both over the top. The food was so good, soup fresh and homemade," commented Mesa resident Audrie O. on Yelp.

Sam and Luca has opened to positive reviews, earning a 4.5 star rating on Yelp. Several new patrons have expressed their genuine opinions.

"My first visit. I was very pleased. The prices are reasonable. The atmosphere fantastic: rustic, elegant, classic, modern. The food is beyond exceptional. As well, the service. Great for a date or hang time with the girls. There's even a flat screen at the quaint bar if you want to watch sports. The clams and mussels appetizer is a must," posted Monica T. of Mesa.

So, if you are searching for a new, authentic, romantic Italian restaurant in Mesa, go no further than Sam and Luca Rustic Kitchen. Holiday party reservations are available. For more information, call (480) 659-6716, or visit the website at SamandLucaAZ.com. ■

The restaurant is located at 1959 S. Power Road, in the Fry's shopping center. Check out the newly updated website SamandLucaAZ.com for reservations, menus, home delivery and upcoming events.

COMMUNITY

New Frontiers Hosts FALL OPEN HOUSE

Submitted by New Frontiers for Lifelong Learning

New Frontiers for Lifelong Learning will hold their fall open house on Friday, Sept. 20 from 1 to 3 p.m., at the Mesa Community College, Dobson Campus, in the Library, Room 145.

New Frontiers for Lifelong Learning (NFL) is a peer-led, self-directed organization of more than 400 members operating under the sponsorship of Mesa Community College.

New Frontiers may be just what your intellectual curiosity is looking for. Classes usually meet one time for one to two and a half hours. There are no tests, grades or credits to worry about.

Classes meet at various MCC campuses and other community locations. Other social opportunities, such as tours, lunches, traveling, concerts, outdoor hiking, and theatre productions, are also available. As a NFL member, you are given an MCC student ID card, which gives you discounts on campus and in the community.

Fees are only \$80 a year, or \$60 for each semester. After enrolling at the open house, a member can register for as many classes as their schedule will allow. Online registration is also available, beginning Sept. 24. ■

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



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served with roasted peppers, prosciutto, and a pesto drizzle

Second Course

3 MEAT LASAGNA

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served with mashed potatoes and green beans

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LOCAL BUSINESS

Combat Allergy Season WITH A CLEANER HOME

Submitted by Gina Bring

Allergies can be a big issue for us desert dwellers. From pollen to pet dander, there are plenty of things in the air that can make us keep the tissue box handy. But have you considered that your home is hindering your efforts to fight allergies?

Don't take chances with your health or the health of your family. At Carnation Home Cleaning, we recommend having your home professionally cleaned weekly. This will make a difference for everyone, during allergy season and throughout the year.

Between professional home cleanings, here are some tips to keep your surroundings in tip-top shape so you'll suffer less this allergy season.

START WITH DUSTING

Start from the top and work your way down. Remember the tops of ceiling fans, high cabinets, and that entertainment center.

You need to use a cloth and — at a minimum — water, although some people prefer a cleaning agent. Spray the cloth or the surface, and wipe up all of the dust.

WHAT GOES UP MUST COME DOWN

Sweep, dust, or vacuum your hardwood floors weekly, followed by a thorough mop. A good choice for hardwood is a dry Swiffer, which captures the dust using microfiber cloth.

Vacuum with a filter specifically designed to combat allergy season. Try a

high-efficiency particulate air, or HEPA, filter. And be sure to have those carpets professionally cleaned at least once a year.

BATTLING DUST MITES

Dust mite protectors for bedding are a perfect first defense. Also, change your bedding weekly and wash it all in hot water. Wash and dry stuffed animals and avoid storing them on the bed.

KEEP THE OUTSIDE OUT

If you have serious allergies to pollen and grass, remove shoes before entering your home — or at least wipe them on mats near the doors. And consider wiping down pets when they come inside so they don't carry in pollen.

Air filters help tremendously in keeping your home free from outside allergens. Put yourself on a schedule to change filters quarterly (or according to manufacturer recommendations). Look for filters that have a high MERV rating.

COMBAT ALLERGY SEASON WITH A CLEANER HOME

Carnation Home Cleaning is committed to your health, in addition to keeping everything clean. We start with deionized water. If additional cleaners are needed, we ensure they are green and not harmful to people, pets, or the environment. ■

We can help you combat allergy season as your trusted house cleaner. Visit us at carnationhomecleaninginc.com, or contact us at (480) 924-2096 to get a quote and learn more.

LOCAL BUSINESS

Get the Facts About the Ban on Freon

Submitted by C. Andrew John
John's Refrigeration, Heating and Cooling

Recently a friend of mine came to me with an important question. He asked, "I was told that I have to replace my air conditioning system because R-22 refrigerant will be banned in 2020 and illegal to use, is that true?"

I found this to be shocking and it made me a little angry. Why? Because this information was misleading, and it wasn't the first time I heard it. Sadly, there is a lot of false information out there and I want to arm you with the facts. So, let me break it down.

Will it be illegal to use R-22 after January 1, 2020?

No, it will not be illegal to use, but it will be illegal to produce. Which means we have to rely on remaining supply, and we will have no control over how much it will cost or how long it will last.

Do you have to replace your air conditioning system because it uses R-22?

Yes, eventually, but not just because it uses R-22. A system that uses R-22 is already at least nine years old, and as systems age they tend to breakdown.



C. Andrew John

A common breakdown is caused by a refrigerant leak, and soon it's going to get very expensive and eventually R-22 will not be available.

How do you know if your system uses R-22?

Look for the sticker on the outside unit. If it says either HCFC-22 or R-22, then your system uses it.

What can you do if your system uses R-22?

Call C. Andrew John with John's Refrigeration, Heating and Cooling at (480) 648-2505 for a No-Cost Evaluation. We will come to your home, look over your system, and provide you the information you need to make the best decision for your situation. ■



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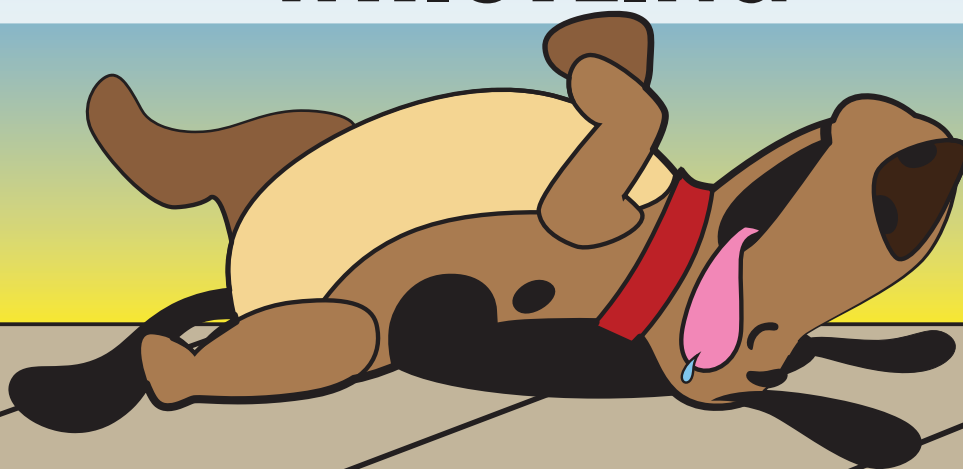


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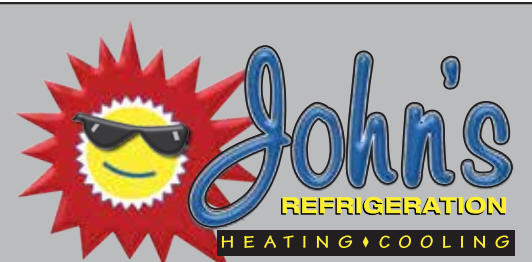
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HEALTH

How Medicare Advantage Might Pay for In-Home Care

Submitted by Amanda Butas, Certified Dementia Practitioner

Recently, Medicare Advantage (also called Part C) health care coverage changed to cover some in-home care services. One goal of the change is to prevent complications from surgery or illness. Other goals are to reduce the need for emergency services and prevent a stay in the hospital.

Medicare Advantage (Part C) is a type of Medicare health plan. It is offered by private health insurance companies that contract with Medicare. These plans provide all of the benefits associated with Parts A (hospitalization) and B (outpatient services), referred to as Original Medicare, and often, though not always, Part D.

More than 20 million people opted for Medicare Advantage plans in 2018 instead of original Medicare plans. This is because original Medicare plans have limitations. Medicare Advantage plans have supplemental benefits that relate to primary care. For instance, along with coverage for surgery or injury, plans may cover corrective lenses or hearing aids.

Recently, Medicare Advantage guidelines approved by the Centers for Medicare and Medicaid Services (CMS) in October 2018 now allow more flexibility that enhance quality of life. One of the changes that took effect on Jan. 1, 2019 is coverage for home care.

HOW NEW MEDICARE ADVANTAGE CHANGES CONNECT TO HOME CARE

In the past, coverage for home health services was limited to medical therapies and skilled nursing care, and home care services would only be approved for coverage if provided by skilled nursing care. Now, some plans can help you pay for home care, such as housekeeping services, meal delivery, and aides to help with activities of daily living, such as bathing, dressing, and eating. Ride-share coverage to medical appointments and access to telehealth may also be covered.

Many of the newly covered services may be provided by a family or professional caregiver, instead of a skilled nursing provider. This benefit was designed to help people live independently in their own homes for as long

as possible.

“The changes allow Medicare beneficiaries to receive benefits that will enable them to make their home safer,” said Chris Hakim, head of the Medicare Division for eHealth and eHealthMedicare. This may cover ramps for wheelchairs and hold bars. They also allow health plans to pay for services that are preventive in nature, such as healthy meals.

These changes have the potential to improve the overall health and quality of life for beneficiaries and their caregivers, though benefits are generally limited to a certain number of hours of care each year.

Medicare Advantage plans now may also pay for respite care for the first time. Respite care options that can be covered by some Medicare Advantage plans include:

- **Short-term residential facilities:** Many assisted living facilities, nursing homes, and hospice centers offer short-term respite care. There are typically rooms in these facilities designed for temporary stays by respite patients.
- **In-home respite care:** For caregivers that need a temporary break but would like their loved one to stay at home. In this case, you can hire a professional caregiver to care for your loved one while you take a break.



- **Adult day care:** Caregivers can schedule respite care through an adult day care on occasion or a set schedule. This is a great change of pace and scenery for the patient while giving the caregiver a temporary break. The exact Medicare Advantage plan options you may be eligible for will vary based on the plans offered in your area. CMS reports that roughly 300 plans added one or more of the new supplemental benefits for 2019. However, the guidelines were issued late in the year after most insurers had already released their 2019 plans. CMS expects a much larger number to offer supplemental benefits in 2020.

If you need support caring for a loved one, call us. Our trained caregivers can provide support to fit your schedule and provide you with peace of mind. We understand aging and we can help your loved one age in a healthy manner.

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Contact Amanda Butas, Certified Dementia Practitioner and your Mesa client care manager, at (480) 699-4899 to see how our caregivers can help your loved one thrive.

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FINANCES

Car Care in the Summer is Essential

Submitted by Matt Watson,
State Farm

On the highway or off the beaten track, here's how to spruce up and maintain your vehicle, inside and out.



CHECK ALL FLUIDS:

An overheated car can bring your vacation to a screeching (and steaming) halt. Regularly check your coolant level, as well as power steering, brake and wiper fluids, and ask your mechanic if the system needs to be flushed.

INFLATE THE TIRES:

Under-inflated tires can overheat and increase the chances of a blowout. Follow the air pressure guidelines in your owner's manual, rather than the numbers on the tire sidewalls, or more conveniently, open the driver's door and check the label on the pillar (referred to as the B-pillar).

MONITOR THE TIRE TREAD:

Air isn't the only important factor in tire safety. Make sure your tires still have enough tread to effectively grip the road, even in wet weather. Try the penny test: Insert a penny into one of the tire's grooves, with Lincoln's head upside down. If you can see the top of Lincoln's head, you may need new tires.

CLEAR OUT THE TRUNK:

Wintertime equals lots of extra stuff in the trunk — portable shovels, stray snow boots and extra blankets. Clean it out to make room for road-trip luggage and ensure you can access your spare tire should you need it — it might even boost your gas mileage. While you're at it, check that your emergency kit is well stocked.

TEST THE BATTERY:

Car batteries don't just fail in the winter. If your battery is more than three years old, ask your mechanic to test it.

GET YOUR CAR WAXED:

Worried about the summer sun fading your car's paint? Either do it yourself or visit a car wash for a summertime clean and shine to help protect against grime, scratches and sun damage.

FIX THE LITTLE THINGS:

Pay attention to your car's overall health, including peeling wiper blades, dirty headlights or alerts on the dashboard (time for a mechanic visit for sure).

FOLLOW OIL CHANGE GUIDELINES:

It's obvious but easy to forget while you're prepping for a trip. Check your oil and follow manufacturer guidelines about mileage and changes.

REDUCE OR ELIMINATE IN-CAR EATING:

Crumbs attract pests like ants, and spills may damage upholstery. This is harder with kids or long trips, but try it for short trips.

EMPTY TRASH REGULARLY:

Keep a trash bag handy. Even a repurposed plastic shopping bag can keep gum wrappers and parking receipts from finding their way under the seats.

ALWAYS CLEAN OUT THE CAR:

Always exit the car with something. Grab any travel mug or soccer ball in sight. Over time, you'll build it into a clean-car habit.

NO MATTER WHAT, PREP:

Even if you've individually checked every spark plug, emergencies and accidents can happen. Pack an emergency kit: a gallon of water (and bottles), non-perishable snacks, sunscreen, a blanket, and some simple tools and duct tape. ■

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COMMUNITY

RED MOUNTAIN RANCH SOCIAL CLUB
GARAGE SALE IS SET FOR NOVEMBER

Submitted by Red Mountain Ranch Social Club

The annual Red Mountain Ranch Social Club Garage Sale will take place on Friday and Saturday, Nov. 8 and 9, the second weekend in November.

Take time now, while you are thinking about the garage sale, to fill out the coupon listed at the bottom of this article. Please send the coupon, with a \$15 check, to:

Jay Williamson — Garage Sale Chairman
6508 E. Star Valley St.
Mesa, AZ 85215

You do not want to miss this opportunity to sell items for hard cash that you no longer use and are taking up space in your garage or closet. It also is a time to visit and get to know your neighbors.

You must live in Red Mountain Ranch to sell items at this garage sale.

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

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

Our garage sale brings thousands of customers to Red Mountain Ranch. The roads in our community were filled with buyers' cars and trucks last year.

Buyers love the bargains they find.

We do all the work, providing buyers for your items for sale.

Your \$15 fee pays for the following:

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

Our HOA has approved and reserved Nov. 8 and 9 for our garage sale. These dates are reserved for our sale only. Please do not have a sale without paying the \$15 during our sale weekend. The Garage Sale will start for you on Friday and Saturday morning when you place your items for sale on your driveway or in your garage.

Sellers start touring our neighborhoods at sunrise.

You can pick up your Garage Sale Information Packet at 6427 E. Rafttriver St. (on the southeast corner of Rafttriver Street and Redmont Drive) between 5 and 7 p.m., on Wednesday and Thursday, Nov. 6 and 7. This is the same location as last year.

If you would like to have your address included in the Garage Sale Information Packet, please mail your coupon and fee before our packet-publishing deadline of Friday, Nov. 1. You also can pay when you pick up your packet if you were unable to

send in your \$15 check on time.

The Red Mountain Ranch Social Club sponsors the garage sale. Our Social Club is not a part of, and is independent of, the Country Club and the HOA. We meet on the second Thursday of each month, except in December and June, July and August. We also have many social events, such as the spring and fall cocktail parties, as well as trips to see plays, etc. You are invited to attend our meetings as our guest. You do not have to be a member to attend.

Please fill out and send the coupon to the address listed below. ■

MAIL IN COUPON

Your Name _____

Street Address _____

E-mail Address _____

Phone # _____

Mail this coupon and your \$15 check to:

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