

Bringing neighbors closer to their communities of Red Mountain Ranch, Mountain ridge, Audit Mountain and surrounding areas

Bug & Weed Mart Opens East Mesa Location

By Jamie Killin

reven the most enthusiastic do-it-yourselfers, pest and weed management can seem daunting, but Bug & Weed Mart's four-decade-long history goes to show that anything is possible if you have the right tools.

The company continues to stand out for its unique concept, and began with Jim LaBrie, a teacher at the time, deciding he liked the idea of do-it-yourself pest and weed control.

"My father took interest in Bug & Weed Mart, which is about to be a six-store chain," said his son Joe LaBrie. "At the time, it a was a one shot business that he stumbled upon and he liked the idea once he learned that you could actually get the same exact products that a professional would apply to your home, but that you could apply them at a fraction of the cost because this store sold them."

Now, 40 years later, the beloved pest control and lawn care brand is in high demand — continuing its expansion to a new East Mesa location late this summer.

While many people have been burned and exhausted by ineffective weed and pest solutions, Bug & Weed Mart provides cost-effective, professional grade products that really work, along with the education customers need to



use them effectively and safely.

"With the changing economies, we've noticed that there's a real focus on the quality and the satisfaction that people get from properly doing things themselves, and being good do-it-yourselfers," said Joe. "What we do is we show people exactly how to apply these products."

Due in large part to Jim's background in education, teaching customers how to properly use the products continues to be a large focus for the stores. This has helped in building its devoted customer base.

In turn, customers can feel confident doing their own pest control quickly and efficiently with the same level of expertise and equipment as professionals, without having to pay for all that comes with hiring a company, allowing customers to save a lot of money.

The stores cater to everyone, too, from the typical homeowner to students living in dorms.

"I don't think there is a segment of the market that we don't sell to," said Joe. "I think our primary business by default is the homeowner, the person who's got a shed in the back and a lawn mower and maybe some cleaning products, and maybe takes care of patching his roof, somebody who's pretty handy.

But we find that people who live in condos, who already have an HOA that handles all those things, still want to do their own pest control. We find that students, students that move in maybe to a dormitory and end up with something they didn't ask for all of a sudden, come to us discreetly and say I want to handle this."

Customers can come to Bug & Weed Mart for help with weeds and nutgrass, scorpions, ants, and even the most feared and difficult to manage pests like bed bugs and termites.

Bug & Weed Mart's newest location is opening at 2235 S. Power Road, Suite 117, in Mesa. To learn more, visit bugandweedmart.com.

CELEBRATE LABOR DAY WEEKEND ON THE SALT RIVER

Submitted by Lynda Breault, Salt River Tubing elebrate Labor Day weekend on the Salt River at the 24th annual Labor Day Salt River Heroes = Litter Zero event, Saturday, Aug. 31 through Monday, Sept. 2, from 8:30 a.m. to 6 p.m.

"Enjoy a floating beach blast Labor Day weekend with us! The Salt River is loaded with *chills and thrills* while shooting the rapids in the great outdoors," said Salt River Tubing President and Chief Executive Officer Henri Breault. "Our recreational paradise in Tonto National Forest is the coolest adventure for fun in the sun! Help us keep the Salt River *clean and beautiful* for future generations to enjoy."

Salt River Tubing will be distributing free litter bags and encouraging tubers to *stash and bag* their picnic trash during the National Take Pride in America event. As an added bonus, Salt River Tubing will also be distributing free patriotic leis to the first 500 tubers each day.



Radio stations LIVE 101.5 and KNIX 102.5 will be on-site with free giveaways and Monster Energy Beverage Company will also be distributing free energy beverages to attendees.

For event details, 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 and 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. 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.



TUBING TIPS

Shooting the Salt River rapids is great fun, and company officials recommend the following helpful tubing tips to

- 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 the Labor Day event, please visit saltrivertubing.com, or call (480) 984-3305.



POSTAL PATRON ECRWSS



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EDUCATION

KINDERGARTEN PROGRAM OFFERS Logic and Reason with Creativity

Submitted by Sami Majeed J.D., Chief of Schools, Self Development Academy

I f you Google *goals for a kindergartner*, you are bound to come across a few key objectives: letter recognition, learning site words, learning that reading goes from left to right.

This is Google doing its job: giving us the middle, the most likely result you would receive. Google will not give you the extraordinary because that is not what it is meant to do.

However, tucked deep into the results is an astonishingly refreshing link to a video on Facebook. It is of kindergartners' reading with a keen understanding of character development to the founder of an accelerated and enrichment-based school, Self Development Academy.

It is exhilarating to watch. Every child reads like a child actor, but Dr. Anjum Majeed is watching something else, she is testing them to see if their superb reading skills truly translates into comprehension — can they make predictions, can they extrapolate to the real world?

To watch this video of Self Development Academy kindergartners reading to Dr. Majeed, go to https:// tinyurl.com/y5alco6r.



Self Development Academy is steeped in theory, but also in practice. Loads of it. And with some stellar results. The school celebrates its 20th anniversary next year, but every anniversary the school has been given the gift of ranking at the very top in Arizona and even the nation ranked No. 3 in 2018 (Niche.com 2018).

As well, Arizona named Self Development Academy *Charter School of the Year* a few years back for its commitment to not only kindergartners, but also higher grades.

How many of us have been neck deep in a child's long, run-on sentence story that will not end? Which parent would not want their child to be able to tell a vivid, gripping, and most importantly, succinct story that happened to them earlier?

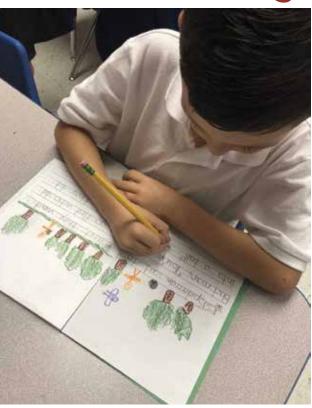
Never satisfied with just being at the top, the school has innovated again, offering a one of a kind, creative writing program. Kindergartners learn the art of storytelling, understanding the power of myths to retell, using visual arts to represent narratives, designing characters from scratch, building themes to construct a full story, and learning exhilarating creative non-fiction.

Yet, Self Development Academy is nothing if not balanced. For every Math or Science award they receive, they break new grounds on the academic level in the literature courses they teach.

So, it comes as no surprise that they have balanced their creative writing program with a logic and critical thinking program. Their focus is on whole brain thinking, whole brain learning, and full self-development.

Their Logic program answers a common problem: how do you transfer the precise reasoning that accompanies learning different types of math into everyday thinking? So, they extracted that analytical, piercing process that allows us to understand difficult geometry or calculus problems.

They have somehow taken that ability, isolated it, and developed a class that just exercises that portion of the brain — the critical thinking and reasoning portion. It is *thinking*



distilled, filtered, and consumed, like fresh spring water.

Self Development Academy's kindergarten program works because, for parents, it is everything that their child needs. It is a rigorous program done right — high expectations mixed with creativity in a nurturing environment. Their new creative writing and logic programs makes you wonder what great stories the kindergartners will tell their parents and teachers at the end of year!

Self Development Academy is now enrolling for the school year 2019-2020. Limited space is available. To find out more about Self Development Academy, please call (480) 641-2640.



Self Development Academy ACADEMIC EXCELLENCE AWARD • CHARTER SCHOOL OF THE YEAR





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Students complete their kindergarten year reading fluently and solving mathematics problems at one to two grade levels ahead.



Self Development Preschool **AS AN ACCELERATED, K-8 CHARTER SCHOOL,** our goal is to inspire a passion for life-long learning. We provide nurturing, individualized learning strategies with new research-based and traditional learning methods.

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SELF DEVELOPMENT ACADEMY-EAST MESA (480) 641-2640

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COMMUNITY Mesa District 5 Shares Falcon Field Airport Update

Submitted by Councilmember David Luna

alcon Field Airport, an economic hub located in District 5, has shared the following information about the results of its recently updated Airport Master Plan. Since 1941, Falcon Field Airport has played a significant role in the City and the

Master Plan paves the way for the future.

AIRPORT MASTER PLAN

In 2017, the Mesa City Council accepted grants from the Federal Aviation Administration and Arizona Department of Transportation to help fund an update to the Falcon Field Airport Master Plan. The Master Plan is a comprehensive analysis of airport infrastructure needs based upon current and future forecasts of airport activity. It provides direction for future development of the airport over the next 10 to 20 years, focusing on safety, efficiency, economic development and environmental compliance. Coffman Associates was hired to complete the update, and the Mesa City Council approved the Master Plan on July 8, 2019.

ECONOMIC BENEFITS

As part of the Master Plan, an Economic Benefit Analysis

was conducted by Arizona State University. The results illustrate the significant economic asset that Falcon Field is to Mesa and the region. For example, Falcon Field contributes:

Over \$2.2 million in daily
 economic benefits



• More jobs and annual economic benefit than any other general aviation airport in the Phoenix area, including Scottsdale, Chandler, and Phoenix-Deer Valley airports

When the Boeing Company, located adjacent to Falcon Field, is included, the annual economic benefit increases to \$6.8 billion.

AIRPORT FACTS AND FORECASTS

- Over 700 aircraft are currently based at Falcon Field; 960 based aircraft are forecast in 2037.
- Over \$27 million in airport capital improvements are planned over the next several years (not including capital investments made by airport tenants and users).
- In 2018, Falcon Field was the fifth most active general aviation airport in the United States.
- Falcon Field is financially self-sustaining and does not receive any money from the City General Fund to operate.

Falcon Field Airport truly is the gem of District 5. ■

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.

- Over \$811 million in annual economic benefits
- 1,486 on-airport jobs with a payroll of more than
 \$104 million at the 110 on-airport businesses

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We will show you how!	(\$19.89 value) Some exclusions may apply. One coupon per customer. Expires August 31, 2019.
6 Valley locations MESA	

6 Valley locations, including 2 in Mesa! bugandweedmart.com



1356 S. Gilbert Rd. Gilbert, & Hampton (south of Southern) Next to Carl's Jr. 480-497-0535



NEW STORE! EAST MESA 2235 S. Power Rd. Power, south of Baseline Road Just steps north of Sherwin Williams 480-590-4908

LOCAL BUSINESS

Consignment Boutique Offers EASY WAY TO SELL YOUR Unwanted Quality Clothing

Submitted by Sweet Repeats Ladies Consignment Boutique

s the temperatures here in the Valley remain in the 100s, many of us are doing seasonal clothing rotation by cleaning out our closets and digging out those favorite summer tank tops and shorts we couldn't live without last year.

As we pull these beloved items from boxes, or that super high shelf in the closet, sometimes we aren't quite as enamored as we were just a short six months ago. Maybe

it's the color or the cut. Maybe they somehow *shrunk* in the closet while we weren't looking. So, now what do you do? Have you ever

considered putting

your items in a



consignment store? It's easier than you may think.

Here in the East Valley, Sweet Repeats Ladies Consignment Boutique is always looking for new merchandise to offer its clients. For more than eight years, this locally owned shop has been helping customers turn overfilled closets into cash.

Tucked away in a small plaza on the corner of University Drive and Recker Road, Sweet Repeats prides itself on the quality of merchandise it offers. Every item is inspected, and only better-quality, name brand options, in nearly new condition, are accepted.

It is estimated nearly 85 percent of used clothing ends up in landfills every year. Most of us already recycle some items in our lives, such as cans and bottles. So, why not your clothes?

For more information, call (480) 275-2480. Sweet Repeats Ladies Consignment Boutique is located at 6039 E. University Drive.

LOCAL BUSINESS

JOHN'S BARBERSHOP Celebrates 40 Years in Mesa

By Jamie Killin

ohn's Barbershop shows there's a lot more to a barbershop than just a haircut.

The family-owned and operated business is celebrating 40 years of fantastic haircuts, exceptional customer service and a welcoming atmosphere this year.

Since the barbershop's namesake John opened the business in September of 1979, it's become a treasured part of the Lepianka family — with John's son John now owning the business, and four generations working there throughout its history.

The Lepiankas extend that focus on family to their customers as well, making everyone who walks through the door feel at-home with its outdoorsy atmosphere that highlights the family's history as well as its customers.

"We've always been a close-knit family, we've always gone hunting together, fishing together, camping, just enjoying the outdoors," said John. "So, we have customers that come in and enjoy those things too and they can

relate. We have a whole wall in the back with pictures of customers with their sons and daughters catching their first fish, or on their first hunt."

In fact, it's not uncommon for customers to stop by and chat about the outdoors, or a recent hunting or fishing trip. The barbershop's clients truly do

feel at home — being greeted by name upon arrival, and with some clients being customers for over 30 years — even after moves and establishing their own families.

"Our customers like that we have a family atmosphere and that it's an old school barbershop," said John. "We've had guys tell us they like it here because you feel comfortable here. We try to greet everyone by their first name and make them feel more like family than a customer."

For John, its rewarding to see his father continue to work in the barbershop, seeing his customers grow and spreading the word about the barbershop to their growing families.

"The kids that he was cutting hair for when they were maybe 10-years-old are now coming in with their sons and their Dads still, too," said John.

The barbershop's long history also translates to a lot of experience, with original owner John boasting 50 years of experience, another barber having 60 and yet another with 40 years. Owner John himself has been working in the shop for 17 years, bringing John's barbershop to over 150 years of combined experience.

The shop provides all kinds of haircuts for children and adults, including flat tops, fades, and high and tight cuts.

John's Barbershop is located at 3929 E. Main St. in Mesa. Only walk ins accepted. To learn more, call (480) 832-9845.









Valid Driver's License Required for Credit Card ID and Tube Rental Deposit



ONLY \$17 + Tax & Fees • OPEN 9:00 AM - 6:30 PM* • Latest Tube Rental 2:00 PM* • (480) 984-3305

Located in NE Mesa - Minutes from Highway 202 E. on N. Power Rd *www.saltrivertubing.com *Weather & Water Flow Permitting • SRTR Operates Under Permit of the U.S.D.A. Forest Service in Tonto National Forest

EDUCATION

Mesa Community College Offers Four Resources to Assist in College Funding

Submitted by Mesa Community College ' Wesa Community College (MCC) student service advisors say that's one of the first questions they are asked.

Fortunately, one of MCC's many free services is to help students explore a wealth of potential scholarships, grants and other funding opportunities. Students have already made a wise, money-saving decision by choosing a community college. At MCC, tuition is 75 percent less than at most state universities.

Here are four resources that can make pursuing degrees or career training happen.

1. FEDERAL FUNDS

FAFSA [fafsa.gov], the Free Application for Federal Student Aid, is the key to finding federal grants, scholarships, and low-interest loans. Complete the online application as soon as possible in order to be awarded before school starts. You will need MCC's Federal ID number (001077) as well as some documentation, which is listed on MCC's Financial Aid website [mesacc.edu/financial-aid].

Gain skills while earning money for college with an MCC Work-Study job. After you receive your financial aid award, contact the financial aid department for work-study eligibility. Work-study funds are very limited. If you don't qualify, you can still find job listings at MCC Career Services [mesacc.edu/career].

2. SCHOLARSHIPS

Maricopa Community Colleges Foundation Scholarships: Students attending MCC are eligible for scholarships from the Maricopa Community Colleges Foundation [mcccdf.org]. Proof of citizenship is not required for most of these. Fill out one application and you'll be notified of the ones for which you might qualify.

The Presidents' Honors Scholarships are for



Maricopa County high school students who have just graduated with a 3.25 GPA or higher. Attend any Maricopa Community College and the scholarship covers the cost of in-county tuition for 15 credit hours per semester, and automatically renews for a total of four consecutive semesters (summers excluded) as long as the criteria for continued enrollment is met.

MCC Scholarships have been established by generous faculty, alumni and community members for MCC students only. Find them at [mesacc.edu/scholarships] as they become available throughout the year.

3. MESA COMMUNITY COLLEGE RESOURCES

The Veterans Center [mesacc.edu/veterans] helps those who have served our country find assistance, especially with receiving their military college benefits that can include tuition, books and funds for dependents. Additional resources include the Veteran Appreciation Scholarship at MCC and Veterans United Foundation.

American Indian Institute [mesacc.edu/aii] assists Native American students in applying for educational funding offered by many American Indian tribes.

4. COMMUNITY AND OTHER ORGANIZATIONS

Apply for higher education money from groups such as College Success Arizona [collegesuccessarizona.org], AZ Community Foundation [azfoundation.org] and Nina Mason Pulliam [ninapulliamtrust.org/scholars/mcc/].

MCC has an extensive list of scholarship opportunities made available by a range of private groups from the American Welding Society [www.aws.org/foundation/ page/scholarships] to the American Helicopter Society's engineering scholarship [ahsaz.org]. Organizations such as the Geneseo Migrant Center [migrant.net/scholarships], American Association of University Women [aauw.org] and Korean American Scholarship Foundation [kasf.org] are among the scholarships for which you can apply if you fit certain criteria.

Why pay for online searches when you can use free MCC financial aid services. If you have a quick question, you can email [mccfinaid@mesacc.edu] or, once you are registered and have your MEID (student ID), you can live chat at [mesacc.edu/financial-aid/chat-financial-aid].

For more in-depth assistance, stop by Enrollment Services in the Mesquite building on the Red Mountain campus, or the Enrollment Center on the Southern and Dobson campus.

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

The Maricopa County Community College District (MCCCD) is an EEO/AA institution and an equal opportunity employer of protected veterans and individuals with disabilities. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, age, or

national origin. A lack of English language skills will not be a barrier to admission and participation in the career and technical education programs of the District



Red Mountain Campus

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THE GRILLE AT LAS SENDAS SUNDAY FAMILY PASTA NIGHT

oo hot to cook? Want to spend quality time with family on Sunday night with a great meal and no hassle? Head over to The Grille at Las Sendas for Sunday Family Pasta Night.

Dinner starts with a Family Style Caesar Salad. Then each family member gets a choice of pasta entrée.

Choose from Penne or Orecchiette Pasta, smothered in Marinara or Alfredo Sauce and topped with Grilled Chicken or Italian Sausage, all accompanied by roasted mushrooms, peppers, onions, tomatoes, spinach and arugula, and sprinkled with Parmesan Cheese.

To dip in the sauce, add a flat bread of your choice for an additional \$6.

An assorted dessert platter lets everyone pick their favorite.

And all this is only \$33 for a family of four. Dinner is \$15 per adult, and \$7 per child, plus tax and gratuity.



THE GRILLE AT LAS SENDAS BE HAPPY AND STAY COOL HAPPY HOUR AT THE GRILLE

iscover the coolest place to be on these hot summer days. Experience Happy Hour at The Grille at Las Sendas from 3 to 7 p.m. daily. Relax in the cool of the misted, covered patio over-

THE VISTAS PAVILION TIME TO BOOK THOSE FALL AND WINTER EVENTS



HOLIDAY PARTIES

espite the sweltering summer weather right now, *Tis the Season* to start planning and booking corporate and/or family holiday parties. The calendar for holiday parties at The Vistas Pavilion is filling up fast, so book your special personal or corporate holiday party now. We offer holiday buffets, plated entrees, holiday luncheons, and more. Your event becomes even more spectacular as The Vistas Pavilion glistens with sparkling lights and amazing seasonal décor. You can select from our menu or create your own with our Executive Chef.

Save half off venue fees if your event is booked during the week (valid Monday-Thursday) during the months of December 2019 and January 2020.

For more information, call Jess Miller at (480) 396-4000, ext. 227, or email jessmiller@lassendas.com, or visit lassendas.com



THE GOLF SHOP SUMMER SAVINGS ARE HOT AT LAS SENDAS GOLF SHOP



ant to expand that summer wardrobe? Now is the time. Drop in for great savings on all our men's and women's summer apparel on sale for 20 percent off all month. Save even more at the sale rack with discounts of 20 to 50 percent. Golf shoes are on sale as well. We carry many major brands, including Jamie Sadock, Annika, JoFit, Tail, Greg Norman, Travis Mathew, Ping, Under Armour, FootJoy, Antigua, and Black Clover.

Looking for golf equipment? Las Sendas Golf Shop is 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.



For women, we have nearly new PING GLe rental

looking the Valley, mountains and desert, or head totally inside to a high-top near the big-screen TVs.

Even better are the cool prices on your favorite icy cold drinks and the delicious bar food specials.

Wines by the glass are \$2 off, and draft beers are a \$1 off. Or try a Moscow Mule, like The Putin, Cucumber Mint or Cranberry for only \$6. A variety of Martinis, including the Las Sendas Dirty Martini, are \$8. An Original Mojito is \$5 and Traditional Margaritas, \$6.

The Grille offers the traditional, such as nine Jumbo Wings for \$8, or Savory Soft Pretzel Bites for \$6, as well as unusual compilations such as Sesame Braised Short Rib Street Tacos for \$7, Roasted Eggplant and Goat Cheese Dip for \$6, or Banh Mi Spring Rolls for \$6. With almost a dozen tasty options, everyone can find something tempting.

End your day on a cool and relaxing note watching the sun set (at last!) over the Valley below.

For more information, or reservations at The Grille at Las Sendas, call (602) 734-5524, or visit lassendas.com.

FALL WINE DINNERS Save the Dates

Friday, Sept. 20, 6:30 p.m. reception, 7 p.m. dinner. Jackson Family Wine Dinner featuring wines from Napa, Sonoma, Oregon, Santa Barbara and Monterey. Friday, Oct. 25, 6:30 p.m. reception, 7 p.m. dinner Louis LaTour French Classic

las Sendo

Wine Dinner.

SUMMER WINE

Saturday, Aug. 17. Wine dinner. Winery TBD.

For more information about wine dinners, visit lassendas.com, or call (480) 396-4000, ext. 222. clubs for sale. Set includes: driver, three and five wood, sand wedge through seven iron, and putter. Contact the Golf Shop for pricing.

Golf rates for August are only \$49 every day. Fee includes golf, shared cart and driving range warm-up. After 8 a.m., receive a \$10 food and beverage voucher. Golf after noontime and receive a \$10 food and beverage voucher and a \$10 Golf Shop voucher.

> 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.



REAL ESTATE



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The Williams and McBean Team Mission

"Our Commitment, Promise and Passion is to Provide an Exceptional and Engaging Client Centered Experience and Delivering Peak Performance Results"

ASK ME ABOUT OUR PRE-LAUNCH HOME MARKETING PLAN

A successful and stress-free home sale starts with essential pre-launch home preparation and development of customized marketing strategies. You only have one chance to make a first impression with consumers and their agents. Many sellers do not take enough time in advance of their home becoming active in the market costing money and additional time to get the home sold.







Your Community Connection

By Tannis McBean

Paso Robles – An Unforgettable Journey in Wine

I along with great friends recently travelled on a week-long journey through the rolling hills of Paso Robles quickly becoming one of California's most popular wine tasting destinations. Paso Robles has its own unique vibe; each and every winery offers heart-warming service and fine wines for every palate and budget.

Our wine tasting experience began at Halter Ranch on a 2-hour Land Rover excursion over 280 acres of vineyards. Each stop on the tour featured a different wine including Cabernet, Syrah and Rhone style blends of Grenache, Mourvedre, Petite Verdot and Tannat all the while enjoying the breathtaking scenery.

On the Westside Hilltop of Paso Robles we discovered the handcrafted wines of Brochelle Vineyards, owned by Brock and Michelle Waterman. They describe their wines as "simple and pure, a marriage of power and elegance". My favorite was a flagship 2017 Zinfandel with notes of cocoa, black cherry and strawberry. This wine was served with a warm and fragrant Zinfandel chocolate cake prepared by our host in her home that morning – wow factor!

We spent a sunny afternoon at Sculpterra Vineyards, originally developed as a pistachio ranch and enjoyed premium Mourvedre, Sauvignon Blanc and Viognier. Dr Frankel, owner of the vineyard, founded "His Healing Hands", a mission that sends medical teams all over the world to care for the most needy under-privileged peoples on all five continents. The wine tasting venue is surrounded by fine art and the most extraordinary sculpture garden.

We had the pleasure of learning old world farming, traditional winemaking techniques paired with new world viticulture using French and American vines at over 12 different vineyards. Should you wish further information on this emerging and delightful wine region feel free to give me a call. Las Sendas Golf Club will be featuring 4 new Paso Robles wines on our wine list this fall.

Tannis McBean MSA Realtor® 480 352 2614 tannis@wmtaz.com



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EDUCATION

Five Ways to Engage at Your Local School

Story submitted by Mesa Public Schools Photo by Laurie Struna

id you know that there are numerous ways to engage with your local school? Not only would you be providing valuable assistance to the Mesa Public School District, but you will also feel fulfilled and energized in doing so.

- Here are a just a few ways of participating: **1. Volunteer your time.** Whether you're available a few days a week or just an hour, spending time in a classroom provides long-term benefits for students and volunteers. Not sure working one-on-one with students is your strength? Contact your local school to learn about hands-on needs, such as shelving library books, assisting with the school garden, campus cleanup, and more.
- **2.** Join the team. Bus driver and cafeteria positions are perfect for retirees, college students and others with flexible schedules. Besides pay and benefits, you will make a life-changing connection with the students you see every day. The transportation, and food and nutrition departments are always looking for dedicated team members. Apply online at mpsaz.org/careers.
- **3.** Adopt a school. Community organizations adopt schools to meet any needs they may have, including supply drives or holiday support. Visit your neighborhood school and talk to the principal about opportunities to get involved. For help locating a school in need, contact the district communications and engagement department, (480) 472-0223.
- 4. Contribute ECA funds. Arizona taxpayers may earn a dollar-for-dollar tax credit on eligible extracurricular activity donations. Individuals may contribute up to \$200, and a couple filing jointly can contribute \$400. Eligible donations can go toward extracurricular activities, character education, testing fees for college credit or readiness (PSAT, AP and IB), career and technical education industry certification assessment, and other eligible activities. Learn more at mpsaz.org/eca.



5. Attend school events. Show your support from the audience at games, musical or theatre performances, and more. Residents 62 or older who live within district boundaries may pick up a Gold Card, which provides free or discounted admission to many school events. To sign up for a Gold Card, visit the Administrative Services Center, 63 E. Main St., or Curriculum Services Center, 549 N. Stapley Dr., or sign up online at mpsaz.org/communications.

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REAL ESTATE

CLOSING COSTS EXPLAINED

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

Then you are buying or selling a home, you think about how much your mortgage will be and your down payment, or what your net will be after you pay off your current mortgage, but you probably don't think about all the fees you pay up front and the additional closing costs.

In last month's article I showed the estimated closing costs for buying and selling a home priced at \$300,000 and \$500,000, and this month I wanted to explain what those closing costs are and who pays what.

If you didn't see the charts showing these closing costs last month, you can visit my website www. Homes2SellAZ.com under the blog section, or contact me directly and I will be happy to send them to you.

SELLER

FEES PAID BEFORE CLOSING AND AT THE **TIME OF SERVICE**

Any repairs agreed to after the 10-day inspection period

will need to be completed at least three days prior to closing. If you have a septic, the seller needs to have it pumped and inspected prior to close.

FEES PAID AT CLOSING

- Owners Title Insurance Policy: This is one of the larger fees on the settlement statement and one that gets asked about the most. In some states the buyer pays this fee, but in Arizona it is required that the seller pay for the Owners Title Insurance. Title insurance protects a policyholder against challenges to rightful ownership of the property.
- **Escrow Fee:** The seller and buyer will both pay an escrow fee. This is paid to the title company for their escrow officer handling the transaction.
- **Recording Fee:** The seller and buyer will both pay a recording fee, which is a fee for the mortgage and deed to be entered into record.
- + HOA Disclosure Fee: The seller must pay the disclo-

sure fee. This fee can vary by HOA and not all HOA's have a disclosure fee. If there are any HOA fines, late payments or past dues owed to the HOA, the seller will pay these at closing.

- HOA Transfer and other HOA Fees: Can be paid by seller or buyer: Each HOA will have their own HOA fees. The two most commonly used are the disclosure fee and the transfer fee. Other fees may include a capital fund, condo cert, doc fee and others. All fees other than the disclosure fee can be paid by either the seller or the buyer and are part of the contract negotiations.
- **Property Taxes:** These are prorated between the seller and the buyer based on the close of the escrow date.
- Home Warranty: This can be paid for by either the seller or the buyer and is part of the contract negotiations. Currently we are seeing most sellers agreeing to pay for the buyer's home warranty.

BUYER

FEES USUALLY PAID AT TIME OF SERVICE

- Inspection Fee: As soon as you go under contract, you are now in the 10-day inspection period. This is when the buyer will do all their due diligence and inspections. You may want additional inspections, such as an HVAC inspection, roof inspection, pool inspection, etc., and these may be at an additional fee.
- Termite Inspection: It is recommended and some loan programs require the buyer to have a termite inspection. This can be done by the inspector, but most times it's a separate termite company.

BUYERS FEES PAID AT CLOSING

- + Lenders Insurance Policy: The lender will require a borrower to purchase a Lenders Insurance Policy to protect the lender should any issue with title arise.
- Escrow Fee: The buyer and seller will both pay an escrow fee. This is paid to the title company for their escrow officer handling the transaction.
- Recording Fee: The buyer and seller will both pay a recording fee, which is a fee for the mortgage and deed to be entered into record.

- HOA Transfer and other HOA fees: Each HOA will have their own HOA fees. The two most commonly used by HOA's is the disclosure fee and the transfer fee. Other fees may include a capital fund, condo cert, doc fee and others. All fees other than the disclosure fee can be paid by either the buyer or the seller and are part of the negotiations when the offer is presented.
- Property Taxes: These are prorated between the seller and the buyer based on the close of the escrow date.
- The following charges can vary significantly between lenders, the type of loan and down payment amount. It's important for a buyer to get this information ahead of time so they can shop it around to ensure they are getting the best lender with the best fees based on each buyer's situation.
- Flood Certification: This is the fee paid to the company issuing the flood certification, which the lender requires to find out if your property is in a flood zone.
- Endorsement: This is an add on to the title policy required by the lender.
- Credit Report: The fee for the lender to run your credit report.
- CPL Fee: This is a required fee by the lender. It is insurance that protects the lenders funds while they are in escrow.
- Doc Prep: The lender may charge this fee for the document preparation.
- Underwriting: This is a fee for the underwriter on your loan.
- Appraisal Fee: If you are purchasing with a loan, your lender will order an appraisal. The appraisal is usually ordered once the inspection is complete and you know you are moving forward with the purchase. You may have to pay this fee up front, or it will be added to the settlement statement and paid at closing.

If you are thinking of buying or selling a home and would like to know your net proceeds and estimated closing costs ahead of time, please let me know and I can send them to you.

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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–John and Marv

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

Las Sendas Backs to Park - \$350,000 2150 sq ft - 4 Bed, 2.5 Bath



Lorraine Ryall Associate Broker, CDPE, CSSN (602) 571-6799 Lorraine@Homes2SellAZ.com PROPERTIES



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RÔ

Housing Market Takes a Leap

By John Karadsheh, Designated Broker, KOR Properties The Arizona Regional Multiple Listing Service reported that June was a record setting month for the volume of homes sold and the total dollar volume of residential real estate transacted. The monthly



median home price set a new, all-time high in May at \$278,000, and then broke records in June again at \$279,900.

What a difference from the last quarter of 2018 when the market was sluggish at best. The over one percent reduction in interest rates and strong local job market have continued to fuel rapid growth.

As we see every summer, more and more people are relocating to the Valley. Over half of our transactions in May and June involved an out-of-state relocation. The strong local economy and favorable tax environment all continue to attract new homebuyers to our market.

With that demand, average sales prices are up 5.1 percent year-over-year and housing inventory has dropped significantly in the last three months to the lowest point in the last 10 years. Home builders also continue to move as fast as they can and they are still struggling to meet demand.

While the growth in the Valley and low unemployment have continued to contribute to strong housing numbers, a June 2019 report by Freddie Mac titled, *Are Baby Boomers the Key to the Single-Family Market?*, demonstrates that 55+ homeowners are having a multi-faceted impact on housing inventory as well.

"Baby Boomers and other homeowners over the age of 55 control almost two thirds of the nation's

home equity – about \$8 trillion. There are also more than 67 million 55+ homeowners. Whether they decide to move from their current homes or age in place, the cumulative impact of their decisions on mortgage



demand, affordable housing supplies, and the housing options available to Millennials and other aspiring homeowners will be substantial.

Sixty-three percent of 55+ers prefer to age in place. This works out to an estimated 42 million homeowners who don't plan to move. Twenty-seven million 55+ers would prefer to move at least one more time. Although movers are in the minority, it's a big minority. According to the survey, nearly 40 percent of all homeowners 55+ would like to move at least once more.

This isn't just about downsizing to a rental or nursing home; 19 million plan to buy a home and nearly 8 million expect to move within the next four years. What's more, half of the 19 million likely movers expect to buy less expensive homes. These are big numbers with the potential to tighten home buying competition in the housing market, especially for Millennials and other first-time homebuyers."

If you are thinking of selling, give us a call and we can help you start to gather information about your home's value and marketability in today's real estate environment. Remodeled properties continue to command strong interest, and homes under \$300,000 remain in highest demand.

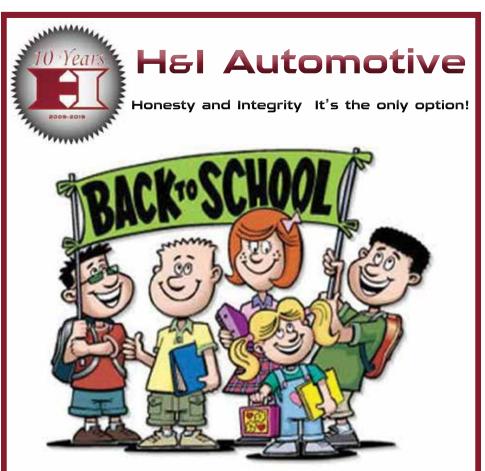
The luxury market remains a slower segment. There continue to be micro markets that are in higher demand than others, so knowing how to best position your listing is important. Give us a call to get all the facts and let us help you build a strategy for your next move.

John Karadsheh is the Designated Broker for KOR Properties. He has been a Multi-Million Dollar producing agent for more than 16 years and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS). In 2014, John was voted the No. 1 Real Estate Agent in Arizona by Ranking Arizona. You can reach John at (480) 568-8684, or visit his website at KORproperties.com.

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



Address	Square Feet	Community	Sold Price
2620 N. 64th St.	2,171	Painted Mountain Estates	\$390,000
6760 E. Venue St.	2,839	Red Mountain Ranch	\$392,450
9339 E. Grandview St.	2,448	Sierra Estates	\$409,000
2112 N. 88th St.	1,806	Mountain Bridge	\$424,500
1709 N. Channing	1,994	Mountain Bridge	\$425,000
7923 E. Kael St.	2,628	Desert Shadows	\$430,000
6210 E. Mallory St.	2,290	County Island	\$435,000
4246 N. Tabor	2,530	Red Mountain Ranch	\$436,000
9412 E. Hillview Cir.	2,752	Sierra Estates	\$442,500
8042 E. Willetta St.	2,692	Valley View	\$470,000
8621 E. Mallory St.	2,586	County Island	\$470,000
9166 E. Kenwood St.	1,741	Mountain Bridge	\$485,000
9757 E. Grandview St.	2,977	Saguaro Mountain	\$500,000
9412 E. Mallory St.	3,025	Boulder Mountain Highlands	\$510,000
2502 N. Keesha St.	2,989	Madrid	\$530,000
9122 E. Lynwood St.	2,400	Mountain Bridge	\$546,040
7012 E. Granada St.	4,963	Alta Mira Estates	\$595,000
2315 N. Avoca St.	5,412	Saguaro Vista Estates	\$600,000
10007 E. Grandview St.	2,340	La Jara Estates	\$613,871
8027 E. Odessa St.	3,616	County Island	\$630,000
2334 N. Sierra Heights	2,690	Mountain Bridge	\$648,000
7710 E. Willetta St.	4,455	County Island	\$668,000
1818 N. 93rd St.	3,356	County Island	\$685,000
9915 E. Jaeger St.	3,534	Granite Ridge	\$697,500
9845 E. Jaeger St.	3,534	Granite Ridge	\$709,900
3152 N. 76th Way	4,230	Sossaman Heights	\$780,000
9535 E. McLellan Rd.	3,315	Saguaro Shadows	\$830,000
7009 E. Ivyglen St.	4,942	Annecy	\$845,000
8925 E. Omega St.	4,092	Tierra Rica	\$900,000
8830 E. Odessa St.	6,162	County Island	\$1,200,000



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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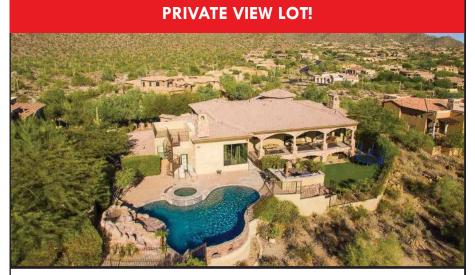
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FINANCES

Different Goals such as Vacation and Retirement REQUIRE DIFFERENT INVESTMENT STRATEGIES

Submitted by Brent D. Hoskinson and Linda Drake

o achieve any of your financial objectives, you need to save and invest – that much is clear. But just how you save and invest may differ from goal to goal. Let's look at two common goals to see the

differences in your savings and investment strategies. The first goal we'll consider is a dream vacation – one lasting a couple of weeks or more, possibly to an exotic locale. So, for the investments you've designated to fund this vacation, you need two key attributes: liquidity and low risk. The liquidity requirement is pretty self-explanatory – you want to be able to get to your vacation funds exactly when you need them, and you don't want to be slapped with some type of early

withdrawal or tax penalty. The low-risk part of your vacation strategy means you want investments that won't drop in value just when you need to sell them to use the proceeds for your trip. However, you need to be aware that those types of stable-value investment vehicles likely will not offer much growth potential. As you may know, the investments with the greatest possible rewards are also those that carry the highest degrees of risk. Yet, by starting to



invest early enough in more conservative investments, and putting away money regularly, you may be able to compensate for the lack of growth opportunities.

Now, let's turn to your other goal – retirement. When you are saving for retirement, your primary objective is pretty simple: to accumulate as much money as you can. Consequently, you will need a reasonable percentage of your portfolio devoted to growth-oriented investments. But what's a reasonable percentage? There's no one-size-fits-all solution – the amount of growth investments in your portfolio should be based on several factors, including your age, risk tolerance and projected retirement lifestyle.

Furthermore, this percentage may need to change over time. When you're just starting out in your career, you may be able to afford to take on the greater risk that comes with having a higher percentage of your portfolio in growth investments. But as you get closer to retirement, you might want to begin shifting some dollars toward more conservative vehicles – you don't want to be overexposed to the volatility of the financial markets just when you need to start selling investments to help fund your retirement.

Nonetheless, you won't want to give up all growth investments, even during your retirement years. You could spend two or three decades as a retiree, and over that time, inflation could take a big toll on your purchasing power. To counter this effect, you will need to own some investments that have the potential at least to equal, and ideally outpace, the cost of living.

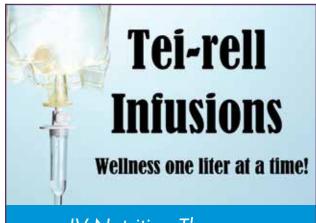
The examples of taking that extensive vacation and enjoying a long retirement illustrate the importance of recognizing that you will have many goals in life – and you'll need to prioritize and plan for them, sometimes following significantly different investment strategies. When you do, you'll give yourself a better chance of reaching your destinations. ■

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





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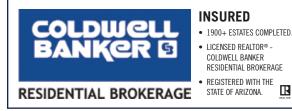
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LOCAL BUSINESS

KNOW BEFORE YOU THROW

By Jon Englund any of our readers have asked for a follow-up to the story I wrote in May about the Mesa



estate that was jampacked with collectibles.

Well, I'm happy to tell you everything has sold, including the house which we sold for top dollar during the estate sale.

The house turned out to be so full of collectibles that it took three full weekends of sales to dispose of everything! The bottom line is: the value of the estate was maximized for the family.

Some highlights from the estate sales include:

- A two-level vintage glass front doll house filled with Victorian era furniture and antique European small dolls. It sold for a whopping \$950!
- A pair of vintage Singer Featherweight sewing machines (very popular with quilters) sold for \$500.
- An autographed print of championship boxer Jack Dempsey written to his favorite sparring partner, Bill Miller, brought \$400.
- A vintage 22" Shirley Temple doll in good condition made by the Ideal Novelty & Toy Company sold for \$350.



As I've said before, situations like this can be overwhelming for the people left to deal with the estate. The goal in these situations is to maximize the value of the estate for the beneficiaries. By having the personal property carefully reviewed by someone knowledgeable to determine value, and then taking the right steps to harvest that value, the Executor's fiduciary responsibility can be met.

Perhaps you, or someone you know, will be faced with this situation soon. My

best advice is to be pro-active and have the situation assessed while time is on your side. The alternative is a reactive response which usually leads to hasty decisions that work out poorly and have a costly impact on the value of the estate. 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@ KnowBefore You Throw.INFO.



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SPIRITUALITY

Hosanna Lutheran Church Welcomes Your Child to LITTLE PALMS PRESCHOOL

Submitted by Pastor Paul Frank Hosanna Lutheran Church

"Happy New Year everyone!" It's time to begin a new school year, at least, and that new school year gives us a whole new beginning in many ways.

It's a time to remember that Christ Jesus gives us a new beginning every day. It's a time to get back into school, and back to a good church family. That's what you find at Hosanna, a family of faith shaping lives in Christ.

August is a transitional month for many as the new school year begins. And some parents sing that favorite Christmas song: *It's the most wonderful time of the year...* I share that sentiment too. It is a teary-eyed, at least on that first day or two. But we assure them that we will love their child like a child of God.

When you bring your child to Little Palms Preschool at Hosanna Lutheran Church, you will be welcomed into our family. And then, it really is the most wonderful time of the year.

As our preschool and Sunday morning Sunday School year gets under way, the fun and laughter, joy, and the growth make the time seem like it's flying. We are committed to giving your child the best foundation for their education.

They will learn and grow and be so well prepared for the years of school soon to follow. And those years will go so quickly. Time will go too fast. But they will know that they are loved by the Lord who has made them His own children too.



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wonderful time of the year.

It's still hot but the majority of the hot months are now behind us. The school year brings a bunch of new activities. And we begin looking forward to Labor Day, Trunk or Treat, Thanksgiving, cooler temperatures, a lot more hiking, and a lot of our friends come back to Mesa in the fall.

Here at Hosanna, we are celebrating the beginning of the new school year at Little Palms Preschool. Our school is so much fun. Our staff and I just love getting to know all the new kids and families, and we love to welcome the returning families too.

When school begins, we always reassure a lot of parents who drop off their child at school for the very first time, and while some celebrate, most get quite Enrollments are happening now. Call us soon at (480) 986-9436 – School Office, or (480) 984-1414 – Church Office.





EVENT

CELEBRATE MADCAP MARDI GRAS MAGIC ON THE SALT RIVER

Submitted by Lynda Breault, Salt River Tubing ooking for a spicy, sizzling and unique floating adventure?

Don a mask and celebrate a purple, green and gold Cajun floating beach blast at Salt River Tubing's Madcap Mardi Gras Magic event on Saturday, Aug. 17 from 9 a.m. to 6:30 p.m., in Tonto National Forest.

The good times will be rocking as flamboyantly costumed river employees toss Free Mardi Gras beads, Zydeco line dancers wow the crowds, and the Parade of Floats (buses) provide Cajun shuttles to the Salt River.

"Our company's costume-themed events (Rocking' Rodeo, Super Heroes, Spooktacular Halloween, Mega Hula and Mardi Gras) offer unique adventures for teens exploring the great outdoors," said Salt River Tubing President and Chief Executive Officer Henri Breault. "Present day teens are the future parents of our nation and the *More Kids in the Woods* Forest Service national program was expressly designed to encourage efforts to get kids and teens outdoors."





Free tubing passes will be awarded for the Best Mardi Gras costumed revelers. Passes are valid on a return trip. Throw on your Mardi Gras beads, don a mask and join Salt River Tubing's zany Mardi Gras Krewe. Monster Energy will be onsite offering free refreshing beverages to attendees. Let the good times roll on Salt River!

For event details, 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 and 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 Madcap Mardi Gras Magic, please visit saltrivertubing.com, or call (480) 984-3305.







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FINANCES

Demystifying car insurance policies, **TYPES, AND TERMS IS HELPFUL**

Submitted by Matt Watson, State Farm

rizona require drivers to have auto insurance but how do you know if you're getting the right type of policy for your needs?

First, fulfill your state's and lender's minimum requirements. A call to your state's insurance commissioner's office or Matt Watson State Farm can get you started.

The next step is becoming familiar with non-required types of insurance and what each one covers, as well as what is meant by some commonly seen insurance terms.

KNOW THESE INSURANCE TERMS:

- **Bodily Injury Liability** covers injuries, lost wages, pain and suffering, and other damage you might cause to other drivers, passengers, and/or pedestrians.
- **Rental Reimbursement** may pay for a rental vehicle if your car is not drivable after a crash.
- **Collision** may provide coverage for damage inflicted to your vehicle after a rollover or crash with another car or object. This coverage typically requires a deductible.
- Comprehensive provides coverage for damage to your vehicle after a non-vehicle or non-rollover incident, such as theft or weather

damage. This coverage typically requires a deductible. Emergency Road Service

- Emergency Road Service may cover expenses related to a breakdown, including towing and locksmith services.
- Medical Payments

 and Personal Injury
 Protection may offer
 compensation for medical
 expenses, lost wages, and
 even funerals if you or
 other covered persons
 are injured in a vehicle related crash.

- **Property Damage Liability** may cover damage you cause to another individual's property while driving. This also covers court costs and legal expenses.
- Uninsured or Underinsured Motorist Coverage may provide reimbursement if you're involved in a crash with a driver who doesn't have sufficient liability insurance — or any at all.

LEARN THESE BASIC TERMS:

- **Premium:** Payment you make to your insurance company for your policy.
- **Deductible:** The amount you pay before your insurance company may pay the rest, up to any policy limits that apply. Higher deductibles equal lower premiums; conversely, lower deductibles equal higher premiums.
- Covered Persons: Policies generally cover the policyholder, their spouse, other relatives living in the home, and individuals driving the policyholder's vehicle with their permission.

Contact your local State Farm Agent, Matt Watson, to find out what is right for you.



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Lynne Jones CELL: 480-212-2246



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HEALTH

Positive Aging Strategies to Have Energy at Any Age

Submitted by Amanda Butas, Certified Dementia Practitioner

urns out we can't blame our lack of energy on getting older.

Not to say that some of us won't, but we can no longer say, "Of course I don't have energy, I'm old." Wherever you fall in the energy/activity spectrum, there is good news — you can find simple ways to get more energy at any age and promote healthy aging.

No matter what your energy levels are at the moment, here are a few tips for positive aging to reinvigorate and renew your energy reserves. These tips can help with reducing both fatigue and tiredness. If fatigue lingers, it's important to talk to your doctor.

8 WAYS TO HAVE MORE ENERGY AFTER 50

Start where you are. Start today by just considering one or two simple changes that you can make to put more energy in your tank and feel better day by day.

Create one new habit at a time. If you know that you would feel better if you changed your diet, pick one change to focus on. For example, don't eat after 8 p.m., or work on eating smaller portions.

Take a walk. If you feel tired, you might consider taking a five-minute walk. It is amazing how invigorating a short walk can be.

Drink water. Staying fully hydrated helps increase tour metabolic rate and ensures that our metabolism is as healthy as possible. When your body is dehydrated, one of the first signs is a feeling of fatigue. Make sure to reach for a glass of water when you feel zapped of your energy reserves.

Do strength training. Lifting weights or engaging in some other form of resistance exercise is one of the best ways for people over 50 to boost their energy levels.



- Take your vitamins. Taking high-quality supple-O ments on a daily basis can help you feel better overall, and they have a myriad of advantages to your day-today wellbeing. Working with a health care professional can help you determine which nutrients are right for you.
- **Breathe deeply.** Improve heart and brain health with breathing techniques like the 4-7-8 method: four breaths in, hold for a count of seven and exhale for a count of eight.
- **Get enough sleep.** If you've tried sleep tips like getting to bed at the same time each night and waking up at the same time each morning, maybe you should try getting less sleep. Yup, it's a thing. While this is a method some feel encourages better sleep, make sure you stay safe and consult your doctor for the correct method and before trying it out for yourself.

4 WAYS TO USE RELATIONSHIPS, FAMILY, AND COMMUNITY TO INCREASE YOUR **ENERGY LEVELS**

- Limit time with people who drain your **energy.** Are there people in your life who make you feel like you have to hide a piece of yourself? As a result of spending too much time together, is your energy drained or do you feel bored? You may want to limit your time with this type of person and invite others to spend time with you instead.
- Take time for your hobbies. As we get older, many become increasingly isolated. Step out of your usual pattern at least once a week. Change your routine and see what happens.
- **Connect with family and friends.** Schedule \bigcirc an evening once a month where you have a potluck dinner with family or friends and have everyone bring their favorite poem to share. Arrange to go to an event with your friends like a concert or a street fair.
- Be of service. You may also improve your energy by becoming socially active and supporting a cause that is important to you. Participating in the wider community has a value that energizes you and those around you.

Use one or all of these methods to improve your energy level. Make an experiment out of it by keeping track of how you feel when you take on any one of these tips. What is important is to focus on fully embracing your own self-care and knowing that this will help you age well and keep you energized. ■

If you need support caring for a loved one, you can contact Amanda Butas, Certified Dementia Practitioner, at (480) 699-4899. My office is located at 2031 N. Power Road, next to Bed, Bath and Beyond. Our office has trained caregivers who can provide support to fit your schedule and provide you with peace of mind. We understand aging and can help your loved one age in a healthy manner.



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Medigap plan you had previously, if it's still being sold.

This means that during the first year that you have coverage through your Medicare Advantage plan, you can change back to Original Medicare, Part A and Part B, and get your Medicare Supplement plan back (if it's still available). If your original Medigap plan isn't available, you can use your trial right to enroll in any Medigap Plan A, B, C, F, K, or L that's sold in your state.

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Many people who are part of a group retirement plan or a state retirement plan have their Medicare plans changed by the group. You still have a right to make a different choice.

The State of Arizona Retirement plan made a change that took effect January of this year. All seniors that had a Medicare Supplement plan were changed over to a Medicare Advantage plan. Advantage plans typically have much lower monthly premiums and can help save money.

However, there are other factors to consider. A Medigap plan may suit your needs better. If you think this may apply to you, I can help you determine what would be the best choice for you.

Please call me at (480) 212-2246. We can look at all of your options and determine what plan best fits your needs, your health and your lifestyle.

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