

# The Groves Up Close



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May 2020

## La Peau Dermatology Adapts to PATIENTS NEEDS THROUGH TELEMEDICINE

By Kimberly Alvarado

The recommendations and regulations impacting our country, our state and our community in regard to COVID-19 seem to change daily.

The reality of the impact of the latest pandemic is yet to be determined. *Stay safe, stay home* has become a common household term and a requirement in recent months.

In times like these, it is comforting to know that local dermatology patients can utilize an alternative method of consulting with Dr. Zaina Rashid of La Peau Dermatology.

Newly implemented telemedicine has recently become that *peace of mind* for Dr. Rashid's patients who are not comfortable, or not able, to come into the office physically.

### WHAT IS TELEMEDICINE?

Telemedicine provides a platform for patients to consult *face-to-face* with their doctor, without the need to travel physically to the office.

This new resource of virtual consultation, by means of desktop computers, tablets, or smart phones provides HIPAA-compliant video consultations in real time. The phone calls and/or video conferences can help speed up pre-operative procedures, as well as address immediate concerns of those patients seeking professional medical advice.

And while physical exams, which include touching and examining the areas of question, are the foundation of patient assessment, telemedicine is "good to have at your fingertips in a time like this," says Dr. Rashid.



Dr. Zaina Rashid

Of course, in-person visits are still necessary for all procedures and some medical situations. Therefore, the staff at La Peau Dermatology continue to take elevated precautionary measures.

"Rest assured; the office is sanitized from top to bottom. From our lobby to doorknobs, to exam chairs, to writing utensils — the team is on top of their game," said Dr. Rashid. "Together, we continue to address the safety of both patients and staff," she adds. "Whether it's calling arriving patients inside from the parking lot, or waving them into exam rooms from the front door, we're here for them — checking them in, scheduling, rescheduling, monitoring and making sure each one of them is comfortable and well-cared-for."

Although our focus will remain on taking care of ourselves and loved ones during the COVID-19 outbreak, we must not forget about taking care of our skin during the scorching months of summer in Arizona. Remember, typical summer weather is right around the corner. Here's to looking toward a new season filled with sunshine and good health.

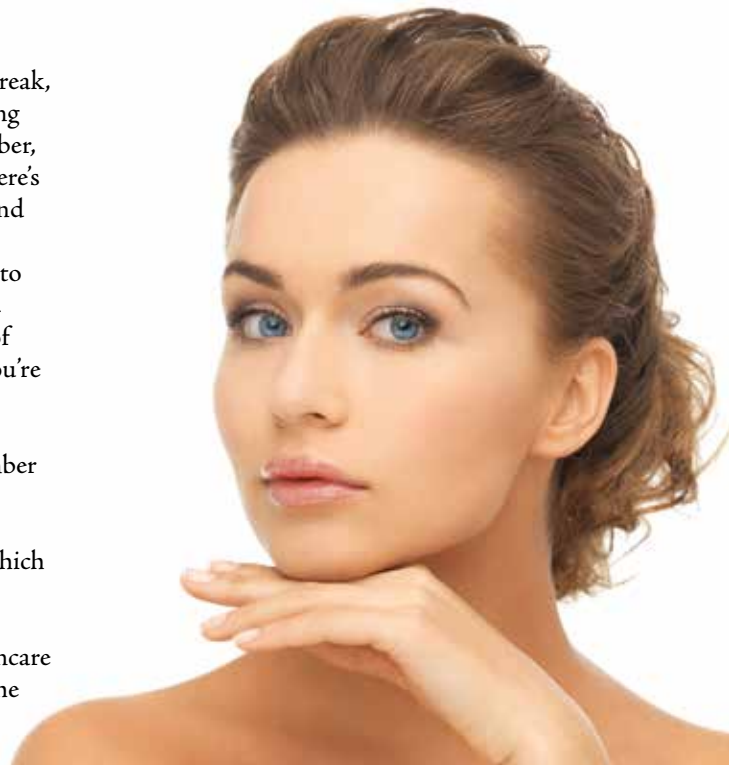
And when we're finally able to get back out there to those cherished backyard picnics and pool parties, Dr. Rashid reminds us to utilize sunscreen with an SPF of 30 to 50 or above. Reapply it every 2 hours. And, if you're swimming — once every one and a half hours is the requirement for reapplication.

And drink water. Water with fresh lemon, cucumber or orange wedges is recommended for hydration and vitamin C. This greatly benefits the tone of your skin. Seek shade when possible and utilize SPF clothing, which is breathable and serves as protection from damaging ultraviolet rays.

Also, this just might be the summer cosmetic skincare makes an appearance on your wish list. Learn about the benefits of Platelet Rich Plasma (PRP) therapy at La Peau Dermatology.

PRP works to naturally regenerate tissue to damaged and aging skin by utilizing your own plasma cells, through injections, to nudge collagen. Or, maybe you'll relish the gratification of tight sculpting to constrict loose skin under your chin, arms or trunk? In that case, we've got you pointed toward the right professionals. ■

*Dr. Zaina Rashid, D.O., F.A.A.D., F.A.O.C.D., continues to share her passion for dermatology with her patients, constantly redesigning resources to enhance options for immediate comfort and care. For more information on La Peau Dermatology, or to schedule an appointment, call (480) 396-2300.*



## MESA NATUROPATHIC OFFERS SOUND HEALTH ADVICE

By Kimberly Alvarado

Naturopathic medicine is based on the belief that the body can heal itself.

Its purpose is to improve health, and prevent illness and disease through a healthy lifestyle, which includes proper nutrition and regular exercise.

Doctor of Naturopathic Medicine, Laura Markison of Mesa Naturopathic, PLLC, offers sound advice to individuals feeling stressed out and fearful during this time of uncertainty. Our actions and applications for remaining healthy should include focus on the following areas:

### OUR LUNGS

"In this very unsure time it's important to breathe!" explained Dr. Laura.

She reminds us that breathing helps calm our nervous system, oxygenate our blood, our brain, and even strengthens our lungs. Getting outside, in fresh open

spaces, whether walking, running, or biking, can help improve our lower lung function and capacity. Exercise improves lung function, which in turn improves circulation and boosts immune function.

This lung conditioning could prove essential for combatting symptoms of COVID-19. Breathing in slowly and out slowly helps build lung accessory muscle strength and increases capacity for air.

"Take a deep breath. And another," says Dr. Laura. "So many of us today forget to just simply breathe. I find that

many patients, including myself, are shallow breathers. We forget to breathe from *our bellies* due to life's stressors, or we are just deeply concentrating on the task at hand."

### THE FOOD WE EAT

Good nutrition is important for our overall wellness and lung health. Increasing antioxidants in our diet will help fight damaging oxidation, which is a chemical process that produces free radicals that cause cell damage. Oxidation leads to aging, the development of diseases, and can

CONTINUED ON PAGE 2



Laura Markison, NMD



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MESA NATUROPATHIC CONTINUED FROM PAGE 1

weaken our immune systems.

Antioxidants clean up free radicals. “This means if we eat those wonderful, colorful organic fruits and vegetables that contain antioxidants, we can strengthen our body’s ability to heal and combat disease,” says Dr. Laura. She encourages three to four cups of green leafy vegetables and one cup of berries each day.

Her recommendations on healthy eating include:

- Fruits: blueberries, raspberries, strawberries, blackberries, and cranberries.
- Greens: Chlorophyll, spirulina, fresh spinach, fresh green beans, and kale.
- Supporting the immune system with supplements and foods containing vitamin C (500 to 1000 mg daily), vitamin E (400 IU a day), Alpha Lipoic Acid (100 mg a day) and zinc (5 to 20 mg a day) (always check with your physician before starting any supplements).
- Cooking with a few cloves of garlic and some onion with your main meal, and eat a cup of lightly sautéed vegetables of your choice.
- Avoiding and correcting dehydration and electrolyte imbalance. And, this is important — drink 6 to 8 servings of eight ounces of water a day.

**DON'T FORGET VITAMIN D**

“I see so many Arizonans in my office who have low vitamin D levels even though we live in such a sunny state. Not only is vitamin D



vital for bone health, it is also very important for a healthy immune system,” states Dr. Laura. “Getting out in the sun for 20 to 30 minutes a day is vital for improving vitamin D levels. Also, do mild exercise every day to improve lung function, which in turn improves circulation and boots immune function.”

**OUR ATTITUDE**

While we are out in public spaces, such as the grocery store or medical office, we should be wearing masks — and practicing the breathing in and out technique to push and pull air from our abdomen to our ribs, expanding the chest.

Breathing also helps us get along with others. When upset, try to breathe, and

go outside for a 10-minute walk. Back away from your partner, children, family members or friends, and take some deep breaths. This is a very stressful time for all of us, so make sure you are breathing and taking some time out for yourself to *regroup*.

**GET RID OF BAD HABITS**

For smokers and vapers, it is time to quit. Try to go outside for a breathing break, taking in deep breaths without the smoke. “Reach out to us here at Mesa Naturopathic for support to quit smoking/vaping,” said Dr. Laura.

Reduce the consumption of processed foods, sugar, and alcohol. That second or third glass of wine can damage the liver and can stress the immune system.

“COVID-19 virus treatments focusing on reducing the swelling/inflammation of the lungs can be effective in some cases. In some people, the virus seems to affect the lungs similar to altitude sickness, where the lungs vasculature is damaged from climbing down too quickly from high altitudes,” Dr. Laura added.

These are all generalizations and not suitable for everyone. This article is not intended to treat or diagnose any conditions.

**ABOUT LAURA MARKISON, NMD**

For nine years, Dr. Laura has lived in Arizona, but she has spent a lifetime serving others through health and wellness practices.

Born and raised in Illinois, this relatively new naturopathic doctor came to Arizona after marrying her high school sweetheart. Previously, she utilized her counseling degree to help others in her own island wellness center in Maui, Hawaii.

Most recently, she graduated from the Southwest College of Naturopathic Medicine, which empowered her to serve patients in our community as a Doctor of Naturopathic Medicine. ■

Please visit Dr. Laura Markison at [mesadr.com](http://mesadr.com), where you can schedule a telemedicine appointment, or call her at (480) 306-8111. The office is located at 1955 N. Val Vista Drive, Suite 103, in Mesa.



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FINANCES

# What the CARES Act Means for You

Submitted by Frankie Jo Ceja, Financial Advisor, Wells Fargo Advisors

Life, as we knew it, has changed dramatically over the last two months.

Whether it's scouring the stores for toilet paper (and settling for our least favorite brand), trying to navigate home schooling your children (without Netflix 101), or even worse, faced with the challenge of a job loss or business closure — I think we can all agree that life as we knew has changed.

In addition to the day-to-day obstacles in life, we have been bombarded with news and are trying to filter through what applies to each of us in our own unique circumstances.

On March 27, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law. If you or someone you care about is trying to navigate



Frankie Jo Ceja

financial decisions regarding IRAs and 401(k)s, the new landscape of legislation is good reason to consult a financial professional.

Here are some of the key provisions that may benefit you:

**For Individuals**

- Temporary Waiver of Required Minimum Distribution (RMDs) for 2020
- Penalty Free Distributions from IRAs and Certain Retirement Plans
- Student loan payment deferral
- Charitable contribution deduction increase
- Stimulus payments

**For Businesses**

- Delayed payment of some employment taxes
- Expanded use of Net Operating Losses (NOLs)
- Defined benefit plan funding requirements
- Charitable contribution deduction increase

If you would like to learn more about these provisions and how they might impact you, please call Frankie Jo Ceja at (480) 423-3007, email [Frankiejo.ceja@wellsfargo.com](mailto:Frankiejo.ceja@wellsfargo.com), or visit [home.wellsfargo.com/FrankieJo.Ceja](http://home.wellsfargo.com/FrankieJo.Ceja). ■

Frankie Jo is a CFP®, CDEA®, Financial Advisor of Sivertson – Ceja Financial Strategies Group of Wells Fargo Advisors.

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EDUCATION

Self Development Continues its Commitment to Our Community

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

If you take a tour of Self Development Academy (SDA), you are bound to observe such good deeds as students holding the door open for the teacher, a master teacher coaching a first-year teacher, and kindergarteners showing one another how to mindfully breathe when they are upset.

Sure, SDA has received many accolades and repeatedly ranks top among the schools in the state and nation. But it isn't only the academics that makes SDA unique. What also makes SDA unique is the emphasis on being responsible to the community to make it just a little bit better.

At SDA, it is the students' sense of duty to their community which is tantamount to their pursuit of knowledge and truth. This duty is compelling SDA students to fight against COVID-19 as it ravages hospitals and nursing homes.



**GIFT CARD DONATION PROGRAM**

When the school closures were announced on March 15 in Mesa, Self Development leaders wanted to do something special to cheer the students who had looked forward to seeing their friends and returning to school. With a generous donation from Self Development Preschool, SDA distributed McDonald's gift cards to its families at all of its four campuses. The program allowed SDA to connect with the families and give them a little assistance in the time of need.



**MAKE AND DONATE NECESSARY PPE TO HOSPITALS AND NURSING HOMES**

With school out, some of the SDA-Mesa students are spending time right next door at Self Development Preschool/Extended Day Program. After learning about a shortage of personal protective equipment (PPE), these enterprising preschool and SDA students learned how to sew in order to make PPE for nursing homes and hospitals. Almost daily, students at both the preschool and academy are spending their time, and giving their hearts, to make sure healthcare providers have enough protective equipment.



**COMMUNITY SWAP PROGRAM — GIVE WHAT YOU CAN, TAKE WHAT YOU NEED**

Self Development is hosting a weekly *Community Swap* program every Wednesday, starting April 15. It's a way for the community to support itself. Community members are encouraged to stop by and give what they can; and they can also take whatever they need. By doing so, our communities can learn what we teach our kindergarteners — the importance of sharing.

If you are interested in donating, come by Self Development Preschool every Wednesday and donate your supplies. Please use the wipes to sanitize your donated products.

If you need a hand, come by Self Development Preschool every Wednesday and see if there is anything that fits your needs.

**ART DONATION PROGRAM — MAKE AND DONATE ART PROJECTS FOR NURSING HOMES**

Also, on April 15, Self Development started working with artists across the Valley, as well as students and families of our various campuses, to donate created artwork and wellness cards to seniors in nursing homes. Remember, the coronavirus has left our nursing home grandparents isolated without contact with their families and close friends. Art can speak so much, especially to those with family with whom they cannot speak.

If you are an artist and want to donate a piece of art you think will brighten the hearts of the *greatest generation*, please contact us.

Social distancing rules make vivid the significance of community support and encouragement. We cannot let what is breaking our bodies break our bond. It is our struggles that give us our greatest strengths. It is our communities that keep us free. ■

For more information about how you can get involved, or to learn more about Self Development Academy or Self Development Preschool, please call (480) 641-2640 or (480) 396-3522, and ask for Vernetta Madsen.

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# Self Development Academy

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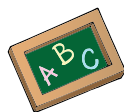
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LOCAL BUSINESS

STIMULUS PAYMENT QUESTIONS ANSWERED

By Paul Toepel,  
Toepel Company PC

The IRS has started sending stimulus payments.



Paul Toepel

80 million people will get money directly into their bank account, but others will have to wait for a check. These payments range from \$1,200 for individuals to \$2,400 for married filing joint couples, and an additional \$500 for each dependent under the age of 17.

Here are the common questions we get asked about the payment.

WHO IS ELIGIBLE FOR A STIMULUS PAYMENT?

The amount you'll receive will depend on your total income in 2019 or 2018. If you qualify, you'll receive one payment. Here's who qualifies:

- If you're a single U.S. resident and have an adjusted gross income less than \$99,000
- If you file as the head of a household and earn under \$146,500
- If you file jointly without children and earn less than \$198,000

Those who can be claimed as a dependent for tax purposes, like many college students, are ineligible for the payments, as well as undocumented immigrants who don't have Social Security numbers.

WHAT IF I HAVEN'T FILED MY TAXES FOR 2018?

Do it right now! If you haven't filed your 2018 taxes, your stimulus check could be affected. Include your direct deposit banking information on the return.

IF I'M NOT REQUIRED TO FILE, WILL I GET A PAYMENT?

People that are not required to file, including some senior citizens on Social Security, will not need to file a tax return to receive payment.

The IRS will use the information on Form SSA-1099 for Social Security recipients who did not file tax returns in 2018 or 2019. Some people that both, are not required to file and don't receive Social Security, should complete the non-filers information at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

CAN I SET UP DIRECT DEPOSIT FOR MY CHECK?

If you don't have direct deposit to your bank account set up, but you want to receive the payment electronically, the IRS' online tool is available now called, *Get My Payment*. Here is the link: <https://www.irs.gov/coronavirus/get-my-payment>

And finally, this money won't be taxed as income and won't be offset by any back taxes owed. It also won't affect refund payments for 2019.

Paul Toepel is a CPA who has lived in Las Sendas for more than 18 years. His firm, Toepel Company PC, is a full-service, Mesa based CPA firm offering a variety of services for more than 30 years.

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

Toepel Company PC is located at 2500 S. Power Road. To learn more, visit [toepelcompany.com](http://toepelcompany.com), or call (480) 833-8300.

LOCAL BUSINESS

Use a Variety of Marketing Tactics

By Patty Hughes,  
Strategic Marketing Services



Patty Hughes

Small business owners often ask where the best place is to spend their marketing efforts and dollars. Social media? Email marketing? Paid ads? Direct mail?

The answer is, there is no one answer. As a matter of fact, it's critical to use a variety of marketing tactics to reach your audience and get the best results out of your efforts.

There are a few considerations when deciding where you should spend your marketing dollars. First and foremost, you need to know where your target audience resides. Are the people you're trying to reach more likely to be on social media, getting their information by email, or by print or direct mail? Chances are, it's a combination of several platforms, so why choose only one?

SOCIAL MEDIA

Using social media helps you build brand awareness, increase your customer base, and connect with current and past customers to build better relationships. In fact, one study revealed 90 percent of marketers say social media is important to their business. Unless you pay for ads, social media is free (except for your time!).

EMAIL MARKETING

Email marketing can be affordable as well, with options for free platforms like Mailchimp, or reasonably priced options

like Constant Contact. You have more control over your marketing message with email, as you can segment your lists to customize your marketing to your intended audience. Typical ROI on email marketing is 30 percent.

DIRECT MAIL

Direct mail, while more of an initial investment than social media or email marketing, actually has one of the highest returns on investment of all marketing tactics, right behind social media and email marketing, at 29 percent ROI. That might not seem very high, but when you consider that paid search has an ROI of 23 percent and online display at 16 percent, that number looks a lot more attractive.

Which brings us to the last consideration: being able to measure results. Social media platforms provide analytics to see how well your efforts are performing. Email marketing platforms also provide insights such as delivery rate, open rate and click through rate. Direct mail provides very specific demographics since the recipient list is predetermined, making measurement of results easier.

These are just three examples of marketing tactics available, but it helps drive home the point: small business owners would be wise to incorporate several strategies into their marketing efforts. If you're not sure which tactics are right for your small business, engage the help of a marketing professional to help determine what will work for you. ■

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LOCAL BUSINESS

Consider Upgrading Your Home Office

Submitted by  
Linda Palm,  
Window to Design

Do you have a home office that's an afterthought, provides function but has little thought to aesthetics?



Spring pup Buttercup

That happens to most of us at some point in our lives. Why not upgrade your home office into a personalized workspace that's embellished with beautiful furniture, color, artwork and rugs?

It's a great time to consider an upgrade to your home office given the time many of us are spending there during this COVID-19 pandemic. I'm providing some thoughts and insights on what you should consider in making your home office the comfortable, productive space you deserve.

CONSIDER YOUR FUNCTIONAL NEEDS

A functional desk is key, as is a high-quality desk chair that's the correct height and provides comfort. But don't just focus on function. Shop for stylish furniture that makes you feel good to be in your home office and proud to show the room to others, so you don't want to shut the door when friends and family come to visit



- (when we can do that safely!).
- Entertain these additional ideas in your home office redesign:
- Customize your space for the tasks you want to complete there — whether major desk work every day or just checking your email once in a while.
  - Good illumination that includes ambient lighting and task lighting at your desk.
  - Forward thinking about all the devices you need to accommodate, including computer(s), printer(s), charging stations, file cabinets and more.
  - A method to hide clutter and cords.
  - Window fashions that block the glare on your computer and other devices.
  - Open shelving to display work-related memorabilia, as well as closed cabinets to store office necessities like paper and toner cartridges.



Make your home office into a reflection of your personality this season. You may even want to change the name of your room to a study or library to make it sound more beautiful! The result will be a room you will be proud of. ■

To speak with Linda to learn more about her new Window to Design store, you can contact her at (480) 207-6450, or visit her website — [windowtodesign.com](http://windowtodesign.com), or [instagram.com/windowtodesign](https://www.instagram.com/windowtodesign).  
Linda is a Las Sendas resident and a member of the Ladies of Las Sendas, and a contributor on Next Door under Window to Design.

Your Community Connection

By Tannis McBean



Creating a Quality Customer Experience — Ignite Your Imagination

By Tannis McBean, Realtor®, The Williams & McBean Team, HomeSmart Realty, and Co-Owner of Las Sendas Golf Club

A quality customer experience is created by any business that provides a service and product offering that is superior, meaningful, high value and distinct. Delivering a quality experience is a complex undertaking and involves many moving parts. Given our recent pandemic event, there is a much higher need now, more than ever, to learn from our successes and transform our businesses into the future.

Recently, Chef Josh at Las Sendas Golf Club started a new offering for golfers between our 9th and 10th holes. What started as a simple sandwich and snack service has evolved into an extraordinary outdoor culinary experience of freshly grilled hamburgers (upsized available), Miso Shrimp, Seafood Salad Wraps, Fish Tacos, Curried Chicken Salad, and the list goes on. Our customer experience has expanded tenfold with an amazing lunch service available to take out on to the course.

After golf, you can pick up a fresh baked loaf of cranberry walnut bread, home-made fruit jam and a box of granola for breakfast from the marketplace menu. My favorite take-out item is our Margaritas — credit is due to Nando's on McDowell Road that started this idea — what a nice refreshing way to end your day.

I have received a number of calls from my real estate clients, who have been delighted by my approach to home listings using the latest technology of virtual walk throughs and floorplans, which offer the dimensions of each and every room in the home.

Photos, videos, drone fly overs, and virtual showings are all provided through one click viewing on a customized website for the home. Various aspects are syndicated to other sites such as Zillow, and a link can be sent directly to each individual by email, text, Facebook and Instagram.

Who knows what the future will bring and how we will transform. We all need to continue to tap into our imagination, think *outside the box* and leverage our experiences over the past month!

For more information, call (480) 352-2614, or email [tannis@wmtaz.com](mailto:tannis@wmtaz.com).

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Fingerling Potatoes, Baby Carrots

Grilled Chicken Gnocchi\* ..... 18  
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## LOCAL BUSINESS

# Sonson's Pasty Company offers TAKE OUT OPTIONS DURING PANDEMIC

By Jamie Killin

Sonson's Pasty Company is making eating a delicious meal during the pandemic as easy as possible with its frozen, take and bake, and ready-to-eat authentic Cornish pasties.

As a special treat, Sonson's Pasty Company is also offering *Up Close Publications* readers \$5 off when they spend \$25 or more.

Whether you're ready to eat a delicious pasty on the go, want to pick up a quick and easy dinner, or are stocking up for a rainy day, the pasty restaurant has an option for you that's safe and convenient to pick up.

To combat the spread of COVID-19 and protect the community, Sonson's Pasty Company is encouraging call-ahead orders and is offering no-contact payment pick up as well as curbside to-go service.

"When we do our transactions here now, we don't do any physical contact," said owner Julie Mercer. "All the customer does is put their card in the machine and that's it."

And while Sonson's Pasty Company has always offered curbside pick-up to make customer's lives easier, it's now a great option to limit contact and increase safety. After placing their order over the phone, customers just call upon arrival and let Julie know, and they'll have their pasties brought directly to their vehicle.

When it comes to ordering, diners have three options for pasties depending on their needs — ready-to-eat pasties, take and bake, which can be prepared in under 30 minutes, and frozen, which are ready to go in under an hour.

"The frozen take and bakes have been huge," said Julie. "People are really embracing the idea of being able to take these pasties home and cook them."

The take and bake pasties, which last a few days refrigerated, are also a great option for those who are getting out of town and camping as they can easily be heated up in foil over a fire.

The frozen pasties can be kept for long periods of time and are perfect to stock up on when avoiding unnecessary grocery store visits.

"They're a great option to have in your freezer in case one day you just fancy a pasty or need an easy family meal," said Julie. "It's almost like having a pizza in your freezer just in case and you can pop it in the oven."

Additionally, orders can be customized when called in a couple days ahead of time, changing ingredients like rutabaga or onion to fit any preference. Diners are also welcome to mix and match a variety of flavors, allowing them to try all the favorites — steak, ground beef, chicken green chili and Raven Crest BBQ.

Sonson's Pasty Co. also offers seasonal turnovers for a special dessert, in rotating flavors like lemon, apple and cherry.

To further support the business, community members can buy a gift card, with the whole process able to be done over the phone and electronically, ensuring customers never even have to leave the house. ■

Sonson's Pasty Company is located at 6060 E. Brown Road in Mesa. For more information, visit [sonsonspastyco.com](http://sonsonspastyco.com), or call (480) 845-8485.

Do not forget to mention *Up Close Publications* for \$5 off your \$25 order.



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## REAL ESTATE

# Mortgage Forbearance – What You Need to Know

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



Lorraine Ryall

The CARES (Coronavirus Aid, Relief, and Economic Security) Act is a new federal law and relief program that offers provisions for homeowners who may be experiencing severe financial hardship due to the coronavirus pandemic.

As many of my clients know, I specialized in short sales for five years during the market crash from 2008 to 2013 and did over a hundred short sales during that time. When I met clients for the first time, it was heartbreaking to hear some of their stories.

Some were cases where the homeowner had no choice, but I met a lot of clients who ended up in a short sale because they didn't understand the different loan modification programs being offered at that time. Some were told they needed to miss three months of payments in order to qualify, but did not understand what would happen at the end of the three months, and ended up in foreclosure.

I know this is a very different time and the housing market is not going to crash in the same way it did before. In fact, the Arizona housing market is still very strong. This time it is not a housing market crash that has caused the problem, but the COVID-19 virus and the *stay at home order* that are impacting our economy. There are, unfortunately, many people who have lost their jobs and need the extra help right now. Even though this is a temporary situation and most people will be heading back to work soon, it may take months to recover, and for many to be back at work full time and able to make their mortgage payments again.

This is where Mortgage Forbearance comes in to help homeowners who are experiencing severe financial hardship due to the coronavirus pandemic.

To qualify for forbearance, a borrower must have a mortgage backed by one of the following federal agencies:

- Fannie Mae
- Freddie Mac
- The Federal Housing Administration (FHA)
- The U.S. Department of Veterans Affairs (VA)
- The U.S. Department of Agriculture (USDA)

If a borrower doesn't have a federally backed mortgage, it doesn't necessarily mean there isn't a program available. Servicers for non-federally backed mortgages may still be willing to provide forbearance to borrowers facing financial trouble.

The new CARES Act is constantly evolving, and this is the current information as of the time I wrote this

article, but please check all the information with your service provider.

## WHAT IS MORTGAGE FORBEARANCE?

- Mortgage forbearance is when a mortgage servicer allows you to pause or reduce your payments for a limited time. **IT IS NOT FORGIVENESS.** These reduced or paused payments will have to be made up at some time in the future.
- Ask your servicer what forbearance or hardship options may be available to you. You don't need to submit any documents upfront to qualify for this financial relief option, however, you should keep documentation from your employer if you have been furloughed. Keep a record of any bank statement or paystubs that would support your petition for assistance later down the road.
- Partial payments: Your servicer may allow you to reduce your payments by half for up to three months. After those three months, you will be responsible to pay the missing payments within one year.
- You may request a forbearance for up to 180 days. You may also request one extension for up to another 180 days. There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. After you have secured a forbearance agreement from your servicer, you should discuss repayment options.

## WHAT HAPPENS AFTER THE FORBEARANCE?

It's hard to look further than the immediate crisis, but it's so important to understand the next step in the mortgage forbearance process to protect yourself and your family. The most important part of this program is not so much what happens now, but what happens after the forbearance period has ended.

- At the end of the forbearance period, *all* of the delayed payments are now due in full unless you have a repayment plan. Make sure you discuss your repayment options up front, so you know what is available to you and what your obligation is once the forbearance period ends. If you don't have a repayment plan in place, are unable to make up all the delayed payments and resume your current payments, and/or continue not making your mortgage payment, the servicer may start reporting the new late or missed payments to the credit bureau, and could start foreclosure proceedings. It is important to have this conversation with your servicer and have a plan in place before the forbearance period ends.

- Ask your servicer to provide written documentation that confirms the details of your agreement so you are clear on what the terms are. Having the agreement in writing will protect you if there are errors in your mortgage statement or your credit report.
- Servicers may offer to extend the term of the mortgage and tack on the missed payments at the end, so a 30-year mortgage would be extended by four months if that's how much forbearance a borrower received.

Alternatively, a borrower may also be offered the option to amortize the balance they owe over the life of the loan. This means they would repay a portion of the balance owed in addition to their usual monthly payments.

## LOAN MODIFICATION

It's too soon to tell whether a forbearance will be enough assistance for many homeowners or if more will be needed at the end of the forbearance period. One option may be to request to modify the loan at the end of forbearance.

Unlike forbearance, a loan modification involves a permanent change to the details of the mortgage. This can include adjusting the interest rate, extending the duration of the loan or deferring the amount owed until the end of the loan as a separate lien.

The servicer will determine whether or not a borrower qualifies for the modification.

## CASH OUT REFI OR HOME EQUITY LINE OF CREDIT (HELOC)

If you still have enough income to qualify, or have enough equity in your home, refinancing or obtaining a secured credit line may be a good option for lowering your payments, consolidating other debts, and/or creating a cash cushion. A refi will be especially beneficial if current rates are lower than those on your existing financing.

These are extremely hard and stressful times, but understanding your options and getting all the information upfront will help you plan for your future. Don't go into a forbearance without understanding how it applies to you, and how to protect yourself and your credit if you are not in a position to make up all the payments when the forbearance ends. A little leg work now will save you a lot of heartache down the road and may save your credit or even your home. ■

*Please don't hesitate to contact me if you would like information on the current real estate market, home values, or what options you may have. I have a great group of lenders who can answer any questions you may have on your current mortgage, or the CARES Act, to help guide you.*

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REAL ESTATE

THE FALCON BUSINESS ALLIANCE:  
Helping Northeast Mesa  
Businesses Soar

By Natascha Ovando-Karadsheh, Associate Broker and Co-Owner, KOR Properties

With the recession still fresh in our minds, we have been asking ourselves, what did we learn from 2009 to 2012? How can we help those around us?

We concluded that the greatest successes from the most recent recession came when good people worked together to help one another.

With that in mind, Mesa District 5 Councilmember David Luna and I have partnered to form the **Falcon Business Alliance**. Our vision for this hyperlocal, grass-roots organization is to create a place where Northeast Mesa businesses of all sizes can come together to share ideas and resources, and support one another through the challenges that lie ahead.

In addition to bringing our local business owners and leaders together to share information and ideas, we will also be offering mentoring. We are working on creating a corps of retired business owners and executives who will volunteer their time to mentor existing business owners in our community.

Those who have weathered previous storms have valuable capital knowledge that can help us all navigate the months and years ahead. If you have business experience you are willing to share (from any industry), please sign up



to mentor. We need your help.  
We need to be creative and collaborative to ensure the success of our Northeast Mesa community — and we need to develop a partnership to get there.  
There is no cost to this membership, so please sign up on our website: [FalconBusinessAlliance.com](http://FalconBusinessAlliance.com), and also like us on Facebook: [facebook.com/FalconBusinessAlliance](https://facebook.com/FalconBusinessAlliance).  
We will be launching webinars to share information, and once social distancing has been lifted, we will be hosting regular meetings.  
The economic landscape has been changed, but opportunities always exist. Together we can work to build an even better and brighter future. ■

Natascha Ovando-Karadsheh is the Owner and Associate Broker of local real estate brokerage KOR Properties, Chairperson of the City of Mesa Economic Development Advisory Board, and the founder of Mesa Food Truck Fridays. You can reach Natascha at (602) 909-4995, and learn more about KOR Properties at [KORproperties.com](http://KORproperties.com).



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John Karadsheh

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1340 N Claiborne	2,545	Higley Heights	\$409,500
2549 E Nance St	2,442	Pacific Palms	\$409,900
3002 E Nance St	2,732	Vista Mesa	\$415,000
1743 N Gentry Cir	2,876	Hy-Den Place	\$420,000
5327 E Enrose Cir	2,717	Silverado	\$434,900
1533 N Robin Ln	2,546	Mesa Northgrove	\$435,000
3537 E Encanto St	2,425	Thayer Estates	\$444,000
912 N Seton	2,844	Crosspointe Amd Lot	\$445,000
1732 N Arden	2,397	Alta Mesa	\$449,600
2039 N Almond Grove St	2,745	Regency At Garden Grove	\$453,000
2317 N Winthrop	3,598	Hermosa Vista Views	\$558,000
4041 E Hope St	2,804	Estates Groves	\$565,000
3432 E Enrose St	4,115	Thayer Estates	\$569,900
4436 E Fountain St	3,177	The Grove At Valencia	\$617,803
3553 E Jaeger Cir	3,995	Arboleda	\$637,500
4457 E Fountain St	2,661	The Grove At Valencia	\$662,123
3931 E Enrose St	3,862	Trovita Estates	\$670,000
2505 E Lehi Rd #1	4,495	Citrus Walls	\$675,000
2541 E Omega Cir	5,410	Hillcrest Estates	\$675,000
4448 E Fox St	3,177	The Grove At Valencia	\$770,000
3829 E Fairfield St	4,065	Trovita Norte	\$779,000
2505 E Lehi Rd #19	4,029	Citrus Walls	\$790,000
2505 E Lehi Rd #16	6,944	Citrus Walls	\$800,000
4259 E McLellan Cir	4,114	Valencia Park Estates	\$830,000
3435 E Kael St	5,057	Hermosa Groves South	\$920,000
3922 E Greenway Cir	4,465	Tuscany Grove	\$925,000
3208 E Hope Cir	3,971	Legacy	\$1,050,000
1550 N 40Th St #11	4,482	Citrus Manor	\$1,250,000
1550 N 40Th St #6	7,104	Citrus Manor	\$1,300,000

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](http://www.KORproperties.com)

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Submitted by Matt Watson, State Farm Agent

**Covid-19 Response**





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**Financial Flexibility**  
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Customers facing financial hardships should call their [State Farm agent](#) to discuss assistance options. We continue to look for ways to help customers during this time.





**How we're caring for our employees**

State Farm is taking steps to keep our employees safe while continuing to serve our customers.



We have ceased in-house operations in many of our facilities. **In less than 10 days**, we got **more than 100,000 employees, agents and agent team members working from home**. We procured **30,000 new telephone headsets** to support this effort.



Promoting **social distancing**.



Performing more frequent and thorough **deep cleaning**.



We're in **constant communication** with our **58,000 employees** and **19,000 agents** and **their team members** to keep them informed.



We made **paid administrative leave** available to employees who are caring for themselves or household members who tested positive for COVID-19.

**How we're helping our communities**

**Supporting Relief Efforts**  
State Farm is **donating millions** to nonprofit organizations that are directly supporting **COVID-19 relief efforts** in our communities.

**Matching Gift Program**  
A **Matching Gift program** is available to help employees support organizations impacted by the COVID-19 outbreak. Donations to qualified nonprofits can be matched by the State Farm Companies Foundation up to the applicable limit.

**Thank You**  
We **appreciate your patience** as we make adjustments to how we work. We're committed to continuing to serve you.

Follow the latest on our response via the [State Farm Newsroom](#).



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LOCAL BUSINESS

Canyon Winds awarded *Best of Mesa*



By Dawn Abbey  
Canyon Winds Retirement Community has been named the *Best Senior Living Facility* in the *East Valley Tribune* newspapers' 2020 Best of Mesa awards.

"We are so honored that our residents, their families and friends, as well as our vendors and professional associates voted for us," said Steve Nissle, Canyon Winds marketing consultant.

What makes Canyon Winds special enough to win this acclamation? "It's our attention to detail and our caring staff," Steve stated. "Our associates do whatever they can to help the Independent Living residents be as independent as possible, and our licensed and certified caregivers show much attention and consideration to our Assisted Living and Memory Care residents."

The design concept of Canyon Winds is also somewhat different. Built in a Y-shape, it offers separate buildings housing the Independent Living and the Assisted Living/Memory Care wings.

"In addition to having the best value priced senior-living apartments in the area, what else makes us really special is that the separate Assisted Living/Memory Care building is resort-style living with world-class care for your loved one. We are a continuum-of-care campus, which means that our Independent Living residents, when needed, can move to Assisted Living and/or Memory Care," Steve explained.

Apartments come in one-bedroom, two-bedroom and alcove configurations. The Independent Living wing is designed so that every apartment is no more than three doors from an elevator. Each elevator is only steps to the covered parking lot from the main lobby.

Every apartment has a balcony with incredible views of either the mountains to the north, Valley sunsets and lights to the south, or the center resort-style pool and garden areas.

Independent Living, Assisted Living and Memory Care all have their own separate restaurant-style dining rooms and three chef-prepared meals daily are included.

"Chef Larry is one of our treasures," said Steve. "Our food is considered the best anywhere. Chef Larry has been with us since we opened in October 2018.



Extremely experienced, his career included high-end resorts like Disney World, as well being the head chef over a large senior-living corporation training many chefs."

"At every meal, he wanders through the dining rooms to greet residents and learn about their food preferences. He makes it a point to remember whether someone prefers tea or lemonade, and what dressing they like on their salad. It's this personal attention that makes our residents feel valued and special. If someone has diabetes or other dietary restrictions, he works with them to provide the healthiest options for that individual. Special requests are also honored," Steve explained.

Canyon Winds also offers a number of complementary extras not often included in other locations: free covered parking, cable TV and basic Internet, granite countertops in the kitchen and all full-size appliances, full-size washers and dryers, and storage closets on each patio or balcony. There are also large storage closets available for an extra monthly fee.

And they provide the usual services of housekeeping, transportation, fitness center, outdoor barbeque/picnic gazebo, and planned activities. Their location is convenient to the Loop 202 Freeway, shopping, and quick access to Sky Harbor and Gateway airports.


"We would love to have anyone looking for a special retirement lifestyle to get in touch with us and see what we have to offer," Steve said. ■

For more information, contact Steve at (480) 948-0700, or email [steve@canyonwindsaz.com](mailto:steve@canyonwindsaz.com), or visit [canyonwindsretirement.com](http://canyonwindsretirement.com).

Canyon Winds Retirement Community Independent Living apartments are located at 2851 N. Boulder Canyon, Mesa. Phone: (480) 948-0700. Assisted Living and Memory Care is located at 7311 E. Oasis St., Mesa. Phone: (480) 948-0600.







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## Virtual Real Estate Options to Help Keep You Safe

**Submitted by The Williams & McBean Team, HomeSmart Realty**

**A**s we enter another month of social distancing, the way real estate is bought and sold looks a little different than it did before COVID-19.

We've taken steps to ensure the safety of our clients and help prevent the spread of COVID-19. First, we are available to meet via many online platforms for a consultation. Whether buying or selling a home, uncovering your needs can help us start in the right direction.

For our buyers, we set up targeted searches that can be easily accessed from your phone or laptop. If a property catches your eye, there are many ways to explore it.

We offer virtual showings for those who would like to stay home. For those who wish to see a property in person, we will meet you at the home wearing masks and offer hand sanitizer, shoe covers, and wipes to safely tour the home.

For sellers, we advise to leave all lights on, door and window coverings open, and pantry doors open so buyers don't have to touch these surfaces. To help get your home maximum exposure, we offer the latest in 3D virtual tours. We also provide hand sanitizer, wipes and sprays to help decontaminate after showings.

On either side of the transaction, electronic paperwork makes for a seamless, no-contact process. Our partners, such as photographers, home inspectors and appraisers, also employ safe practices such as wearing shoe covers and masks to help protect both the buyer and seller. If you'd like to explore home buying or selling, please contact us to discuss which options are right for you and your family.

The Williams & McBean Team is open for business and ready to help you with your real estate needs in a manner that

keeps everyone safe. During these times, we are taking every precaution possible to help prevent the spread of COVID-19. If you need anything during this time, please call upon us.

Your partners in real estate can be reached at WMTAZ.com, or call Rosann at (480) 225-1816, Tannis at (480) 352-2614, Marlis at (480) 980-5261 and Jennifer at (480) 226-8425.

SELLERS:	BUYERS:
 <b>Try Virtual If Ill</b> If someone at home is feeling ill, do not schedule in person showings. Ask your HomeSmart agent about virtual tour options.	 <b>Ask About Virtual If Ill</b> If you are feeling ill, do not physically attend showings. Ask your HomeSmart agent if virtual tour options are available.
 <b>Use Hand Sanitizer</b> Provide and encourage the use of hand sanitizer for visitors upon entry.	 <b>Don't Touch</b> Do not touch any surfaces or open any doors while touring properties.
 <b>Open Cabinets</b> Leave doors for cabinets, closets, rooms, and other spaces open so buyers may look inside without having to touch them.	 <b>Drive Alone</b> Drive your own vehicle to the showing rather than riding with your agent.
 <b>Clean Surfaces</b> Clean and disinfect all surfaces both before and after the showing.	 <b>Wash Hands</b> Disinfect or wash your hands per CDC recommendations after each showing.



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Associate Broker, CRS  
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480.225.1816



**TANNIS MCBEAN**  
MSA Realtor®  
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# Over 50 Up Close

Bringing active adults closer to their community

May 2020

## HEALTH Over 50

### Wishing You All Good Health

Submitted by Tapestry Insurance

The world is a little different right now.

I walk my dog every morning through my neighborhood and in the past month or so, I have seen so many more people out walking and bicycling. It is something we all can still do and with the wonderful weather, it has been especially enjoyable.

However, many of us have been directly affected by the social distancing. I



Lynne Jones

spoke to one of my Medicare clients who told me that he has made the decision to retire now, instead of waiting for the end of the year because his work has slowed so much.

Many of us are having to rethink retirement plans or employment plans. Along with that, there may be a need to look at the Medicare options and see what will work best. Another lady I spoke with was planning on retiring in a couple of months but has decided to move it up to next month also because of her work situation. She is in the healthcare industry and is anxious about the future.

If you find yourself trying to make this decision and would like to get more information about Medicare plans or just compare costs, I am more than happy to help. Right now, I am mostly talking with people over the phone and via email.

There are many tools available to help us all during this time, such as remote enrollments, recorded phone enrollments and email signatures.

Please feel free to call me if you have questions or concerns about Medicare, or if you want to explore whether now is a good time to retire and start Medicare. ■

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



## FINANCES Over 50

### 529 Plans: Save Now, Pay off Debts Later

Submitted by Brent D. Hoskinson and Linda Drake, Edward Jones Financial Advisors

If you have children or grandchildren, you might be thinking about investing in a tax-advantaged 529 college savings plan.

But now, you may have even more reason to consider one.

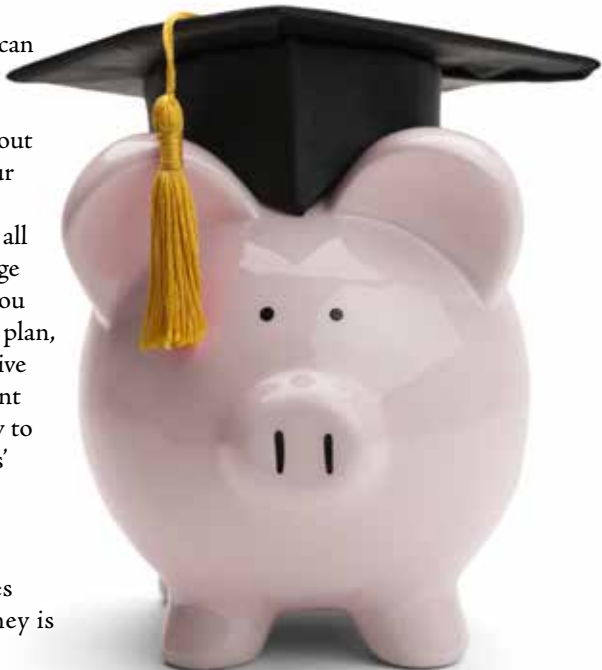
Thanks to recent legislation, you can now potentially use up to \$10,000 from a 529 account to repay federal and most private student loans taken out by the beneficiary you've named – your child or grandchild.

Of course, you may end up using all your 529 funds just to pay those college bills, which can be quite high. But if you have several children, each with a 529 plan, and one of them attends a less expensive school and doesn't need the full amount in their plan, you could use the money to help pay off some of the other siblings' student debts.

Consult with your tax advisor before using a 529 plan to pay off student loans, though, as some states may disallow tax benefits if the money is used in this way.

Nonetheless, a 529 plan has always been a good college-funding tool – and now it's gotten even better. ■

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



### 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**  
CELL:  
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By calling this number, you will be connected to a licensed insurance agent.



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480-985-3115



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FINANCES

# How Can You Prepare to Sell Your Business?

Submitted by  
**Tory Adair,**  
*Bristol Group  
Business  
Broker*



If you're considering selling your business, there are a number of things you can do to increase the value and chances of a successful sale.

**CLEAN UP THE PREMISES**

The goal is to increase the *Curb Appeal*. Potential buyers will base their decision on qualitative and quantitative information. Don't overlook the emotional reasons why buyers fall in love with a business. A clean look, with orderly operations, will add to the feeling the buyers get for your business.

**CLEAN UP YOUR BOOKS**

We strongly encourage you to keep your books and records up-to-date, and accurate. Write down stale inventory, charge off any bad debt, bring your accounts receivable (A/R) current, and settle any outstanding liabilities. Clean books make a world of difference.

**UPDATE BUSINESS VALUATIONS**

Make sure you know what your business is worth before you start the process. It may be that now is a great time to sell, or it may be that based upon the valuation, you need to work a few more years to prepare the company for an optimal sale.

**SYSTEMS AND PERSONNEL**

The most valuable businesses are the ones that don't need the owner. As odd as that sounds, if a business has quality systems and personnel in place, it will be more valuable and more likely to sell because it isn't dependent upon the exiting owner to succeed. Put the personnel and systems in place.

**BUSINESS PARTNERS**

If you have minority or silent partners, make sure you understand their position and that you have the ability to legally negotiate and close the transaction. Nothing is worse than getting a great deal worked out, only find out your business partner won't participate in the transaction. ■

*Bristol Group specializes in representing owners with the sale of their company. If you have questions about the process, valuation, or timing of selling your business, please feel free to contact your local Bristol Group Business Broker, Tory Adair at [tory@bristol.group](mailto:tory@bristol.group), or (480) 388-0870.*



LOCAL BUSINESS

# Zippy Zebra Plumbing of Mesa PROVIDES QUALITY SERVICES

By **Jamie Killin**

Most homeowners think little about plumbing until there is a problem — and that's when top-quality service and fast repairs matter the most. Plumbing should be maintained just like a vehicle.

Mesa-based Zippy Zebra Plumbing has three decades of experience in plumbing in the Valley. "We not only know service, we have a background in (plumbing) construction," said Administrator Colleen Campos, regarding her and husband Brett Campos' independently owned and operated business.

Zippy Zebra Plumbing specializes in all types of plumbing repairs and installs, and also focuses on water softeners, water filtration, and water heaters/tankless water heaters. They encourage all homeowners to invest in a water softener to protect the life of the home's fixtures and appliances and prolong the life of the pipes due to the Valley's extremely hard water. "We find great value in water softeners in Arizona because it actually extends the life of one's home," said Colleen. "It really impacts the entire house."

To ensure quality results, the company aligns itself with stellar manufacturers and uses superior products. For example, Zippy Zebra Plumbing's water conditioning manufacturer works with ASU research center and surrounding cities to develop more efficient and more effective equipment.

While many homeowners are able to make minor plumbing

repairs on their own, Colleen warns against short-term fixes that can lead to long-term damages like using push-fit or stab-in plumbing fittings like Sharkbites to join pex lines, copper or polybutylene. "Brett has stated that we often find they have been installed incorrectly, which creates leaks," said Colleen.

In addition to the top-quality products utilized by Zippy Zebra Plumbing, the company distinguishes itself by providing excellent service, fair pricing and accurate estimates, thus resulting in a loyal customer service base. Additionally, each technician has more than 20 years of experience with comprehensive expertise, which results in a total and professional level of service.

To avoid inaccurate quotes over the phone, Zippy Zebra Plumbing schedules an appointment to examine the problem, shares an overview of the work and cost involved, then has the customer sign off on the estimate prior to providing the service. This provides the customer with an accurate price so he/she will be aware of the costs and what services to expect.

"We're not about upselling or joining a club," said Colleen. "We're about replacing only the necessities, being fair and forthright." ■



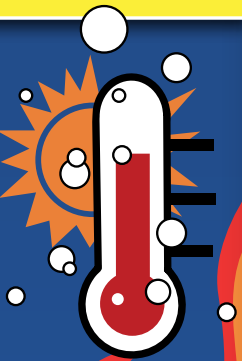
*Zippy Zebra Plumbing is a licensed, bonded and insured plumber, protecting one's home and ensuring a quality repair at a reasonable price.*

*For more information on Zippy Zebra Plumbing, or to schedule a consultation, visit [zippyzebraplumbing.com](http://zippyzebraplumbing.com), or call (480) 820-6595.*

# JOHN'S LONG RANGE FORECAST

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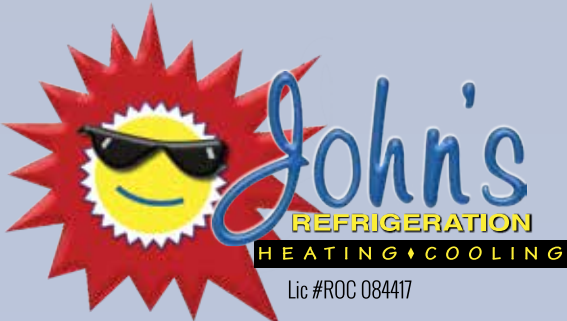
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HEALTH

Over 50

# How to Keep Aging Loved Ones Safe and Comforted During COVID-19

Submitted by Home Care Assistance

What can you do when you or your loved one are stuck at home during an outbreak?

How will you manage personal care or picking up groceries? How will you manage the feelings of isolation and anxiety? Looking for a solution to keep seniors safe at home?

During the COVID-19 pandemic, dedicated care from Home Care Assistance is your best choice. The CDC currently recommends older adults remain in their homes. In-home caregivers can serve as a vital support system to keep seniors cared for and safe.

Many of us feel anxious and fearful about COVID-19. If you have an elderly or at-risk loved one, we can help inform you about how professional caregivers support elders, and what you can do to slow the spread of infection.

### THREE WAYS CAREGIVERS KEEP ELDERS SAFE AND COMFORTED AT HOME

One of the recommendations to limit the spread of COVID-19 is physical distancing. Practice physical distancing by avoiding public places and traveling. Stay at home except when absolutely necessary to access essential goods and services, such as food, gas, and medications.

We know for a fact that staying at home reduces your chance of catching or spreading coronavirus. Your loved ones may find physical distancing especially difficult and isolating. That's why having a professional caregiver helps achieve these three vital goals:

#### 1. MAKE IT EASIER TO STAY AT HOME

The safest place for even relatively healthy elders is often in their own homes. In-home caregivers help to make sure their clients' needs are met.

For example, a home caregiver will help clients stock up on supplies. A home caregiver can assist with a shopping trip. Caregivers can make sure the house is stocked with necessary over-the-counter medicines and supplies

to treat fever and other virus or cold symptoms. Home caregivers also can prepare healthy meals.

#### 2. PROVIDE COMPANY

Elders who live alone already are at risk for isolation and loneliness. Your loved one may feel anxious and disconnected from others during this uncertain time. If you can't visit, a home caregiver can help your loved one get in touch — and stay in touch — with family and friends.

A caregiver can assist with a hobby, help with at-home exercises, or set up ways to communicate with loved ones, such as writing letters, phoning, or using video calls.

#### 3. PROTECT AND REASSURE YOUR LOVED ONE

Home Care Assistance caregivers are trained in recognizing the warning signs of illness. They are also taught how to prevent the spread of illness.

A caregiver can assist your loved one with:

- Identifying and reporting symptoms
- Remembering to regularly wash hands
- Reminding clients to cover a cough or sneeze
- Effectively cleaning and disinfecting surfaces
- Monitoring medications

Being alone during a time of uncertainty can lead to fear and anxiety. Your loved one needs to know that support is available. As a family caregiver, you are doing your best to meet the needs of those who depend on you while following safety recommendations.

Consider home care as a good fit for keeping your elderly loved one safe while they stay at home. ■

Amanda Butas is a Certified Dementia Practitioner, and your Mesa client care manager. You can call her at (480) 699-4899. You also can visit Home Care Assistance at our new office next to Bed Bath and Beyond, located on Power and McKellips roads, at 2031 N. Power Road, Suite 103.

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SPIRITUALITY

# Celebrate the Great Gift OF BEAUTIFUL LIFE

By Pastor Paul Frank, Hosanna Lutheran Church

May Day is a springtime celebration of life and beauty with origins reaching back into ancient days, when the Romans celebrated a *Festival of Flora*, the goddess of flowers, on May 1, when the beauty of flowers decorate the world again.

Mayday is a radio distress call used by pilots, boat captains and others in emergency situations when they need help. And 2020 will be remembered as a year when on May Day the world still called out mayday.

The world really is filled with beauty. The flowers are in bloom. And while there is great beauty to be enjoyed, there is also a sense of fear, confusion, anxiety, grief, and so much more all around us. It's a truly beautiful world, also held in the grip of a pandemic, and brokenness.

Actually, the world has always been both beautiful and beguiled, well, at least since the fall from God's grace in the Garden of Eden.

God Himself is indeed the source of all the beauty we see in the world around us. And sinful mankind is the source of the brokenness we endure. But the God, the Giver of Life itself, He never left us alone, lost to the brokenness we suffer. Instead, He came walking in the Garden to call His people back into His presence.

He blessed them, provided for them, and He gave them the great promise that

a redeemer would come, restoration to His grace and His family would be His gift to us. And He fulfilled that promise through Christ our Savior.

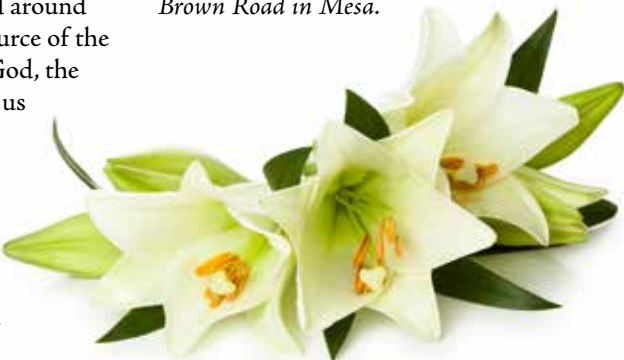
Jesus came in mortal flesh and blood to live the life of perfection in the midst of this broken world. He endured great suffering and even death itself in sacrifice for us so we would be forgiven, redeemed and restored. And on that first Easter morning he rose up victorious over even death itself. This gift of new life is yours right now because of His great grace. And He still calls us to return to Him again.

One of the greatest images of Easter is the beautiful lily. With springtime flowers God still reminds us that new life will come and life is beautiful indeed.

Even in the midst of this season of fear, anxiety, and grief, great beauty is found all around us. God makes life beautiful indeed.

Join us at Hosanna, online, and soon again in person, to hear more about this great gift of beautiful life. ■

Find more at [hosanna-lcms.com](http://hosanna-lcms.com). Hosanna Lutheran Church is located at 9601 E. Brown Road in Mesa.







JOIN US ONLINE:  
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STRENGTH, A VERY PRESENT HELP  
IN TROUBLE."—PSALM 46:1

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**Market Report**  
As of April 22, 2020

	85207	85215	85205	85213
Median List Price	\$589,995	\$397,000	\$356,450	\$685,000
Price per Square Foot	\$210	\$203	\$178	\$174
Inventory	164	48	82	45
Days on Market	76	79	46	59
Median House Rent	\$1800	\$1813	\$1500	\$2500
Most Expensive	\$3,985,000	\$2,200,000	\$2,795,000	\$2,595,000
Least Expensive	\$200,000	\$259,900	\$185,000	\$249,900
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LOCAL BUSINESS

# New Heights Tree Service Helps Prepare for Monsoon Season

By Jamie Killin

With summer around the corner, it's time to start thinking about how to prepare for monsoon season, and scheduling a tree trimming is one of the best ways to keep your family, home, and trees safe.

New Heights Tree Service is a family-owned and operated company with nearly two decades of experience in tree service. New Heights maintains the health of its clients' trees — from minor residential needs to large community properties and more.

To prepare for monsoon season, owner Joe Alsworth recommends that your trees are trimmed at least once per year to prevent trees from falling on your property or being damaged beyond saving.

"If your trees have not been trimmed in a year, or if it's been a year, we always recommend it's a good time to have your trees evaluated and trimmed before monsoon season. In our area, in Northeast Mesa, we got over 70 mile per hour winds last summer," he said. "A 30 to 40 mile per hour wind gust is enough to damage a tree, so when it's over it becomes a serious issue."

Trees that aren't trimmed are more likely to fall on your home, car or other area of your property, causing costly damages while also permanently damaging the tree.

"Usually when a tree is blown over the root is exposed, which damages the root system. Some of those trees can be brought back into an upright position, but usually they don't survive long," said Joe. "A tree cannot survive any root damage."

Joe and his son Matt are passionate about taking care of trees and do each job themselves, instead of hiring the work out, to ensure high customer service and quality work.

While many general landscaping companies also offer tree trimming or removal services, many teams lack the knowledge to ensure they are trimming the trees correctly, potentially leading to permanent damage that a tree cannot survive.

New Heights Tree Service brings in-depth knowledge on every type of tree and focuses on the long-term health of the tree, not just how it looks. This protects your home and landscaping investment and prevents the need to remove badly cared for trees.

According to Joe, up to 15 percent of a home's value can come from its trees, meaning a poor trim service can have a major, negative impact on your home investment. ■

For more information on New Heights Tree Service, or to schedule a complimentary consultation, visit [newheights-tree.com](http://newheights-tree.com), or call (480) 414-5903.



HEALTH

# Families Can Provide Face Mask Coverings and Shields

By Sally Marks

Northeast Mesa resident Rosie Portugal-Brastad is used to coming to the aid of families in need.

Rosie heads *Project Help*, a program that provides families in need with help for financial assistance, food, new and gently-used clothing, and other items that are donated by corporations, churches and individuals.

But sometime the healers need assistance.

When Rosie heard about the face mask shortage due to the COVID-19 pandemic, she reached out to Banner Goldfield in Apache Junction to see if the healthcare workers and support staff could use homemade, cloth face mask covers to prolong the life of the N95 face masks that are currently in short supply.

Rosie's contact said they did need help so Rosie sat down behind her Bernina sewing machine and immediately went to work creating the colorful, washable items. She also received assistance from the Desert Harbor Community and local quilters, all from Apache Junction. Together they have made 381 masks.

"Banner Goldfield has been very supportive of Project Help, and it seemed only right that I should reach out and offer my help to protect these brave and hard-working healthcare workers," said Rosie. "I believe what goes around, comes around."

But it didn't stop there. After watching a YouTube video about making face shields, Rosie's son, Bjorn Portugal-Brastad, decided to help as well. Fortunately, Bjorn had the materials and a



3D printer, so he was able to get to work right away. He created two prototypes for Banner Goldfield to choose from. They selected the shield that provided the most protection, and to date, Bjorn has created 40 shields.

It has taken him a little over 100 hours to create the face shields, but it has been time well spent. "I was really inspired by the man in the video," said Bjorn. "He saw a need and decided to do something about it. After I watched the video I thought, 'I can do that.' Not everyone has a 3D printer, but I do, and I can help."

Whether it consists of sewing mask coverings or constructing face shields, creating chalk art on neighborhood side-walks with inspiring messages, or shopping for an elderly neighbor, there are a variety of ways to assist others. ■

For those who want to make a donation, or learn more about Project Help, visit [ajusd.org](http://ajusd.org). The facility is currently closed due to COVID-19, but donations can be mailed to Project Help, 195 E. Superstition Blvd., Apache Junction, AZ 85119.

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