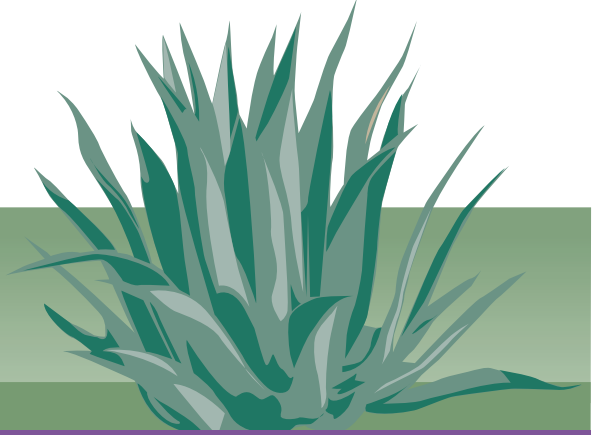


# Northeast Mesa Up Close



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June 2024

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## EDWARD JONES TEAM HELPS investors of all ages with their financial aspirations

RECENTLY MOVED TO NEW MESA OFFICE

Submitted by Edward Jones

Linda Drake, an Edward Jones financial advisor, is moving to the Groves!

Along with her office administrator, Teryn Hergatt, the branch is moving into the Soho Building at the southeast corner of Val Vista Drive and McKellips Road. While their location is new, their business is not — Linda has been running an established branch in East Mesa for the past six years. The team is excited for the opportunities provided by moving and opening a location on this side of town.

Linda holds the CERTIFIED FINANCIAL PLANNER™ and Accredited Asset Management Specialist™ certifications, and most recently attained the Chartered Financial Consultant® designation.

Inspired by the work ethic and values of her father, Linda is continuously working to further develop her analytical skills to best serve her clients. "One of the

reasons I enjoy working for Edward Jones is the opportunity for me to make a positive impact more directly in people's lives," Linda says. With clients, her passion is to work alongside them as they move through their life stages, being on hand to educate and inform. She enjoys spending time really getting to know her clients and understanding their long-term financial goals.

Teryn joined Linda at her branch in September of 2023, and uses her past administrative and client services experience to help ensure each client's needs are met.

The purpose of Linda's branch is to work closely with her clients and provide relevant guidance for tax-sensitive investment strategies, retirement savings, insurance planning, and estate considerations. As the duo build this relationship with their clients, Linda and Teryn will remain steadfast in their integrity, quality, and efficiency. They wish to become a business engrained in the community to support clients and their families for years to come.



Linda Drake and Teryn Hergatt

Outside of the office, Linda enjoys painting and spending time with her husband, two sons, and two dogs (including a new Goldendoodle puppy). Teryn enjoys hiking or off-roading in the desert with her husband, walking her two dogs, and crafting.

Together, Linda and Teryn are dedicated to helping investors of all ages and financial aspirations with honesty, consideration, and respect. They both look forward to serving the local community. Stay tuned for their grand opening celebration, but in the meantime, please feel free to stop by — they would love to meet you! ■

Member SIPC. The content of this article was sponsored by the local Edward Jones office of Linda Drake.



## SURVIVING THE SUMMER Staying Active Through the Heat

By Gina Van Luven,  
Owner, Prime IV  
Hydration & Wellness  
— Red Mountain  
Gateway

Yes, we all know it's painfully hot during the Arizona summers. And we all know it's important to drink plenty of water to help us stay hydrated. But did you know water can be dehydrating?

Water that has been stripped of nutrients, like reverse osmosis (RO) and distilled is like a magnet inside the body, stripping it of minerals because it has none of its own. It's the minerals (electrolytes), like calcium, magnesium, sodium, and potassium your body needs to function properly. Electrolytes are the electricity of the body. They provide conductivity for nerves and muscles, facilitate energy production and storage, and help regulate blood pressure and fluid balance.

You can amp up your water by adding electrolytes to it. But be careful! Some electrolyte products contain artificial ingredients that could contribute to undesirable side effects.

There are some healthy options out there. You just need to read the labels. Note, however, that if you are

actively sweating, you will need to replace more sodium than the other electrolytes because your body loses it quickly. You can lose anywhere from 200 mg to 2,000 mg of sodium per liter of sweat!

We've been told sodium is bad for you, especially if you have high blood pressure. Yet sodium is essential for proper nerve and muscle function. It's more about the type of sodium rather than sodium itself. Standard table salt has been stripped of minerals and bleached. Himalayan salt and sea salt contain other minerals like calcium, copper, magnesium, and potassium. These salts also have more flavor and, therefore, you may be inclined to consume less of it.

### 7 FOODS HIGH IN ELECTROLYTE MINERALS

1. Bananas (potassium)
2. Avocados (magnesium)
3. Sweet potatoes (magnesium & potassium)
4. Leafy greens (calcium, magnesium & potassium)
5. Beans and lentils (magnesium & potassium)
6. Pistachios (magnesium & potassium)
7. Oranges (calcium & potassium)

Notice none of these foods contain sodium! Taking a salt tablet when outdoors or exercising can help replenish sodium lost through sweating.

At Prime IV Hydration & Wellness we offer a full liter of electrolyte fluids (including sodium) plus additional

nutrients to help you survive the summer. If you are active, we also have nutrients to help with muscle recovery and increasing energy output. We would be happy to offer a complimentary consultation to discuss your specific needs. ■

Call us at (480) 992-4202 or go to [primeivestmesa.com](http://primeivestmesa.com) for more information. Prime IV Hydration & Wellness — Red Mountain Gateway is located at 2025 N. Power Road in Suite 106.



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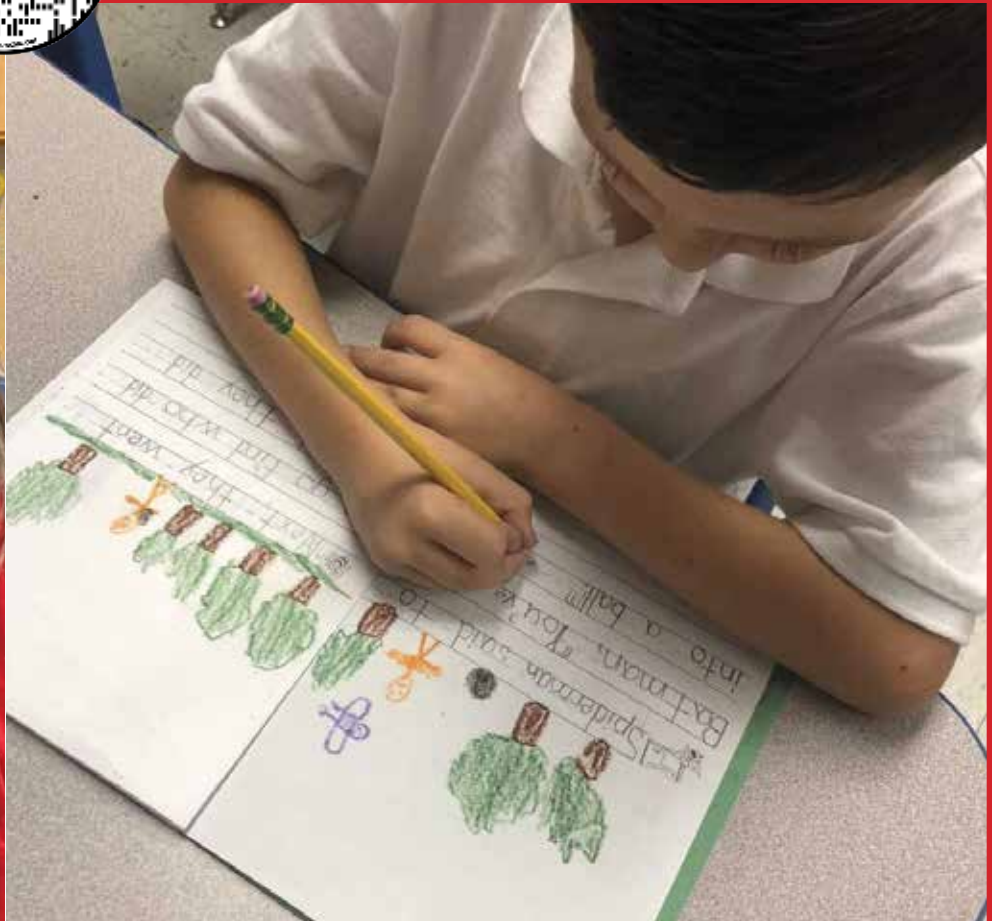
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EDUCATION

# The Gift of a Book Inspires a Love of Reading

By Dr. Anjum Majeed, Founder/Superintendent, Self Development Academy

The book reading and reception was such a wonderful opportunity for the kindergartners to show off their newly mastered reading skills confidently. It was special to get their very own book from Dr. Majeed to celebrate their success and remember their accomplishment," comments a parent at Self Development Academy.

At Self Development Academy, we have introduced a heartwarming tradition for our kindergartners and first-grade students. They embark on a journey, first learning to read a book, then bravely reading it to a room full of parents, grandparents, and other significant adults in their lives. The culmination of this journey is a special moment – they are gifted the book, a tangible symbol of their reading achievement, to add to their home library. Recently, our youngsters mastered the art of reading *The Very Hungry Caterpillar*. They then shared their accomplishment with a room full of proud parents and grandparents, and finally, they received the book as a gift to take home, a testament to their reading prowess.

We envision our children getting numerous opportunities to read the book *The Very Hungry Caterpillar* to their parents, grandparents, friends, and siblings at home and beyond. They can also take on the role of reading mentors for their younger siblings, a responsibility that fosters their own reading skills and nurtures a love for books in their younger counterparts. Imagine these kindergartners and first graders holding their younger siblings in their laps, turning one page at a time while they read aloud. It's a precious sight!



As they read the book fluently, our children are not just honing their own reading skills, but also fostering a love for books in their younger siblings and cousins. This scenario becomes a cherished activity that helps build self-confidence in the emergent or early readers. It's a cycle – reading one book fluently leads to another and then another, paving the way for a lifelong love for reading.

### READING OUT ALOUD BUILDS CONFIDENCE

"The sight of all the kindergartners and first graders confidently reading on stage was a heartwarming spectacle. Their fluency and enthusiasm were truly impressive," adds another parent, clearly moved by the children's reading prowess.

Learning how to read is a complex process, easy for some and more difficult for others. As parents and educators, we play a crucial role in helping our children develop a strong foundation in literacy and a desire to read. By providing an environment that values reading for pleasure, we can encourage children to practice reading, thereby developing fluency and comprehension.

The educators at SDA trust that when the students take these very special books home, parents take the time to listen to them read and reread. Those will be special bonding moments. It is also hoped that students will want to read to their friends and relatives. Parents' encouraging role will provide the impetus for developing a love for reading.

### WHY THE GIFT OF FAMILIAR BOOK

A book that they learned to read in class with their teacher and friends becomes a unique treasure. They take home the book and can read it as often as they want. The selection of the book was based on their familiarity with Eric Carle's *The Very Hungry Caterpillar*. Children love listening to Eric Carle's book being read to them; now, they can read it independently.

Reading a treasured book creates fond memories of their early reading experiences. The fact that they could confidently read aloud in a group setting with adults makes it even more meaningful for our youngsters. They remember positive experiences with the book, first the excitement and effort required to sound out letters and



words, and then proudly showing off their success by reading to a gathering of supportive parents and other adults. What a priceless moment to experience as children and witness as parents.

By giving this gift of a book, we hope to plant the seeds of a lifelong love of reading and a lifelong longing for learning.

### PARENTS' PRECIOUS MESSAGE

"We appreciate the commitment to instilling the love of reading in the students at SDA. Events like *The Very Hungry Caterpillar* reading show that this comes from the top down. Dr. Majeed and the rest of the staff did an excellent job of curating an event that was meaningful to the parents and students alike," said one pleased parent.

"We loved seeing our daughter and her classmates excited to read the story and receive a copy of the book from Dr. Majeed herself. Our daughter could not stop talking about how much fun reading to everyone was and how she loved getting a book to add to her collection."

"Thank you, Self Development Academy, for such wonderful opportunities to see what our children are learning," commented David and Gillian Berry, parents at Self Development Academy. ■



To learn more about Self Development Preschool, please contact (480) 396-3522. For the accelerated K-8 program, Self Development Academy, call Self Development Academy at (480) 641-2640.

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LOCAL BUSINESS

# AirTime Heating and Cooling Keeps East Valley Residents Cool in the Summer Heat

By Jamie Killin

Mesa-based AirTime Heating and Cooling is helping East Valley residents prepare for sweltering summer temperatures with proactive HVAC maintenance, air conditioning repairs, and tips for homeowners wanting to take the best care possible of their units.

To help prevent a potentially devastating air conditioning breakdown on a hot day, the AirTime Heating and Cooling team recommends scheduling routine maintenance for your unit as early in the summer season as possible.

Through the summer, AirTime Heating and Cooling is offering preventative maintenance for just \$69 – which is \$20 off the normal price, and the inspection is typically completed in just one hour.

“When you’re proactive about maintenance, we’re often able to catch issues before something bad happens,” said General Manager Ashton Richardson. “We can’t prevent everything, but at least we can provide insight on how the system is operating and if things aren’t running correctly, we can provide the homeowner with a health safety report on their unit.”

From there, a determination can be made on if repairs are necessary. If additional work is needed, customers

can rest assured that AirTime Heating and Cooling is committed to providing customers with top-quality service and straightforward pricing.

“Integrity is one of our core values that our customers see and appreciate,” said Ashton. “We’re not here to pull the wool over anybody’s eyes – we give the homeowner the facts and the options and then they’re the ultimate decision maker. We also don’t apply unnecessary pressure, so they can be confident in their decisions.”

The company is NATE certified and all technicians are trained experts who have the knowledge and capability to provide proper service to your HVAC unit. Additionally, AirTime Heating and Cooling only utilizes OEM or original equipment manufacturer parts to ensure your system is working at its full potential.

That commitment to top quality service has earned AirTime Heating and Cooling hundreds of five-star ratings and loyal, repeat customers.

“The company has been built on referrals and our positive reviews,” said Ashton. “The complimentary reviews come with integrity and hard work, and we take pride in providing great service to maintain that positive reputation.”

Additionally, Ashton and many of AirTime Heating and Cooling employees are Veterans, and the company makes it a priority to give back to the community by providing discounts to Veterans. ■

For more information, or to schedule an air conditioning tune up, visit [airtimeaz.com](http://airtimeaz.com).



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(480) 748-1127

**EDITOR-IN-CHIEF**

Kim Phillips

**ADVERTISING**

Monica Adair (480) 772-1949

Kim Phillips (480) 748-1127

**STAFF WRITERS**

Kimberly Alvarado,  
Jamie Killin

**DESIGN**

LuckyYou! Creative  
Erin Suwwan, Jaclyn Threadgill  
[www.luckyyoucreative.com](http://www.luckyyoucreative.com)

**VIDEO PRODUCER**

Chase Balsley

**CONTRIBUTORS**

John and Natascha Karadsheh, Lorraine Ryall

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LOCAL BUSINESS

# DEAR PERRY



By Tim Beaubien, Hava Java Mesa

Dear Perry, it's been quite a while since we've talked so I figured it's time to catch you up.

Of course, you know Norm has passed, just leaves me here now. Doing my best brother.

Hey, guess what, Barb and I bought a really cool coffee shop called Hava Java and moved to Arizona. You know we had been wanting to be out here for a long time, and we finally made it happen.

But that's not the best part, we have live music every Friday



Barb and Tim Beaubien

night and Sunday afternoon!

You remember when we were teenagers how we would always get that new album and

could not wait to exchange with each other that song that was just the greatest, well in our minds anyway (oh, I should tell ya, that music doesn't even come on CDs anymore). We sure did love our music didn't we. Through all the good and bad times, we always had that music bond. Our older brother didn't get it, but music was in our souls.

Well now at the coffee shop we have a different band every Friday night from 6 to 9 p.m., and brother you would love them. Also, every Sunday from 6 to 8 p.m., I have Scott Worstell the guitar player for Notes of Neptune. I know how much you loved the guitar and I'm telling you he is one of the best and most unique I've seen in a long while. He is the perfect fit for the vibe we have.

One more thing brother, you remember when you gave me that batch of old vinyl albums, and in one of your *The Who* albums was a poster. I framed it and gave it back to you. You thought it was so cool it went up in your living room for many years. Well, it hangs in the coffee shop now, in our music corner. You have a front row seat for every event.

Sure do miss ya brother. Well, tell everyone up there in heaven Barb and I said hi. ■

*Hava Java Mesa is located at the northeast corner of Power and McDowell roads in The Village at Las Sendas, 2849 N. Power Road, Suite 103, in Mesa.*



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**LOCAL BUSINESS**

# NAVIGATING THE LEGAL LANDSCAPE

## UNDERSTANDING MESA'S VACATION HOME RENTAL REGULATIONS

Submitted by **Brandon Balsley**, Grand Welcome, East Valley of the Sun

In the picturesque City of Mesa, Ariz., the allure of desert landscapes and the promise of year-round sunshine have made it a burgeoning hotspot for vacationers.

For property owners, this translates into a lucrative opportunity to offer their homes as short-term vacation rentals. However, navigating the legal intricacies of such a venture, particularly concerning Homeowners Associations (HOAs), is crucial to ensure compliance and profitability.



Brandon Balsley

prohibits rentals or mandates a minimum rental duration. If the CC&Rs are silent on rentals or simply permit them without time restrictions, the HOA cannot impose a ban on short-term rentals.

### COMPLIANCE WITH HOA REGULATIONS

For property owners within an HOA, it is imperative to review the CC&Rs thoroughly. If the HOA has established regulations regarding short-term rentals, these rules must be followed to avoid penalties, which can include

fines or legal action. It is also advisable to engage in open communication with the HOA board to understand any future plans or changes to the regulations that may affect the ability to rent out the property.

### BEST PRACTICES FOR PROPERTY OWNERS

- ♦ **License Acquisition**  
Ensure you have a valid short-term rental license from the City of Mesa and a Transaction Privilege Tax (TPT) License for your rental property.
- ♦ **HOA Guidelines**  
Review your HOA's CC&Rs and abide by any rental restrictions or requirements they may have in place.
- ♦ **Neighborly Notification**  
Inform your neighbors about your intent to operate a short-term rental, fostering goodwill and potentially mitigating future disputes.
- ♦ **Emergency Preparedness**  
Establish a reliable point of contact for emergencies and complaints related to your rental property.
- ♦ **Insurance Coverage**  
Obtain appropriate insurance coverage to protect against potential liabilities associated with short-term rentals.
- ♦ **Professional Consultation**  
Consider consulting with a real estate attorney specializing in short-term rental regulations to navigate any legal complexities.

By staying informed and proactive, property owners can successfully transform their homes into welcoming retreats for visitors, all while contributing positively to the community and reaping the financial rewards of the thriving vacation rental market. ■

Contact Brandon Balsley at (480) 933-8874 or email [Brandon.Balsley@grandwelcome.com](mailto:Brandon.Balsley@grandwelcome.com) for more information on available vacation rental property management services.



### UNDERSTANDING MESA'S SHORT-TERM RENTAL REGULATIONS

The City of Mesa has implemented a licensing system for short-term rentals to safeguard the community's health, safety, and welfare. This system requires adherence to zoning, safety, and nuisance standards, and mandates the disclosure of contact information for the property owner or their designee responsible for addressing complaints and emergencies. Additionally, property owners must notify neighboring properties when a home is to be used as a short-term rental.

### THE ROLE OF HOAS IN REGULATING SHORT-TERM RENTALS

HOAs play a pivotal role in the governance of short-term rentals within their communities. In Arizona, the Planned Community Act and Condominium Act stipulate that HOAs can only regulate short-term rentals if their Declaration of Covenants, Conditions, and Restrictions (CC&Rs) includes a clause that either

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**LOCAL BUSINESS**

**Surviving the Arizona Summer Eco-Friendly Cooling and Cleaning Tips**

Submitted by Carnation Home Cleaning

As residents of Mesa, we're no strangers to the challenges of our hot summers, with scorching temperatures and the inevitable dust storms. At Carnation Home Cleaning, we believe in tackling these challenges head-on with sustainable practices that keep both our homes and our planet clean and cool. Some eco-friendly strategies can help you thrive during the Arizona heat.

**ECO-FRIENDLY COOLING TECHNIQUES**

With temperatures soaring, adequate cooling is essential. Start with passive cooling by sealing your home from heat leaks and using blackout curtains or external shades to block intense sunlight. Consider installing ENERGY STAR-rated air conditioners or evaporative coolers, which are ideal for our arid climate and consume less energy than traditional A/C units.

Natural ventilation can also be a game changer. By strategically opening your windows during cooler early morning and late evening hours, you can create a cross-breeze that flushes out heat and brings in fresh air, reducing your reliance on air conditioning.

**ECO-FRIENDLY CLEANING TIPS FOR SUMMER**

Summer cleaning isn't just about aesthetics; it's about health. Swap out chemical-laden cleaners for natural alternatives like vinegar and baking soda, which offer a non-toxic way to keep

surfaces clean without adding to indoor air pollution. Additionally, minimizing dust and allergens is crucial, especially during dust storm season. Opt for daily dusting with microfiber cloths and consider using a HEPA filter air purifier to maintain superior indoor air quality.

**MAINTAINING A CLEAN AND COOL ENVIRONMENT**

Prioritize water and energy conservation during the hot months. Implement grey-water systems for your garden and install low-flow fixtures to reduce water use. Use smart home technologies like programmable thermostats to manage cooling costs efficiently. Schedule high-energy activities during cooler, off-peak hours to save energy.

**EMBRACE ECO-FRIENDLY LIVING THIS SUMMER**

Adopt eco-friendly cooling and cleaning strategies for a more comfortable and sustainable summer. Try new methods and contribute to a healthier environment. Together, we can make a significant impact.

As Arizona heats up, Carnation Home Cleaning can help you keep your home cool and clean without stress. Our team uses eco-friendly methods and products to ensure your home is clean. Schedule your cleaning today and enjoy a comfortable, sustainable summer. Get your free estimate now with Carnation Home Cleaning and start your journey toward a cooler, cleaner season. ■

For more information, call Carnation Home Cleaning at (480) 924-2096, or visit the website at [carnationhomecleaninginc.com](http://carnationhomecleaninginc.com).

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# LAS SENDAS GOLF CLUB

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## Las Sendas Golf Club has summer specials for your enjoyment

### THE PATIO & GRILLE AT LAS SENDAS

Although patio dining won't be desirable for the next few months, due to elevated outdoor temperatures, the indoor Grille still has lots of inviting reasons to dine indoors in summer-style.

Food and Beverage Director at Las Sendas Golf Club, Jose Martinez, tells us, "We have rolled out our new summer menu and have brought back a revamped happy hour menu from 3 to 5 p.m. daily. In addition, we will be offering some great deals on Sundays. Come check us out for a barbecue night, featuring meats prepared on our state-of-the-art smoker."

The Patio & Grille offers Pasta Night each Monday, and Taco Tuesdays – a community favorite for the taco lovers out there. Join in on



Wednesdays for the wine down promotion of 30 percent off bottles of wine under \$100. And you won't want to miss the complimentary wine tasting from 6:30 to 8 p.m.

Jose would like to thank all patrons for an incredible spring season. "We can't thank you enough for all of your support!" he said.

For your convenience, The Patio & Grille has partnered with Door Dash to provide delivery service to nearby areas, so that you can enjoy a great meal in the comfort of your own home. Give this service a try on busy weeknights, or lazy weekends.

Lastly, the exclusive tequila is now in-house, for those of you that enjoy the spirit. Stop in and try it soon.

### LAS SENDAS GOLF CLUB

Father's Day is a wonderful occasion to express love and appreciation for the special men in our lives. **Swing by the Pro Shop on Father's Day weekend to pick up**



something special for Dad. You'll receive a 25 percent discount storewide. (Sorry, this discount cannot be combined with any other offers or discounts.) The joy of giving Dad a

unique and thoughtful gift is the perfect opportunity to show him how much he means to you.

Sun protection products are essential this summer, and the Pro Shop has an assortment of ways to beat the heat. Shop their stylish selection of sunglasses, sun-sleeves, aloe products, and so much more. And don't forget to check out the clearance rack while you're shopping, offering savings of up to 60 percent.

June 24 and June 25 are aerification days for necessary maintenance of the golf course. Nine holes of play will be available each of those days. The necessary summer maintenance may seem a bit of a nuisance for players, but please understand the fruitful effects of maintaining the course shine through in future months.

### THE VISTAS PAVILION AT LAS SENDAS

"It's here – summer has arrived and we at The Vistas Pavilion at Las Sendas are ready for all your indoor party planning needs," said Carla Shaw, events and catering director. The banquet space at the pavilion offers approximately 4,000 square feet of room for parties of all sizes.

"We just had a children's birthday bash, and we were able to work with a fabulous company – The Playhouse AZ in Mesa – that provides soft play combos and bounce houses that fit perfectly indoors in our banquet space. The kids had a great time, and the party was a total success!" said Carla.

Are you planning a special celebration this summer?

"We are here to assist you in all phases of the party planning – call us today at (480) 396-4000, ext. 222 or by email at cshaw@lassendas.com," said Carla.

Are wedding bells in your future? Call The Vistas Pavilion at Las Sendas. "We have the perfect venue for the perfect wedding – The Vistas Pavilion at Las Sendas offers a manicured lawn ceremony location overlooking our driving range, large banquet space with outstanding views of the Phoenix valley for receptions, and our patio is a great place to watch our amazing Arizona sunsets while your guests enjoy a cocktail hour before the reception," said Carla. She is available to assist you in all phases of wedding planning. Call (480) 396-4000, ext. 222 or email cshaw@lassendas.com.



"Cheers to love, laughter, and happily ever after at The Vistas Pavilion at Las Sendas," she exclaimed.

Summer is a great time to start family traditions. Did you know that The Vistas Pavilion at Las Sendas is now offering monthly *High Teas*? Take a peek at the online calendar at lassendas.com for all of the information on upcoming High Tea's scheduled at The Vistas Pavilion at Las Sendas. ■

Don't forget to wear your best hat! Call to make your reservation at (480) 396-4000, ext. 222 or by email at cshaw@lassendas.com.

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### Membership Privileges

<ul style="list-style-type: none"> <li>Discounts in the restaurants and pro shop</li> <li>Access to all member events</li> <li>Priority tee time bookings</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited practice facility</li> <li>Locker room and club storage</li> <li>Use your own cart or you can use one of our CLUBCAR fleet carts</li> </ul>
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**CONTACT: Wayne McBean**  
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LOCAL BUSINESS

# Studio 480 The Salon offer tips on Summer Hair Care Essentials

By Kimberly Alvarado

The extreme heat of summer calls for changes to the way we pamper ourselves, and our hair. Whether the barometer measures hot and dry, or hot and humid, the season signals different needs in terms of hair care routines.

Spending time in the pool, either saltwater or chlorine-treated, can be damaging to our hair. UV rays, high temperatures, and extra humidity can also be tough on our hair.

Studio 480 The Salon offers relief from potential damage with a few of their favorite hair care products to help moisture dry tresses, repair hair breakage, and provide UV protection, all while keeping your color fresh this season.

As temperatures rise, a leave-in conditioner is your best friend. Pureology's *Color Fanatic Multi-Tasking Leave-In Spray* and Redken's *One United Leave-In Treatment* are recommended by the professional stylists at Studio 480 The Salon. The products assist with detangling, moisturizing, and conditioning. The treatments also help smooth frizz and prevent split ends by sealing the hair cuticle. The lineup of benefits from leave-in conditioners are achieved by spraying the product on clean, damp hair and letting it air dry.

A deep-conditioning mask treatment is another essential for dry hair. Pureology and Redken have some wonderful products, available for purchase at the salon. Their benefits scream relief and are recommended as a means of restoring life to damaged hair.

Pamper yourself by applying the mask treatment to damp hair as you relax by the pool, for up to 20 minutes.

Or try mask treatments in the shower, waiting five minutes before rinsing. These masks are suitable for all hair types.

When summer is at its peak, a hydrating shampoo and conditioner work wonders for restoring hydration and nourishment to *summer hair*. Pureology's *Hydrate* and Redken's *All Soft* should be staples for your shower's shampoo bar.

While summertime can be a time for carefree and relaxed hairstyles, styling products that help create a more natural look are important. Using a dry shampoo, such as Pureology's *Refresh & Go Dry Shampoo*, and their *Dry Texture Finishing Spray*, can add body, without drying out your hair.

"The texture part of the spray adds that undone *piecy-ness* to add extra volume and texture to dry hair," said owner and lead stylist, Renee Ulman, at Studio 480 The Salon. "Together, dry shampoo and texture spray are a perfect match," she added.

Studio 480 The Salon invites you this summer to learn more about their Pureology and Redken products for purchase. You'll receive professional advice on how to keep your hair healthy and happy throughout the summer and beyond.

Receive 20 percent off retail products this summer by mentioning this article. It's Renee and her staff's way of encouraging you to enjoy this summer's activities, without damaging your hair. ■

Studio 480 The Salon is conveniently located at 6655 E. McDowell Road, Suite 105, in Mesa. To schedule an appointment, call (480) 985-2369 or visit [studio480thesalon.com](http://studio480thesalon.com).




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REAL ESTATE

# Why More Sellers are Paying Buyer Closing Costs

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



During the seller's market of 2020-2022 when we had multiple offers and bidding wars, sellers didn't need to offer any incentives such as seller concessions to buyers.

Since May of 2022 we have seen the market shift as we head toward a more balanced market. High home prices and the dramatic increase in interest rates has made home affordability harder and left many buyers sitting on the sidelines. With fewer buyers active in the market sellers are increasingly resorting to incentives such as seller's concessions to assist home buyers to sell their home. We have seen a significant uptick in seller concessions, currently at a record 45.1 percent of all transactions.

This chart shows the decrease in seller's concessions during the seller's market of 2020 through 2022 and the increase from 2022 to where we are today.



With the implementation of the new NAR Settlement requirements in mid-July, this trend is expected to increase with more sellers offering concessions to buyers as a way to help cover their buyer's agent compensation.

### WHAT ARE SELLER CONCESSIONS

Seller concessions are a dollar amount the seller agrees to contribute to the buyer to cover some of the closing costs or other expenses associated with the purchase. These concessions can be utilized by the buyer for closing costs, to buy down their interest rate, or to help cover their buyer's agent compensation.

Seller concessions are typically negotiated upfront as part of the purchase agreement. The concession amount may be expressed either as a percentage of the home's purchase price or a fixed dollar amount.

### DO SELLER CONCESSIONS BENEFIT THE BUYER OR THE SELLER?

Seller concessions offer benefits to both buyers and sellers. For buyers, they can help reduce the upfront costs associated with purchasing a home. Buyers with limited cash reserves may now have the opportunity to purchase a home that was previously out of their reach or explore properties of higher value, thanks to the assistance provided by the seller concessions.

For sellers, offering seller concessions can broaden their pool of potential buyers by alleviating some of the financial burden on buyers at closing. Sellers can help ensure a smoother transaction and quicker sale.

### SELLER CONCESSIONS VERSUS PRICE REDUCTION

While lowering the listing price may attract more buyers, the impact on a mortgage payment is often negli-

gible. In contrast, offering seller concessions can be far more enticing to buyers, leaving more money in their pocket.

### SELLER CONCESSION LIMITS

There are limits on how much a seller can concede to a buyer. The total value of concessions is typically limited to a percentage of the home's sale price, with maximum seller concessions set between 3 to 6 percent, but this may vary. In some cases, a lower cap may be assigned.

### SELLER CONCESSIONS AND LOAN TYPES

Seller concession limits are not uniform — they depend on the buyer's mortgage loan. Here are some common types of loans and their associated seller concession limits:

- **Conventional Loans:** Seller concession limits for conventional loans typically range from 3% to 6% of the home's purchase price. However, the limit varies based on factors such as the buyer's down payment and the loan-to-value ratio.
- **FHA Loans:** The Federal Housing Administration (FHA) allows seller concessions of up to 6% of the home's purchase price or the appraised value — whichever is lower.
- **VA Loans:** The Department of Veterans Affairs (VA) typically allows seller concessions of up to 4% of the home's purchase price.
- **USDA Loans:** The United States Department of Agriculture (USDA) loan program permits seller concessions of up to 6% of the home's purchase price.

As the real estate landscape evolves, seller concessions emerge as a pivotal strategy for both buyers and sellers, facilitating smoother transactions and broader accessibility to homeownership.

If you have any questions or for more information on seller concessions and how they may benefit you, please don't hesitate to contact me. ■

For more information on this and other real estate topics, please visit my website [Homes2SellAZ.com](http://Homes2SellAZ.com). Please contact me if you have any questions or would like help buying or selling a home.

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Lorraine helped us sell our home and we couldn't be more satisfied. From our initial discussion on the property, what we were looking to sell for, and how to approach the look and staging of the house, Lorraine had all the skills and knowledge to help us through the process. My wife had followed Lorraine's real estate articles in The Groves Up Close for over 2 years, and we decided to contact her based on her established understanding of the current market. The process was simple and easy for us since Lorraine handled all the background tasks we didn't need to be involved with. Lorraine's assistant, Karen, made sure we were on top of everything. We can't thank Lorraine and Karen enough for helping us through this sale.

–Tom and Laurel

”

Lorraine Ryall

ASSOCIATE BROKER, CDPE, CSSN

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SPIRITUALITY

# POP'S OATMEAL

By Judy A. Knox, Charis Christian Church

Picture Grandparents Day at Precious Lambs Preschool. Forty proud adults in child-sized plastic chairs surround the gathering of squirmy children sitting on the floor.

My husband and I had spent a fun-filled but tiring day with four-year-old Luke. Now it was Circle Time. We tried not to be as wiggly as the children while the teacher read a storybook about the joys of staying at Grandma and Grandpa's house.

"Grandma and Grandpa might let you do special things," she read. "They might let you stay up till midnight. They might even let you have ice cream for breakfast!" She showed us all the brightly colored pictures of children in pajamas smiling over bowls of the tasty treat. Every time she read something Luke deemed to be true, he would turn around, smile, and give us a thumbs up.

When the book ended, the teacher asked, "Do you like to stay at your grandparents' house?" Luke's hand shot right up. "Yes, but my grandparents don't let us stay up till midnight, and we don't have ice cream for breakfast. Anyway, I don't want ice cream. I like Pop's oatmeal better!"

Suddenly the discomfort of the chairs and all my husband's tiredness vanished. Beaming from ear to ear, he proudly pointed to himself and told all the people around him, "I'm Pop! That's my oatmeal

he's talking about!"

The oatmeal itself was nothing unusual, but it was a part of staying with us that Luke and Pop both looked forward to. It created a special bond between them. Luke's public declaration of appreciation made Pop's day!

This shows something about our attitude toward God. Some things He does in our daily lives may not look like anything special, seeming so ordinary we hardly notice them. Yet, just as Pop delighted in fixing oatmeal for Luke, God delights in blessing us on a regular basis.

Sometimes I find myself looking for ice cream, hoping for some big, spectacular answer to prayer that will make an exciting testimony.

But how much better to have four-year-old Luke's attitude, appreciating the wholesome goodness of everyday interactions with God and valuing the special, unique ways He shows His love and care for us.

Our public expressions of thankfulness for the oatmeal must warm God's heart. "I'm God!" He says. "I gave her that blessing. That's Me she's talking about!" ■

If you would like to hear solid Bible teaching that helps you focus on the goodness of God and His care for us, come and visit Charis Christian Church at 4811 E. Julep St., Suite 101, in Mesa.

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LOCAL BUSINESS

# TNK Clinical Spa Expands Offerings and Availability

By Jamie Killin

TNK Clinical Spa is expanding its services and availability to help patients look and feel their best this summer.

Owner Tuyenke Romane has offered natural beauty and wellness treatments inspired by her family traditions from Santiago, Chile for more than 20 years, and has been able to provide her patients with valuable insights and healing through epigenetics testing that can show mineral and vitamin deficiencies, toxicities in the gut, exposure to heavy metals, and more.

"It's a time of renewal, and the perfect time to start getting ready for the new season ahead," she said. "People can focus on beauty, and also their health with offerings like our epigenetic testing which will show them what's really going on in their system and what they're deficient in."

Once testing is complete, Tuyenke can create a full program for her clients based on their results to help them achieve optimal wellness. Now, one of the tools available to patients is IV therapy provided by a nurse who is joining the TNK Clinical Spa team.

This therapy will help patients quickly address their vitamin and mineral deficiencies to begin feeling better.

Tuyenke is also still offering patients'



favorite services, such as PRP, a treatment created from a patient's own blood that stimulates healing. It can be used as a more natural alternative to Botox and filler to help patients look younger and more refreshed.

"PRP is a really good option for people who want a more holistic approach to beauty," she said. "Not only is it rejuvenating, but it can also be very healing."

PRP is also very popular in treating hair loss and has even been found to help with pain management. Tuyenke has found success in using PRP injections to treat injuries – perfect for helping people to alleviate pain so they can better enjoy the summer activities and travels ahead. ■



TNK Clinical Spa is located at 4320 E. Brown Road, Suite 101, in Mesa. For more information, or to book a treatment, visit [tnkclinicalspa.com](http://tnkclinicalspa.com).

HEALTH

# Understanding Allergies

By Dr. Jordan Trapp, Naturopathic Medical Centers



Allergies are a common issue that can affect our lives in various ways, from causing uncomfortable symptoms to posing serious health risks.

Whether it's food allergies, food sensitivities, or environmental allergies, each type can have a unique impact on our well-being.

As a naturopathic physician, I focus on finding solutions to help my patients manage and alleviate allergy symptoms. Let's explore the different types of allergies and how I can help you navigate them with a naturopathic approach.

Food allergies are among the most serious, as they involve an immune system overreaction to specific proteins in food. Common allergens include peanuts, shellfish, dairy, and eggs.

Symptoms can range from mild hives to life-threatening anaphylaxis, requiring immediate medical attention. My role is to help you identify these allergens through specialized tests and create a plan to avoid them. I also guide you on emergency preparedness, such as carrying epinephrine injectors (EpiPen), to ensure you're ready in case of an accidental exposure.

Food sensitivities, on the other hand, are less severe but can still cause significant discomfort. Symptoms like bloating, headaches, fatigue, and digestive issues can make everyday life challenging. Unlike food allergies, sensitivities can take hours or even days to manifest, making them difficult to diagnose.

In my practice, I use specific tests to identify these sensitivities and then work with you to create a customized dietary plan. This plan might include eliminating certain foods, incorporating digestive supplements like probiotics or enzymes, or using herbs to soothe the digestive system.

Environmental allergies stem from substances in our surroundings, such as pollen, dust mites, pet dander, and mold. Symptoms can include sneezing, nasal congestion, itchy eyes, and fatigue.

Together, we work to identify and reduce your exposure to these allergens and support your body's natural defenses. This can involve lifestyle changes like using air filters, keeping windows closed during high-pollen seasons, and using natural antihistamines such as Quercetin or stinging nettle.

Additionally, immune-boosting supplements like vitamin D and zinc can help strengthen your body's resistance to these environmental triggers.

The naturopathic approach to allergies is holistic, considering the entire person rather than just treating symptoms. This might involve addressing stress, improving sleep, and supporting overall wellness with a balanced diet and regular exercise.

Herbs like chamomile and lavender can help reduce stress, while adaptogens such as ashwagandha and rhodiola can support adrenal health.

By focusing on the root causes of allergies and strengthening the body's resilience, my goal is to help you achieve lasting relief and a better quality of life.

If you're struggling with allergies and looking for a natural approach, I'm here to help. Together, we can create a personalized plan that addresses your unique needs and promotes overall wellness.

From identifying allergens to suggesting supplements and herbs, my aim is to provide you with effective, natural solutions.

Contact Naturopathic Medical Centers to schedule a consultation, and let's start your journey toward a healthier, more comfortable life. ■

Naturopathic Medical Centers is now accepting new patients at our Mesa location at 3654 N. Power Road. Call (480) 590-0272 now to schedule a complimentary meet and greet with one of our doctors to better understand how we can help you on your journey of health and wellness. To learn more, visit [wvncaz.com](http://wvncaz.com).





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DR. TRAPP OBTAINED HER MEDICAL DEGREE FROM SONORAN UNIVERSITY OF HEALTH SCIENCES. SHE COMPLETED AN INTERNSHIP IN NATUROPATHIC ONCOLOGY AND COMPLEX DISEASES IN SEATTLE, WA. SHE OBTAINED A B.S. IN MOLECULAR AND CELLULAR BIOLOGY FROM THE UNIVERSITY OF ARIZONA. SHE OBTAINED CLINICAL TRAINING AT BANNER HOSPITAL IN ONCOLOGY AND BONE MARROW TRANSPLANT. DR. TRAPP ALSO SPENT YEARS IN FITNESS TRAINING ASSISTING OTHERS REACH THEIR OPTIMAL HEALTH AND HIGHEST GOALS.



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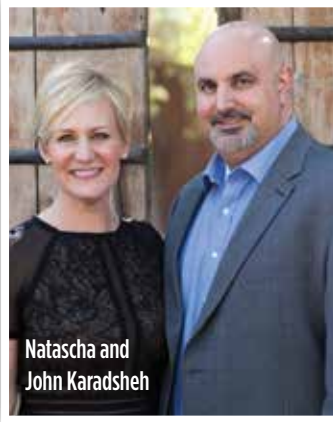
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**REAL ESTATE**

# Summer Garden and Flowerpot Makeover

By John and Natascha Karadsheh, Designated Broker, Associate Broker, and Owners, KOR Properties



Many people think that once the geraniums are done, vinca is the only option for flowerpots and beds during the summer heat.

While vinca is a staple (and we particularly love trailing vinca), there are other fabulous plants that flower all summer and can bring cheer even on the hottest days. The photo above is a vase full of stunning zinnias, gomphrena, and garlic blossoms that were cut from our garden last August. Pure heaven! Here are a few of our favorite summer flowers to plant now and that will keep you smiling all summer long!

10 days as cut flowers and look great dried too. You can buy these plants at your local nursery, and they come in purple, lavender, white, and raspberry. They are super heat tolerant and a great addition to any pot or garden.

**ANGELONIA**

Have you tried Angelonia in your flowerpots? Also known as Summer Snapdragon, this flowering plant comes in white and shades of pinks and purples. We were always amazed to see it flowering even in the sweltering heat. Home Depot usually has a good basic selection of Angelonia but visit your favorite nursery for more unique varieties. We love that it is a taller flowering plant, and it works well with trailing vinca in a mixed pot.

Other summer survivors include vibrant green sweet potato vines, coreopsis, cosmos, rudbeckia, sunflowers, lisianthus, salvia, basil, strawflower, and statice.

Give some new plants a try and enjoy glorious pots and garden beds this summer! ■

**ZINNIAS**

Last April, we planted two packets of zinnia seeds around the borders of our gardens hoping to get a little summer color. Little did we know that these hardy plants would produce vases full of colorful flowers throughout the long hot days of summer. Once cut, the zinnias last 10 days in water. Zinnia seeds can easily be found at the botanical interests display at Sprouts, at Home Depot, Lowes, or any nursery. Pop the seed around your garden beds and add them to your pots. The \$5 investment is worth a try!



John is the Designated Broker of KOR Properties and has been a Multi-Million Dollar producing agent for over 21 years. He is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS), and serves on the Arizona Regional MLS (ARMLS) Rules & Policies Committee, ARMLS Appeals Committee, and the West and Southeast Realtors of the Valley Professional Standards Committee.

Natascha is a Multi-Million Dollar Producer and Accredited Buyers Representative (ABR). She is the Founder of Mesa Food Truck Fridays, a Member and Past-Chair of the City of Mesa Economic Development Advisory Board, and on the Board of Directors of the Greater Phoenix Economic Council.

**GOMPHRENA**

Another summer favorite is Gomphrena, also known as Globe Amaranth. These puffballs are prolific and last over

**LOCAL BUSINESS**

# Radical A/C CHANGES Are Upon Us

Submitted by Diamondback Air

Good morning to all! Just letting our Mesa community know that radical A/C prices became the norm in 2022, when we were hit with astronomical cost increases on new A/C systems requiring R410A refrigerant.

Some of you may have discovered this already, but things are going to start changing even more, not only to purchase but to have your system installed as well.

A new system in 2025 will be using a different type of refrigerant all together (EPA regulations R32). The price will likely increase by a couple thousand dollars or more per year moving forward.

However, the cost of installing it is going to be much more and will take a high-end technician to do it. The new refrigerant is somewhat flammable, a propane type refrigerant. Keep this in mind when you're shopping for a new A/C system. Make sure you hire a trained professional who's licensed, bonded, and insured most of all.



I would highly recommend you get your new A/C this year before the drastic change in 2025 takes place.

For additional information, I recommend going online and searching for new A/C mandates or new EPA regulations on A/C units. ■

I have vast knowledge in this field and you're welcome to text or call me if you wish for a better understanding – Jeh, at Diamondback Air, (602) 920-1600. May you all have a beautiful and safe summer!

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## Northeast Mesa Area Market Report

Sales over \$455,000 for the Month of April 2024



Address	Square Feet	Community	Sold Price
948 N Shannon	1,573	Alta Mesa	\$460,000
6335 E Quartz St	1,839	Ridgeview	\$465,000
5444 E Fountain Cir	1,812	Crosspointe	\$473,000
1812 N Saffron Cir	1,794	Maplewood	\$475,000
8134 E Encanto St	1,530	Gila Ridge	\$480,000
4013 N Ranier	1,573	Red Mountain Ranch	\$485,000
5666 E Fairbrook St	2,187	Silverado	\$485,000
4845 E Encanto St	1,668	Northpointe	\$485,000
756 N Nassau	1,766	Greenfield Manor	\$485,000
1810 N Abner Cir N	1,484	Alta Mesa	\$486,000
6441 E Quartz St	1,963	Ridgeview	\$498,000
6447 E Rustic Dr	1,518	Skyway Village	\$500,000
6631 E Jasmine St	1,858	Pomeroy Estates	\$515,000
1757 N Sandal Cir	1,749	Silverado	\$516,000
6611 E Sierra Morena St	1,886	Red Mountain Ranch Lot	\$518,000
1622 N Gaylord Cir	1,981	Russell Manor	\$525,000
9446 E Elmwood Cir	2,521	Oasis Verde	\$525,000
2415 N Tierra Alta Cir	1,668	Boulder Mountain Highlands	\$540,000
2814 E Backus Rd	2,147	Jasmine Ranchettes	\$540,000
9518 E Flanders Rd	1,703	Oasis Verde	\$549,000
1814 N Trowbridge	1,842	Mountain Bridge	\$550,000
8752 E Inca Cir	1,514	Mountain Bridge	\$555,000
6526 E Pebble Dr	4,000	Skyway Village	\$560,000
1634 N Terripin	1,723	Moondance	\$565,000
6433 E Redmont Dr	2,381	Red Mountain Ranch	\$569,000
3041 E Menlo St	2,419	Vista Mesa	\$575,000
7428 E Hannibal St	2,222	Stoneridge	\$587,500
2715 N Kristen	2,362	Pacific Palms	\$590,000
3040 N Saffron	2,365	Ridgeview	\$595,000

Address	Square Feet	Community	Sold Price
1650 N Sunview	2,707	Alta Mesa	\$599,900
2253 N Higley Rd	1,565	Apache Wells	\$620,000
6365 E Redmont Dr	2,445	Red Mountain Ranch	\$625,000
2049 N 88th St	1,842	Mountain Bridge	\$630,000
3938 N Sapphire	2,328	Red Mountain Ranch	\$639,900
2228 E Inca St	2,417	Hy-Den Place	\$645,000
2401 N Ashton Pl	2,280	Apache Wells	\$650,000
1942 E Glencove St	2,364	East Orangewood Estates	\$657,500
1925 N Woodruff	1,987	Mountain Bridge	\$699,000
1255 N Joplin	2,249	Saguaro Mountain	\$700,500
2301 N Rose Dr	2,559	Citrus Del Ray	\$705,000
1813 N Bernard	1,938	Mountain Bridge	\$730,000
6252 E Saddleback St	2,564	Red Mountain Ranch	\$752,900
9854 E El Paso St	2,494	County Island	\$775,000
1902 N Bernard Cir	1,739	Mountain Bridge	\$799,000
8346 E Jensen Cir	2,146	Mountain Bridge	\$825,000
2523 N Via Serena Cir	2,542	Boulder Mountain Highlands	\$830,000
4055 N Recker Rd #2	3,024	Red Mountain Ranch	\$885,000
9101 E Leonora St	2,355	Mountain Bridge	\$885,000
8518 E Lockwood St	2,690	Mountain Bridge	\$915,000
2805 N 88th Pl	3,184	County Island	\$1,100,000
5345 E McLellan Rd #25	3,255	Alta Mesa	\$1,100,000
2625 N 24th St #22	3,618	Estates At Northridge	\$1,194,000
1909 N Calle Maderas	4,092	Las Maderas	\$1,200,000
3716 E Mallory St	3,983	El Camino Dolce	\$1,200,000
9015 E Omega St	3,207	County Island	\$1,300,000
3145 N 76th Way	4,395	Sossaman Heights	\$1,600,000
8833 E Rosedale Cir	3,718	Estates At Las Sendas	\$1,710,000
3233 E Kenwood St	4,241	Estates At 32nd Street	\$1,825,000

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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**DISCOVER ARIZONA**

# Musical Instrument Museum OFFERS UNIQUE, CULTURAL EXPERIENCE

*“Music is a world within itself, with a language we all understand.” —Stevie Wonder*

By Kimberly Alvarado

Are you looking for a great cultural experience this summer? Let us help you plan a field trip. Musical Instrument Museum, located at 4725 E. Mayo Blvd., Phoenix is the largest museum of its kind. The museum was inspired with a focus on music and everyday instruments played by people globally.

Today, the museum represents 200 world countries and territories, delivering a musical experience that is enriched by interaction, inspiration, and fun. Open 9 a.m. to 5 p.m. daily, the museum includes a coffee bar and a lunch café, so come hungry for a small bite and for knowledge sure to fill your plate.

**GET READY TO DISCOVER THE WORLD OF MUSIC**

The museum is a place where you can put on a wireless headset and begin your own world tour. Maybe you'll roam continent to continent?

Maybe you'll rush over to the Artist Gallery first, to listen to famous artists like Taylor Swift or Elvis Presley as they rock out familiar lyrics. Or fulfill your dream of playing an instrument in the Interactive Gallery. If you are a visual learner, you might first visit the instrument collections and videos of music being played within their unique, original settings.

Musical Instrument Museum (MIM)'s immersive exhibits foster an appreciation of diverse cultures and craftsmanship and traditions of instrument makers from past and present. MIM is also about experiencing the sensory nature of music and how it affects human emotions.



Make sure to wear your comfortable walking shoes. Your personalized tour takes about three hours. During your visit, you are sure to discover how life revolves around music. There is no need to play an instrument to appreciate the universal language of music at MIM.

This month, MIM invites you to discover the signature experience of Southeast Asia, without leaving Arizona. On Saturday, June 8 and Sunday, June 9, from 9 a.m. to 5 p.m., enjoy informative talks, traditional dances, and live performances which highlight the rich culture of Southeast Asia. This signature experience is free with admission to the museum.

Besides personalized visits, MIM also offers educational classes for all ages. MIMkids Mini Music Makers introduces little ones to music through interaction and movements. MIMkids Junior Museum Guides offers a four-class program, where students participate in music making and learn about cultures worldwide.

Senior programs can also benefit from MIM's life-enrichment programs. Those experiencing age-related memory loss may find effective healing power through music, while the creative aging series is designed to stimulate memories and emotions as well as provide stress reduction benefits. Learn more about these unique programs online at Musical Instrument Museum (mim.org).

After your museum exploration, consider capping off your day of discovery at nearby Desert Ridge, for a bite and a brew at The Keg Steakhouse & Bar, or explore nearby Asian fan favorites like Sizzle Korean Barbeque or Jin Jia, just minutes away from the museum. ■

Should you need additional assistance in planning a visit to the Musical Instrument Museum, contact their guest service team at (480) 478-6000 or [guestservice@MIM.org](mailto:guestservice@MIM.org). Parking is free for visitors.

**JOHN'S JOKES**



What do Sheep do on a Summer Weekend?

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LOCAL BUSINESS

# OHM Fitness Makes Getting Fit Fast and Fun

By Jamie Killin

While most people want to enjoy the health and aesthetic benefits of a consistent workout routine, many aren't able to find the time to work out for hours several times a week while managing a busy schedule.

To make getting fit easier, longtime Northeast Mesa residents and OHM franchisees, Chris and Cara Hotchkiss, have brought electrical muscle stimulation (EMS) technology to the area with a new OHM Fitness location, which opened its doors in late April.

"The number one reason people don't work out is time," said Chris. "With OHM you only need to take two to three 25-minute classes a week to get the same effect you'd get from other high intensity workout classes that you'd go to for an hour four or six days a week."

At each class, attendees put on the cordless EMPOWER suit, which creates contractions within the muscles for maximum benefit. In Europe, where the technology has already become mainstream, many people use the suit alone to get in shape with no additional movement.

"When you're doing an exercise like a bicep curl, it might take you one or two seconds to get the weight up so you can get one or two seconds per contraction, but with the suit people are getting 65 to 85 contractions a second," said Chris. "Also, with traditional weight training, when you're getting a good work out, you're only working about 30 percent of your muscle, but with EMS you're working 90 percent."

During each class, attendees start at a baseline level, then the trainer will adjust each person's suit throughout the class to help them reach their individual goals.

"The classes fit into anyone's lifestyle – from a newbie who has never worked out to an athlete," said Chris. "It's also great for people with injuries or knee issues because its lower impact."

Additionally, the studio has classes as early as 5:15 a.m.



and as late as 6 p.m., which makes it accessible to anyone – even those with busy schedules.

"The feedback has been great," said Chris. "Before people try it, people struggle to understand how they can get a great workout with very little weight or no weights at all, but afterward they're completely surprised by how they feel."

OHM Fitness Red Mountain is currently offering low prices to launch the new location. Memberships are currently available and include red light therapy. To get started, the location is offering one free week, or three free classes – whichever comes first. ■

OHM Fitness Red Mountain is located at 1909 N. Power Road, Suite 105, Mesa, AZ 85207.

To book a class, visit [ohmfitness.com](http://ohmfitness.com). For more information, call (480) 631-5050 or follow on Facebook and Instagram @ohmfitnessredmountain.

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**COMMUNITY**

# Red Mountain Ranch Social Club enjoyed a fun winter season

## NEW ACTIVITIES PLANNED FOR THE SUMMER MONTHS

Submitted by Cathy Barthel, RMRSC Secretary  
Photos by Dave Bender

The winter season with the Red Mountain Ranch Social Club (RMRSC) was packed with fun events.

In January, we toured a hydroponic garden and then ventured to Florence, Ariz., to do some wine tasting at The Windmill Winery, and ended the month with a dinner and show at the Silver Star Theater.

In February, members were hosted by social club member Mic Bagby to a Chocolate Faire Valentine's Day Party featuring many chocolate delights, appetizers, and the ever-popular Chocolate Martini. We capped off the month at the Hale Theater to see the performance of the hit Broadway play, *My Fair Lady*.

In March, our club hosted a picnic at Red Rock Park and an afternoon High Tea at the Arizona Golf Resort. Later in the month, we learned how to play bocce ball and enjoyed cocktails and dinner at The Player's Grill & Patio.

In April, we were off to the Riparian Preserve for some bird and star watching and enjoyed dinner and a beautiful sunset.

Our season highlight occurred on April 11, where members gathered to celebrate our social club's 20th anniversary with a dinner and party at the

Red Mountain Ranch Country Club.

We were served a delicious dinner featuring a mixed green salad, Southern-style potato salad, honey pineapple-glazed grilled chicken, garlic whipped potatoes, seasonal vegetables, cornbread, and birthday cake!

We were entertained with games, door prizes, and a specially prepared slide show by our AV photographer Dave Bender, featuring club highlights over the years. Later we danced to live music featuring Mahlon Hawk and his new band.

May isn't May without going to our annual Kentucky Derby Party hosted by social club member Ferne Zabazensky. In addition to mint juleps and appetizers, prizes were awarded for the best hat. Of course, there was an opportunity to do some friendly betting on the horses.

Every second Thursday of the month members gather to hear an interesting speaker. This season we learned from knowledgeable professionals who gave presentations on skin cancer and skin care and the struggles of children in foster care. We also learned how to manage and protect our assets, we delved into the world of growing grapes and producing wine in Southern Arizona, and heard about the good work being done by Feed My Starving Children. In addition to the Thursday General Meeting, RMRSC hosts a monthly game night.



We had the opportunity to give back to our community by participating in the VNSA Annual Book Sale, we held a Shredathon to benefit Impact One Breast Cancer Foundation, and we sent a team to Feed My Starving Children for a morning to package up food sent to those in need around the world.

A social club member donated a new bench near the intersections of Redmont Drive and Sugarloaf Street, which overlooks the golf course and provides magnificent views of the sunset and city lights.

Later in May, we enjoyed a special Asian-themed dinner at the home of Katrina Shadkhost and Bob Tavassoli.

We are looking forward to a summer with our social club friends, including a trip back to the Hale Theater, this time to see a performance of *Titanic*.

In June, we are off to Pinot's Palette, where we will paint and sip wine. In July, we look forward to a Fiesta Party celebrating Latin culture. We also are planning several dinners out at local eateries and an afternoon at the movies. ■

For a complete list of upcoming events and if you'd like to become a RMRSC member, please visit our website at [RMRSC.com](http://RMRSC.com).

All are welcome, and membership is not limited to Red Mountain Ranch residents. Many people from the surrounding area are enjoying the benefits of club membership. Membership is one click away!



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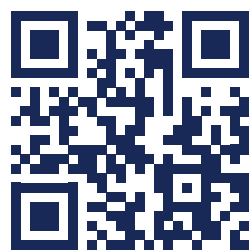
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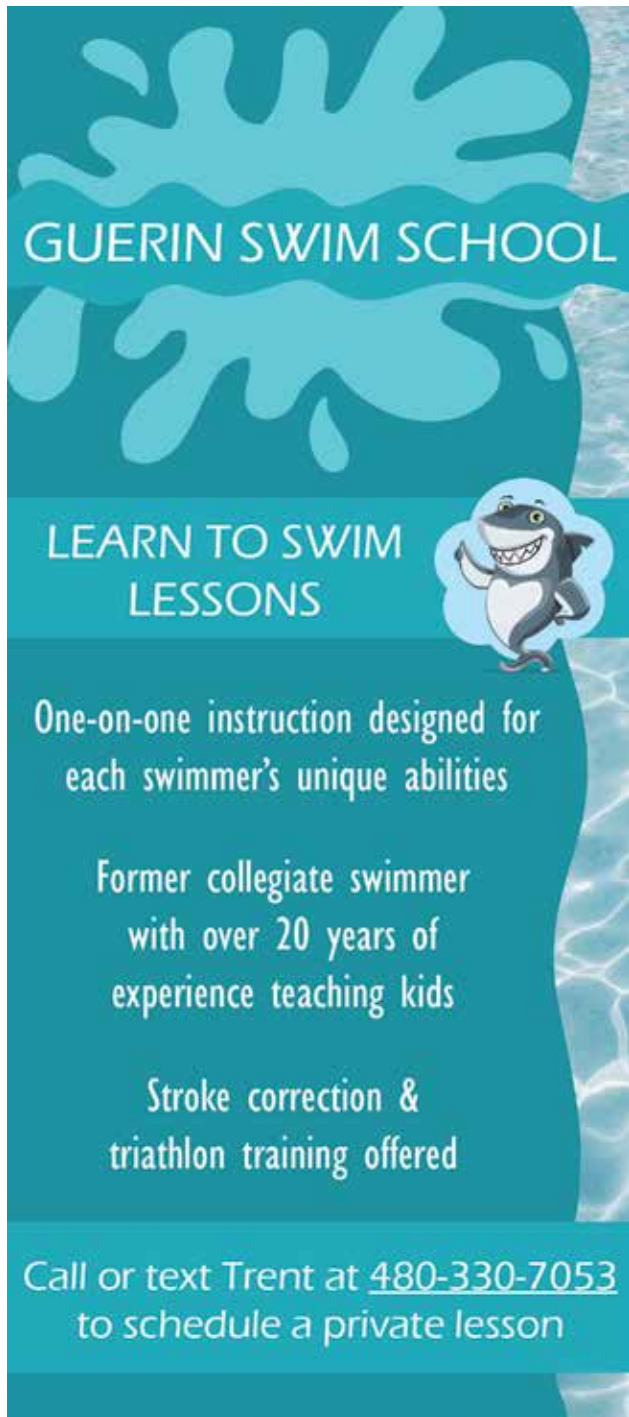
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LOCAL BUSINESS

# Fat Loss Facts versus Fiction

Submitted by *The Exercise Coach*®

With type 2 diabetes, heart disease, and America's waistline bulging to frightening highs, what we think we know, and what we've been led to believe about fat loss, is not only wrong, but completely backward.

That's right. Your difficulty losing weight is truly not your fault. You have been misinformed for years about healthy eating (i.e., fat makes you fat; replace fat with carbs). You have been misinformed about exercise's role in reducing body fat. And, you have been bombarded by celebrity messages that claim, "This worked for me, so it will work for you."

At The Exercise Coach®, we make it our policy not to cave in to popular fitness trends, but rather to go wherever the science of fat loss and exercise leads us. It is our hope that you take the time to read, understand, and pass along this information to as many people as you can.

Share it with others so together you can maximize your fitness and fat-loss efforts while enjoying total freedom from time-consuming and defeating conventional approaches. You can enjoy maximum fitness and fat loss results with just 20 to 40 minutes of exercise per week – and I will tell you how. First, let's start tearing down the myths.

## MYTH #4 STRENGTH CAUSES BULKINESS

Weight loss has a powerful impact on a person's wellness. Equally motivating for most people, though, are their appearance-based goals.

Women want to fit into their skinny jeans or go sleeveless. Men want to rid themselves of the all-too-common spare tire. In simple terms, people want to be smaller, not larger. I've found that for many people,



this creates an understandable, yet unwarranted, and counter-productive, fear of building muscle. I can't count the number of times I've told someone the No. 1 goal of exercise should be to build muscle only to hear, "No, No. I don't want to build muscle. I want to lose weight."

What the client means is, "I am afraid that building muscle will make me bigger than I already feel." But, building muscle is absolutely critical for maximizing fat loss results, so we need to deal with this myth. First of all, most people do not have the ability to build large muscles. The potential for increases in muscle size is determined primarily by two things: geometry and genetic expression.

### GEOMETRY

On the flip side of the *bulky* myth is the myth that anyone who wants large muscles can do so by following a *bodybuilding* type program. I've had to gently squash the aspirations of many young men looking to get *huge*.

Based on my experience and understanding of anatomy, I can usually tell within seconds of looking at someone if they have the capacity to be the next Arnold Schwarzenegger or not. To make it more concrete, I point out the following: A muscle's capacity to grow in thickness is based on the ratio between the length of the actual muscle versus the visible length of that muscle tendon.

Let me give you an example. Bend your arm to 90 degrees at the elbow. Now measure the number of finger widths you can fit between your bicep and forearm. If the answer is two or more, don't worry — Arnold you are not!

### GENES

The other major determinant of muscle size has to do with the expression of the gene known as myostatin. Research has been done on individuals with abnormally large muscles and, by and large, their myostatin expression is very limited. Fortunately, most of us have myostatin that is speaking loud and clear to the body saying, "Hey, get stronger, but don't get bigger. It costs too much metabolically." Probably less than one person out of every hundred thousand possesses myostatin that allows the building of very large muscles.



One final consideration is the actual amount of space fat tissue takes up compared to muscle. So, the average 40-year-old had a little more muscle, not less, 10 years prior when they were happier with their figure (physique for you guys reading this).

It's hard work to put back on those five pounds. Most people are lucky to do that. Any more than that would be rare. Now consider that fat takes up a lot more space than muscle. Five pounds of fat is about as voluminous as a gallon milk jug. Now picture five pounds of ground round. It doesn't take up nearly as much space.

So, if you gain five pounds of muscle and lose five pounds of fat, guess what? You are smaller. And, most people at age 40 have more than five pounds of fat to lose.

So practically every 40-year-old in America has a greater potential to get smaller through fat loss than they do to grow larger through muscle building. Do not fear muscle. It's your best fat-loss friend.

Coming next month, Myth No. 5. In the meantime, the choice is yours to make, and at The Exercise Coach®, we can help. ■

Make TODAY the day to start on that road to better health and fitness! Let our caring and knowledgeable Certified Coaches get you started! Call, text, or visit us online for your complimentary Initial Consultation and 2 FREE Sessions at (480) 716-6080 or [exercisecoach.com/north-mesa](http://exercisecoach.com/north-mesa).

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## June Live Music Schedule

- |                                   |                                    |
|-----------------------------------|------------------------------------|
| <b>Sat. 1st</b> - DAVE CLARK      | <b>Sun. 16th</b> - ERIC MILLER     |
| <b>Sun. 2nd</b> - ERIC MILLER     | <b>Weds. 19th</b> - JONNY SPLASH   |
| <b>Weds. 5th</b> - IAN ERIC       | <b>Fri. 21st</b> - KRISTY DEE SWAN |
| <b>Fri. 7th</b> - KRISTY DEE SWAN | <b>Sat. 22nd</b> - ERIC MILLER     |
| <b>Sat. 8th</b> - SCOTT HALLOCK   | <b>Sun. 23rd</b> - IAN ERIC        |
| <b>Sun. 9th</b> - ERIC MILLER     | <b>Weds. 26th</b> - PETE PANCAZI   |
| <b>Weds. 12th</b> - PETE PANCAZI  | <b>Fri. 28th</b> - SCOTT HALLOCK   |
| <b>Fri. 14th</b> - DAVE CLARK     | <b>Sat. 29th</b> - JONNY SPLASH    |
| <b>Sat. 15th</b> - SCOTT HALLOCK  | <b>Sun. 30th</b> - DAVE CLARK      |

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# Suffering with chronic knee pain?

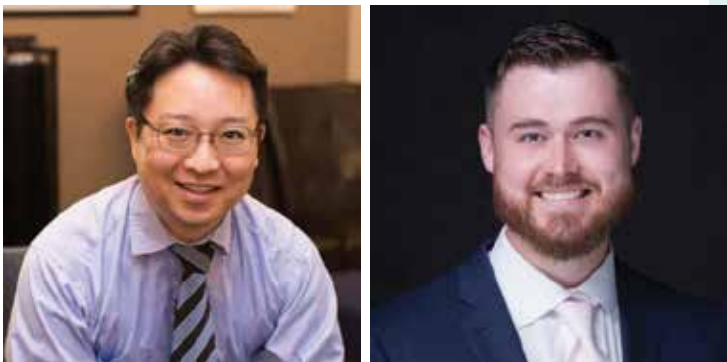
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REAL ESTATE

# BABY BOOMERS

## When is the 'Right' Time to Right-Size Your Home?

By Christine Anthony and Jennifer Sturgeon, Russ Lyon Sotheby's International Realty



Christine Anthony and Jennifer Sturgeon

Baby Boomers, often known as the workaholic generation, are famous for their strong work ethic, career dedication, and pursuit of personal and professional growth.

So, it's not surprising that Baby Boomers currently hold a significant portion of wealth in the United States, 50 percent to be exact, and much of that wealth is in real estate. Boomers, defined as those born between 1946 and 1964, were fortunate to purchase homes at significantly lower prices, and have either built substantial equity in their homes or have leveraged that equity to make future purchases.

Over the next 10 to 20 years, the largest group of home sellers by far will be those from the 'Boomer' generations, as they continue to 'age out' of their homes, while Millennials (those born between 1981-1996), have now become the biggest group of buyers, according to the National Association of Realtors.

Despite 92 percent of Boomers preferring to age in place (American Advisors Group), many have not planned



how to do so safely. This preference contributes to the short supply in the resale market. In 2023, home sales hit a 30-year low, impacted by high interest rates and rising prices, discouraging many Boomers from moving.

Given the inevitable increase in demand for homes over the next several years, now may be the optimal time to evaluate whether it is the 'right' time to make a change and capitalize on some of that built-in equity for a healthier, happier future ahead. Here's how to get started:

### 1. CONSULT A REAL ESTATE PROFESSIONAL

Determine your home's true value and equity after selling costs. Assess any improvements needed to enhance salability, such as updating larger systems, or making cosmetic improvements (such as paint). Keeping up with some improvements could be very appealing to buyers who may not have the extra cash on hand to invest in an aging home.

### 2. TAX IMPLICATIONS

Consult a tax advisor about potential tax burdens and benefits available related to capital gains.

### 3. FINANCIAL PLANNING

A financial advisor can help you decide whether to sell or stay and modify your home for better suitability.

### 4. EVALUATE CHANGING GOALS

How do you want your life to look for the next several years? Many find that after age 60, life goals tend to be less about wealth accumulation and professional successes, and the focus turns to fulfilling lifelong aspirations like travel, spending more time with family, honing a hobby, or moving away from a location once necessary for work to one that is more conducive to recreation and quality of life.



Below are some of the biggest reasons that Baby Boomers are choosing to make a move; perhaps one or more of these applies to you:

- Moving closer to family/grandchildren
- Choosing to move to a 'dream' destination
- Downsizing or space-changing for accessibility needs
- Moving to eliminate a mortgage (using equity to pay for downsizing)
- Moving to a location to lower cost of living (taxes, utility costs)
- Moving to an area with a desired lifestyle (golf, hiking)
- Moving to a better climate
- Moving for a new sense of community
- Moving to a location with better/more accessible healthcare

It's fair to say Boomers are not slowing down any time soon. They've earned their freedom, they know what they want, and they know how to get it. They also want a real estate agent who is at the top of their game and has the same work ethic and drive to succeed.

While we are just a few years behind this generation, we are at your service and ready to take the Boomers into this next exciting stage of life. ■

Christine Anthony and Jennifer Sturgeon, both Realtors® with Russ Lyon Sotheby's International Realty, have enjoyed years of experience helping others to navigate 'what's next' when it comes to these important decisions. To request a confidential consultation, please call (480) 200-0972 or (480) 495-3806.



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# Over 50 Up Close

Bringing active adults closer to their community June 2024

**HEALTH** Over 50

## Are you working past age 65?

By *Lynne Jones, Licensed Sales Representative, Tapestry Insurance*



If you or your spouse are still working past your 65th birthday, there are some things you may need to know. I get asked this question a lot, so I thought I would talk about this month.

You do not need to sign up for Medicare when you turn 65 if you have employee-based insurance through you or your spouse's current job. You can wait to sign up when you stop working or you lose your health insurance (whichever comes first).

Be aware if your employer has less than 20 employees or you have COBRA, you will need to enroll in Medicare at 65 to avoid any penalties.

If you are still working and have employee insurance, you can enroll in Medicare part A. Medicare pays secondary to other insurances, including paying the deductible. There are some restrictions – the charge has to be Medicare-covered services and the total amount paid must be equal to or less than the Medicare-approved amount.

There's little downside to enrolling in Part A. It covers hospital stays and skilled nursing care once you've paid the deductible (\$1,632 in 2024), and it's premium-free to anyone who worked for at least 40 quarters in Medicare-covered employment.

Everyone's situation is unique. Things like the cost of your current health plan, your plan's deductible, your prescription coverage, doctor networks, and other considerations should all be considered when making the decision when it is best for you to enroll.

As always, please call me to make an appointment if you are about to enter the Medicare world or have questions about your situation. I would love to be your guide. ■

Please call Lynne Jones, licensed sales representative, at (480) 212-2246 or email me at [jonesdvp@yahoo.com](mailto:jonesdvp@yahoo.com).



**LOCAL BUSINESS**

## The Dolly Steamboat Offers a One-of-a-Kind View of Arizona

By *Jamie Killin*

The Dolly Steamboat has been owned and operated by brother and sister duo, Cindi DeLoseur and Jeff Grimh, for 35 years, providing Arizonans and visitors alike with a family-friendly outing and unforgettable views of what's been dubbed Arizona's *Junior Grand Canyon*.

"You will marvel as you travel up the historic Apache Trail – Arizona's first historic highway – located in the Tonto National Forest, which provides the most awe-inspiring and sublimely beautiful panorama nature has ever created," said Cindi.

Even President Theodore Roosevelt was wowed by the area, and was quoted saying, "The Apache Trail and surrounding area combines the grandeur of the Alps, the glory of the Rockies, the magnificence of the Grand Canyon, and then adds an indefinable something that none of the others have."

The Dolly Steamboat carries 142 passengers for its cruises, which include the *Twilight Dinner* cruise, nature cruise, and astronomy cruise. The cruises range between one-and-a-half-hours and two-and-a-half-hours. Once a year, wildlife enthusiasts can enjoy the *Arizona Game and Fish Bighorn Sheep Cruise*, which is three hours long.



During all the cruises, guests will enjoy the captivating desert scenery while learning more about the area and often also spotting Arizona wildlife, such as bald eagles, deer, and Bighorn sheep.

"Our goal is to offer guests an unforgettable experience of geological and natural wonders while the captain recounts the legends and lore of the Superstition Mountains," said Cindi.

Additionally, The Dolly Steamboat is available for private charters for weddings, corporate events, and parties.

Cruises book up quickly, especially during the beautiful summer months, so calling ahead to make a reservation is highly recommended. ■

For more information on *The Dolly Steamboat*, visit [dollysteamboat.com](http://dollysteamboat.com). To make a reservation, call (480) 827-9144. The Dolly Steamboat is located at 16802 AZ-88 Tortilla Flat, AZ 85117.

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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 2023 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!

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By calling this number, you will be connected to a licensed insurance agent.

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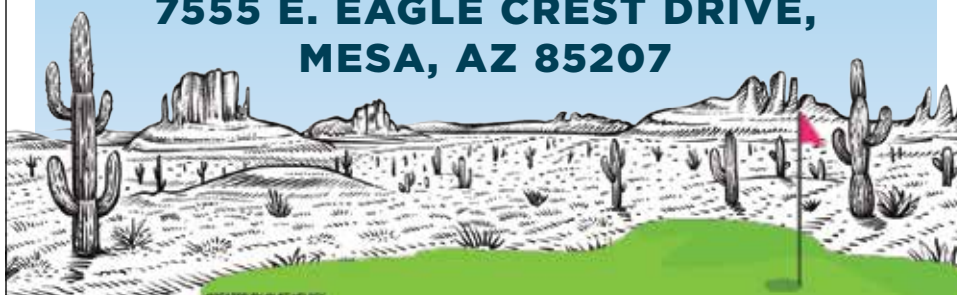
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