

Naturopaths Offer Non-Surgical Treatments for Pain

By Dawn Abbey

ain doesn't go away during a pandemic, but many are ignoring or postponing medical treatments these days because of the anxiety of visiting medical facilities, Dr. Laura Markison, NMD, founder of Mesa Naturopathic, believes.

"We hear stories of people avoiding the emergency department when suffering strokes, heart attacks, or appendicitis. And many are also suffering in pain for fear of visiting a doctor's office with the threat of COVID-19 still around." Dr. Markison encourages anyone in an acute situation regarding their health to seek medical attention immediately at their nearest hospital or doctor's office.

Dr. Markison and Dr. Cynthia Hayes, both graduates of Southwest College of Naturopathic Medicine, are interested in preventative medicine, but also treat acute and chronic illnesses. Dr. Hayes specializes in regenerative medicine for pain in joints and most areas of the body.

To ensure that every patient receives a safe appointment at Mesa Naturopathic, only one patient is seen at a time. Each patient is screened by phone during the scheduling process. Temperatures are taken before entering the office and the patient is then asked screening questions about the coronavirus.

For patients receiving pain injections, their appointment includes a free \$100 COVID-19 rapid test. The doctors will perform the fingerstick test from the patient's car and results take 15 minutes. This ensures the patient's safety due to the need to be healthy for the injections to work properly.

If patients test negative, their pain issues then are addressed with a variety of treatments that can repair and rejuvenate joint issues or injury trauma, said Dr. Markison, who knows full well how these treatments can work, as she has experienced them herself.

"I had knee pain from an injury, and cartilage damage, as well as osteoarthritis in my lower back. I opted for a



biologic treatment of injections and have been pain-free ever since," she said. "Biologics are a new type of regenerative medicine that can help reduce the inflammation from arthritis or injury and start the healing process. The body knows how to heal. These biologics encourage this healing process. Pain medications mask injuries and may stop the natural healing process."

The following modalities are offered at Mesa Naturopathic:

REGENERATIVE MEDICINE

Regenerative medicine promotes healing with growth factors that encourage your body's natural processes to initiate soft tissue reconstruction and repair, and prevent or reduce the formation of scar tissue while reducing pain and inflammation, Dr. Markison explained.

PROLOTHERAPY AND PLATELET-RICH PLASMA

Prolotherapy injections and platelet-rich plasma (PRP) therapy are used as non-surgical regenerative medicine. It has helped many people feel greater comfort from joint and trigger point pain with no incisions or downtime,

Dr. Hayes said.

"For PRP, a small sample of your own blood is withdrawn similar to a traditional blood draw and is centrifuged for several minutes, separating the red blood cells from plasma, other proteins, and platelets in the blood to create the PRP solution. The PRP is then injected into the targeted areas where joint pain or discomfort may be present. Over time, PRP gradually promotes healing of joint damage and inflammation on a cellular level, although results may vary from person to person," she said.

DIOWAVE LASER

Diowave Laser, a High Power-Pulsed Laser Therapy (HPPLT) is classified as an actinotherapy, meaning it results in a chemical and metabolic change in living tissue, called photo-biomodulation.

Today, High Power Pulsed Laser Therapy is considered the best and fastest treatment available for nerve pathology. Photo-modulation with HPPLT can promote increased intraneural blood flow and accelerated peripheral nerve regeneration, which can decrease numbness, tingling, pain and balance disturbances, according to Dr. Markison.

ACUPUNCTURE

Both doctors are certified acupuncturists. This Chinese method of inserting very thin needles into the skin at various strategic points within the body can improve and balance the body's natural energy flow. Acupuncture has been used to combat pain for centuries and continues to be popular around the globe. The World Health Organization states that acupuncture can be used to treat more than 40 short-term and ongoing conditions.

For more information on pain-relieving modalities, or to schedule an appointment, call (480) 306-8111, or visit mesadr.com. Mesa Naturopathic is located at 1955 N. Val Vista Drive, Suite 103, in Mesa.

MEANINGFUL MAKE ONLINE LEARNING

By Dr. Anjum Majeed, Ed.D.

Superintendent/Founder, Self Development Academy nline learning is a reality, even for children as young as five years old. So how do working parents with young elementary-aged kids ensure that they are attending to the cognitive, physical, social and emotional well-being of their children?

There are no easy answers. These are unprecedented times and weathering the pandemic is no small feat. Among the plethora of issues parents face are the challenges with in-home, online schooling for maximizing learning, and fostering the development of lifelong skills

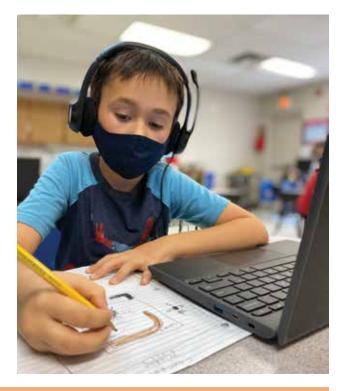
routines for schooling and completion of work, but also for play and built-in breaks. During the break, students can eat their snacks and walk around. They can go outdoors to get some fresh air or participate in a mindfulness exercise. They can even ride their bikes.

During the rest of the day, schedule some available time for students to connect with their friends. Allowing students to chat and visit virtually with their friends will provide the opportunity to maintain social contacts they need.

FOCUSING ON LIFELONG SKILLS

Skills such as goal setting, decision-making, and problem

For more information, please contact Self Development Academy, (480) 641-2640.



DESIGNATING A PLACE FOR ONLINE LEARNING

Despite the difficult times, many families have done a remarkable job to bring a sense of new normalcy to their children's routines. Parents are providing structure by helping organize the day's schedule for their children along with designating a place in their homes to attend online schooling.

Designating a specific area of the house for school work sets the tone for students to get ready to go to school. They can dress up in their uniforms to create a school-like environment. In the designated area, students learn to follow the class rules and are respectful of the class expectations.

The day's schedule must not only allow for regular

solving are necessary for success not only during the school years, but throughout their lifetime. Dividing a larger task into smaller more manageable tasks, that take less time and are easily completed, help students build skills to achieve long-term goals.

Whatever the goal may be, a good strategy commonly used for goal achievement is to work backward from the identified goal.

Children learn to become self-directed, gain self-confidence, and enhance their self-esteem. They are learning not only how to achieve goals but also ways to problem solve, make decisions, and make this world a better place with one kind deed at a time.



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LOCAL BUSINESS Flancer's celebrates 20 years of Gourmet Grub

By Dawn Abbey

ard to believe it's been 20 years since Jeff Flancer opened his first restaurant on Main Street, now Gilbert Road, in Downtown Gilbert.

"I couldn't have done it without my hard-working, committed and loyal staff who have been with me through the years," said Jeff. "We all have the mission of serving our guests the best Rockin' Your Taste Buds Gourmet Grub."

"Back then, I never imagined how much Gilbert would grow up all around us," Jeff said." In April 2000, I had just sold my café in Santa Fe, and found this little restaurant building that had all the stuff I needed to bake my own bread and set up a casual dining establishment. With a little work, it was just perfect."

With the growing population and popularity of Downtown Gilbert venues, Jeff totally remodeled the location about 10 years ago, giving it a hipper vibe. It was about the same time that Jeff decided to open his second location in Mesa on Higley Road, just south of McKellips Road.

AWARD-WINNING FOOD

But what Flancer's is most known for is the food."We have a large menu of all the things people love to order out - sandwiches, burger, salads and appetizers, as well as beers, wine and mixed drinks. But what makes us different is that we have a unique gourmet twist on all our offerings," said Jeff.

For instance, at Flancer's you don't just get a chicken sandwich. You get a prickly-pear-marinated chicken breast with melted provolone, lettuce and tomato, and homemade New



Mexican green chile aioli on their own fresh-baked bread. In fact, this sandwich, The Perfect Prickly Pear

Chicken, won Best Sandwich in Phoenix and honorable mention as Best Sandwich in America, in a nationwide contest hosted by Restaurant Hospitality Magazine.

In addition, they even hold the interesting distinction of winning Best Use of Prickly Pear Fruit in an Entrée.

Flancer's has also been awarded Best of Gilbert, Top Five Restaurants in Gilbert, Best Neighborhood Restaurant and a Certificate of Excellence from TripAdvisor. They were also featured as a favorite Mesa eatery on PBS Channel 8 TV's Check, Please! Arizona, a popular dining review series.

Jeff, a graduate of the Culinary Institute of America in New York, utilizes the expertise of his more than 30 years in the food industry to create every scrumptious dish.

Flancer's is open for inside dining but now that more people are dining at home, Jeff suggests ordering take-out of one of their Family Kits. There's make-it-yourself (or not) Pizza Kit with all the fixings and a side, and three choices of pasta dinners, such as Baked Chipotle Pasta and garlic bread with Caesar salad, green salad or French onion soup.

Flancer's has always done takeout and catering, and can deliver larger orders of individually packed sandwiches, burgers, salads and sides. "If you order off our website and pick up at the restaurant, it saves us both some money," Jeff said.

GIVING BACK

During his 20 years as a chef and restaurateur in the East Valley, Jeff has sponsored dozens of fund-raising events, such as pizzaeating contests, culinary contests and runs for such charities as Warfighter Sports, Jewish Family and Children's Services and Sunshine Acres. All-in-all he has raised more than \$393,000.

LEGEND OF THE FLANCER GOAT

And then there's the myth and mystery of the Flancer Goat. Almost everyone who's ever eaten at Flancer's has probably heard The Legend of the Flancer Goat, a mythical creature who lived thousands of years ago in Southern Arizona, then a lush green land. With his voracious appetite for fresh, succulent and delicious food, the goat turned Arizona into a desert. Although some believe the Flancer goat to be extinct, many claim to have seen a flash of him while dining at Flancer's.

So, join Jeff in celebrating 20 years by indulging in some great gourmet grub at Flancer's. ■

Flancer's is located in Mesa at 1902 N. Higley Road, (480) 396-0077. For menus, events and information, visit flancers.com or facebook.com/flancersmesa.





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WWW.SELFDEVELOPMENTACADEMY.COM

4 September 2020 Up Close

REAL ESTATE Market Report As of August 24, 2020							
	85207	85215	85205	85213			
Median List Price	\$640,000	\$443,450	\$405,000	\$620,000			
Price per Square Foot	\$238	\$205	\$192	\$184			
Inventory	83	32	35	22			
Days on Market	86	84	49	114			
Median House Rent	\$2600	\$1795	\$1400	\$1650			
Most Expensive	\$3 985 000		\$2,600,000	\$2,595,000			
Least Expensive	\$261,900	\$230,000	\$225,000	\$324,000			
Market Action Index	62: Strong Seller's Market	60: Strong Seller's Market	76: Strong Seller's Market	78: Strong Seller's Market			





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SERVICE MAINTENANCE NEW INSTALLATIONS HEAT PUMPS NOW OFFERING DUCT CLEANING!

LAS SENDAS GOLF CLUB ARE OPEN TO THE PUBLIC FOR DINING AND G

September is National Mushroom Month

By Executive Chef Josh Nylin, Las Sendas Golf Club id you know September is national mushroom month?

Did you know you can source your mushrooms locally here in the Valley? Southwest Mushrooms, located in Phoenix, freshly cultivates 100 percent gourmet Arizona mushrooms at an urban grow farm in a clean food-growing process.

Check out their web site at southwestmushrooms.com.

As culinarians, we prefer using local ingredients. So, why do we eat *local*? Local food doesn't have to travel as far to arrive on your plate, so it helps reduce greenhouse gas emissions and

Sausage Mushroom Stuffing Green Bean and Mushroom Salad

Yield: 1 gallon 1/2 bag Sausage 1 cup Garlic 1 cup Shallots 2 cups Red Wine 4 cups Crumbled Blue Cheese 2 cups Panko 1 tbsp Ground Fennel 1 tbsp Black Pepper 1/4 cup Dry Chives

Grind cooked sausage in a food processor. Sauté shallots and garlic and add sausage. Add red wine and bring to a boil. Whisk in bleu cheese crumbles and fold until completely melted. Add seasoning and breadcrumbs. Cool. Stuff mushroom caps.

Yields: 12 Portions 2 lbs Haricots Vert 1 tsp Dijon Mustard 1 cup Button Mushrooms 1 tsp Basil (chopped) 1/2 cup Red Onion (matchstick julienne) 1 tsp Thyme (chopped) 1/2 cup Red Bell Pepper (matchstick julienne) 1 tsp Parsley (chopped) 1/2 cup Yellow Bell Pepper 1/4 cup Champagne (matchstick julienne) 1 each Shallot 1 tsp Sugar 2 each Garlic Cloves 1/2 cup Olive oil

Bring a pot of slightly salted water to a boil. Trim and blanch the green beans until tender (about 4 minutes). Remove the beans and place them in ice water to stop the cooking process. Drain the beans when chilled and place on paper towels to absorb any excess water. Repeat the same blanching process with the button mushrooms. Slice the onions and peppers into short thin strips.

Vinegar

Finely chop the onions and garlic and place them in a mixing bowl with the mustard, herbs, vinegar, and sugar for at least a few minutes to allow the flavors to steep in the vinegar. Place the mixture in a blender and mix on low, slowing increasing the blender speed to high, and slowly add the oil. Season the vinaigrette with salt and pepper to taste. Toss the vegetables with just enough dressing to coat them and serve.

contributes to improving our carbon footprint. This benefits the local economy, including supporting local farmers, and local products are not mass produced and tend to taste better.

Chef Josh and Food and Beverage Director Dennis Shaw plan on unveiling a new menu at The Grille and Patio in October. "We are looking forward to the fall season, as life becomes normal, and we can open wholly for our community," said Dennis.

Here are a couple of recipes for your enjoyment.

For more information on The Grille and Patio at Las Sendas Golf Club, visit the website at lassendas.com.

Feta, Watermelon, and Tomato Salad with Pink Peppercorn Vinaigrette

2 cups Heirloom Cherry Tomatoes (cut in half) 2 cups Diced Watermelon 1 cup Feta Crumbles 1 cup Red Onion (shaved) 1/2 cup Parsley Leaves

PINK PEPPERCORN VINAIGRETTE:

1 each Shallot (chopped) 1 clove Garlic (chopped) 1 tsp Dijon mustard 1 tbsp Pink Peppercorns (crushed) 1 tsp Thyme (fresh chopped) 1/4 tsp Rosemary (fresh chopped) 1/4 cup Rice Wine Vinegar 2/3 cup Olive oil

Combine the shallot, garlic, mustard, pink peppercorns, thyme, rosemary, and rice wine vinegar in a bowl and let stand for 30 minutes. Place the mixture in a blender and blend on a low speed. Slowly add the olive oil to the mixture while blending to emulsify. Season with salt and pepper and refrigerate.

Las Sendas Golf Shop has great deals on apparel and footwear



By Michael Field, PGA, Las Sendas Golf Club

t Las Sendas Golf Shop, we have new arrivals from Bobbe and Footjoy. We also have some great deals on apparel and footwear, up to 60 percent off!

Along with many other events this month, we'll be hosting the Outlaw Tour from Sept. 8 to 10. With cooler temperatures on the way, come watch some great golf with a beverage from The Patio.

The golf course is in great condition and the golf shop has some great buys, so take advantage of everything Las Sendas Golf Club has to offer.

The Las Sendas Golf Shop will be open daily from 5:30 a.m. to 5:30 p.m. See you soon!

For more information, email Director of Golf Michael Field, PGA, at mfield@lassendas.com, or call (480) 396-4800, ext. 203.



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LOCAL EVENTS

SLIPPING INTO SEPTEMBER

By Kimberly Alvarado

aybe this month is more of a *crawl into fall* than a slip. It's been a year, hasn't it? The elevated Letter temperatures won't give us a break, and the pandemic has kept us at home and unsocial for far too long.

The following is a list of unique local businesses that provide some refreshing ideas to help you move cautiously forward into activities we all once considered normal. These businesses are striving for safe, socially distanced amenities.

It's time to turn over the leaf of a new season. Here's what's happening locally. Keep striving to find ways to create joy and keep living safely!

Fat Cats, 5846 E. Longbow Parkway -(480) 498-3323

Family Bowling Special — all day, every Monday for \$45: + 1.5 hours of bowling, shoes included

- Up to six people
- 1 large (one topping) pizza Unlimited soft
- drinks Also, every Wednesday is half-price arcade day, all day.



Saguaro Lake Paddle Boarding

Get outdoors, despite the temperature, while cooling off in the water and improving your overall health. Paddle boarding provides a low-intensity total body workout and improves balance. Burn calories, get in touch with nature and reduce stress by paddling around on our local beautiful lake.

Paddle boarding launch points include Saguaro

Marina and Butcher Jones Beach. Saguaro Lake does not offer paddleboard rentals onsite but, during the summer months, Riverbound Sport Paddle Company offers lakeside rentals at Butcher Jones Beach. Non-motorized watercraft rentals, such as paddleboards and kayaks, are available to rent in Mesa at:

- No Snow Stand Up Paddle Board Shop
- Redline Rentals and Sales

 Riverbound Sport Paddle Company Don't forget, an \$8 Tonto Daily Pass is required. Day passes are available online and locally. For an online pass, visit USDA Forest Service — Tonto National Forest: fs.usda.gov/detail/tonto/passes-permits.

Passes are also available at Circle K, located at the corner of Power and McDowell roads and at the Mesa Ranger District office, located at 140 E. Ingram St.

What's Crackin Cafe, 6663 E. McDowell Road - (480) 264-6832

What's Crackin Cafe hosts Trivia Night every other Saturday from 6 to 8 p.m. This month's themes are:

- Sept. 5 Quentin Tarantino movies trivia
- Sept. 19 80s music trivia

What's Crackin Cafe also participates in national days that pertain to food and drinks. This month they will be featuring:

- Sept. 16 National guacamole day
- Sept. 17 National Monte Cristo day
- Sept. 26 National pancake day

Every weekend they also have a different food special that is posted on Instagram and Facebook. Follow @whatscrackincafe so you have up-to-date information about future events.

Hava Java Las Sendas, Craft Beer & Wine and Gourmet Coffee House, 2849 N. Power Road, Suite 103 — (480) 912-5282

This neighborhood chill spot is a great place to grab one of your favorite gourmet coffees or meet with friends for



craft beer and wine for Happy Hour. Each week there's something to love at Hava Java.

- Wednesdays Kick the Keg Beer Special from 3 to 9 p.m. \$3.50 gets you a pint of the bartender's choice.
- Thursdays Thirsty Thursdays from 3 to 8 p.m., and it's Ladies Night with half-price glasses of wine.
- Fridays Happy Hour 3 to 7 p.m. Grab an Affogato dessert — this Italian goodness consists of vanilla ice cream with espresso pour over, then drizzled in chocolate — for just \$3.50. Pair all this goodness with a snack from their upgraded *small bites* menu, which consists of tortilla chips and spicy homemade salsa, green chile quesadillas, hummus with pita and mixed olives, or spiced popcorn. All snacks are specially priced during Happy Hour.

Pacino's Restaurant, 2831 N. Power Road, Suite 104 — (480) 985-0114

Stop by on Saturday afternoons from 1 to 3 p.m. to hear the vocal talents of ten contestants auditioning for Pacino Idol. This vocal talent competition continues through Sept. 26 and your vote could help choose the winner who will take home the \$2,000 grand prize. ■

Dr. Rashid is a board certified dermatologist, cosmetic and Mohs micrographic surgeon.



Zaina Rashid D.O., F.A.A.D., F.A.O.C.D

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(IUB) technology generates heat at this exact depth in the mid-dermis. Additionally, there is an integrated cooling mechanism that protects the uppermost skin layer from burning.

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EDUCATION

Family Support Teams Connect Families in Crisis at Mesa Public Schools

By Elliott Adams and Laurie Struna Photo by Samantha Chow Mesa Public Schools

esa Public Schools is supporting families' needs, during COVID-19, by developing specialized family support network (FSN) teams to assist with a variety of issues — from internet access and food security to health and wellness.

Each of Mesa's 82 schools identified three to five individuals on their campus as the first point of contact for families seeking support. Teams include members such as the school nurse, social worker, family support specialist and staff who have relationships with a variety of community members. This network supports family needs including food security, safe and reliable internet access for remote learning, counseling, drug addiction assistance, behavioral health and eviction assistance.

"We are using teamwork to get families' needs filled," says Michele Grimaldi, community partnerships coordinator for Mesa Public Schools. "These teams are available to support all of our families and their needs, from all schools, all backgrounds and all cultures."

Michele shares that every school website has a red help button, making it easy for families to request help for issues such as getting a device or wellness support for their child. Once a family submits a help request, their need and contact information are sent to the designated point of contact at the school site. On the first day of school,





Michele reported that 280 families reached out for health and wellness resources.

REMOTE LEARNING

Marlo Loria, director of CTE and innovative partnerships, coordinates assistance with technology issues for schools. She works with staff members who are school technology leads on each campus. Team leads identify students who need access to home internet. These employees assist families in attaining internet service through Cox Communications, or by requesting an AT&T hotspot, and they connect families to online resources for Canvas, Webex and other technology. By the first week of school, the district had distributed more than 50,000 devices and checked out more than 400 AT&T hotspots.

"Learning by remote has made it critical to ensure that all of our students have access to technology, and that parents know how to access resources so they can support their children in a remote learning environment," Marlo said.

Mesa Public Schools provides a variety of resources and support for students and families in need. Learn more at mpsaz.org/parentresources.

COMMUNITY

Mark your Calendar for the Red Mountain Ranch GARAGE SALE

Submitted by Red Mountain Ranch Social Club

he annual Red Mountain Ranch Social Club Garage Sale is scheduled for Friday, Nov. 13 and Saturday, Nov. 14.

Cost: \$15 to participate in the Garage Sale.

Your fee pays for the following:

- 1. Banners at the three entrances to Red Mountain Ranch.
- 2. Maps of Red Mountain Ranch distributed to attendees, with your address listed.
- 3. Information packet, including instructions on *How to Do a Garage Sale*, as well as signs and stakes.
- 4. A liability insurance policy during the two-day sale to protect you and your shoppers.
- 5. Newspaper and email advertising.

Look to the October issue of *Up Close* for registration information, or call/email Chelsea Anderson at (602) 748-6136, chelsea@yourreddoorteamaz.com. Sandy Balsley is also available to offer information at (208) 313-5399, or ronsanb64@yahoo.com.

Visit the social club website at rmrsc.com for a complete list of activities and information on how to get involved.



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COMMUNITY

The Sewing Army Serves Local Students

By Kimberly Alvarado nn Griffin and The Sewing Army are on the move.

Since we last published the transformation of Ann's retired sewing machine, she and her Bernina have quickly launched forward and put in many additional hours to further provide masks for students and residents in Arizona.

Ann created a local group called Masks for Schools in Metro Phoenix —facebook.com/groups/masksforschools. So far, the team of seven sewists have made and delivered just under 200 masks for the Kyrene and Tempe School Districts, and for the children of Infinity Hospice employees.

Further branching their donations into north central Arizona, Ann has teamed with a talented sewist in Prescott and partnered with a Cave Creek high school student, Angelique Cort. Angelique is part of the Arizona Mask Project, whose group has delivered over 6,000 masks to students in the north part of the Valley.

Together, Ann and her team are sharing resources and territory to make sure Arizona students are decoratively and safely masked up when reporting back to school.

When boxes of colorful masks were delivered to a Tempe elementary school recently, the principal gushed with appreciation. "What can we do for you?" he asked. "Teach our children," Ann replied. This is exactly the mission and the reward that encompasses both parties of a community striving to work together for a better good.

Recent local donations of fabric and cash have enabled the team to mask a substantial number of students around the state, yet the snowball effect of continued necessity requires further assistance.

Ideally, Ann would like to see her current team of seven grow to 20 volunteers. ■

If you have a craving to help provide essential face coverings to Arizona students and would like to administer the team, cut fabric, sew, or deliver masks, please contact Ann Griffin at anngmesa@gmail.com.



EDUCATION

College Bound AZ Holds Silent and Online Auction

Submitted by Matt Watson, State Farm Agent

Tollege Bound AZ, a nonprofit community resource, shares the journey to college with aspiring underrepresented students through mentorship, guidance, and support resources for their advancement to a better future through education.

Due to recent events, College Bound AZ has had to turn its fund-raising gala into the 10th Anniversary UnGala. In order to continue to support the students and families that we serve, we are holding an online collegeboundpalooza to raise funds for next year's programs.

Support College Bound AZ this fall by bidding in our online auction. We have some fantastic items available!

The silent auction will be held online from Monday, Oct. 19 through Thursday, Oct. 22, with the live auction beginning at 6:45 p.m. on Thursday, Oct. 22. To register, visit our website — collegeboundaz.org/events.

Join us for a raffle and live auction full of exciting items, ranging from designer outerwear, spa treatments, and passes to local attractions, sports memorabilia and more.

You can also register to hold a Watch Party for the live auction event and receive dollars off your food order to munch while you bid!

Proceeds from our auction will help provide laptops for school and college admissions, workshops, food boxes and hygiene kits, and mentoring and scholarships to deserving underrepresented students served by College Bound AZ.

During these challenging times, you deserve to treat yourself and your family. We want to help you look forward to the good times ahead. ■



To learn more about College Bound AZ, visit our website collegeboundaz.org.



HEALTH

Annual Medicare Enrollment COMING SOC

Submitted by Tapestry Insurance

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

Last year during the Annual Enrollment period, I spent a lot of time helping people with



the prescription drug coverage. Did you know that drug plans can change yearly?

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

If you are interested in revisiting your prescription drug coverage, feel free to either call me or even send me an email at jonesdvp@yahoo.com. We can do a comparison to see if it might be beneficial for you to consider a different plan. If you haven't checked this recently, you might be pleasantly surprised.

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

If you are not currently working with a Medicare agent, please give me a call. I would be happy to go over the plans for 2021. Also, if you are turning 65 soon or retiring, give me a call to help you navigate through your options. 🔳

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REAL ESTATE

Navigating Multiple Offers for Buyers and Sellers

By Lorraine Ryall, Associate Broker, CDPE, CSSN, CNE KOR Properties Then you are in such a strong seller's market as we are today, you are faced with many more challenges than you are in a regular balanced market.



With such low inventory

and so many more buyers than homes, the competition can get fierce, especially in the lower to mid-price points. We are seeing many more multiple offers, which is great when you are the seller but can be very frustrating when you are the buyer.

MULTIPLE OFFERS — BUYERS

If you are buying in the lower to mid-price point, make sure you have your running shoes on. As soon as a home is listed, chances are it will have multiple offers on the first day. You can't sit back and wait to view homes on the weekend anymore and you need to have everything ready to go.

You should have discussed a game plan on making offers with your buyers' agent, but this can change with each offer based on what is important to the seller and how many offers are on the table.

Just know going into buying a home in today's market the days of coming in under the asking price or getting a *deal* are gone. Chances are you will be offering above the list price, and throwing in your first born and whatever else you have to give to try and be the offer that's accepted.

Once you find your perfect home, the challenge now becomes how to write an offer that will be accepted over all other offers they have received. Your buyer's agent may call the listing agent to ask for additional information, such as when all offers will be presented to the seller, if the seller is going to accept the highest and best offer or counter, and if there is anything in particular that the seller would like in an offer. A seller may prefer a quick close or a longer close, or being able to rent back for a week or two may be a huge benefit for the seller. The more information you have the better you can write your offer with terms you know will be attractive to the seller.

It's not all about price and getting creative with other terms such as buying *as is*, or being able to waive the appraisal contingency, which can make your offer stand out and be a stronger offer to the seller than just a higher price.

There are many different negotiation strategies and your buyer's agent will explain the pros and cons of them all. You will be given a lot of information and different ways to make an offer, but ultimately the decisions are yours to make.

MULTIPLE OFFERS — SELLER

There isn't a better time to sell than in the kind of sellers' market we are in right now. You know before you even list your home if it's priced right it will sell quickly and may have multiple offers, but being in this seller's market comes with its own set of challenges.

The first is to make sure you don't over price your home. When home prices are increasing, and multiple offers are driving prices even higher, it can be tempting to shoot for the moon on the list price of your home. Sometimes this may pay off, but chances are if you are priced too high your home won't get a lot of showings or multiple offers, and may not get any offers for weeks. This can lead to having to do a price reduction and your home sitting on the market.

In a balanced market, a home that has sat on the market for a month or two is expected but not in today's sellers' market. If buyers see a home that has been on the market for a while the first thought is why? They will assume



there must be something wrong with the home or it's overpriced. This could have buyers putting in lower offers or choosing not to view your home at all. Who doesn't love to hear that there are multiple offers on their home? You know you are in the driver's seat and have all these buyers who want to buy your home, and are willing to negotiate on your terms, but it can also be rather daunting when it's time to sit down and go through them all.

The best offer does not always mean the highest offer. It's not just about the price, there are other things to consider, such as the type of loan, down payment, are they asking for any seller's concessions or personal items, and what is the closing date — just to mention a few. There can be many different terms and conditions on each offer and analyzing each one carefully, and understanding what each one means to you, will determine which offer is the highest and best to accept.

There are different ways you can deal with multiple offers. You can accept the *best* offer right up front and be done, you can counter just one offer, counter more than one offer, or counter all the offers. You do not have to counter all the offers with the same terms.

You have to be careful when you start countering back and forth as some buyers may choose to back out rather than get caught in the middle, or feel they are being played too much and pull out. This is when you will be so grateful you chose an experienced agent to help you sell your home. Nothing can help you more at this stage of the game than having the knowledge and experience of a local agent to help you navigate the multiple offers and how to counter. Your agent will lay out the details of each offer or counter, and explain what all the different terms mean to you, so you can confidently make the decision which is the highest and best offer to accept.

If you are thinking of buying or selling your home, and would like more information on today's market, and how to handle multiple offers, please feel free to contact me anytime at (602) 571-6799. ■

Lorraine is a Multi-Million Dollar producing agent, has been a full-time Realtor for over 12 years, is an Associate Broker of KOR Properties, a Certified Negotiation Specialist, and is on the Professional Standards Board. You can reach Lorraine at (602) 571-6799.

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CONSIDER PURCHASING A SECOND HOME

By John and Natascha Karadsheh, Designated Broker, Associate Broker and Owners, KOR Properties White COVID-19 numbers starting to decline, and domestic and international travel curtailed, many people are considering the purchase of a second home. Some of our clients are looking in Flagstaff and Payson, while others



John and Natascha Karadsheh

are checking out cities and towns in neighboring states.

This year has really made owning a second home a feasible option as so many people are working and schooling remotely. However, with everything that has happened in 2020, it is not surprising that *drivability* to that second home is a prime consideration.

If you are considering the purchase of a second property in Flagstaff, Carlsbad, Taos, or Tahoe, here are a few things to consider before you buy.

How Often Will You Visit?

Pre-COVID, getting to a second home could be challenging with the coordination of vacation days and school breaks. As we find ourselves less tethered to a specific location, the question becomes, "What time of year will we want to live in our second home?" Will you visit in the summer or winter months, and how will that factor into spending time at the property when normal life returns.

How Accessible is the Property?

Is the second home a three-hour drive or less? Or does it take two plane rides and a four-hour rental car trek to get there? Is it feasible to just go for the weekend? Answering these questions will also help you answer *How Often Will You Visit*.

Are You Planning on Renting the Property?

Renting a second home can be a great financial tool. However, if you want to use your beach condo in the summer, your usage may conflict with your rental goals. Would you be willing to give up time at your second home during the prime season? Does the property have multiple seasons and would you want to be there at those times, too? If you are banking on rental income, will you be able to carry the costs when you have off-season vacancies?

What Are the Actual Carrying Costs?

If you have been bitten by the second house bug, you probably have already run numbers through an online mortgage calculator and worked the costs of the second mortgage into your



budget. Just be aware that getting a mortgage on a second property can be more challenging, and typically comes with a higher down payment and interest rate than a loan for a primary residence.

Take careful consideration of whether the property needs mechanical upgrades and renovations — expenses that will not be rolled into the mortgage. Also, evaluate other expenses such as HOA fees, property taxes, insurance (is there additional flood, wind, fire insurance?), utilities, yard maintenance, cleaning costs and property management fees.

Are You Ready to Furnish Another Home?

After a few days of house hunting, you may have already made a list of everything you could use from your current home to furnish your second home. However, will it make sense to ship everything? Will you have the time/budget to furnish a new home? It might just be worth trying to negotiate the furnishings into the purchase of the home you are buying!

How Many Times Have You Visited the Area?

Our vacation selves find it exciting and liberating to be spontaneous. But, if you are about to make a major investment, take a step back and plan for another visit. For example, Seattle is paradise in July, but will you still love it in October, December and March when your kids have vacation school breaks? Maybe signing a year lease is a better way to test the waters.

Have an Advocate

Make sure you are working with an experienced real estate agent who will help you navigate the negotiations and inspections of your second home. Since you may not know the area, it is important to have someone with local expertise who can guide you through everything from building restrictions to community issues. Are there restrictions that will prevent you from renting your property? What are the labor costs in that market for doing a redo on your great find? Be sure to get the scoop from an expert. We know agents in many markets and are happy to refer you to someone who can help!

Figure It Out and Go For It!

Life is short and getting away is priceless. Perhaps this second property will bring you closer to family or maybe just having that place for a regular escape will inspire you in new ways. If you are thinking that your second home will be a place to retire in the coming years, it may also be easier to buy this property now while you are still working.

Don't hesitate to call us with any questions and then just go for it and enjoy your new adventure! ■

John and Natascha Karadsheh are co-owners of KOR Properties, a boutique real estate brokerage serving the Valley of the Sun, and the creators and founding sponsors of Mesa Food Truck Fridays.

John has been a Multi-Million Dollar producing agent for over 17 years and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS), and is the Chairman on the Arizona Regional MLS Rules & Policies Committee.

Natascha is an Associate Broker of KOR Properties, a Multi-Million Dollar Producer, Past-Chair of the City of Mesa Economic Development Advisory Board and the founder of the Falcon Business Alliance.

You can reach John at (602) 615-0843 and Natascha at (602) 909-4995, or visit their website: KORProperties.com.



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3850 E Huber St #1	4,647	Day Springs	\$815,000
4122 E Mclellan Rd #13	4,160	Highgrove Esttes	\$840,000
3561 E Norcroft Cir	4,736	Hermosa Groves North	\$855,000
3660 E Fargo St	4,077	Trovita Norte	\$860,000
3502 E Knoll St	6,213	Hermosa Groves South	\$895,000
4122 E McIellan Rd #5	3,797	Highgrove Estates	\$900,000
3838 E Palm Cir	7,262	Somerset Estates	\$1,025,000
3235 E Kael St	4,049	Estates at 32nd	\$1,075,000
3940 E Menlo Cir	4,398	Vista Estancia	\$1,105,000
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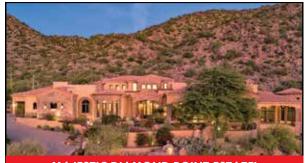
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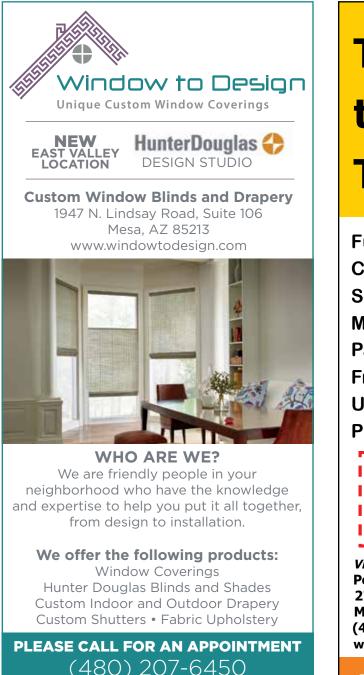
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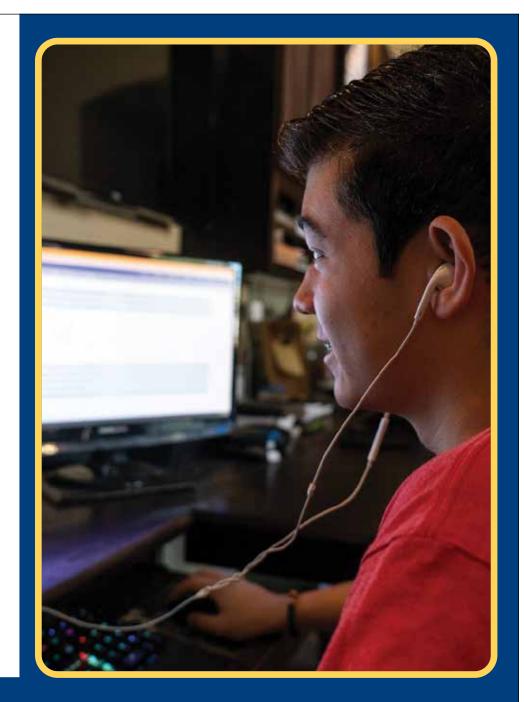


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LOCAL BUSINESS

How Much Money Will You Need for Retirement?

DEPENDS ON YOUR GOALS, TIME HORIZON, AND LIFESTYLE COST

Submitted by Scott Johnson, CFP®, AIF®, CPFA

ne of the top fears for people who are starting to prepare for their retirement years is: "Will I outlive my retirement money?"

Retirement can be a scary proposition considering that the majority of

Americans do not know the true annual cost of their present lifestyle, or the income that their retirement savings, Social Security, and other investments can generate once they stop working.

According to a recent nationwide survey of 1,000 employed 401(k) participants by a well-known financial services company, the average American estimates they will need \$1.9 million to retire successfully. In 2019, the same survey reported the number was \$1.7 million. But this year's pandemic increased the total by \$200,000.

Is \$1.9 million a realistic figure for retirement? It's hard to say. The survey didn't ask participants how they arrived at that figure or what information they used to draw that conclusion. Determining how much money you need in retirement is a process. It shouldn't be a number that you pull out of thin air.

The process should include looking at your current financial situation and developing a financial plan based on your



Scott Johnson

lifestyle goals, retirement time horizon, outstanding debts, health and family longevity. Your plan should take into consideration all of your potential sources of retirement income, and project what your income would look like each year in retirement.

The earlier in life you go through the financial planning process with a competent financial planner, the greater your ability to make course corrections to get you where you want to be.

A significant figure like \$1.9 million does little good if you're uncertain what it means for your retirement years.

Scott Johnson is the CEO of DecisionPoint Financial LLC. He is a Certified Financial Planner[™] and an Accredited Investment Fiduciary. He and his firm provide comprehensive financial planning and investment management services to individuals and institutions. Scott can be reached at (480) 553-6249, or scott@dpplanners.com. For more information, visit decisionpointfinancial.com.

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COVID with Our Pets requires adjustments

By Heather DeBrosse, Love All Pets Pet Sitting Care

uring these unprecedented times, we humans have been requested to stay at home, due to COVID-19, to stop the spread of the virus.

While this may put a strain on our work and social life, there is one positive outcome of staying home if you have pets. Family dogs and cats are spending more quality time with their families.

Children and adults are home more, so their pets are reaping the benefits of having more attention and love rather than having to wait during the day until their owners come home. Our pets are impervious to all the rules and regulations that besiege us during this unusual time.

They need us and want us home with them. Their normally quiet home during the day is now alive with a flutter of activity once reserved for the weekends and holidays only. Vacations have been cancelled and for some

children, school is now practiced at home. Working from home is now a global reality for many. It is said that animals can feel our stress and tension. For those who still commute, we can be tired, hungry, stressed or had a bad day. We tend to want to be by ourselves to decompress. However, no one is happier to have you home than your pet.

Pets that are rescues are more likely to experience stress, separation anxiety and fear when their owners are gone during the day or for prolonged periods. Leaving a TV or talk radio station on can soothe anxiety because they can hear the rhythmic tone of human voices.

STAYING HOME DOES NOT MEAN STAYING INACTIVE

Walking dogs early in the morning or at night during summer is still imperative to both the owner and pets. Our dogs need to have that exercise just like we do. As it gets cooler, we have more opportunities to go for walks with our dogs during the day.

People and pets can pack on the pounds if expending energy is cut out. Walking dogs during the pandemic can relieve stress and keep us social. Visiting dog parks and neighbors outside can give your dog a sense of normalcy. Staying cooped up in the house is not a healthy option.

If there is a blessing to this pandemic, it is keeping people inside their homes and in the company of their pets. We cannot really know what our pets are thinking, but I am guessing they are happy we are home.

For more information, call Heather DeBrosse at (949) 290-6055, or email hdebrosse@ yahoo.com.



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EVENT

Superstition Open Golf Tournament COMING SOON

By Heather DeBrosse, Apache Junction Chamber of Commerce

The Apache Junction Chamber of Commerce announced details of this year's Superstition . Open Golf Tournament, to be held at the Gold Canyon Golf Resort on Friday, Oct. 23. The tournament will include multiple chances to win prizes, plus a chance to win \$1 million.

Foursomes as well as single golfers are encouraged to register early to take advantage of discount rates during early bird registration. To register, please contact Heather DeBrosse at (480) 982-3141, or contact sales-marketing@ ajchamber.com.

"We are pleased to present this exciting golf event for our members and the community alike," said Denise Hart, CEO of the Apache Junction Chamber of Commerce. "It's a way for us to bring the community together safely for a charitable and fun event in this COVID-19 world."

The chamber is actively seeking sponsors with a range of \$150 to \$2,000. There are also opportunities to provide raffle and prize item donations.

Registration for the tournament will be between 6 and 7:40 a.m. on tournament day, with a shotgun start promptly at 8 a.m. ■

> The mission of the Apache Junction Chamber of Commerce is to promote, develop, and unite the business community in and around Apache Junction, Gold Canyon, and East Mesa to accomplish economic growth. Celebrating more than 60 years in operation, the Chamber offers benefits, networking, business promotion, and advocacy for over 350 Chamber members. The Chamber facility also houses the Apache Junction Visitors Center with over 30,000 visitors annually.

COMMUNITY

LARA ELLINGSON - Mesa School Board Candidate

Submitted by Lara Ellingson

y husband Matt and I have both lived in Mesa most of our lives. We met while attending Mountain View High School.

Matt's graduate schooling and his time in the U.S. Army took us away from Arizona for several years, but our love for Mesa brought us back to raise our family here.

First and foremost, I am a Mesa mom. My four children are in 2nd, 5th. 10th. and 11th

grades. All of them are enrolled in Mesa Public Schools, so I have a vested interest in this community. I earned a bachelor's degree in Early Childhood Education and a master's degree in Educational Curriculum and Instruction.

I am a former teacher and a current substitute teacher for Mesa Public Schools. I have served as PTO President, and I currently sit on the School Improvement Advisory Council (SIAC) at my children's elementary school.

While there are several reasons I am running for a position on the Mesa School Board, the primary reason is to help shape policy that directly benefits the students.

I'm running for my children and for yours, the children of Mesa, Ariz. I want to see all of our children succeed and feel the power that a strong education can give them. It is the ticket to a better life, and we need to ensure they get it. Education brings opportunity. It





opens doors and builds a stronger community for all of us.

Literacy is a critical factor, particularly in our schools. Mesa Public Schools currently take a whole language approach

to literacy. In my educational experience, I have come to believe that children need a strong foundation in phonics as they learn to read.

As a School Board member, I would help Mesa move to a more phonics-based reading program. Literacy in education is important to me in principle and also because I have a child with a 504-plan due to her dyslexia. I have cried in Special Education (SPED) meetings advocating for her, and I can relate to parents whose children don't fit in the box. I know there are many parents in Mesa whose children have disabilities and learning differences. It is important to me that their voices be heard.

Lastly, I am running because your tax dollars are hard at work in Mesa Public Schools. I will work to shape policy that puts money directly into the classroom and into programs that benefit our children.

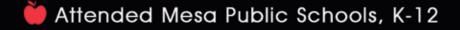




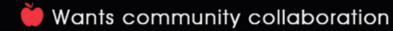


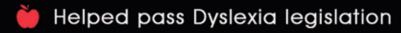
Bachelor's in Early Childhood Education

Master's in Curriculum & Instruction



- 📁 Taught in Mesa Public Schools
- Substitutes for Mesa Public Schools





- PTO President, SIAC committee
- Currently has four children in MPS



- Advocates for parents & teachers
- **Fiscally Responsible**



Wants a strong literacy foundation





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To My Community and Community Physicians,



In reflecting on the 2 years since I announced re-joining Southwest Cardiovascular Associates in Mesa, Arizona, as the Director Strategic Marketing/Business Development, I have taken great pride in what we've accomplished over these years. For me, it validates the commitment I vowed to you in accepting this position. Joining an organization that allowed me to be patient centered, while cultivating strong patient and employee loyalty, is what I needed to bridge the gaps our healthcare industry faces even today. Commitment to increasing KPIs accelerates growth potentials, and improves referrals, patient retention, patient satisfaction, and overall distinguished partnerships, such as those we share with you.

I feel privileged for your support over the years. It's a definitive endorsement of us and an affirmation that you trust and value our work. Therefore, it validates every effort put forward by the team I stand behind.

The entrepreneurial spirit of our founder, Dr. Charles Jost, Interventional Cardiologist and Principal of SWCVA, has enabled us to push on healthy boundaries and expand our medical service portfolio, which has led us to build our new **Southwest CardioVascular Interventional/EndoVascular Center located at 7529 E. Broadway Rd, Mesa AZ 85208**, opening November 2020.

Our strategy is simple: We believe the Surgical Center will allow us to safely address the necessary changes our healthcare industry demands, and will enable us to foster a culture of clinical innovation in a center of excellence uniquely designed to diversify Cardiology/Cardiovascular, Electrophysiology, and Interventional Radiology procedures in one environment. Our state-of-the-art, 13,500 square foot, JCAHO accredited, Medicare Certified Interventional OR suites, Vascular OBL, and supported recovery rooms will adhere fully to all regulatory mandates. It will also provide the transparency of critically needed data metrics, and decreases healthcare cost & healthcare waste, while increasing overall patient satisfaction.

In October 2020, we will be inviting our community partners to join us in celebrating our milestone achievement via a soft opening of our new Interventional/EndoVascular Center. We look forward to you joining us.

Respectfully yours,





Angie Aguilar Cell PH: 480-636-6259

Rapid Referral email: referrals@swcva.com



Angie Aguilar

aaguilar@swcva.com

Strategic Marketing/Business Development

SWCVA/Southwest Cardio Vascular Interventional Center/Southwest Endo Vascular Center



16 September 2020 Up Close



LOCAL BUSINESS

T & Joe's Barbershop Provides a Place for Men to Look and Feel Their Best

By Jamie Killin

& Joe's Barbershop, a family-owned and operated barbershop founded on the principles of a traditional barber experience, has built a strong, loyal customer base thanks to its high-quality services and welcoming atmosphere.

Owner Teodora Gale, who leads the shop with her son Joe, has been cutting hair for most of her life, beginning as a teenager — with her first clients being her nine brothers. And while cutting hair has always been a passion and hobby, she's now been cutting hair professionally for 15 years.

At T & Joe's, Teodora and her team of experienced barbers are dedicated to helping their customers look and feel their best. They provide a full, old-fashioned barbershop experience complete with hot towels, shoulder massages, and even ear and nose trimming services that elevate the standard haircut experience.

To complement the services, T & Joe's Barbershop has created a calm and comfortable atmosphere with old-fashioned music and the look of a traditional barber shop. Also, last year, the barber shop expanded its services and is now offering facials and other aesthetic services with Teodora, a licensed aesthetician, by appointment.

"I want men to feel comfortable in our barber shop, and to get more services that will help them look and



feel their best," said Teodora. "My vision is for men to feel free to get facials and microdermabrasion along with their haircuts."

To give back to the North Mesa community, the shop is also offering specials for active police officers and first responders.

T & Joe's Barbershop, which has always prided itself in providing a sparkling clean environment, has further increased its cleaning and safety procedures to ensure customer safety. The shop is disinfecting chairs after each service, disinfecting all customer touch points such as credit card machines, and only using disposable razor blades that are changed after each client.

Each T & Joe's barber wears a mask at all times during services, but the shop is not requiring that clients wear a mask during their service, instead encouraging each person to do what they are most comfortable with. ■

T & Joe's Barbershop is located at 1118 N. Recker Road, Suite 104, in Mesa. To learn more, call (480) 830-0690. All haircuts are walk-in only, however all aesthetic services require an appointment.

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HEALTH

What are the Early Signs **OF ALZHEIMER'S?**

Submitted by Home Care Assistance he early signs of Alzheimer's can

be subtle and often difficult to differentiate from symptoms of the natural aging process. However, there are certain behaviors that may be early indicators of Alzheimer's, especially if they persist and begin to disrupt daily life.

Memory loss. One of the most common, early signs of Alzheimer's is when someone forgets something they just said. Not something that was said two days ago, but what was said five minutes ago.

Familiar tasks become challenging. The brain doesn't track as well when it's beset by Alzheimer's.

Problems with speaking and writing. Another early sign of Alzheimer's is when someone struggles to complete a sentence. Your loved one may forget what they're saying or get stymied trying to find a word.

Misplacing things. We all do this as we grow older. But an early sign of Alzheimer's is when someone is constantly losing things, when they can't retrace their steps, recall what they did or where they were.

Compromised decision making and judgment. An unusual, rash action or an odd judgment call may also be an early sign of Alzheimer's.

Social withdrawal. If someone who was always social, active, and engaged suddenly withdraws and becomes reclusive, it may be another early sign of Alzheimer's.

Apathy and malaise. Even if a person doesn't seem depressed, they may start to demonstrate a disinterest in activities that were once enjoyed.

Over 50

Changes in mood and personality. Aging is not easy and can make anyone cantankerous. But when someone who is usually polite, charming and lovely gets mean and angry easily, it could be another early warning of Alzheimer's.

Changes in personal appearance. When a well-groomed person who has always taken pride in their appearance no longer does, it could be an early sign of Alzheimer's.

WHAT TO DO WHEN A LOVED **ONE IS EXHIBITING SYMPTOMS OF ALZHEIMER'S**

If these symptoms persist and are interfering with a loved one's ability to lead a normal life, it's time to intervene or at least start carefully monitoring their well-being.

Amanda Butas is a Certified Dementia Practitioner and a Geriatric Care Manager. You can reach 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. If you need support caring for a loved one, call us. Our trained caregivers can provide support to fit your schedule and provide you with peace of mind.

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