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PlumbSmart is Also Just Plumb Heart

By Dawn Abbey

The biggest fear people have when facing a plumbing or AC problem is, "What is it going to cost me?" said Wayne Decker, owner of PlumbSmart Plumbing Heating & Air.

"That's why although we are one of the larger plumbing and AC companies in the Valley, we are not typical when it comes to those high prices. Unlike some of our competitors, our technicians have no quotas, and in fact, have the freedom to adjust prices on the jobsite. We care more about the relationship with our customers and want them to feel comfortable with their estimate."

In fact, Wayne took it one step further after the onslaught of the COVID-19 pandemic. Last April he announced that PlumbSmart would provide free emergency plumbing services to homeowners financially distressed because of the pandemic. "We didn't want an out-of-work homeowner with a clogged toilet struggling to decide whether to fix the toilet or make a trip to the grocery store," he said.

Wayne appeared on the local ABC15 Sonoran Living TV show to explain their mission and even got some national notoriety.

"A couple hundred families have taken us up on our offer during the last several months, but even though we serviced their problems for free, we actually gained dozens more customers who applauded our outreach and wanted to support our company and our services," Wayne said.

"It's not just about the money. Simply stated, we care



For Wayne and Karry Decker, building a family-owned and operated business is about forming relationships with customers and taking care of people with transparency and kindness.

more," Wayne stated. "We serve the entire Valley with one foundational belief — When you are providing a service then you are, by definition, servants, from the point of answering the call to completing the job."

"Quite simply, we care more," he continued. "One lady was so blown away, she was weeping in the technician's arms. The service people also get to experience a *feel-good* moment when they know they can help others. All our guys have been with us a long time. They appreciate working at PlumbSmart."

Presently, Wayne always considers providing free service to any customer in extreme financial hardship who is experiencing a plumbing emergency. "All of us at PlumbSmart welcome the opportunity to help those in need when you need us the most."

If you take a look at PlumbSmart's website — itsjust-plumbsmart.com — you'll notice the price differences right away. "If there is one thing we know after more than 16 years in the business it's that plumbers charge too much. Ridiculous charges for quick, simple procedures

like clearing a drain are all too common. Proof positive, PlumbSmart will clear your drain through a local cleanout in 15 minutes or less for only \$49.95," Wayne stated.

"At PlumbSmart, there's never a trip charge and you'll never overpay for service or repair. We are fully licensed, family-owned and operated with nearly 1,000 5-Star Google reviews, and "A" rated by the Better Business Bureau and Angie's List. We guarantee the highest quality service with the best warranty in the industry at the lowest possible price." ■

PlumbSmart Plumbing Heating & Air is located at 3010 E. Main Street in Mesa. You can contact them at (480) 654-8865, or email them at info@itsjustplumbsmart.com.



Two Brothers Provide Services to the Neighborhood

By Dawn Abbey

One trip to the airport that Tim Schultz, owner of T & T Airport Service, is really looking forward to is when he goes to meet his brother, Jeff Schultz, arriving from Park Rapids, Minn., at the end of November.

"Jeff is coming to stay until April, and as in the past seven years, he's bringing his talents as Spray N Roll Painting back to the neighborhood. Since he's been visiting, Jeff has painted dozens of homes in Las Sendas and around the area. He's actually almost booked up



already until the first of the year because of his reputation for meticulous indoor and outdoor painting," Tim said.

Tim has great praise for his brother's work. "He gives free estimates and every job is guaranteed. He starts with pressure washing, lets it dry well, and then does the painting. He also stains decks and woodwork."

Tim said you can check out photos of Jeff's work on his Facebook page under Spray N Roll Painting, LLC.

Usually the busiest time of year for Tim too, this year people wanting rides to and from the airport have decreased substantially, but Tim believes locals prefer his personalized service over the rideshare business. "That's because most of our clients are over 50 and live here in the neighborhood, and don't want to get a ride to the airport with just any stranger."

T & T Airport Service has been shuttling locals to Phoenix Sky Harbor International Airport for 21 years, with the motto *We Never Miss*. Amazingly, after some 43,000 trips, Tim says there have only been five instances where they had a glitch. "I've had some of my clients for over 10 years — neighbors, local business people, and lots of Boeing employees. I live right here in Las Sendas and over the years they've become my friends."

Service is also a major part of Tim's business. Passengers ride in a private, clean, comfortable, roomy

sedan. "With an airport pickup, there's no waiting outside in the busy traffic. We park in the garage, meet you *inside* the airport terminal and assist with your luggage," he explained.

Tim follows all the CDC sanitary guidelines, wearing a mask and providing high-quality hand sanitizer. Cars are cleaned after every ride. And best of all, he claims, is you know who's driving your ride.

Rides to Sky Harbor from this area are a flat fee of \$45 each way. Phoenix-Mesa Gateway Airport is \$30 each way. ■

To schedule an airport ride or pickup with T & T Airport Service, call Tim at (480) 832-3483.

To make an appointment with Jeff before he arrives, call (612) 245-6051.



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LOCAL BUSINESS

DECISIONPOINT FINANCIAL OFFERS
Comprehensive Financial Planning

By Jamie Killin

DecisionPoint Financial is a Mesa-based, fee-only financial planning firm that has a fiduciary duty to act in the best interests of their clients.

"We don't sell commissioned products so that we can provide conflict-free investment advice to all of our clients," said Scott Johnson, CEO of DecisionPoint Financial and senior financial planner.

"If I'm selling you a financial product, it's difficult for me to act in a fiduciary capacity because the commission I receive for the sale will likely influence the advice I am giving you. That product may or may not be in your best interest," he continued.

Scott, a third-generation financial advisor with 22 years of experience, left a large brokerage firm more than a decade ago to start a financial planning practice as a CERTIFIED FINANCIAL PLANNER™. "I felt I could serve my clients better as a fiduciary advisor instead of as a broker," he stated.



Scott Johnson

In 2018, Scott founded DecisionPoint Financial, a full-service investment management and financial planning firm specializing in business owners, professionals, retirees, first responders, and qualified 401(k) and cash balance plans for companies.

DecisionPoint has three CFP® Professionals on staff and they are passionate about helping you meet your financial goals by developing a personalized financial plan for each client. "We believe that financial planning is a process and not an event," said Scott. "We know that life is dynamic, and that financial needs and goals are constantly changing. Once we build your financial plan, it's designed to be updated on an annual basis or as needed."

Those interested in learning more about DecisionPoint and their services can call to schedule a fit meeting. According to Scott, "Our fit meeting is designed for you to get to know us and for us to get to know you. Once you engage us, we schedule a series of initial meetings to begin the financial planning process and to initiate an investment plan." DecisionPoint then meets regularly with you to ensure that your investment plan is meeting current and future needs. ■

DecisionPoint Financial is located at 2812 N. Norwalk, Suite 116, in Mesa. For more information, visit decisionpointfinancial.com, or call (480) 553-6249.



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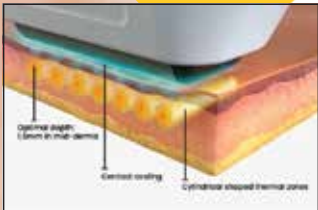
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EVENT

Nativity Bake Sale is a Pre-Order Event This Year

Submitted by Jill Benza

We have good news for you! The Nativity Bake Sale hosted by the Antiochian Women of St. Ignatius Church has not been canceled this year. The sale will happen, but just a bit different than last year.

Mark your calendars for Saturday, Dec. 12, for the Nativity Bake Sale from 9 a.m. until noon. If you have tried our baked goods before, then you know our bakery is delicious and you have been waiting for this announcement.

The sale this year will be a pre-order event only. With the uncertainty of COVID-19, we felt it best to downsize the scope of our event, but that does not mean the selections will be less. Our Nativity Baked Goods Sale pre-order form will be available in early November with pick up scheduled for Saturday, Dec. 12. Advance orders are due no later than Dec. 1.

Check out our Facebook page — St. Ignatius Holiday Delights — for pictures of some of our super pastries and a link to the pre-order form.

If you fondly remember your grandmother's bakery at Christmas, you'll be sure to want to order our baked goods. We will have a variety of ethnic items, such as Serbian, Czechoslovakian, Greek and Russian holiday treats and specialty breads.



We feature Serbian nut, prune, apricot and poppy seed rolls, Eastern European pastries, Czechoslovakian and Greek cookies, and Russian tea cakes. And don't forget our famous baklava!

In addition to cultural treats, the Antiochian Women are known for its sweet options, including chocolate-covered peanut butter balls, homemade fudge, dipped marshmallows and traditional holiday cookies. We are offering an abundance of items that can be used for holiday gifts and treasures. If you are looking for a special gift for a teacher or neighbor, our holiday treats cannot be beat. They are delicious and well-priced.

Please know that St. Ignatius Church has moved to 2402 N. Usery Road, which is Ellsworth Road north of McKellips Road, on the west side. We will be open for pick-up of pre-ordered baked goods starting at 9 a.m. on Saturday, Dec. 12. When you place an order, we will confirm pick up time with you. This will be a COVID-friendly bake sale — the bake sale Christmas elves will be wearing masks and gloves to ensure your safety. ■

Please follow us on our Facebook page — St. Ignatius Holiday Delights. Pre-order forms and pictures of our products will be available on there, or by emailing: saintigholidaydelights@gmail.com. For information, please call Jill Benza at (480) 388-0378. Remember, advance orders are due no later than Dec. 1.



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Chef Josh shares A FAVORITE RECIPE

By Executive Chef Josh Nylin, Las Sendas Golf Club

The smell of crisp fall air brings back so many fond memories of childhood growing up in New England. The wonders and beauty of the changing foliage and the great flavors of the fall harvest are two of my favorites. Freshly picked apples, pumpkin pie, butternut squash, and apple fritters just makes my mouth water thinking about it.

I reached out to my mother today to ask for my grandmother's apple fritter recipe that has been handed down through our family for many years. I didn't tell her why I needed it, so if you see my mother, don't let her know I shared our family secret recipe.

We have a great fall season to look forward to. I hope you enjoy the fritters as much as I do. ■

Apple Fritters

- 1 Cup Flour
- 1/2 tsp Ground Cinnamon
- 1/2 tsp Salt
- 2 tsp Baking Powder
- 2 tsp Lemon Juice
- 3 - 4 Apples, Peeled & Diced
- 2 Tbsp Sugar
- 2 Eggs
- 1/4 Cup Milk
- Oil for frying



Glaze

- 1 Cup Confectioners' Sugar
- 1 Tbsp Water

Whisk dry ingredients together. In a separate bowl, add lemon juice and apples. Add sugar and eggs together in stand mixer with paddle attachment. Fold in dry ingredients. Add milk and stir, fold in apples.

Fill frying pan with oil and heat to 375 degrees. Drop batter into oil 1/4 cup at a time. Flip and fry other side. You will know they are done by inserting a small knife into the center and it comes out clean. Use slotted spoon to remove. Let cool and top with glaze.

Las Sendas Golf Club Back in Full Swing

After the busiest summer in our golf course's history, we are back open after overseed, and the course conditions are beautiful. Of course, we will provide a safe environment for all.

The Las Sendas Golf Shop has gone through a complete transformation with a brand-new look inside, and new merchandise and accessories for all lifestyles and activities, as well as golf clubs for special order.

Starting Tuesday, Nov. 3, we are conducting a weekly Junior Clinic available to all kids ages 5 to 15. More details and sign-up forms are available at lassendas.com/instruction/programs. You'll also find new junior apparel here at Las Sendas Golf Shop. And don't forget, the parents can shop too!



The Patio & Grille Fall Line-up 2020



The Patio & Grille chefs have created a warming menu of nightly specials for the fall and winter season. Enjoy a drink, watch the sunset views and dig into a savory meal of tastes to please any palate.

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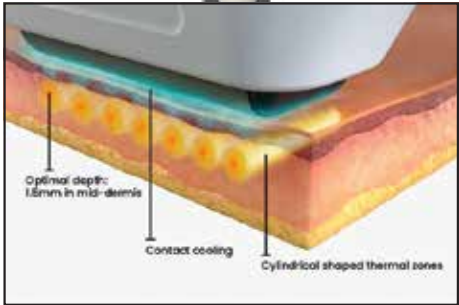
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To Our Community and Community Physicians,

It's finally here! Dr. Charles Jost, and the Southwest Cardiovascular Associates physicians and staff, are very proud to present to the surrounding community, greater Phoenix area, and our community physicians, our now completed, new Cardiovascular Ambulatory Surgical Center, located at: 7529 E. Broadway Road, Mesa, AZ 85208.

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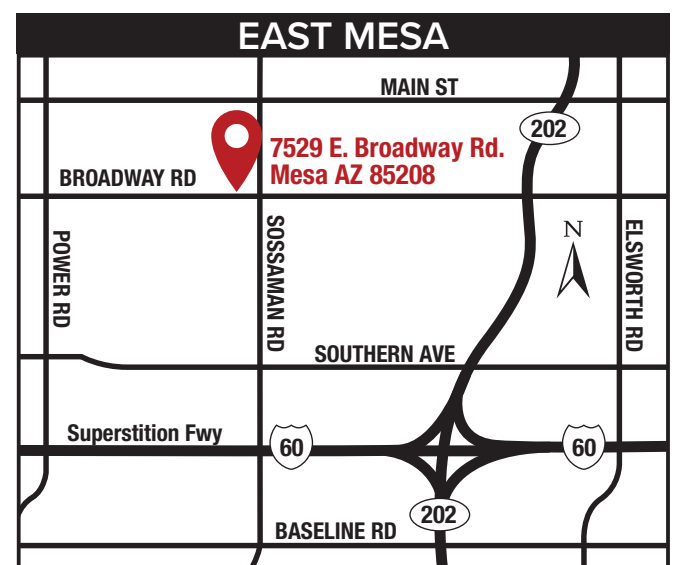
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Charles M.T. Jost, MD.
Interventional
Cardiologist
Principal



Charles M.T. Jost, MD.



Michael D. Barry, DO.



Nachiket Patel, MD.



Stuart C. Lipskind, MD.



Kirk D. Minkus, MD.



Michelle Gentsch, ACNP



Kelli DuCray, ACNP

HEALTH

Why Consider Hormone Replacement?

By Cynthia Hayes, NMD
Mesa Naturopathic

I remember thinking when I was a younger woman, why in the world would I ever consider hormone replacement therapy (HRT). I remember thinking that aging was a natural process and that I should embrace it just like my mom had. I soon reconsidered my stance on this.

As I was aging, I realized that the quality of my life was changing, and it was not changing in a good way. I began to notice that I was having hot flashes and waking up soaking wet from night sweats. I just couldn't seem to remember things like I used to before. I would walk into a room and could not remember why I was there.

My brain felt foggy; it was hard to think. I began to gain weight and I was very emotional. I'm sure that I was not easy to be around. I had a lot that I still wanted to accomplish with my life and I wasn't sure if I would be able to succeed.

I was entering a phase of life known as perimenopause. My menstrual cycles were irregular and my flow was very heavy. My perimenopausal symptoms were hard to endure. I



was not able to sleep through the night and I became less and less interested in maintaining intimacy with my husband.

My symptoms got worse as menopause approached. I knew that I needed to do something so that I could be comfortable in my body. I talked to my friends

and was able to find a doctor to help me to get my life back. I have since gone on to go to medical school and have become a naturopathic physician. Now, I am able to help others keep a good quality of life as they age.

Since learning the importance of HRT, I know I will have a better outcome in my aging than my mother had. She suffered from insomnia and depression. Her skin was loose, dry, and wrinkled. She was diagnosed with osteoporosis and congestive heart failure. Her quality of life decreased as she aged.

Menopause is defined as the lack of menstrual flow for 12 months. It does not happen overnight because the ovaries decline over a period of years. The average age that menopause occurs is 51. The life expectancy of women in the United States is 78 years, but many women live longer than that. This means that women are living a third or more of their lives past menopause.

The ovaries make both estrogen and testosterone in women. As the ovaries decline, they make less and less estrogen and testosterone. In fact, testosterone deficiencies begin in our thirties and estrogen deficiencies start in our forties. Men also slow in their production of testosterone. Testosterone is in the highest levels in the twenties, but it begins to decline in the thirties.

Testosterone is important in both men and women. Testosterone is essential for glucose metabolism. It actually helps move glucose into the muscle. Testosterone deficiency may drive insulin resistance. Men and women alike need testosterone for good muscle mass, muscle growth, tissue healing, libido, stamina and more.

Why not come in and get a hormone consultation

and see if you would benefit from bioidentical hormone replacement? The price of the office visit is \$100 plus \$25 for a blood draw if you would like to get your hormones measured. Insurance is filed for the cost of the blood tests. Cash pricing is available for \$200 for the male or female health and hormone evaluation blood work. ■

Let us get you onto the road to wellness at Mesa Naturopathic. Dr. Laura Markison and Dr. Cynthia Hayes are certified hormone specialists in Pellecome pellet insertion technique. Call and schedule your appointment today at (480) 306-8111. Check out our website at mesadr.com.



Symptoms of Estrogen Deficiency

- Hot Flashes
- PMS symptoms worsening
- Night Sweats
- Irritability
- Dry Skin
- Insomnia
- Depression
- Mood Swings
- Forgetfulness
- Vaginal Dryness
- Increased allergy symptoms
- Increased cardiovascular symptoms
- Increase Urinary Tract infections
- Decreased Bone Density

- Weight gain
- Loss of focus
- Anxiety
- Depression
- Muscle pain/weakness
- Mood swings
- Migraines
- Memory problems
- Sugar Cravings
- Fatigue
- Decreased Bone Density

Symptoms of Testosterone Deficiency

- Low libido

Long Term Consequences of Hormone Deficiencies

- Hypertension
- Insulin Resistance and Diabetes
- Hypercholesteremia
- Cardiovascular disease
- Osteoporosis
- Cancer
- Dementia

Resources: Low Testosterone and Your Health. WebMD Medical Reference Reviewed by Sabrina Felson, MD on Feb. 11, 2019. webmd.com/men/what-low-testosterone-can-mean-your-health#1

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REAL ESTATE

BUYING AND SELLING HOMES VIRTUALLY

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

The coronavirus pandemic has made buying and selling a home *virtually* so much easier than it was before. The technology we are all using today gives us the tools to be able to do everything remotely.

Digital communication, from video calls to virtual tours, has never been easier. Even when life goes back to *normal*, this technology is going to stay and continue to grow, especially in real estate. Over the past nine months, I have had the opportunity to do many virtual purchases and sales. This is so beneficial to my clients, especially those out-of-state, that I wanted to share a little bit about the process.

OUT-OF-STATE BUYERS

It's nothing new for buyers to start their search online, but more out-of-state buyers are choosing to do the entire purchasing process virtually with little to no in-person contact. Four of my last five buyers were out-of-state. Our first conversation was done via Zoom or Facetime. I not only wanted to know what their wish list was for a new home but what was important to them in a community, and how to prioritize what they were looking for. I got to understand what they were looking for in their new home and neighborhood, and they got to meet me, ask me questions about our real estate market and my local expertise, to know if I was the right agent to represent them. Once I had all their criteria, I set them up on an automatic search. As we know, homes are literally flying off the shelf right now. Many, especially the lower to middle price ranges have multiple offers on the first day. This is another advantage of doing showings virtually — we don't have to



wait to meet up in person and maybe miss our opportunity to even submit an offer. Being a local agent, I was able to view the homes within hours. Scheduling a time to do a live virtual tour with my client is the next best thing to them being here in-person; they still got to go through the home with me seeing everything I see, they got a feel for the flow and the layout, and could ask questions as we went through it together. After getting an offer accepted, we were then in the 10-day inspection period. This is when two of my clients flew out to be at the inspection and view the home for the first time. My other two clients did the inspection virtually and we *face-timed* them through the review with the inspector while walking virtually through the house. The buyer was able to ask questions directly to the inspector and the inspector was able to show them anything he needed to explain. If the seller had agreed to do any repairs, I ensured they were all done correctly and I did a final walk through with my clients via Facetime, Zoom or other apps. The title company arranged a notary to do the signing in whichever state my clients live, at a time convenient for



them. My hands-on approach, combined with the technology, makes anything possible. **OUT-OF-STATE SELLERS** Four of my recently sold homes have also been sold virtually. Two clients were in Canada and they stayed home throughout the selling process. As soon as they decided to sell, I started getting the home ready. This included staging the home, moving their own furnishings around and providing some of my own staging items to make the home show its best. My handyman did any repairs needed, I arranged a carpet cleaner, landscaper, cleaners and anything else that was needed to sell the home for top price. The professional photographer did photos and, on one of the larger homes, did aerial drone photos and a live video tour. With buyers looking for homes online and buying them sight unseen, it is so important to provide as much online and virtual viewing of your home as possible. Once an offer was accepted and if any repairs were needed, I arranged all the details with a handyman or professional contractor. If the homes were fully furnished, I arranged to have personal items shipped back to the sellers or assisted with the sale or donation of the home furnishings. Whatever the clients need, my team and I can take care of everything so that the process is as stress free as possible. Also, know that virtual buying and selling with limited contact is not only available to out-of-state buyers and sellers. I offer all the same services to clients who live right here in Arizona. If you are thinking of buying or selling a home and would like more information or have any questions, please feel free to contact me at any time. ■

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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REAL ESTATE

DID YOU RECENTLY REFINANCE?

Here are Five Things You Need to Check!

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

With interest rates at historic lows, homeowners have been refinancing at a record pace in 2020. In fact, so many people have opted to refinance and stay in their existing homes that it has really limited the inventory in our resale market!

Here are a few things you should review if you recently refinanced.

1. DID YOUR PREVIOUS LOAN GET PAID OFF?

When you refinance, you pay off one loan and take on another — often with a different financial institution. Make sure that you received a letter from your initial lender verifying that your loan was satisfied and double check your previous mortgage account online to verify.



John and Natascha Karadsheh

2. DID YOU GET THE MONEY BACK YOU WERE DUE?

When you refinance, your new lender will require that you re-establish and fund a new impound account for your taxes and insurance. However, often there is still money sitting in your old impound account and, depending on when your next tax bill is due, this amount can be significant. Make sure that you received the balance of the monies you are owed from your previous loan. You should receive a check from your original lender within two to three weeks of your refinance.

3. DID YOUR TAXES GET PAID?

When you refinance and pay off one loan and set up another, any taxes due will need to be paid. We had an incident where a client used an online title company for their refinance, received money back they weren't expecting, and later discovered that their taxes had not been paid. You can check www.mcassessor.maricopa.gov to see if your taxes have been paid by entering your address into the search bar. Once you find your property, click View/Pay Tax Bill.

4. DID YOU TELL YOUR ACCOUNTANT?

Be sure to send the final settlement statement from your refinance to your accountant, especially if you did a cash out refinance or paid points on the refinance. The Tax Cuts and Jobs Act of 2017 altered many of the deductions that were previously available, so it is best to send the statement to your accountant for review.

5. DID YOU PUT YOUR HOME BACK INTO YOUR TRUST?

This is a big one! We work regularly with estate attorney Jacqueline Hough at Hough Law Offices, and she recently shared with us that many people are taking their properties out of their trust to refinance.

"As a general rule, most lenders who require the residence to be deeded out of a revocable trust offer to deed the residence back into the trust once the refinancing is complete," Jacqueline advised. "However, we are seeing too many cases with lenders who, for one reason or another, do not actually follow through with the second deed transferring the residence back into the trust, or lenders that do not even offer this as part of the refinance process."

This is an important detail, because if a homeowner passes away, the property that is outside the trust may have to go through the probate process. The probate process is more costly, takes additional time, will slow down the process of selling the property, and can cause added stress on the beneficiaries. You can go to www.recorder.maricopa.gov to check your deed or give us a call and we can look it up for you.

If you are thinking of refinancing, just remember to watch your fees (in addition to rates), use a reputable lender and title company, and really evaluate if it makes financial sense to reset your loan. As always, don't hesitate to call us with any questions. ■

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.

COMMUNITY

GARAGE SALE

is right around the corner

Submitted by Red Mountain Ranch Social Club

Attention shoppers! The Red Mountain Social Club is moving ahead this year with the 31st annual Community Garage Sale on Friday, Nov. 13 and Saturday, Nov. 14.

If you want to sign up as a participant, you still have time to make some money on everything you've cleaned out of your closets in all your spare time.

Years past, we have had about 100 of our great neighbors participate in the sale and find success selling their items. We expect a similar turnout this year. Anything not sold has always been donated to Sunshine Acres Children's Home, and this wonderful partnership will continue this year as well.

The Social Club along with the Red Mountain Ranch HOA are taking measures to make sure gates will be open to our shoppers, alleviating the need to press the gate code panels.

We also strongly suggest each seller wear their masks, put their tables and items in the sun,

and wear gloves, especially when handling money. In addition, sellers should have hand sanitizer ready for their shoppers, so we can protect ourselves and our neighbors the best we can.

We also reinforce that the sale is voluntary, and we would love to have you participate. However, if you feel you are high risk, please make the best choice for you.

We are all very excited to have a community event to look forward to and welcome all our participants for the 31st year! ■

If you have questions, call or email Chelsea Anderson at (602) 748-6136, chelsea@yourreddoorteamaz.com, or Sandy Balsley at (208) 313-5399, ronsanb64@yahoo.com.



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||| SPIRITUALITY

Celebrate What is Behind Us AND A NEW SEASON

By Pastor Paul Frank,
Hosanna Lutheran Church

One time — years ago — I was preaching a sermon in a beautiful country church in Illinois. The room was full of people of all ages — some elderly people dressed in their best, some younger families often with small children on their laps. With a good full house, the sermon had some drama to it.

I was in mid-sermon, just reaching the dramatic climax of the message, proclaiming the saving grace of Jesus Christ. I reached the crescendo of the message, paused for effect, and then, in the midst of the dramatic silent pause, some child on a lap in the back blurted out, “Is it over?”

And then, well, with some chuckling in the crowd and one mom covering her child’s mouth, yes, it was over. The tension and drama of the moment was over. Instead, a new found comfort and joy and a kind of peace fell across the room.

As people left church that day they chuckled and they remembered, not the tension of the message, but the joy of knowing that we are OK. We are in God’s hands. The worry, fear, guilt or anxiety about life today and eternal life to come, it’s over. Jesus had the final word and His word is Life. He won forgiveness for our sins. He cleansed our souls and welcomes us into His own family. Our time separated from God is over. We have life through him.

Right now, I think a lot of us are asking, “Is it over?” Is the heat of summer over? Is the panic of pandemic over? Is the



economic chaos over? Is the political season over? Well, some things are over with now and other things are winding down. Some things will linger on a while. And a lot of the aspects of life we enjoy and have called *normal* are resuming even now.

At Hosanna, we’ve started a new season. We are celebrating harvest, life, renewal, and looking forward to what is to come. November brings wonderful temperatures and a looking toward holidays.

We have many plans in place for Thanksgiving Eve, Mid-Week Advent, Christmas Cantata, Cookie Shoppe, Christmas Eve services and so much more. Some things will be available online, others in-person, and some both.

If you are ready to look toward a new season with us, and enjoy simply allowing some things to be over, then come join us at Hosanna.

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EDUCATION

Mesa Public Schools Puts BOND DOLLARS AT WORK

By Laurie Struna
Photo by Tim Hacker

Even as COVID-19 kept school campuses closed, the Mesa Public Schools construction team worked behind the scenes to ensure schools were ready for a fall return to in-person learning. Thanks to voter approved bond dollars, several schools received much needed improvements this year.

The team focused on projects that support the district's *Portrait of a Graduate* and its framework to ensure all students graduate ready for college, career and community. Projects included cafeteria and kitchen remodels, carpet installations, roof and sewer line repairs, building safety renovations and parking lot improvements.

CREATING SAFER SCHOOL CAMPUSES

Holly Williams, associate superintendent, reported that front office renovations created secure lobbies and safer campuses. Mesa Academy for Advanced Studies, Kino Junior High School, as well as Lowell, Robson and Taft elementary schools received front office remodels to provide secure access and safety film.

"The office renovations ensure that when school is in session, only individuals who have checked in at the front office are



The new front office design at Mesa Academy for Advanced Studies balances increased security needs, while fostering a nurturing educational environment.

on campus," Holly shares. "This, in addition to cameras and security film on glass areas, is all a part of making schools safer."

To enhance security procedures, nine sites received ballistic and riot control film, 24 schools installed high-definition security cameras, and five added security fencing.

Allen Moore, director of school safety and security, shares that the cameras and film add a layer of protection for students and staff.

"Along with district safety protocols, the ballistic and riot control film keep students and staff safe in the event someone might try to open fire or break the glass to gain access," Allen said.

FEEDING YOUNG MINDS

Cafeteria construction projects proceeded at Ishikawa Elementary School, and Shepherd and Smith junior high schools updated kitchens for better workflow, making them more inviting for students and staff.

Ishikawa's remodel expanded the cafe's footprint by relocating walls and plumbing, adding new flooring and upgrading the electrical system. A new rolling drop-down door blocks off the area when the kitchen isn't in use, and a new wall mural logo inspires school spirit.

Shepherd transformed its kitchen by installing new flooring, replacing sewer lines, adding windows in the dining area, and upgrading lighting in the cafeteria. ■

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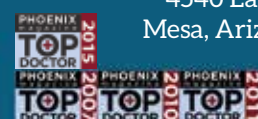
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LOCAL BUSINESS

Studio 480 Hosting Customer **APPRECIATION WEEK**

By Kimberly Alvarado

Studio 480 has been in service of making clients look beautiful for more than six years, while also giving abundantly to our local community. Each November, they host customer appreciation week.

"This event is offered to remind our clients of how much we appreciate their support, and serves as a *welcome back* gesture to our winter visitors," said Studio 480 owner, Renee Hadyka.

Clients will be treated with refreshments and free giveaways daily — through the end of November. Also, you will not want to miss the opportunity to purchase Redken holiday box sets at 20 percent discounted prices or grab some unique stocking stuffers, such as *Hempz* lotions and hair *invisibobbles*. In addition, this year the studio is hosting a *Botox Party* on Saturday, Nov. 14.

"Most importantly," added Renee, "during the month of November the studio hosts a local food drive to benefit the children at Sunshine Acres Children's Home. Anyone who brings non-perishable food items into the studio will receive a small gift."

These donations are being accepted until Nov. 23. This year Studio 480 hopes to provide its largest donation of food yet — something to smile about during a year where the pandemic stole so much joy.

Renee's history of community service and business ownership can be traced back to her childhood. Her parents owned a successful studio for a couple of decades and entrepreneurship was a common theme among many of her extended family members.

Renee grew up in Detroit, Mich. When her parents decided to move west for retirement, Renee settled with them in Mesa, where she completed her final year of high school at Red Mountain



Renee Hadyka

and then went on to Arizona State University. After college graduation, she went to beauty school and has maintained a foundation in the Red Mountain area for more than 20 years.

Groundwork for the origination of Studio 480 was tricky for Renee. She quickly established the desire to work community, but naming her challenging.

“I wanted something that sounded gender neutral and local to the Red Mountain area. I chose *studio* over *salon* because I thought it would be comfortable to both men and women. And I have always liked numbers in business names, so I chose the area code 480.”

Inside the Studio 480 doors, you will find a variety of personalities and a fun mix of stylists. “I look for stylists who are down-to-earth. People who are talented, honest, and loyal. I want co-workers who can be themselves and relate to our clients. I don’t care about the color of their skin or hair, nor their gender or religion. What matters to me is how they treat others,” Renee said.

Typically, a day at the studio is filled with busy schedules from 8 a.m. to 5 p.m. And like any business, it has its challenges. Renee's biggest challenge is managing the social media and internet aspects of communication for her business. Keeping up with the latest technology, creating her website, learning about search engines, and postings has been a learning curve for the studio's Chief-of-Staff.

But one thing Renee, the entrepreneur, has mastered is the service of serving her clients and community. It is that success that radiates inside her busy studio. ■

You can find Studio 480 at 6655 E. McDowell Road, Suite 105, in Mesa. Contact them at (480) 985-2369.



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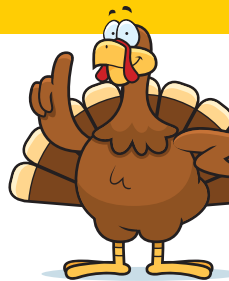
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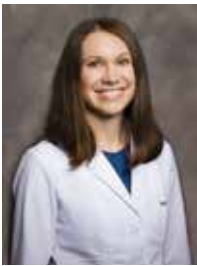
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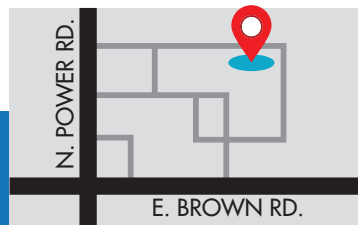
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HEALTH

Over 50

Taking the Guesswork Out of Medicare Annual Enrollment

Submitted by Tapestry Insurance

During the Medicare Annual Enrollment, there are so many commercials, advertisements and mailers, that all the plans and options available might start to look like a foreign language. Even after extensive research, making a decision can be daunting.

Fortunately, you don't have to make sense of it all on your own. I am a licensed and trained Medicare health plan agent, and have worked for the past six years to become knowledgeable about Medicare health plans. I attend seminars and



trainings to stay up-to-date on the latest information.

It's complicated and there's so many moving parts, so I always think to myself, "Why would you ever tackle this on your own?"

I make appointments with my clients to provide information to ensure they fully understand all of the options available, and together we can identify what is needed. Once I help someone enroll in a plan, I then become their agent and can continue to work with them each year.

During the annual Medicare enrollment period, I speak with my clients to confirm they have been satisfied with their plan, or help them choose a new plan. As a Medicare health plan agent, I am paid by the insurance companies, so my clients don't pay any out of pocket fees for my help. I don't pressure anyone, just simply provide information, present options and let them choose what is best for their situation.

Someone once asked me which plan is best. Quite honestly, it depends on what is best for each individual. ■

For help with your Medicare insurance needs, please contact Lynne Jones at (480) 212-2246, or email jonesdvp@yahoo.com.



FINANCES

Over 50

Purpose-driven Retirement Needs a Financial Strategy

Submitted by Brent D. Hoskinson and Linda Drake

Today's retirees are looking for purpose.

In fact, 55 percent of them said retirement is the time for "a new chapter in life," according to the 2020 Edward Jones/Age Wave Four Pillars of the New Retirement study. But to afford this new chapter, retirees need to be financially prepared.

If you're approaching retirement, how can you achieve this financial preparation? For one thing, you may need to prioritize your goals. You might want to travel the world, collect rare wines or fix up old houses, but time and money may force you to make some choices.

You might also want to calculate if you can still afford to retire when you had initially planned. If you need to work longer, you can benefit by adding more money to your 401(k) and IRA.

Finally, if giving back to your community is a key element of your purpose-driven life, you'll need to budget how much you can give to charitable groups each year.

It can be extremely rewarding to live your retirement purposefully – but you'll



find it a lot easier to do when you make the right financial moves. ■

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

ARE MEDICARE PLAN CHANGES TOO CONFUSING?

Some Medicare plans are prone to change more than others each year. Let me help take some of the confusion out of choosing a plan for 2021 and beyond.

- Have you received a letter showing that your plan's rates have changed more than you would have liked?
- Would you like personalized help exploring your Medicare options?

You are not alone. This time of year is very confusing for most people that are on a Medicare plan.

Call me today for help navigating Annual Enrollment this year!

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

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LOCAL BUSINESS

Skin Care Specialists offer EXTENSIVE SPECIALIZED SERVICES

By Kimberly Alvarado

Whether you are concerned about common skin lesions, rashes, or diseases of the skin, the team at Skin Care Specialists is here to help. The highly trained, compassionate physicians on staff provide an extensive list of medical, surgical, and cosmetic services for their patients.

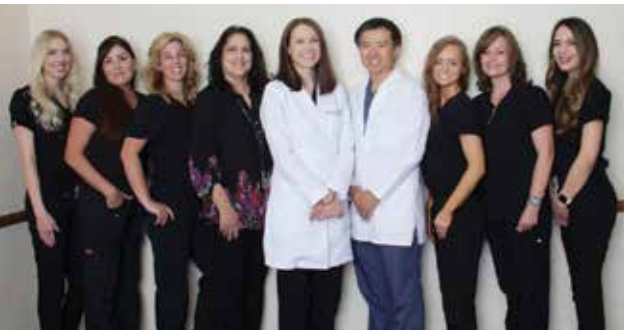
Skin Care Specialists is growing rapidly according to Office Manager Annette Mays. Annette has been the leading coordinator of office operations for more than a year now and was excited to announce the addition of a new physician to the office staff — Dr. Aimee Two.

Dr. Two recently joined Dr. Chao Li at the Northeast Mesa location. Dr. Two grew up in the Phoenix metro area, returning to her Sonoran roots after completing her residency in dermatology at the University of California, San Diego. She graduated with Honors from Brown University with a degree in neuroscience and went on to earn her medical degree at Yale University School of Medicine, where she obtained a master's degree in health science.

Preceding Dr. Aimee Two in patient care at Skin Care Specialists is Dr. Chao Li. He is the son of two physicians and learned of his passion for patient care through his parents and medical volunteer work during his undergraduate studies.

Dr. Li earned his Doctor of Medicine at Harvard Medical School, where he worked with world experts in laser medicine to create better methods of detecting skin cancers. He went on to complete his internal medicine internship at Virginia Mason Medical Center in Seattle, and then his dermatology training at the University of California, San Diego. He returned to Arizona to be closer to extended family.

When asked about a common vision that Dr. Two and Dr. Li share for treating their patients, Annette said that both doctors have a passion for helping their patients understand the nature of their skin conditions. That awareness helps lead patients to the best course of treat-



ment options for their specific needs.

So, the professionals at Skin Care Specialists recommend that Arizonans need to care for their skin during the fall and winter months by following these healthy practices:

- **Hydration.** A key element to healthy skin. Getting enough water into our systems improves elasticity, flushes toxins, offers a healthy glow to our skin and even reduces excessive oil production.
- **Moisture.** The benefits of moisturizing our skin helps prevent dryness caused from artificial air conditioning and heating. Moisturizing slows the signs of aging and provides skin balance. In addition, it helps fight acne and soothes the symptoms of sensitive skin.
- **Sunscreen.** Don't forget to cover every inch of exposed skin. Commonly missed areas include hands, lips, ears, back of neck, nose, tops of feet, and hairline exposed areas of your scalp.

Zo Skin Health Products are a top recommendation from the team at Skin Care Specialists. Those products are available for purchase in the office.

Dr. Two and Dr. Li are currently accepting patients and generally book appointments one to two weeks out on the calendar. ■

Skin Care Specialists is a local dermatology office specializing in skin cancers as well as other dermatological needs. Call (480) 830-8333, or visit skincare specialistsaz.com. The office is located at 6832 E. Brown Road in Mesa.

REAL ESTATE Market Report

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| Median List Price | \$615,000 | \$416,444 | \$364,900 | \$620,000 |
| Price per Square Foot | \$226 | \$207 | \$189 | \$198 |
| Inventory | 89 | 39 | 28 | 32 |
| Days on Market | 89 | 46 | 45 | 39 |
| Median House Rent | \$2250 | \$1273 | \$1635 | \$1275 |
| Most Expensive | \$3,850,000 | \$1,550,000 | \$4,400,000 | \$2,595,000 |
| Least Expensive | \$285,000 | \$230,000 | \$215,000 | \$325,000 |
| Market Action Index | 63: Strong Seller's Market | 59: Strong Seller's Market | 87: Strong Seller's Market | 79: Strong Seller's Market |



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HEALTH

Over 50

The Latest Alzheimer's Research Finds Connections

Submitted by Home Care Assistance
Surprising. Frustrating. Promising. These words sum up the current thinking of the brightest minds in Alzheimer's research. Come along as we explore up-to-the-minute news about how Alzheimer's develops.

How the brain changes during early Alzheimer's:
Scientists have been researching the connection between a build-up of amyloid plaques in the brain and the development of Alzheimer's. Now, researchers have uncovered an Alzheimer's gene that could create the conditions for amyloid plaques to show up in the brain.

Neurons that create the conditions for Alzheimer's:
New research has found genetic and molecular connections between amyloid-beta and tau proteins. For the first time, researchers were able to follow the disease's path in neurons that are prone to Alzheimer's.
The research indicates that when aging meets amyloid-beta protein, it can lead to tangles of tau protein which cause the neurons to die. Scientists hope this can help them figure out how to create neurons that are more resistant to this condition.

Frailty increases susceptibility: Researchers believe that people who are physiologically frail are more prone to developing Alzheimer's, while those whose brains are more fit have a better chance of remaining symptom free.

Why light sleepers might have heavier risks: A team of Boston University researchers

contend that as we rest, the brain gets rid of proteins that build up while we are awake. This nightly cleansing assists our brain in ways that reduce the chance for developing Alzheimer's.
Among the *waste products* that get washed away are amyloid-beta proteins. This keeps them from turning into plaque and harming our neurons. Poor sleeping patterns limit our brain's ability to cleanse these proteins.
Can exercise stop Alzheimer's in its tracks? Besides boosting protective brain chemicals, exercise may help the brain retain important connections that often fade as we age. As little as a half hour of physical activity a few times a week can help us become sharper. This applies to both healthy people as well as those already experiencing cognitive impairment.
What about a cure? While a cure remains elusive, there are things we can do that are within our power to help maintain quality of life and promote a healthy brain.
If you need support caring for a loved one, call us. Our trained caregivers can provide support to fit your schedule and provide you with peace of mind. We understand aging and we can help your loved one age in a healthy manner. ■

Amanda Butas is a Certified Dementia Practitioner, and a Geriatric Care Manager. You can call her at (480) 699-4899. You also can visit Home Care Assistance, located on Power and McKellips roads, at 2031 N. Power Road, Suite 103.

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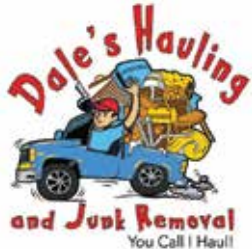
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Southwestern Style Cornbread Stuffing

Roasted Garlic Mash Potatoes

Fresh Yams Smothered In Pecan Butter

Green Bean Almandine Beurre Noisette

Fresh Herb Traditional Giblet Gravy

Whole Cranberry Relish

Mixed Greens

Grape Tomatoes, English Cucumbers,
Shaved Fennel, Cranberries

Artisan Dinner Rolls

To Reserve Your Take Out Meal,
Email: jfogle@lassendas.com or
call 480-396-4000;222

THANKSGIVING DINNER on the PATIO at LAS SENDAS

Thursday, November 26th, 3-7pm on The Patio.

\$55 per person (plus tax and gratuity)

Kids 12 & Under - \$16.95 (plus tax and gratuity)

Reservations: 480-396-4000

STARTERS

Butternut Squash Soup

Fall Mixed Greens: pecans, pears, mixed greens, shaved parmesan,
maple vinaigrette

Filo Wrapped Baked Brie: carmel apple walnut chutney, toasted nan

ENTREES

Roasted Turkey: mashed potatoes, stuffing, turkey gravy,
green beans, cranberry chutney

Prime Rib of Beef: au jus, creamy horseradish, mashed potatoes, asparagus

Mediterranean Seared Sea Bass: olives, prosciutto, tomatoes, fennel,
celery root puree, pesto wine butter sauce

Bread Service Whipped Butter

DESSERTS

Pumpkin Pie Cheese Cake

Bourbon Pecan Pie, Whipped Cream

Las Sendas Golf Club | 7555 E. Eagle Crest Drive, Mesa, AZ 85207 | 480-396-4000 | www.lassendas.com

Wine Dinners Are Back at Las Sendas

And We Couldn't
Be More Excited!

Join Us for a Delicious 5-Course
Dinner Featuring Far Niente
and Nickel & Nickel Wines

November 12th, 2020

6:00 Reception • 6:30 Dinner

\$110 Per Person

FEATURED WINES:

Far Niente Chardonnay,
Coombsville 2018

Far Niente Chardonnay,
Coombsville 2018

EnRoute Pinot Noir, Russian River 2017

Nickel & Nickel Cabernet Sauvignon,
Vaca Vista, Oak Knoll 2017

Dolce, Coombsville 2013

Far Niente Cabernet Sauvignon,
Napa 2018



LASSENDAS.COM

(480) 396-4000;222

**7555 E. EAGLE CREST DR.
MESA, AZ 85207**