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January 2021

Mesa Brothers are Local Champion Golfers

By Kimberly Alvarado

Meet two brothers who will not accept *average* as a golf score!

In fact, hand them a dirt road to four-wheel on, a mountain to climb, or a board game to play and its *game on* for Jaxen and Kai Pastores.

However, competition quickly fades into mutual respect and admiration when the two take their talents onto the greens. The boys, described as *two peas in a pod* by their father Jan, have moved to an outdoor paradise they love and respect. This admiration seems to be reflective in the warm welcome they have received from the Mesa community.

Jaxen and Kai relocated to the East Valley from Alabama, with their dad, in the summer of 2019, just before golf team tryouts at Red Mountain High School — Jaxen's senior and Kai's junior year in high school. When the energetic duo arrived in Arizona on the Fourth of July, they were able to meet high school golf coach, Frank Campos, who in turn introduced the boys to a new golf family, leading to many new friendships.

"Red Mountain High School welcomed the boys with open arms," remembers their dad. Coach Campos was eager to meet the hopefuls, knowing that their Alabama golf resumes were strong. He was also very aware of the differences in Alabama golf versus Arizona golf. The boys would be adapting from cold, spring seasonal play to fall play here in Arizona.

"The course lengths here in Arizona are a little longer and the weather is, well, much warmer," Coach Campos informed them. Soon after tryouts though came the realization that these solid players had earned top spots on the team.

And what an impression the boys made their first year in Arizona. Besides leading the Lions into the State playoffs, the older of the duo, Jaxen, earned the title of East Valley Region Player of the Year. Both Jaxen and Kai were named to the All East Valley Region Team. Additionally, Jaxen won the Mesa City Championship in 2019 with Kai placing runner up to his older brother.

And, the Red Mountain Lions have recently ended their fall golf season for 2020. Once again Kai participated in the State competition, winning the East Valley Region Championship. Upcoming decisions might be, will Kai follow in his brother's footsteps, staying close to home, or will he blaze his own path? The options have been promising for both athletes.

WHY GOLF?

As children the boys played multiple sports in Alabama, including baseball, football and basketball, which often included travel team play, constantly keeping them on-the-go. But the demands of high school sports compelled the competitors to focus their choice in athletics. During their sophomore and freshman year, Jaxen and Kai, respectively, chose golf over football. Varsity level golfing was something they had each experienced since the seventh grade.

Jaxen claims that his golf game emerged quickly from playing on weekends with his dad to competitive tournament play as a seventh grader. His natural skills helped him choose golf as his sport of focus as his school years progressed. "Besides," he admitted, "the football and basketball athletes got much taller and bigger than me physically in high school."

Jan, Jaxen and Kai Pastores



But it's not just the golf course that holds the attention of Jaxen, Kai and their biggest fan, their father Jan. The boys are also distance runners. Together, with their dad, they workout, attend hot yoga classes (their dad's favorite), hike, bike, and when they are not practicing their swing at the Longbow golf course's driving range or getting in a weekend round, you might find them four-wheeling the dirt roads of Bulldog Canyon in the Tonto National Forest or climbing to the top of Camelback Mountain. With a zest for exploring and staying in physical shape, it appears that the Pastores boys don't let any grass grow beneath their feet.



Meet the two hopefuls:

Kai Evan Pastores - age 17

Kai shares the same birthdate with the late American professional golfer Ben Hogan, prominent for his great influence on golf swing theory and renowned ball-striking ability.

His No. 1 secret to becoming a championship golfer is to remain confident and swing smoothly. He practices this confidence by utilizing a sort of *live in the moment* outlook.

His dad, who has been an incredibly supportive influence, reminds Kai when he is preparing for a high-pressure event, "You've made it to the dance, now it's time to dance." His dad often reminds Kai that he is in his element when relaxed, allowing himself to remove the stress of it all and have fun. That is when Kai plays his best golf.

Even when he is not in a tournament or at the driving range, Kai stays close to the greens with his new job at The Patio & Grille at Las Sendas. As a line cook, he has received various compliments regarding his work ethic and dedication in the kitchen. After completing his senior year at Red Mountain High School this spring, Kai's goal is to attend a college that offers culinary programs while continuing to play golf. "I aspire to work in the fine dining restaurants in the City of Scottsdale, such as *Maple and Ash*," says the high school senior. Kai's dream is to become a chef. He has fallen in love with culinary and the lifestyle that accompanies it.



Jaxen Severiano Pastores - age 19

Jaxen is named after his dad's favorite golfer — Severiano Ballesteros from Spain. His abilities are influenced by several professionals, including Tiger Woods, Brooks Koepka, and Dustin Johnson. Even

more than their love of golf, Jaxen is inspired by their love of fitness. Besides gathering putting or chipping techniques, he is drawn to learning about their workouts.

Jaxen is quick to refer to his younger brother as his best friend, adding that the two of them are known as the *Dynamic Duo* on the golf course. He and Kai keep each other's game in check. Whether they are working out, riding bikes, or off-roading with mutual friends, "it's competitive," says Jaxen.

As a first-year college student, Jaxen attends Mesa Community College on a golf scholarship. He is studying business, realizing the importance of the necessary background to pursue his dream of working in a physical and/or a personal training setting.

Perhaps the rising golf competitors' futures can be summed up with a quote by Ferris Bueller, profiled on Jaxen's Instagram page — "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it." ■

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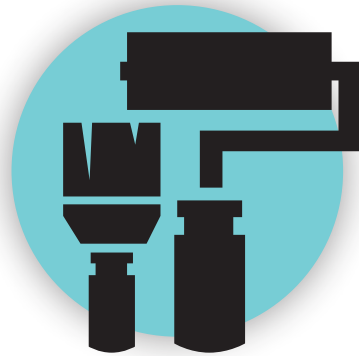
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LOCAL BUSINESS

Great Sleep Helps Start THE NEW YEAR WITH SUCCESS

By Jamie Killin

With 2021 kicking off and people evaluating their goals for the new year, many might be overlooking the importance of quality sleep in reaching any goal.

Lack of sleep can lead to forgetfulness, irritability, and even workplace accidents or dangerous, drowsy driving.

"Sleep actually heightens brain function itself so a lack of sleep for whatever reason really impacts your cognitive performance," said SleepWerx founder Terry L. Penner. "It affects your thinking, your decision making. Sleep also enhances mood."

Terry, who is a double board-certified nurse practitioner with more than four decades of experience in the medical industry, sees how lack of sleep can make it harder for people to reach their goals in all aspects of life.

Health-related New Year's resolutions are the most



Terry L. Penner



common goals, but lack of sleep can derail a healthy diet by pushing people to eat more convenient, less nutritious foods and lean too heavily on sugar and caffeine stimulants.

"People tend to use way too much caffeine when they're not sleeping," said Terry. "They also consume too much sweet soda. People tend to overdo it on sugar and junk because it's easy to grab when they just don't have the energy to cook a good meal or prepare a big salad."

This year, Terry has seen an increase in patients seeking help with insomnia as well as more patients experiencing anxiety around contracting COVID-19 or being home more often. This makes it more difficult for them to enjoy restful sleep, especially if they aren't practicing a relaxing night routine.

"A lot of people don't wind down before bed," said Terry. "A lot of people wait until the last second and think 'Oh, it's 11! I've got to go to sleep,' but your brain is still working."

To create a better sleep routine Terry recommends winding down two hours before bed, and reserving the bedroom for sleep and intimacy only. Going to bed at the same time each night and getting up at the same time no matter what are important strategies for good sleep. Setting the clock for 30 minutes later rather than repeating 5 minutes of interrupted sleeps can help reduce morning grogginess.

"With electronics, even a game or reading an eBook, can make people's heart rate go up," said Terry. "Do things that are non-engaging for relaxation. Whether it's sitting in low light or having a warm bath. There are also programs on YouTube on yoga for sleep. Even ten to 20 minutes of gentle stretching and deep breathing can be great for winding down." ■

SleepWerx is located at 3514 N. Power Road, Suite 127, in the Selina Ashworth Building. For more information, visit mysleepwerx.com, or call (480) 571-8460.

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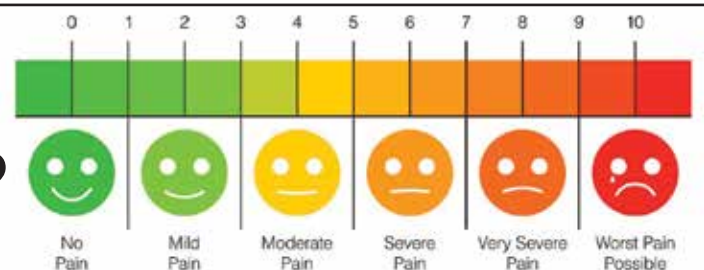
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COMMUNITY

Brilliant Planet Creates a Wonderland of Opportunities

By Alexandra Paddy

On the corner of Hermosa Vista Drive and 78th Street in Mesa, there is a local non-profit called Brilliant Planet that is in need of volunteers to help make an impact on the Arizona food system. The founder and executive director of the non-profit is Terra Rose Ganem. She believes that volunteers should come to the property — which they call Wonderland — to “learn about nutrition, different ways to grow food, and connect with like-minded people.”

Volunteers can do a variety of activities, from planting trees, attending workshops, making crafts, teaching classes, helping set up for events, and many other opportunities. One of the volunteers, Ashley Weston, states, “I met several people and had such a good time getting to connect.”

A member of the Girl Garden Society, Sarah King, said, “I now have my own tower garden. It’s something I do with my kids and a good way to introduce different foods to them.”

Terra Rose, a 33-year-old certified nutritionist, knew what she was going to do from a very young age. “When I was three years old, my mom gave me a sunflower seed, one day it grew taller than me and that is when I realized the magic and potential just one little seed held,” she explained. Terra Rose founded Brilliant Planet in March 2019 with the core message of teaching people that growing your own organic food can be easy and fun no matter how much space, time, or resources you have. She chose to start this organization as a non-profit so it is accessible to a wide range of people from all demographic backgrounds.

Aude Monson, an expatriate from France, said, “I have met a lot of people from various ages and backgrounds. I was also able to create a community of like-minded people. To me, it means the world.”

Brilliant Planet also supports children in foster care, those with special needs, and families that experience food insecurity. Further accessibility is made possible by a fellowship Arizona State University is offering in



Left to right: Kristine Bergstedt, Dawn Williamson, Ashley Weston, Aude Monson, Terra Rose Ganem and Sarah King

partnership with the Piper Trust Charitable Organization. The fellowship provides an opportunity for college-level research on the truth of Arizona’s food system and the challenges of eating healthy.

If you cannot volunteer, the non-profit also takes donations, which are used for planting orchards, buying nutrients for the soil, building infrastructure to support education, and buying materials for classes.

Ashley Weston, one of the volunteers, “donates every single month to Brilliant Planet,” said Terra Rose. Ashley’s donations are used for purchasing seeds for kids to grow. “Brilliant Planet is dedicated to reuniting people with themselves, each other, and nature to create more joy, peace, and connection in their lives,” said Terra Rose.

The donation link can be found at brilliantplanet.org, as well as shopbrilliantplanet.org. All the proceeds go to the organization. ■

To contact Terra Rose for more information on volunteering, you can reach her at execdirector@brilliantplanet.org, or (480) 628-8791.

Alexandra Paddy is a volunteer writer who is studying journalism at Red Mountain High School.

EDUCATION

Red Mountain High School Selects FEMALE FOOTBALL KICKER

By Alexandra Paddy
Photo by Dan Kent

Recently, there has been a big surge of females in football. Last month, Sarah Fuller, a University of Vanderbilt women’s soccer player, was the first woman to play in a Power 5 football game. But did you know that female football players are also right here in our own backyard?

At Red Mountain High School, Shekaina Rigrish is paving the way for females in football at the high school level. Shekaina, 15 years old, has been named a kicker for the Junior Varsity football team. She says that her biggest supporter is her dad and that, “he helps me push through it.”

Shekaina’s dad was actually the one to sign her up for football tryouts without her knowing — it was a complete surprise to her. Now on the team, Shekaina said, “The guys are so nice; it was weird at first, but I’m used to it now.”

As for her fellow kicker, Shane Rodgers said, “Not much has changed, it’s just something new and she is just part of the team.”

Shekaina is also involved in multiple other activities, including karate, volleyball, soccer, track, Student Council, FCA, hiking club, Red Sea, Mountain Movers, and youth group. In spite of her involvement in many activities as well as school, she has been able to achieve a 3.8 GPA.

Shekaina says that if anyone has even the slightest interest to just “go out and try.” ■



Alexandra Paddy is a volunteer writer who is studying journalism at Red Mountain High School.



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Next time you are visiting the restaurant, stop by the Golf Shop and look around. We are open daily from 7 a.m. to 6 p.m.

Cheers! Michael Field, PGA, Director of Golf ■

FROM OUR CHEFS CORNER:

Healthy Eating for the New Year

Submitted by Executive Chef Josh Nylin, Las Sendas Golf Club

The holidays have come and gone. Let us look at a flavorful, healthy dish for the New Year.



Poached Salmon Served with Cucumber-Dill Yogurt Salad

Start by poaching salmon in seasoned cooking broth.

Seasoned Cooking Broth:

2 carrots
1 large onion
1 cup white wine (if any is left over from New Year's Eve!)
2 whole lemons
1 gallon of water

Simmer liquid for 25 minutes, turn off heat and add salmon (7-oz) to liquid and poach for 7 minutes. Remove salmon and set to cool.

Cucumber Salad:

2 cucumbers - peel and slice, removing seeds
1 small red onion - peel and slice thin
1 cup plain yogurt
1 tbsp chopped fresh dill
1 red bell pepper sliced julienne
1 diced shallot

Toss all ingredients in a bowl. Plate salad and serve salmon over salad. Garnish with lemon wedges.



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Home Care Assistance Provides Sense of Calm in the Time of COVID-19

Submitted by Home Care Assistance

Older adults often find themselves faced with social isolation. With COVID-19, whether seniors live at home or are in a community, this isolation has been magnified.

Fortunately, there are ways this sense of isolation can be lifted for seniors, even in these times. Home Care Assistance has developed several programs and initiatives designed to minimize social isolation for seniors.

HOW HOME CARE PROMOTES SOCIAL DISTANCING

Social distancing is the best way to avoid getting the virus. Caregivers can help make social distancing possible for seniors by going out to perform daily tasks, so seniors don't have to leave the house themselves. Caregivers can help bring a sense of calm and stability in a senior's life by:

- Doing grocery or other shopping
- Going out to get medications
- Setting up video chat options for telehealth or family communication
- Providing one-on-one companionship and stimulating activities

What's more, our trained caregivers are armed with the latest knowledge, follow safety protocols, and execute all of the CDC's recommendations.

HOW FAMILY, THE COMMUNITY, AND ONLINE RESOURCES CAN HELP

There are many creative ways people can keep older adult's company.

Friends and family members can coordinate drive-bys to celebrate milestones, birthdays, or holidays, including Mother's and Father's Day. Participants can decorate signs commemorating the occasion, honk and wave as they pass by their loved one's house, and drop off gifts.

An isolated older adult and family member or friend can also take socially-distanced walks together (with



masks and a distance of 6 feet between them). More traditional forms of communication, by way of phone or email, may also help stave off a senior's feelings of isolation.

Seniors can also reach out for connection. *Goodnight Zoom* and *Lunchtime Laughter*, activities that are both offered through the Zoom platform, provide free daily activities for seniors to stay engaged and socially connected. *Goodnight Zoom* pairs an isolated senior with a child for story time.

Lunchtime Laughter is geared toward Alzheimer's patients, family members, and caregivers. It offers a noon comedy session to help participants cope with social isolation during social distancing.

HOW HOME CARE ASSISTANCE CAN HELP

At Home Care Assistance Mesa, we've been using our proprietary *Balanced Care Method* to promote the emotional and physical wellbeing of our clients long before the pandemic began.

As always, we hire dedicated caregivers who are passionate about caring for seniors and expertly match our clients to caregivers. Currently, we prefer to make these matches on a one-on-one basis to help minimize risks associated with COVID-19.

We have a procedure in place for conducting online or phone-based virtual assessments to determine the needs, preferences, and wants of new clients. We also currently provide in-person assessments in situations where it is safe to do so.

One aspect of our service differentiating us from other

home care agencies is that we provide each client with a full *Care Team*, not just a caregiver. Our *Rapid Response Team* constantly updates protocols and communicates best practices to our caregivers through our caregiver app to help keep our clients safe in their homes.

CAREGIVER/CLIENT SAFETY PROTOCOLS

We have thorough protocols in place to help mitigate the risk of contracting COVID-19. This includes:

- Enforcing travel reporting requirements: Caregivers, clients, and caregivers are asked to report if they have been to a location on the CDC advisory list within the past two months. We will not place a caregiver with a client for a minimum of 14 days if travel has occurred.
- Taking safety measures, including conducting mandatory temperature checks for caregivers before every shift; stocking offices with PPE and disinfectant items for caregivers and clients; updating disaster preparedness plans for clients; and maintaining strict guidelines relating to exposure to COVID-19.

In these times where long-distance caregiving is a necessity, HCA can help seniors maintain their social distance and tackle the sense of isolation that accompanies it. We can perform daily tasks outside the household for older adults; facilitate opportunities for seniors to communicate virtually; and create resources that promote not only social engagement, but stimulation for the mind and body as well.

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Zaina Rashid,
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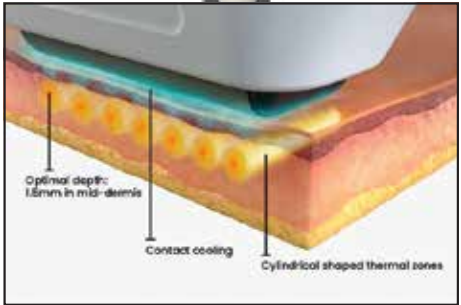
Treats all skin types - Darker skin types are more susceptible to burns with laser and light-based therapies. With Ultrasound, the treatment is safe and effective regardless of the patient's skin type

High patient satisfaction - In a multi-centre clinical study, 72% of the patients were satisfied with their results and rated them as improved to very much improved

HOW DOES SOFWAVE WORK?

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The impacted treatment zones stimulate a healing response, called neo-collagenases, which increases and regenerates the collagen in the skin, leading to the reduction in fine lines and wrinkles.



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EDUCATION

Self Development Academy Mesa — A Staple in the Community

ENROLL TODAY FOR THE 2021-22 SCHOOL YEAR

By Jennifer Salvatori, M.A. Ed., Principal

Are you considering a new elementary or middle school for your son or daughter, and looking for a school with small classes, individualized learning, and a family atmosphere? Self Development Academy (SDA) is all that and more.

SDA is more than just a family atmosphere. There are literally multiple generations that have attended SDA since its inception in 2000. Many members of the staff are now teaching the children of their former students. There are even students who have returned to begin their careers at SDA. Families continue to return due to the culture and academics of the school.

More than 21 years ago, Dr. Anjum Majeed, superintendent, founded Self Development Academy (SDA) after much encouragement from parents desiring a continuation of the advanced and high-level preschool and kindergarten curriculums offered at Self Development Preschool. Since SDA's opening, the school campus and student body has grown tremendously and now consists of more than 500 students in kindergarten through eighth grade.



Throughout the years, SDA has been ranked among the top schools in the state and has received many prestigious awards including the 2010 Charter School of the Year Award and 2011 Academic Excellence Award. The success of SDA is attributed to a visionary superintendent, dedicated administration and staff, and supportive families and motivated students.

The school's outstanding reputation and commitment to student learning is evident and noticeable, especially in the response to the COVID-19 pandemic. Since technology was already incorporated into the curriculum, the transition to online learning was seamless. Chromebooks, digital curriculum, and teacher-led instruction were made accessible to students continuing their academic and school connections through a difficult time.

The success of this experience has led SDA school leaders to pursue opening an online program and SDA will launch a separate online school in August 2021. In the meantime, SDA will continue to offer both remote and in-person learning for the remainder of the 2020-21 school year.

At SDA, the students learn a minimum of one grade ahead of the Arizona state educational standards. Beginning with the kindergarten year, students are academically challenged, and high expectations are established within a nurturing environment. SDA elementary school students obtain a solid foundation in language arts, mathematics, science, and social studies. Students are taught at the mastery level, and the curriculum emphasizes higher level thinking skills such as critical thinking and problem solving.

By the time SDA students reach middle school many are prepared to enroll in advanced coursework within the core subjects. During middle school, students have the opportunity to complete Pre-Algebra, Algebra I and II, Geometry, advanced literature, and science coursework including Biology, Chemistry, and Physics. Many of these courses are not offered until high school.

Students completing eighth grade at SDA are enrolled in Honors and Advanced Placement courses upon entering high school. Additionally, many students receive high



school credit for courses completed at SDA. This enhances their grade point averages and makes them highly competitive students when applying to colleges and universities.

The goal of SDA administration and teachers is for SDA students to enter high school with a foundation in the core subjects and more importantly, a love for learning that lasts a lifetime. If you are looking for a school dedicated to a quality educational experience led by caring and passionate educators, then look no further than SDA.

If you are interested in learning more about SDA, we are scheduling individual family tours and are hosting several virtual information sessions. We hope to see you soon. ■

For more information, to schedule a tour, or for a virtual information session, please contact the Front Office at (480) 641-2640.

Virtual Information Nights

- Jan. 14, 2021 6:30 p.m. — Kindergarten
- Jan. 21, 2021 6:30 p.m. — Grades 1 to 5
- Jan. 21, 2021 7:30 p.m. — Middle School Grades 6 to 8

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REAL ESTATE

Out with the Old, In with the New

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

With 2020 finally in the rearview mirror, we are all looking forward to a better and brighter 2021. Usually, we think of *out with the old in with the new* in terms of furniture, remodeling, and decorating, but like everything in this past year, even that has changed.

This year, *out with the old in with the new* doesn't just mean changing things in your home but also means selling your old home and buying new.

One of the biggest surprises of last year is what happened to the housing market. Who would have thought back in March that in the midst of a pandemic our housing market would explode, but it sure did — with home prices at record highs and inventory at record lows.

There is nothing on the horizon to say the housing market in 2021 is going to change, although the increase in home prices is not expected to be as high as 2020.

The saying *your home is your castle* has never been more apt than it is today, and homeowners are spending more time and money into renovating their homes, making them the spaces they have always wanted, or transforming them into the spaces 2020 has caused them to need.

But homeowners are not just looking to improve their current home. We are seeing more homeowners taking advantage of the increased equity they now have in their home, and the strong seller's market, and making the move. Whether it is downsizing, upsizing or just moving to find a better home, now is a great time to make the move to find that perfect home.

DOWNSIZING

With children grown and out of the house, empty nesters just don't need a big house anymore, or may be ready to



change from a two story to a single-story home. Perhaps the high electric bills in the summer to cool a larger home, and the yard and pool maintenance, are just too much.

Whatever the reason, now is a great time to sell your home, take the equity that has accumulated (especially in the last year), and downsize to a more manageable home.

UPSIZING

With more people working from home and children doing online schooling, many homeowners are starting to look for larger homes again. Even when life goes back to *normal*, our normal will be different from what it was before with more people still working from home some or all of the time.

The sentimental value of our home and what it means to us — the space we need, and the comfort and security it provides — have changed in 2020. Homeowners are willing to spend more money and buy bigger homes than they were before. They want the extra room to spread out, to have one or two home offices, and are even looking for an in-home gym or movie theatre.

CAN YOU BUY A HOME BEFORE YOU SELL YOUR CURRENT HOME?

With such low inventory, buyers who need to sell their home in order to purchase a new one are reluctant to sell their home first. What if they sell their home and there isn't a home they want to buy on the market? We are also in multiple offer situations on a lot of homes so they may not get the home they want.

If you need to sell your home before you buy another but don't want to move twice or have to rent, there are several different ways this can be done, so please reach out to me anytime so we can discuss your options.



REFINANCING

With the increase in home values along with the record low interest rates, now may be a great time for you to refinance your home. If your home is outdated or in need of repairs, you can take advantage of the low interest rates and the equity that has built up to refinance and take-out extra money to do the needed repairs or remodeling.

Depending on your current mortgage rate it may be worth refinancing at today's lower interest rate just to reduce your monthly mortgage payment even if you don't plan on taking out any equity. Before you do, make sure you get all the fees and out-of-pocket expenses from the lender before you pull the trigger. Depending on the difference in your monthly payment, how long you intend to stay in your home and the fees, the lower rate may not be worth the out-of-pocket expense.

REFINANCING TO SELL

Another option when you have equity in your home and are planning on selling is to refinance and take-out extra cash to do the remodeling and upgrades to increase your home's value. In some markets, such as a slow or buyer's market, this may not be the best choice. However, in today's market buyers are looking for homes that have already been remodeled and they are prepared to pay a premium for that move-in ready home. It's much easier for a buyer to pay a higher purchase price for a remodeled home versus coming up with the cash afterward to do the remodel themselves.

If you are thinking of buying and/or selling and want more information or would like a free consultation on updating/remodeling before you sell, please feel free to contact me anytime. ■

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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From our first phone conversation, her knowledge and expertise of the current market was evident. She knew the trends and guided us in what to expect.

Lorraine knows what it takes to sell a house, so following her advice we did some minor improvements to have the house show well and it did. 3 offers within hours of listing!

Lorraine always answered her calls and texts promptly and was very mindful of the time zone differences. She communicated every single step of the way."

— Mary P



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REAL ESTATE

WHAT DOES THE FUTURE HOLD?

Check out our 2021 Predictions!

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



John and Natascha Karadsheh

Despite the pandemic and a complete upheaval of our world, 2020 was a great year for real estate — values increased, interest rates dropped to historic lows, and real estate helped to float the sagging economy.

What can we expect from 2021? See our predictions below.

SUPER LOW INVENTORY

As we were writing this in mid-December, there were only 3,864 single family homes on the market in Maricopa County, a county of 4.5 million residents. We have 50 percent fewer homes on the market than in 2020 and inventory continues to drop.

Consequently, the average sales price is up 17 percent over last year. Many people have refinanced and are staying in place and there are simply not enough new homes coming to market to absorb our increasing demand. Our housing inventory would have to more than quadruple to get us to a balanced market.

So, for 2021 expect to continue to see bidding wars, rising prices, and lotteries for new builds.

PRICES WILL CONTINUE TO RISE

Prices will continue their ascent simply due to lack of inventory. According to Realtor.com's 2021 Housing Forecast, Valley home prices are expected to jump 7 percent or more next year.

Not only is there a large influx of buyers coming from other states, there are a lot of leftover buyers from this year

who are still waiting in the wings to find the right home. Of course, this means it is a great time to sell, as long as you have a plan for where to move next!

INTEREST RATES AND AFFORDABILITY

While historically low interest rates have made homeownership a possibility for many more buyers, finding a home within budget will remain a struggle in 2021. Buyers will continue to have to be aggressive and have a strong strategy for success. Often this requires having extra cash on hand to bid over asking price.

If you have kids who are trying to purchase their first home, consider a gift to help them bridge the gap. Rental rates are rising just as fast as housing values (Phoenix had the highest rent increases in the country), and affordability issues will increasingly be barriers for renters and homebuyers alike.

We predict that interest rates will stay low for at least the first part of 2021, but may rise a bit by the end of the year. Waiting is not going to benefit potential buyers this year.

A SOCIOLOGICAL SHIFT

Across the globe, housing has been bolstered by the changes in the way we work, go to school, play, and live. With an abundance of people working from home, many people have fled the cities for bigger footprints in less populated areas and even different states.

People are upsizing, seeking larger lots, looking for outdoor amenities, and extra rooms. In 2021 we anticipate that this trend will continue to fuel housing demand and result in a continued increased in spending on home improvement — P.S. The Tiny House movement is officially dead.

IS REAL ESTATE HEADED TOWARD A CRASH?

NAR Chief Economist Dr. Lawrence Yun answers this question best:

"Such a frenzy of activity, reminiscent of 2006, raises questions about a bubble and the potential for a painful crash. The answer: THERE IS NO COMPARISON."

"Back in 2006, dubious adjustable-rate mortgages taxed many buyers' budgets. Some loans didn't even require income documentation. Today, buyers are taking out 30-year fixed-rate mortgages. Fourteen years ago, there were 3.8 million homes listed for sale, and home builders were putting up about 2 million new units. Now, inventory is only about 1.5 million homes, and home builders are under-producing relative to historical averages."

STRONG LOCAL GROWTH

We are lucky because the Phoenix Metro area is well positioned for sustained economic growth. Recently, the National Association of Realtors, along with 20 economists, forecasted the top markets for economic strength based on domestic migration, low unemployment, mobility, and other factors, and Phoenix came in at the top of the list.

Phoenix is the No. 1 market in the country for job growth and we are seeing significant industrial growth and manufacturing expansion in the region, which will help to insulate the Valley from national economic challenges.

With all that has happened in 2020, it is great to see so much positive news on the horizon. If you are thinking of buying, selling, relocating or remodeling, please give us a call for a complimentary consultation. We are here to help make the process as seamless as possible for you! ■

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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In The Groves

Groves Area Market Report

Sales over \$450,000 for the Month of November 2020



Address	Square Feet	Community	Sold Price
3503 E Fairbrook St	2,680	Groves	\$450,000
2022 E Gary Cir	3,050	Eastwood Manor	\$451,000
5301 E Hermosa Vista Dr	1,750	Apache Wells	\$451,147
2024 N Gentry	2,856	Orange Blossom Estates	\$484,400
2225 N Gayridge Rd	2,149	Apache Wells	\$500,000
3042 E Encanto St	2,661	Mountain View Highlands	\$501,000
5539 E Evergreen St	2,003	Silverado	\$505,000
824 N Oakland	1,991	Summit at Montecito	\$510,000
2208 E Hackamore St	2,610	Miller Heights	\$515,000
3157 E Fountain St	3,085	Groves	\$525,000
3232 E Ellis St	3,167	Groves	\$560,000
3343 E Fairfield St	2,983	Groves	\$560,000
2336 E Inglewood St	3,335	Hy-Den Place	\$570,000
4041 E Fairbrook St	4,444	Mahogany	\$609,380
2511 E Lynwood St	3,252	Citrus Highlands	\$615,000
3123 E Fairbrook St	4,136	Groves	\$625,000
2251 N 32Nd St 15	3,710	Tanner Grove Estates	\$655,000
4208 E Fox St	4,444	Mahogany	\$675,000
5345 E Mclellan Rd 116	3,186	Alta Mesa	\$695,000
3920 E Nora Cir	4,050	Rosewood Estates	\$700,000
3504 E Fountain Cir	5,419	Groves	\$795,000
4040 E Mclellan Rd 1	4,320	Los Estados	\$799,000
4040 E Mclellan Rd 10	5,328	Los Estados	\$885,000
3943 E Laurel St	5,535	Spyglass Estates	\$1,065,000
1808 N Maple Cir	4,944	Groves North	\$1,075,000
2412 E Melrose St	5,791	Glenwood Park	\$1,200,000
3717 E Julep St	5,245	Estates At Mandarin Grove	\$1,200,482

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FINANCES

INVESTMENT RESOLUTIONS FOR THE NEW YEAR

By Scott Johnson, CFP®, AIF®, CPFA



Scott Johnson

If there was one thing that I could wish for you this New Year’s, it would be that you change the way you invest. Instead of following the herd, or believing that you can outsmart the market, I want you to adopt these investment resolutions:

- I will not confuse entertainment with advice. I will acknowledge that the financial media is in the entertainment business and their message can compromise my long-term focus and discipline, leading me to make poor investment decisions. If necessary, I will turn off CNBC and turn on the Food Network.
- I will stop searching for tomorrow’s star money manager, as there are no gurus. Capitalism will be my guru because, with capitalism, there is a positive expected return on capital, and it is there for the taking.
- I will not invest based on a forecast — whether it is mine or anyone else’s. I will recognize that the urge to form an opinion will never go away, but I won’t act on it because no one can repeatedly predict the future.
- I will keep a long-term perspective and appropriately consider my invest-

ment time horizon (i.e., how long my portfolio is to be invested) when determining my performance horizon (i.e., the time frame I use to evaluate results).

- I will not focus my portfolio in a few securities, or even a few asset classes, as diversification remains the closest thing to a free lunch.
- I will continue to invest new capital and work my plan because it is *time* in the market — and not *timing* the market — that matters.
- I will consider working with a fiduciary investment advisor who can help me overcome my human emotions, which are often an impediment to my long-term investment success. ■

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. Visit decisionpointfinancial.com.

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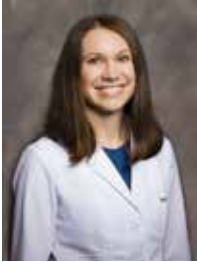
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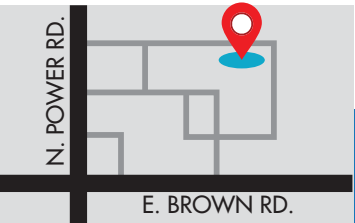
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FINANCES

Be Aware of Coronavirus STIMULUS SCAMS

By Paul Toepel,
Toepel Company PC

Hi everyone. Hope this information finds you and yours in good health. I have discussed these issues in a previous article, but it is worth revisiting. Unscrupulous people, more than ever, are taking advantage of others in this difficult time.

The coronavirus has created a new group of scammers. They want to steal your money, personal information, and often both. Government agencies, including the FBI, are alerting us that phone calls, texts or emails asking for personally identifiable information to be eligible for federal payments are **not legitimate**.

Many of the scams being used are re-works of classic financial scams. They use the pandemic and stimulus payments as a hook.

Most of these scams use one of these tactics:

- Fake checks sent in the mail
- Phishing schemes sent out over text messages, email, and social media
- Phone calls by impersonators pretending to be a government official

The fake check scammers create fake stimulus checks for more money than was expected. The victim is then notified that they were overpaid and need to send the overpayment back through various means. Later, the fake check bounces and the victim is out the money they sent to the scammer.

The phishing scammers attempt



Paul Toepel

to trick the victim by pretending to be someone who is known and trusted. They send out emails aimed at collecting the victims personal and/or financial information, and then use the information to drain the victims bank account, open credit cards, or other similar identity frauds.

Here are some tips to keep your stimulus check out of the hands of these scammers:

- The IRS will not call or text you about your stimulus payment.
- If you have filed taxes for 2018 and/or 2019, you don't need to do anything to claim your stimulus payment.
- The official term for this payment is *economic impact payment*. If someone is using terms like *coronavirus check* or *stimulus payment*, there is a good chance they are scammers.
- It is not likely you will be overpaid by the IRS.

During this pandemic, any of us can be particularly vulnerable. Be aware, be vigilant, and remember, "If it feels too good to be true... It probably is!"

Paul Toepel is a CPA who has lived in Las Sendas for more than 19 years. His firm, Toepel Company PC, is a full-service, Mesa based CPA firm offering a variety of services for more than 30 years.

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

For more information, visit toepelcompany.com, or call (480) 833-8300.

EDUCATION

Las Sendas Elementary Teacher Makes REMOTE LEARNING COME ALIVE

Story by Laurie Struna
Photos submitted by Mesa Public Schools

Even though students in Melissa Smith's fifth-grade remote class at Las Sendas Elementary School aren't in the same physical classroom, they start their day like all students — bonding with their classmates.

Students begin at 8 a.m., and spend the first 15 minutes of the morning engaging with each other. They discuss their drawings, artwork and interesting artifacts. One student even shared his crystal collection.

Live class sessions end between 10:30 and 10:45 a.m. and then Melissa connects individually with her 30 students. She shares that the minute students sign on, she greets them with *The Name Game Song*, because students love hearing their name and it sets a positive tone for their virtual space.

NAVIGATING THE VIRTUAL CLASSROOM

Melissa has been teaching for 18 years and says remote instruction is very different from being in the classroom. Her students spend a great deal of time on the screen, and she is always looking for creative ways to provide non-screen learning opportunities.



Melissa Smith

Melissa shares that students learning via remote can feel isolated and sad. To ease some of the stress and tension in her students, she created some interesting learning opportunities, using

science and STEM.

"When I decided to teach remotely, I knew that I wanted to be good at it so that I could provide students with great learning experiences," Melissa said.

"I have to be flexible and willing to change things up so I can meet them where they are. I wanted to make learning fun and to do something a little bit different that is offscreen and hands on."

During a brainstorming session, Melissa got the idea to put science and STEM kits together to engage her students. Parents donated Amazon gift cards to fund the project. Her goal was to have the kits ready for her students' return from holiday break.

Melissa created nine science lessons and nine STEM activities. Each kit contains everything students need to participate in the activities, right down to real magnifying glasses, science notebooks, owl pellets and certified scientist laboratory lanyards.

"Every week, my students have a well-planned science experiment and a creative STEM activity that are not only fun, but provide an outlet for practicing the engineering process." ■

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COMMUNITY

New Book Exchange Box is a **FREE LENDING LIBRARY**

By Robin Hagenstad, Secretary,
Red Mountain Ranch Social Club

The Red Mountain Ranch Social Club (RMRSC) members have wisely cancelled all of their social and educational events since March of last year. However, they have found opportunities to continue to make positive contributions to our community.

RMRSC contributed a new book exchange box on Recker Road in Red Mountain Ranch. The book box is a *Free Lending Library* for all members of the community. Neighbors are encouraged to bring a book to place in the box and select a book from the box that they would like to read.

RMRSC President Ron Balsley presided over a ribbon cutting ceremony on Saturday, Nov. 21. The ceremony was attended by 40 masked neighbors who came together to celebrate and welcome the new book box to the community with book donations to prepare it for immediate use. In fact, several books went home with participants.

This is the third book exchange box that the Red Mountain Ranch Social Club has contributed to the



community. The first is located on Redmont across from Dos Lagos. The second book exchange box was placed at Red Mountain Elementary School last year and is dedicated to elementary age-appropriate books. This third book box has been positioned on Recker Road across from the entrance to Country Club Estates.

RMRSC member Ewin Trapp professionally designed and constructed all three of the book exchange boxes and member Pam Patterson painted and decorated the book boxes. The charming book exchange boxes are an inviting and important contribution to the community that all neighbors can enjoy.

Even during the pandemic, and while following safety practices, the RMRSC members are doing an admirable job of supporting each other and the mission of their organization, which is "to promote the social and cultural growth of its members; to engage in educational outreach; to encourage mental and physical health; and to facilitate community involvement for the benefit of society."

This year, when it is safe to resume social activities and events again, members of RMRSC will once again have the opportunity to meet with friends, dine out together, enjoy games at monthly game night, participate in book clubs, attend theatre/concerts and expand their knowledge by attending lectures or participating in museum trips. Members may participate in as many or few activities as they desire. ■

For further information regarding becoming a member of the Red Mountain Ranch Social Club, go to the website: rmrsc.com. It is not necessary to live in Red Mountain Ranch in order to join the Social Club. The dues are only \$12 per year.



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FINANCES Over 50

Are You Still Planning to Retire Early?

Submitted by Brent D. Hoskinson and Linda Drake

Have your retirement plans changed because of COVID-19? If so, you have plenty of company. Nearly 40 percent of those planning to retire say the pandemic has disrupted their intentions, according to the Edward Jones/Age Wave *Four Pillars of the New Retirement* study. You might have been thinking about retiring early – can you still do so?

Expect to be retired. So, by adjusting these variables – taking Social Security earlier or later, taking more or less money from your retirement accounts – you can help determine if the retirement date you had in mind is viable.

Even without a crisis, it's not a bad idea to review your important life goals from time to time. So, in thinking about the possibility of early retirement, consider these factors:

1. YOUR FEELINGS ABOUT WORK

Your goals are not static – they can change in response to any number of reasons, both external and personal. When you first decided you wanted to retire early, you might have been motivated by, among other things, a weariness of your current job. But has that changed over time? Have you found new challenges that interest you at work? Or, if you were forced by the pandemic to work remotely, did you actually enjoy the arrangement and want to continue it?

2. YOUR RETIREMENT LIFESTYLE

Your ability to retire early depends somewhat on what sort

of lifestyle you're anticipating during your retirement years. If you think you'll be traveling extensively or pursuing expensive activities, you might not be able to afford to retire as early as someone with more modest ambitions. Of course, there's no *right* or *wrong* way of living in retirement – we all have our own dreams and preferences. But be aware that different lifestyles do carry different price tags – and have different effects on when you can retire securely.

After all, many employers have found that their workers can be just as productive working at home, so, even when we've gotten past COVID-19, we might see a sizable shift in the geography of the workplace.

In any case, if your feelings about work have changed in some way, leading you to think you could work longer

than originally planned, you'd likely gain some financial advantages. You'd make more money, for starters, but you'd also keep building your 401(k) and IRA, and you could even possibly delay taking Social Security.

3. SOURCES OF RETIREMENT INCOME

Obviously, a key factor in knowing whether you can retire early is the amount of retirement income you can rely on. So, you'll have to assess all your sources: Social Security, any other pensions you might receive, and your investment portfolio, including your 401(k) and IRA. The amounts you receive from these sources will depend on a variety of factors.

The pandemic may lead to a reevaluation of many financial goals – and taking early retirement might be one of them. By thinking carefully about your situation and your options, you can come up with a course of action that's right for you.

For Social Security, the longer you wait until collecting, the larger your monthly payments (although they will *top out* when you reach 70, excluding cost-of-living adjustments). In regard to your investments and retirement accounts, you'll need to establish a withdrawal rate that's appropriate for the length of time you expect to be retired. So, by adjusting these variables – taking Social Security earlier or later, taking more or less money from your retirement accounts – you can help determine if the retirement date you had in mind is viable. ■



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

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LOCAL BUSINESS

Meet Your New Year's Goals WITHOUT GOING TO A GYM



Submitted by GSC Therapy
How many of you are getting ready to set your New Year's goals? Weight loss? Better conditioning? Improving your golf or softball game? Getting ready for your first marathon?
These are great goals and at the beginning of the new year, many of us are gung-ho to achieve them. Until you step into the gym for the first time or go home with sore muscles.
So how can you succeed in meeting your 2021 goals? Some tips for success include:

- Pace yourself — start where your body can tolerate exercise without pain.
- For the first four weeks, start with light resistance or weights and increase reps up to 50 to 60 before increasing weights.
- Do not start with free weights until month two unless you have worked

out with free weights in the past and can do so with good mechanics.

- Always warm up with 10 to 15 minutes of light cardio and finish with stretching as a cool down.
- Do not engage a personal trainer until you can comfortably tolerate one hour of exercise.
- Hydrate during and after exercise.

If you have not exercised regularly, have an underlying injury or medical condition, or just plain do not know what to do or what exercises will best help you to meet your goals, Spectrum Sports & Training at GSC Therapy Services can help you. Our personal trainer, Josh Van Gundy, is also a Certified Occupational Therapy Assistant and a former professional European basketball player.

Josh is highly skilled as a therapist and personal trainer. He can help you establish a customized program, provide support services, such as stretching, cupping, and kinesio tape, and ensure that all your exercises are performed with excellent mechanics.

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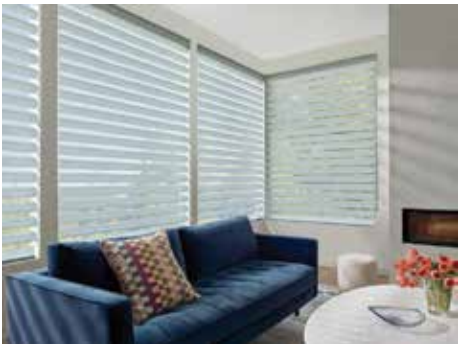
ADD ITEMS THAT MAKE YOU FEEL GOOD

Submitted by Window to Design
With all the challenges of this past year, many of us are embracing our home décor with a newfound passion, and are focusing on the types of items that make us feel good inside.

In addition to plush, cozy furnishings, many of us are choosing décor that exudes feelings of nostalgia or makes us feel connected with nature.

Here are just a few home décor ideas that will help comfort you, reduce stress and improve your mood:

- **VINTAGE PIECES** Whether it's your grandmother's needlepoint or your Aunt Norma's vintage typewriter, pull out a few family heirlooms to evoke fond memories.
- **PHOTOS** Rekindle life's precious moments by displaying photos from childhood or your favorite family vacations.
- **NATURAL ELEMENTS** Accessorize with plants, flowers or other elements from the outdoors — like



leaves, branches and berries — to help reduce stress and improve your mood.

- **HOMEMADE DÉCOR** Spend quality time with your loved ones by engaging in a fun DIY project together — build a bookcase, paint stones or make a gingerbread house.

You can also create a calming mood with these additional ideas:

- **BLUES** Incorporate warm, calming shades of blues, grays or other soft neutrals into your furnishings, pillows, tableware or window treatments.
- **DECKED-OUT FRONT DOOR** What better way to express your newfound 2021 spirit, while staying in — decorate your front door with lights, garland or a homemade wreath. Now that the holidays are over and we are starting a new year, let's all start out with a positive and healthy mindset! ■

To speak with Linda to learn more about her new Window to Design store, you can contact her at (480) 207-6450, or visit her website — windowtodesign.com, or [instagram.com/windowtodesign](https://www.instagram.com/windowtodesign).

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LOCAL BUSINESS

Builders Depot Makes Home Renovations **HASSLE FREE AND AFFORDABLE**

By Jamie Killin

With everyone spending more time at home during the pandemic, home renovations are booming. Homeowners are taking advantage of extra downtime to make their spaces as comfortable and beautiful as possible.

However, many homeowners still hesitate to move forward on renovations due to high costs and limited time to coordinate an extensive remodel.

Fortunately, Builders Depot streamlines this process — making small and large-scale renovations easy by coordinating each aspect of the remodel. Builders Depot utilizes its sister company, Construction Unlimited, for all construction needs and ensures a hassle-free experience that often allows the home to be habitable throughout the entire process.

“Builders Depot is a one-stop-shop remodel center, which is pretty unique in the industry,” said remodel and design consultant Brian Cravens. “We’re able to coordinate all of any remodel project. We specialize in kitchens and bathrooms, but we really can do anything.”

Additionally, Builders Depot helps keep renovations affordable by offering wholesale pricing on materials and implementing low, standard fees for labor.

“We do not do retail markup,” said Brian. “As we’re coordinating with the tile people or the cabinet people or the coun-

tertop people, we can always fit it to the budget that’s presented to us. What we really strive for is not to upsell anything. When

people come in to talk to me, they know what they want. I’m not going to sell them a \$10,000 slab of granite that they don’t want.”



Builders Depot not only works with homeowners, it serves as a resource for home builders, contractors, interior designers, and even Realtors. Customers will see example materials at the Scottsdale, Ariz. showroom, get design feedback from the Builders Depot team, and then review a proposal before beginning any project.

From there, they can rest assured the renovation will be completed without having to drive across the Valley sourcing materials, negotiating with suppliers, or coordinating contractors. Builders Depot also has expertise in all interior design styles, allowing its customers to create any look they desire for their home.

Builders Depot also prioritizes giving back to the community with its Give Back program for non-profits, which allows supporters of an organization to host fundraisers advertising Builders Depot. Then, five percent of the design projects’ budget completed through the fundraiser will be donated back to the cause.

“We did this program for a Little League organization and none of the kids had to pay for their uniforms for five years,” shared Brian. ■

For more information on Builders Depot, or to schedule a consultation, call Brian Cravens at (480) 707-7505, or email at brian@bdazsales.com.



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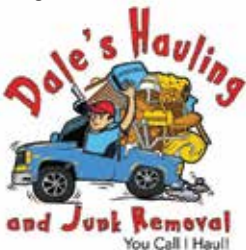
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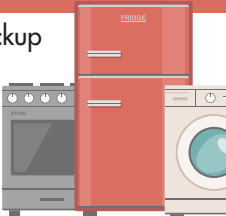


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\$5,999**

(Up to 100 Guests)

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Reception

Black or Ivory linens
Tables and chairs
Buffet or plated meal*
Two tray passed appetizers
Up lights
15x15 Dance floor
Projection screen and projector for slideshows
In-house centerpieces*
Complimentary cocktail hour for house wine and beers

*Some restrictions may apply **All services are subject to tax and service charges (not included in price).

Contact Us for More Details!

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Your evening comes complete with live entertainment and great views of the valley!

**Sunday,
February 14,
2021**

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Valentine Menu

FIRST COURSE	THIRD COURSE
CHARCUTERIE BOARD FOR TWO Cured Meats, Assorted Cheeses, Grilled & Marinated Vegetables House Made Crostini	LAVENDER RUBBED BREAST OF DUCK Purple Cauliflower Puree, Honey Glazed Baby Carrots, Natural Pan Jus
POACHED PEAR & WALNUT TART Red Wine Poached Pears, Walnut Paste, Bleu Cheese Crème Anglaise	FILET OF BEEF & CRAB STUFFED PRAWNS Boursin Whipped Potatoes, Blistered Heirloom Tomatoes & Asparagus Tips Cabernet Reduction, Lemon Grass Cream Sauce
SECOND COURSE	PAN SEARED CHILEAN SEABASS Parmesan Risotto, Edamame, Citrus Beurre Blanc
SMOKED TOMATO & CRAB BISQUE House Made Croutons, Truffle Oil & Micro Greens	ROASTED HALF "COQ AU VIN" Boursin Whipped Potatoes, Wild Mushrooms, Pearl Onions, Burgundy Sauce
BITTER GREENS SALAD Arugula, Frisee, Radicchio, Belgian Endive, Candied Pecans, Dried Apricots Sweet Onion Vinaigrette	
DESSERT	
CHEF'S SELECTION OF HOLIDAY DELIGHTS	