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March 2021

Sunbrella Patio Cushions, Are They Worth It?

By M. Tiki Santos

Red Mountain Ranch resident

When it comes to the durability of patio cushions — that come from the big-box stores, department stores, hardware stores and the like — you may be like so many people who have been disappointed after a short time because you've found that most mass-produced patio cushions just do not last very long in the Arizona sun. I was one of those.

So recently I made it my mission to learn everything I could about patio cushions. What are the elements that make up real quality? This led me to the conclusion that the best materials: fabric, thread, and foam or pillow stuffing needs to be skillfully combined to make the best and longest lasting patio cushions. Just how much detail and craftsmanship are really involved? As it turns out, a great deal.

Brandon Langan and Gloria Luna, of Paradise Patio in Mesa, showed me how to take some of my worn-out patio furniture and turn it into an extraordinary addition to my new backyard.

It's amazing what a little fabric cushion creativity and a fresh powder coat over my newly sandblasted patio chairs can do. And it was much less costly than I had thought; certainly not the price of a new set, and I'm very happy with the value Paradise Patio provided.

So, after meeting with Brandon and Gloria, my first question was answered. I'm getting custom-made



Sunbrella cushions, not the mass-produced ones. I concluded Sunbrella is absolutely worth it. For me, there is no comparison to what's out there when you really get down to comparing comfort and durability.

In addition, the selection of fabric colors and textures is extensive. My advice to you is to plan ahead and have a color pallet in mind, because there are so many Sunbrella fabric choices. The task can be a bit daunting if you are not prepared. I also advise you to ask about the various cushion foam fillings, from soft, medium to firm. Not one fits every butt.

I learned that the better I was prepared, the better was the value of my decisions. The quality and selection were unsurpassed at Paradise Patio. I learned a great deal about the superior materials and the attention to detail that went into making each cushion crafted specifically for my patio furniture.

The materials were meticulously chosen for their durability from fading and staining. Paradise Patio uses

marine grade memory foam, unbreakable polyester thread, and world-renowned Sunbrella fabrics.

In addition to the cushions, I thought I would research the possibility of refurbishing my old patio furniture before going out and buying new. Although it had faded, it was still structurally sound and comfortable.

The final outcome — my old patio furniture is now better than new, or at least I think so, and I couldn't have even imagined the outcome without their help.

Thanks Brandon and Gloria. Thank you, Paradise Patio, it's nice to do business in Mesa. ■

Paradise Patio is located at
1546 W. University Drive, Mesa.
You can contact the business at
(480) 834-2456 (office),
(602) 516-0721 (cell),
or visit the website:
ParadisePatioAZ.com.



Staycation? In our backyard thanks to Paradise Patio

By M. Tiki Santos

Red Mountain Ranch resident

Note to self, if I'm going to be home most of the time because of the COVID-19 virus, I'd better get to making my backyard truly livable. An upgrade is surely needed.

My search began by considering wrought-iron outdoor patio furniture. The kind that has been around for years and has *truly passed the test of time*.

So, what did I do? I did what everybody else does when looking for something new or something specific that you want to learn something about. Of course, I Googled it.

I searched patio furniture, wicker furniture and iron furniture — No aluminum furniture, no teak furniture, and no plastic furniture.

So, as I searched, my mind wandered to thoughts of me lounging outside watching the grandkids play and family stopping by for an impromptu barbecue, and I concluded the best way for me to go is with custom wrought iron patio furniture.

Now the question is where to buy my wrought iron patio furniture? Well, I found myself at a place called



Paradise Patio in Mesa, and I think it's the best value.

Of course, I checked everybody's online rating and they all look pretty good, at least the first three did, but this place had a certain feel to it that I especially liked. Their craftsmanship was noticeably superior, and for me that's undeniable.

Paradise Patio is a family business and doing it the right way. I guess it's just the old-fashioned way of doing business that I really appreciate, dealing with the owner, not just a hired hand.

Well, after speaking with Paradise Patio owner Brandon Langan, the time had come, and I made my decision.

I'm definitely going with a swivel rocker club chair, a loveseat with a gliding mechanism and a five-piece dining set with four swivel chairs. That way I'll be able to see the pool as well as the back of the house, to make sure everything's under control. I'm going to add two bar chairs to sit across from my new built-in barbecue.



Because it is custom-made iron patio furniture, I had my choice of powder coat colors. The quality of the custom wrought iron furniture at Paradise Patio and the way the cushions are made was something to behold. I was extremely impressed with the fit and finish and with a lifetime warranty on the furniture frames.

Next, I sat down with Gloria Luna, the office business manager and head of sales and marketing. She really brought to life some of my design ideas and showed me some coordinating colors. She was extremely good at recommending other accessories to make my backyard truly livable.

So, if you're looking to make your backyard a paradise and want a place to do business, you may want to give the team at Paradise Patio a call. They really do build world-class patio furniture that can take your backyard to a whole new level of paradise.

I know Brandon and Gloria will be happy to hear from you. Maybe after this next year of enduring the COVID-19 virus, we can get back to living a more normal life. I know I'm dreaming here but maybe next time you want a backyard paradise, Paradise Patio will have a shop in Hawaii or Jamaica, lol. ■

Paradise Patio is located at 1546 W. University Drive, Mesa. You can contact the business at (480) 834-2456 (office), (602) 516-0721 (cell), or visit the website: ParadisePatioAZ.com.

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EDUCATION

Some Form of Remote Learning WILL CONTINUE BEYOND THE PANDEMIC

By Dr. Anjum Majeed, Superintendent, Self Development Academies

“Keeping children enthusiastic and their classroom fun are critical for online learning during this pandemic,” says Ms. Kelsey Lamboglia, a teacher at the Phoenix campus of Self Development Academies (SDA).

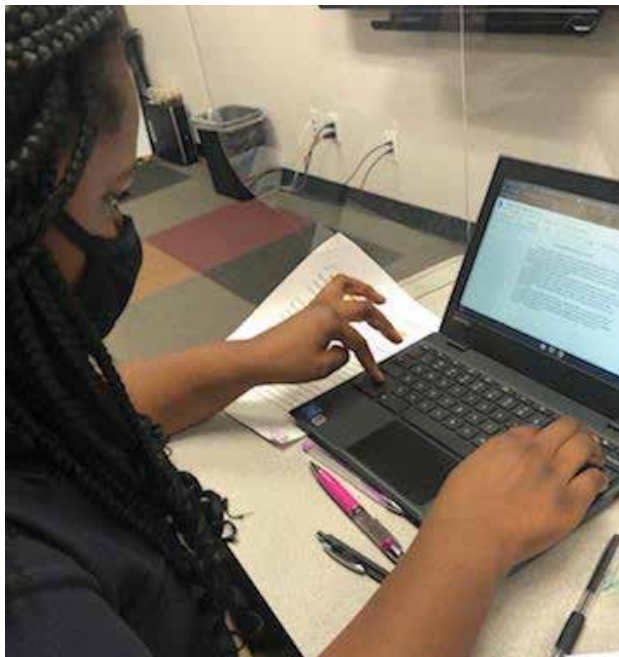
Ms. Lamboglia adds that building relationships with children is key to student learning. She describes, “Each morning we take brain breaks, and I participate with them. Students are more excited seeing their teacher being a part of the fun.”

Last fall, the State of Arizona gave the schools the option to provide in-person, hybrid, or remote learning. SDA opted to provide both in-person and remote learning. To provide maximum opportunities for learning, SDA opened three of its four campuses for in-person learning in September and the fourth campus was opened for in-person learning in January of this year.

To keep the campuses safe, SDA put proper protocols in place. We hired a nurse well-versed in a pandemic state. We purchased desk shields, made masks mandatory, and recommended using face shields and maintaining social distancing. We followed protocols by limiting the number of students in lunchrooms, for hand washing, daily temperature taking and recording, and using one directional pathways.

For the past five months, over 60 percent of our school's population have returned to in-person learning for five days a week of instruction. We are comforted by the fact that our precautions are working. We have been able to provide a safe environment. Only a handful of individuals were diagnosed with the virus, which they contracted from sources outside the school.

Regardless of how much we focus to bring students back to campus, the fact is that some form of remote learning will continue as a significant part of K-12 education for quite a while after the pandemic is under control. Students' learning loss is a major concern to educators, parents, and policy makers. The learning loss occurs when



students receive less direct instructional time and less time to engage in independent educational learning projects.

Educators are well aware that staring at the screen is significantly different from physically being in the classroom with other students with a teacher guiding and checking the work. Research-based teaching strategies used at SDA include objective and task alignment, 100 percent participation, checking for understanding, and differentiation. These strategies result in amazing academic growth in students, whether enrolled in in-person or online learning platforms.

When asked about student engagement, most of the SDA teachers shared one common theme: for engagement and task orientation, online learning requires trust and building relationships between the teacher and students. The use of daily rituals builds relationships and trust. Students may share a personal story about themselves; they can honor a loved one by sharing their photo or dedicate a poem to a pet. Teachers can ask their students about their weekends or participate in brain breaks and mindfulness exercises. Such daily rituals set the tone for a culture of compassion and understanding too. The culture of compassion helps students take responsibility for their learning.

Another area of concern regarding online learning is students' lack of participation. Lauren White, an SDA middle school math teacher, states, “Some online students turn off their cameras or are distracted by what may be going on at home. The number of assignments completed and the amount of participation in class are drastically less than their in-person classmates.” It is imperative that parents and adults closely monitor students' absenteeism from classes as well as the work being completed.

Conversely, SDA performance data also reveals that some students are absolutely thriving in an online learning environment. Ms. White adds, “Some of these students were too shy in-person but were able to focus on work without worrying about the social aspects of school. Other students that thrived were some of the ones that were too caught up in the social aspects of school. I was happy to see the improvement in these students.”



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Ms. Tara Caldwell, an SDA middle school Language Arts teacher said, “I’ve noticed several of my students blossom during online learning, having access to extensive resources and choices to help them develop their educational autonomy. For students who were often distracted in class or did not want to show their true potential around their peers, working from home has given them the opportunity to thrive and succeed beyond any of my expectations.”

Recognizing the fact that several students blossom in online programs, SDA is launching its online school in the fall 2021. Additionally, this summer, SDA is also planning on offering Enrichment Summer Day Camps in a host of subject areas for students of different grades to inspire their curiosity and reinforce their learning. ■

For more information, please call Self Development Academies at (480) 641-2640, or check out the school's website at selfdevelopmentacademy.com.

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HEALTH

Health During the Pandemic: How are you?

Submitted by Mesa Naturopathic

With all the challenges facing us during the pandemic, it's easy to forget to take care of ourselves. From home schooling, working at home, retired and not traveling, or not getting out that much, being *together* too much can create tension between couples and families.

On top of it, new coping habits may be detrimental to one's health. From eating too much take-out food to drinking too much alcohol, our health can go downhill quickly.

So, let's look at a few important health-related issues that are top of mind during this pandemic.

VITAMIN D

A study done in Spain on 219 patients positive for COVID-19 showed that 82.2 percent of the admitted patients had vitamin D deficiency. It was found that these patients had poor COVID-19 outcomes.¹

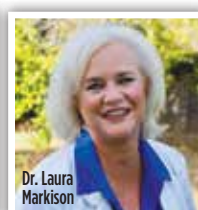
One of the things I have noticed pretty much with all my patients getting their health blood panels done is that most are vitamin D deficient. We had a very hot summer here in Arizona last year and this prevented us from getting outside from 11 a.m. to 2 p.m., when the sun is at 45 to 90 degrees. Cholesterol in our skin is converted into vitamin D from the ultraviolet B rays from the sun during this time of day.

Vitamin D is a pro-hormone, not a vitamin. It is essential for our bone growth and immunity. The blood level range for vitamin D is 30-100ng/mL. Optimal levels should be at about 60-80ng/mL. I found a few patients whose levels were so low they were beginning to show signs of adult-onset rickets. Symptoms included frequent infections, fatigue, and bone pain. Treatment is easy and very inexpensive to resolve vitamin D deficiency.

ANDROPAUSE

Another issue I've seen, which does not help coping as a couple during the pandemic, is low sex hormone production. Andropause, the lowering of testosterone in men, and menopause in women, can start as early as age 30.

Physical symptoms of low testosterone in men are decreased muscle mass, loss of body hair, abdominal obesity, gynecomastia (increase in breast tissue), reduced sexual desire



and activity, insulin resistance, and erectile dysfunction.

Estrogen deficiency symptoms in women may be irregular periods, hot flashes, insomnia, heart palpitations, and vaginal dryness.

Testosterone deficiency symptoms in both men and women can be low libido, lack of motivation, mid-section weight gain, irritability, impatience, anxiety, depression, mood disorders, migraine headaches, decline in executive function thinking, and poor memory recall.

Two to four million men in the United States have hypogonadal production of testosterone. And only five percent of them are actually treated.

MENTAL HEALTH

Lastly, it's important to take care of our mental health. With having so many *no's and rules* — home schooling, wearing a mask, can't travel, can't go out as usual, canceling trips and weddings, etc. — it can feel claustrophobic, restricting, and downright depressing during these difficult times.

Are you feeling depressed, lonely, or sad? Don't hesitate to call a friend or close relative to vent. Make sure to get out of the house, make some *alone time* away from your partner, children, or roommate to recharge. Don't hesitate to contact a psychologist or ask for psychiatric help if you feel you are at your wits end. We offer counseling and have good referrals for mental health.

So, how are you, really? Why not come in and get a health or mental health check-up. And schedule a health and hormone blood draw to see where your deficiencies may lie. We are all vaccinated in our office and are following all health guidelines. We also offer telemedicine appointments. ■

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

^{1j} Clin Endocrinol Metab. 2020 Oct 27;dgaa733. doi: 10.1210/clinem/dgaa733. Online ahead of print. Vitamin D Status in Hospitalized Patients with SARS-CoV-2 Infection

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



Zaina Rashid,
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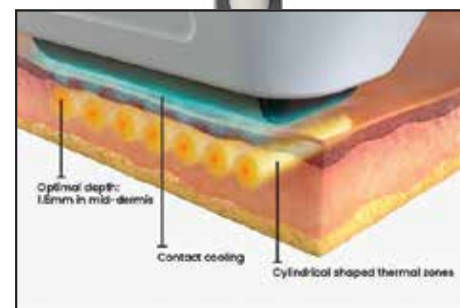
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By Dawn Abbey

It's the best weather of the year, and what better time to enjoy the outdoors and the magnificent views from The Patio & Grille while celebrating the highlights of spring with a festive Sunday brunch.

Every Sunday from 9 a.m. to 2 p.m., you can enjoy a special Brunch Menu along with Signature Bloody Marys, specialty Mimosas, and live entertainment.

Brunch options range from the sweet taste of Pull-Apart Pecan Caramel Sticky Buns, Lemon Ricotta Pancakes, or Strawberry Crepes to standard breakfast

fare, or enjoy a hearty plate of Huevos Rancheros or a Prime Rib Skillet.

Easter is fast approaching, Sunday, April 4, and reservations fill up fast for this traditional brunch occasion, and don't forget Mother's Day, Sunday, May 9. Plan ahead to honor Mom with a family brunch on The Patio.

If you'd rather celebrate at home, The Vistas Pavilion chefs are offering special Brunch Take-Out for Easter Sunday and Mother's Day that feeds five to seven guests for \$170.

Easter Brunch comes with a Spring Salad, Antipasti Tray, Mediterranean Frittata and choice of Ham or Herb-Roasted New York Strip with sides, rolls and butter.

Mother's Day Brunch starts with Scones and Homemade Apple Butter, Avocado Hummus Dip, Shrimp Cocktail, and Mediterranean Frittata, followed by a choice of Roast Turkey or Pork Loin with sides, rolls and butter, and dessert.

THE PRO SHOP

"March is our busiest time of year," exclaimed Las Sendas Director of Golf Michael Field.

"In addition to our regularly scheduled member events, we have also added activities to include residents of the area to join us."

Every morning at sunrise through the end of March, golfers can gather at the back nine holes for *Back Nine & Breakfast*. Cost is \$69 per person and includes nine holes of golf, a golf cart, range balls, and any menu item off the Breakfast Menu at The Patio & Grille.

"Beginners are encouraged to participate in this low-stress activity as a place to start or just fun play for golfers of any skill level," said Michael. "Golfers can sign up on our website as singles or in groups."

Women can meet fellow golfers at our

Thursday afternoon *Nine & Wine* events starting at 2:10 p.m., Michael said.

For \$49 per player, you can play nine holes including golf cart and range balls. Afterward, enjoy the option of joining your foursome and competitors for a wine and hors d'oeuvres gathering at The Patio & Grille.

Michael said he is still hoping for the return of the club's larger annual golfing events this year, like the Alice Cooper fundraiser, but for



now, they are on hold.

New to golf or just want to up your game? "Las Sendas Golf Club also offers the best in instructors for all levels of play," Michael said. "Through our Las Sendas Golf Academy, you can sign up in groups or get private one-on-one training with the professional of your choice."

Golf Academy certified instructors include LPGA Teaching Professional Tracy Berman, PGA Teaching Professional Class A James Contreras, and Teaching Professional David Huffman, who are all available for group or private lessons.

There are options for all age and skill levels. For more information, check out lassendas.com for bios of the instructors and complete instruction details. ■

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LOCAL BUSINESS

STRETCHING IS KEY TO Living a Healthy Life

Submitted by Stretch Zone

Jordan Gold, the founder of Stretch Zone, saw the complexities of the body and approached them through stretching. He found that tapping into the principles of neuromuscular behavior was a critical practice for helping different people's ailments.

Stretching is the missing piece of the puzzle when it comes to health and wellness. Like most doctors, pro athletes, and healthy elderly people will tell you, the secret to keeping the brain and body in shape is stretching.

Stretching is the key to living a healthy life; it increases blood flow to the muscles, which improves flexibility, strength, and overall health. NFL superstar Tom Brady has attributed his success in football to stretching. He stated, "Pliability is the crucial missing leg that will complete and complement your workouts."

Maintaining the symmetry between muscles and joints precludes strains, joint pain, and muscle damage. Complete range of motion in those muscles and joints allows the body to properly function day-to-day without aches or pains. In the absence of stretching, the muscles begin to shorten, making them tight. When the body calls for activity, the muscles are unable to extend to meet the need, resulting in injury.

The vast need for assisted stretching has guided Stretch Zone to become one of the fastest-growing companies. With locations nationwide, Stretch Zone has tapped into an overflowing demand in the health and wellness community.

Jordan began his practice with the sole purpose of increasing his grandfather's mobility. His practice flourished and he began stretching movie stars, celebrities, and worked for many professional sports teams. He became recognized as the country's premier leader in one-on-one assisted stretching.

The patented system that he developed is super targeted to isolate specific troubled areas. By focusing on precise areas of the body, not only do Stretch Zone practitioners wake your muscles up, but they have the ability to improve your golf swing, increase your stride, and make daily movement enjoyable. The most common thing that people say when they get off the table is, "I feel 10 years younger."

Unless you are a professional athlete, movie star, or celebrity, chances are you have never been professionally stretched before. Stretch Zone offers one-on-one assisted stretching to everyone. Jordan emphasized, "Our dedication to positively impact the community drives our stretch practitioners to truly restore our members health."

Stretch Zone is located at 3204 N. Recker Road, Suite 104. You can contact the business at (480) 590-1133, or for more information, visit stretchzone.com.



SPIRITUALITY

LENT IS A TIME FOR PERSONAL REFLECTION



By Pastor Paul Frank, Hosanna Lutheran Church

Lent, an old English word meaning Springtime, is a special season of the church year that brings a particular focus on sin, its consequences, the sacrifice to atone for our sins, and the one and only way of salvation, Jesus Christ. Lent brings a focus on the Passion of the Christ, what Jesus did for us all.

February began the season of Lent. March takes us through the heart of it. Lent is a journey leading from Ash Wednesday to Easter Morning. It's not really meant to be a journey of discovery out there in the world. Rather, it's a journey of discovery within ourselves. It's a time to focus on our own relationship with the Maker of Heaven and Earth, the Lord and Giver of Life.

Lent is a time for personal reflection, searching our own souls and re-examining our own priorities. Many people begin to live their lives as if it's all about them, whatever they want and desire, even at the expense of those around them. That's simply a sinful way to live. Sin focuses on our desires to satisfy ourselves.

Lent is a time to explore your heart and soul, and ask yourself how you might be of greater purpose and love for those

around you, and for God Himself. You see, in Lent we take time to really see what God did for us.

He loved us so deeply that He sent His Son, our Lord Jesus Christ, to live the perfect sinless life, and then to die in sacrifice paying the price for your sins and mine, and then He rose up from the grave and overcame even death itself. Jesus opens the door of heaven and gives us a place in His eternal home. He washes our souls clean. He gives us eternal hope.

If God has done all of this for us, then how should we respond? We should respond in prayer and thanksgiving, in gratitude toward Him. We thank Him by living out lives of faith, generosity, love, mercy, and grace. We live for His glory.

Lent gives us a time to reflect on what that really means. Lent reminds us that "anyone who is in Christ is a new creation. The old has gone and the new has come!" (2 Corinthians 5:17).

Come join us at Hosanna Lutheran Church for mid-week services, for Holy Week services, for Easter morning services, and join us in this new life.

Hosanna is found at 9601 E. Brown Road, Mesa. Also, visit our website at hosanna-lcms.com.



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LOCAL BUSINESS

Sonson's Pasty Co. Expands

By Jamie Killin

Sonson's Pasty Co. has kicked off 2021 with a variety of new initiatives, including a brand-new patio just in time for Arizona's spring weather.

The new outdoor dining space features flower beds, benches, and seating, as well as umbrellas and new signage.

For those who would like to take their pasties to go, the restaurant now offers online ordering in addition to call ahead ordering for its ready-to-eat, take and bake, and frozen pasties and desserts.

"We have a brand-new website and you can now order and pay online, and if you want to pick up curbside you can do that. It's so much more convenient for the customers now, which is a great thing," said owner Julie Mercer.

In addition to the traditional pasties — which include favorites such as the ground beef and steak — Sonson's Pasty Co. has also launched a creative new menu program where employees submit their creations to be added to the menu each month.

The program kicked off last month with the Sloppy Joe and chicken ranch pasty, both of which were met with lots of enthusiasm from pasty-loving customers.

"They get an incentive for every one that they sell," said Julie. "They've stuck with me since the beginning, most of them, and through COVID it was a tough

Julie Mercer



time, but they've stuck it out and have been right there. They don't let me down, so I wanted to give them something more."

March's employee creations are a special St. Patrick's Day pasty as well as a beef taco pasty.

Diners can also look forward to Sonson's Pasty Co.'s delicious lineup of rotating desserts. Carrot cake, chocolate cake and the turnovers are always on the menu, but guests will also enjoy fun seasonal flavors like the blueberry lemon cake.

For International Women's Day on March 8, the restaurant has partnered with another woman-owned business, Milo's Famous Sweet Tea, to give each customer a gallon of All Natural Sweet Tea or Milo's Famous All Natural Lemonade with all purchases of \$10 or more on that day only. ■

Sonson's Pasty Co. is located at 6060 E. Brown Road, in Mesa. For more information or to place an order, visit sonsonspastyco.com, or call (480) 845-8485.

COMMUNITY

The Boy With A Golden Heart

By Nancy Nemitz

Red Mountain Ranch resident

I never wanted to be a children's book author or an author of any kind for that matter. The idea for this book started with a cry for help. What do you say to a young boy who had his lunch box kicked and was called stupid?

My grandson Matteo is on the autism spectrum and faces many social challenges. I told Matteo, "You have a golden heart. Can you think of yourself as a knight with armor? The armor can help shield you from the hurt."

He said, "I like that."

The idea of a golden heart protecting this young boy kept percolating in my mind. He is more interested in space and ice cream than being a

knight, so I had to work that out. I thought if I could write a story to help him feel loved, even if no one else read it, that would be enough.

One of my favorite lines in the book is when Matteo says, "Grandma sighed more than usual" when looking at the "bag of snack wrappers, reusable grocery bags, old coffee cups, piles of school papers, last year's church directory, and the blankets we keep in the van in case it gets stuck in the snow." People who know I was a professional organizer for many years will get the humor.

I love the illustration of Matteo holding my hand and looking up at me with those big understanding eyes hoping we were still going to get ice cream.

I'm overwhelmed by the book's success and the heartfelt response from parents who are moved by Matteo's story of forgiveness and kindness. My hope is the book will remind children and, let's face it, adults to be more careful because words can sting and the hurt can last a lifetime.

When Matteo read the book, he smiled and at times held back tears. I sighed wondering if it was too much for him; but the next day he jumped around and told his mother, "I have so much in my life to be excited about now!" My heart was full. ■

Nancy Nemitz lives in Red Mountain Ranch, and you can contact her at nancy@createthespace.com. The book was published by Gillmary Press and is available on Amazon in paperback and Kindle. ISBN 9798703301623 February release.



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FINANCES

Tax Season 2021 Is Here

By Paul Toepel, Toepel Company, PC

It is time again to start thinking about filing your income tax returns. This season we have to reckon with many new and complex provisions, most of them delivering taxpayer relief related to the COVID-19 pandemic. Here are a few to consider.

RETIREMENT PLANS: RMDs AND DISTRIBUTIONS

For retirees, the CARES Act suspended required minimum distributions (RMDs). This could open some possibilities for tax savings. Capital gains could be recognized at a lower tax rate than they would have incurred in a higher income year. A long-term benefit of a Roth Conversion at a lower tax rate could offer a great deal of benefit. The Roth account can grow tax-free until the owner's death without making any distributions. The CARES Act also eased rules allowing early distributions from eligible retirement plans in 2020 for pandemic related reasons. It also provided generous retribution timetables. A qualified individual for purposes of a coronavirus related distribution includes not only those who contracted the illness but individuals, spouses, or other household members. Qualified individuals self-certify their eligibility to plan administrators.



Paul Toepel

ABOVE-THE-LINE CHARITABLE CONTRIBUTIONS

Also new for 2020 on the first page of Form 1040 is an opportunity for taxpayers who do not itemize to claim up to \$300 in charitable contributions as a deduction in determining AGI.

RELIEF FOR INDIVIDUAL TAXPAYERS — RECOVERY REBATE CREDIT

Taxpayers who were eligible for an advance payment of a recovery rebate credit, known as an economic impact payment, but did not receive it can claim a refundable tax credit in the corresponding amount: \$1,200 for a single taxpayer or \$2,400 for married taxpayers filing a joint return, plus \$500 per qualifying child. Like the payment, the credit has income phase out provisions. No credit is allowed to taxpayers who could be claimed as the dependent of another taxpayer, to nonresident aliens, or to individuals without a Social Security number.

The IRS used information from taxpayers 2019 or 2018 returns to determine who was eligible and the bank direct deposit information or address for where to send the payment. ■

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."



LOCAL BUSINESS

Dale's Hauling and Junk Removal Helps Homeowners Kick-Off Spring Cleaning

By Jamie Killin

March marks the beginning of the spring-cleaning frenzy, and there's no better way to get a head start on your cleaning than to have any junk you've been accumulating removed efficiently and professionally. Dale Ford, a retired air traffic controller and veteran, started his business — Dale's Hauling and Junk Removal — in August to stay active and help his clients easily dispose of unwanted items.

He helps homeowners, business owners, property managers, and real estate agents clear unwanted items when they need a deep clean, or during moves or renovations. Items often include furniture, mattresses, washers and dryers, and old kitchen cabinets.

"It's mostly household items people have stacked up over the months or years and everyone's got junk," said Dale. "Once there's enough, you either take it away yourself or have someone come and get it."

These services are especially helpful for clients who are moving, or recently moved into a home where unwanted items may have been left behind. It's also a great solution for disposing of renovation debris.

Dale's Hauling and Junk Removal is a Mesa-based business that primarily serves the East Valley, including Apache Junction, Queen Creek, Chandler, Gilbert, and surrounding areas.

Dale prides himself on being reliable, professional, and providing customers with a fair price. He also provides discounts to veterans and seniors. Clients can also receive discounts if they are able to move

their items to the curb for curbside pickup. Once Dale picks up the items, he does his best to recycle whatever he can — including donating items on a weekly basis to the Mesa home for abused and neglected children. "The metal I take down to the metal recycling instead of the dump," said Dale. "I also take a lot of stuff to Sunshine Acres Children's Home that's reusable. So, I don't just throw everything away. If it's a couch, a chair or a table or something Sunshine Acres will use, I'll take it to them." ■

For more information on Dale's Hauling and Junk Removal, visit daleshauling.com, or call (602) 329-6887.



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REAL ESTATE

WHAT DOES THE RECORD LOW HOUSING INVENTORY MEAN FOR BUYERS AND SELLERS?

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

As I'm sure you already know, our housing inventory is at record lows, but do you know just how low the inventory is and what that means for buyers and sellers? I think the numbers are going to surprise you.



having is the price of lumber, which hit a record high this week and is up more than 170 percent over the past 10 months," said NAHB Chairman Chuck Fowke. With such high demand along with the increased cost to build, these additional homes are sure to be priced well above the current level.

MORTGAGE FORBEARANCE

Those who think the increase in mortgage delinquency is going to help supply and cause prices to drop are wishful thinking. The level of delinquency is nothing like it was during the 2006 to 2008 crisis and the level of delinquency has improved for the last six consecutive months. Any extra supply coming onto the market, due to homeowner financial distress, is likely to be snatched up quickly by desperate buyers. Few of the homes with delinquent loans are likely to make it to foreclosure. These properties can be quickly sold prior to foreclosure to pay off any loans, and the record levels of home equity will leave the vast majority of sellers in the black even if they can no longer afford their mortgage payment.

BUYERS

IS IT A GOOD TIME TO BUY?

The Greater Phoenix Area is experiencing a record housing shortage with no end in sight, demand continues to increase, and rates are still at record lows. As home prices continue to increase and affordability wanes, it is a good time to stake your claim on a home while it's still an option.

RENTING VERSUS BUYING

The median sales price has risen 18 percent to \$339,000 and the median monthly rental rate through the Arizona Regional MLS has also risen 18 percent. A 1,500 to 2,000 square-foot home is roughly \$1,600 to \$1,700 per month to purchase with 10 percent down, while that same home rents at a median of \$1,850 per month, up \$250 over last year at this time.

COMPETING WITH MULTIPLE OFFERS

With such little supply, when you do finally find a home you love, you can't just write an offer then go back and forth negotiating with the seller like you used to be able to. The chances are you will be competing with multiple offers sometimes 10, 20 or even 30 offers at a time. Be ready to jump the second you see a home you like, see it the first day it is on the market, and be ready to write up the offer. Make sure you have all your documents updated and ready. If you are financing a loan, have the pre-qualification from your lender ready. If you are buying with cash, have your proof of funds available.

Talk with your Realtor ahead of time. They should discuss what options are available to you, and what you can add to your offer to try and make it stand out against the others. It's not always the highest price that gets the accepted contract, it's the highest and best. Having a Realtor who knows how to be creative, to think outside the box, and be aggressive is a must in this highly competitive market.



SELLERS

Brace yourself, the showings are coming. It is not uncommon these days to have a non-stop stream of buyers coming through your home back-to-back within the first day or so on the market. It doesn't matter the price range; all areas and types of homes are flying off the market, and so far, this month (February), 37 percent of closings are over asking price.

The most impressive development has been in the luxury market. After California announced it was considering raising income and other taxes last summer, contracts over \$1 million surged in Greater Phoenix. So far in 2021, sales between \$1 million - \$3 million are up 102 percent and sales over \$3 million are up 140 percent over last year, and there is little sign of a slowdown.

I recommend to my clients that they take a little break and leave for the first weekend or at least plan to be gone all day. Chances are their home will be sold the first day or two it is on the market and then the showings will stop.

MULTIPLE OFFERS

While the buyers have the task of how to make their offer stand out, the seller (with the help and guidance of their Realtor) have the task of deciphering all the offers to determine which one is the best to accept. It is not just the highest price or the cash over the financed offer. In today's market you will have a lot more incentives to choose from and you need to be sure the offer you accept is not just the highest but the highest and best offer for you.

You also want to ensure the buyer will be able to fulfill everything that has been offered in the contract. Accepting the right offer, having language in the contract that benefits and protects you, and the negotiations of your Realtor are going to be key when dealing with multiple offers. You would be amazed how much some sellers are leaving on the table by not having a top local Realtor representing them.

For more information on the current market conditions, or how to buy or sell in today's market, please contact me directly. ■

Lorraine is a Multi-Million Dollar producing agent, has been a full-time Realtor for over 13 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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HEALTH

Physical Therapy Can Help Prevent Injuries and Orthopedic Conditions

Submitted by GSC Therapy

Typically, you would be referred to a physical therapist *after* you experience pain, or *after* an injury or surgery. Let's explore some of the many examples of how physical therapy can be used *before* these occur, or *before* the development of other orthopedic conditions:

- By evaluating proper mechanics during ambulation, daily activities, work activities, or sports, a physical therapist can identify muscle weaknesses and imbalances or fatigue that can impact safe performance of activities.
- By learning correct mechanics of movement, your muscles, ligaments and tendons will be used correctly to ensure they are not overexerted during daily and leisure activities.
- A physical therapist can provide stretches and exercises that will help to counter the effects of activities such as lifting, throwing, climbing, and running. Muscles are rewarded by having an opposite muscle perform the opposite movements. By activating these muscles, you can prevent fatigue and injury.

Just like professional athletes are seen practicing and stretching prior to a game, athletes of all ages, size, and condition should also warm up and cool down after participation in activities. A skilled physical therapist can customize these exercises to match your specific needs and sports activities.

Occasionally, it's just nice to have a professional complete a specific service



prior to a 10K run, competitive mountain bike ride, playoff game of softball, etc. Look for a program where you can stop by and get stretched, Kinesio taped, or massaged as a way to stay healthy, strong, and avoid injuries.

GSC Therapy Services is local and offers not only skilled physical therapy services, but also the Alter G anti-gravity treadmill that was developed by NASA. This amazing piece of equipment can reduce body weight by 80 percent to make training, weight loss, and conditioning easy and pain free. All professional and collegiate sports training facilities have the Alter G available for their athletes.

In addition, GSC Therapy offers our *Elite Program*, which is a low-cost a-la-carte program that can be used as needed. Personal training through Spectrum Sports & Training gives athletes of all ages the edge they need to be competitive and avoid injury. ■

For your free consultation, or to learn more about GSC Therapy Services, GSC Elite or Spectrum Sports & Training, call us at (480) 855-8866, or check out our website: gsctherapy.com.

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LOCAL BUSINESS

Professional Office Suites Offers STRAIGHTFORWARD LEASING PROGRAM

By Jamie Killin

During the pandemic, many have had to reimagine their work-life balance — either by working from home or looking for new office spaces that are a better fit for the world’s new normal.

Las Sendas residents Peter and Estela Thoesen have been leasing out offices at Professional Office Suites for nearly 15 years and have found that the suites are especially well adapted for staying safe while working outside of the home during the pandemic.

“It’s a great alternative to larger office spaces, especially now when a lot of people are stuck inside of their houses due to COVID,” said Peter.

There are only five suites, which allow tenants plenty of privacy and space. There is a shared common area, kitchenette, and waiting area. However, Peter and Estela have removed seating to help minimize foot traffic and loitering.

The suites also have medical zoning, allowing for a wide variety of businesses to practice in the professional office space. Each suite can be equipped with a sink, making the offices a great option for doctors, massage therapists, aestheticians, and other companies in the medical industry.

“What makes our suites unique is the medical zoning, because there’s nowhere else in the area that leases out suites for medical zoning that have a sink,” said Peter.

Peter also noted that many professionals in the medical industry aren’t aware of the importance of medical zoning — especially in Mesa where it is needed for



many different companies.

Professional Office Suites is also a great space for general office needs, with accountants, mortgage professionals, and insurance agents — to name a few — leasing the offices over the years.

The offices are located at the southwest corner of Power and Thomas roads, making the space easily accessible by the freeway and in close proximity to both Las Sendas and Red Mountain Ranch communities. All offices have high-end finishes and travertine floors, and there also are offices with windows available.

In addition, Professional Office Suites offers a very straightforward leasing program, with most tenants signing their lease for one year at a time. Each tenant only pays a flat monthly fee — as opposed to many other commercial leases that require multi-year commitments and additional fees, such as property taxes. ■

To set up an appointment to view Professional Office Suites, or to learn more about leasing an office space, call Peter Thoesen at (480) 734-7901.

LOCAL BUSINESS

REMODELING PRESENTS Wrong Turns and Right Turns

By Brian Cravens, Builders Depot

My career in home remodeling was a wrong turn. Literally. One right turn past the correct right turn beyond a missed stoplight in North Scottsdale — and there I was — in the parking lot of Builders Depot.

I was on a remodeling quest that day and the showroom was open to the public, which is not always the case in North Scottsdale. So, I shrugged my way forward figuring this was as good a place as any to start.

Little did I know this was the place to start. And little did I know that Mark, the owner, and Chantel, the general manager, had bigger plans in mind for me at Builders Depot.

Immediately sensing my sense of eclectic style and design, not only did they secure my business, but they contracted my employment as well. It was all a flash.

Like most of us, I have taken plenty of wrong turns in plenty of jobs that came before. But this time, irony and chance were on my side to build a lasting career in remodeling homes.

I am not a strong advocate for turning life upside down. But sometimes leaps must be leapt. And this particular wrong turn left little question that everything was right.

Remodeling is all about right turns and wrong turns, no matter how you plan, hunt or forage. And no matter when the moment hits you. The ups and downs of

renovating your home are never what you anticipate, and the rewards are never what you imagined. Like most things in life, the process has its share of frustrations. But the results are an amazingly pleasant surprise.

I am a navigator now. And I’m here to help you along the way — projects large or



small. If you remember only one important lesson about remodeling, remember to have fun.

And definitely don’t forget: Sometimes wrong turns lead right to where you need to be.

From countertops to cabinets, flooring to lighting, bathrooms to kitchens and everything in between, the renovation journey awaits. Builders Depot has a highly experienced team to assist you. ■

Builders Depot is located at The Arbor II Office Complex in Scottsdale at 7950 E. Acoma Drive, Suite 107. You can contact the business at (480) 272-7308, or visit: bdazsales.com or facebook.com/buildersdepotaz.

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EDUCATION

Career and Technical Education Helps Students Discover Their Future



By Laurie Struna
Photos by Tim Hacker

The Mesa Public Schools Career and Technical Education (CTE) department sets students on pathways to success, and helps them answer the important question, “What do you want to be when you grow up?”

The growth of CTE programs is an example of the support and excitement from industry and community. Students enjoy rich opportunities to explore career paths, earn industry credentials and college credits, and obtain real world experience — while still in high school.

Marlo Loria, director of CTE and innovative partnerships, shares that Mesa strives to encourage students and parents to talk about career pathways as early as fifth and sixth grade.

“It’s through the exploration process that students discover their passions,” Marlo said. “CTE engages students, brings real-world relevance to their everyday learning, and truly leads them to college and career readiness.”

Seventh-graders have access to a career exploration class that helps them develop their Education and Career Action Plan (ECAP). In eighth grade, all students take the ACT Explore test, which includes a career inventory section. Students in grades nine through 12 work closely with counselors, using their ECAPs to identify career

aspirations and important coursework that will help them accomplish their goals.

Junior high students use their ECAPs as another tool to select CTE electives in subjects including computer technology, culinary arts, engineering, and health sciences. High schools offer an expanded variety of fields, which will include 27 program options in fall 2021. Programs are diverse and innovative, including sports medicine, biotechnology, software development, automotive and welding technologies, and new Amazon Web Services, cybersecurity and construction technologies options.

EXCITING CAREERS OF THE FUTURE

This fall, CTE is partnering with the Greater Phoenix Chamber of Commerce and ElevateEdAZ to provide a bridge between the business sector and high school education. Another key piece is connecting with community educators and mentors, so students can build relationships that could lead to future internships and employment.

Dobson High School Principal Gabbi Buckley shares that her school’s location is ideal for the cybersecurity program considering its close proximity to the Price corridor, which is home to companies such as GoDaddy and Shutterstock. The demand for the cybersecurity field continues to grow each year.

“The goal is that students in this program will be able to earn certifications so that they can seek gainful employment right out of high school,” Gabbi said. “Cybersecurity is a field that all companies use — including hospitals, school districts and banks. We are excited for our future Mustangs to have this opportunity!” ■

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HEALTH

What Causes High Cholesterol AND WHAT SHOULD WE DO ABOUT IT

Submitted by Home Care Assistance

According to the U.S. National Library of Medicine, cholesterol is a waxy substance found in every cell in the body. Without enough cholesterol, your body wouldn't be able to produce the right hormones, Vitamin D, and other materials that make digestion possible.

However, a variety of factors may conspire to raise cholesterol to unhealthy levels. High cholesterol means the amount in the body has gone from helpful and necessary to potentially dangerous. Major causes of elevated cholesterol include:

- An unhealthy diet
- Smoking
- Being overweight
- Old Age
- Not enough exercise
- Diabetes

When all is said and done, many of the causes of high cholesterol are within our control. It's within our power to choose what we eat, how much we exercise, whether or not to smoke (or to quit, if we do) and whether we embrace a healthy lifestyle. (Well, we said it's a choice – not that it's all that easy!)

Trouble starts when cholesterol reaches unsafe levels in our blood. When this happens, it begins sticking to artery walls. The more cholesterol builds up, the narrower our arteries become. This condition is referred to as atherosclerosis.

Over time, the flow of blood to the heart slows down. Since oxygen reaches your heart via your blood, your heart can be deprived of vital oxygen. Eventually, blood flow can be totally blocked from reaching the heart. That's when heart attacks happen.

Next, let's consider some proven

ways to lower cholesterol, avoid heart disease, and even save lives.



MEDICATION

While prescriptions and other medical approaches involving medication may not be your first choice, sometimes it's the quickest way to get cholesterol

under control. Effective cholesterol-lowering drugs have been around for decades:

- Statins
- Bile acid sequestrants
- Cholesterol absorption inhibitors
- Niacin
- PCSK9 inhibitors
- Fibrates
- Red yeast rice, flaxseed and garlic

HEART HEALTHY DIETS

Much has been shared about heart-healthy diets. But if you're short on time (or patience), just grab this shopping list:

- Oats
- Fruit
- Whole grains
- Fatty fish
- Beans
- Fiber
- Nuts
- supplements ■

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

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.

SPORTS

The Sport of Pickleball GAINS POPULARITY WITH JUNIORS

By Laurie Johnson
Red Mountain Ranch resident

If you have been hearing the steady pop of a plastic ball against a graphite paddle lately, you're not alone. Pickleball has moved into your neighborhood as well as neighborhoods across Arizona, and it's gaining in popularity fast.

According to Ryan Trefry, pickleball director at Red Mountain Ranch Country Club, baby boomers have been primarily responsible for the growth of pickleball. Now Ryan sees the sport shifting toward junior players, and he is excited about the possibilities that come with this shift.

"My goal is to spread the love for pickleball," Ryan said. "As the program director for Red Mountain Ranch Country Club, hopefully I have been able to reach a lot of people and make their lives better because of pickleball."

"The typical player has been 60-plus," he explained. "But I think the juniors have been neglected a little bit. Someone needs to take it by the horns and focus on it and grow it. The future of sports as well as of our country and the world is with the juniors."

Ryan, who played in tennis tournaments at the age of 10 and who later became an All-American tennis player at Pierce College in Los Angeles, first learned about pickleball from his father.

"My father was a USAPA ambassador in Anthem," he said. "He kept talking

about this funny game called pickleball. My parents were visiting one weekend and we played at Duck Pond courts in Simi Valley, Calif. with two of my tennis friends. I immediately fell in love with it."

Ryan is a 5.0 pickleball professional and has accumulated more than 100 competition medals over the past four-plus

years. His proudest accomplishment is winning the bronze medal with Dayne Gingrich at the 5.0 35+ USAPA Nationals held at Indian Wells in 2019.

Ryan is the current Anthem ambassador for USA Pickleball and helps run tournaments for National Pickleball. He currently offers adult clinics and leagues for all levels of

players on Mondays and Thursdays at Red Mountain Ranch Country Club.

As a way to generate excitement for his new junior pickleball program at RMRCC, Ryan will be offering a free K-12 Junior Clinic at RMRCC this spring. Parents can choose one of the following dates — March 22, 25, 29 or April 1 — to sign up their child. The free clinic sign-up can be found at RMRCCPickleball.info.

In addition, parents interested in future junior lessons, clinics, or tournaments can fill out a Pickleball for Juniors questionnaire at the same RMRCCPickleball.info link. ■

For more information, call or text (623) 444-0987, or email TrefPickleball@gmail.com.





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EDUCATION

CLASS 101 EXPERTS

Simplify the College Planning Process

By Shawn Coats, M. Ed.

Navigating the college admissions process is daunting. With more than 4,200 colleges in the United States to choose from and the drastic changes to the college admission process in the last 25 years — not to mention the pandemic's impact — students and parents can find themselves drowning in information.

Class 101's professional college advisors take an individualized approach to help students navigate the complicated college planning process and ensure families save money along the way.

Class 101 advisors make college planning a simple and enjoyable journey. It takes more than good grades and high-test scores to secure admission opportunities and scholarships. As parents, we do not want to be nagging our kids for three to four years to stay on top of college preparation. Class 101 advisors work one-on-one with students to connect all the dots and make the process enjoyable.

While many students choose to stay in-state, Class 101 advisors want students to explore options, regularly helping them attend private schools for the same or less money than an in-state university. Finding the right college fit helps students feel confident in selecting a university that will allow them to thrive.

We guide students through their college list development, high school activities and academic options, applications, and admissions essays. We help students find scholarships to make their dream school attainable.



Class 101 Mesa Gilbert students are attending universities all over the United States, including the University of California, Berkeley (on an Army ROTC scholarship), Brigham Young University, Loyola University Chicago, Barrett Honors College at Arizona State University, Georgetown, and the University of Southern California, to name a few.

Early engagement in the process is a game-changer. When it comes to maximizing college and scholarship opportunities, the earlier the better!

We recommend beginning your Class 101 journey in 9th grade. However, we work with students at all levels from 8th to 12th grade. All too often, we hear, "I wish we would have met with you years ago. You would have saved me thousands of dollars and alleviated a lot of anxiety." ■

For more information, or to schedule a free consultation, contact Shawn Coats at (602) 647-8347, via email at scoats@class101.com, or visit class101.com/mesagilbert/.

FINANCES

The Best Book on Money and INVESTING I HAVE EVER READ

By Scott Johnson, CFP®, AIF®, CPFA

As a principal in a financial planning firm, I am often asked by friends, family, and clients for recommendations on books that they can read to help them become better investors and stewards of money.

Fortunately, there is plenty of good literature on the subject and I have always maintained a short list of my favorites.

However, thanks to the brilliant insight of author Morgan Housel, I now have a go-to book that I recommend each of you read: *The Psychology of Money – Timeless Lessons on Wealth, Greed, and Happiness*.

Although America remains the wealthiest country on earth, a surprising low percentage of Americans are successful at accumulating and keeping wealth during their lifetimes. In his book, Mr. Housel uses real stories to help the reader understand that it is not lack of economic opportunity that holds us back from financial success, but more often it is our behavior that impedes us from reaching our financial goals. He helps us understand how fear and greed can combine to influence our bad financial and investment decisions.

One of my favorite quotes from the



Scott Johnson

book is: "Good investing is not necessarily about making good decisions. It's about consistently not screwing up." Or another gem on the secret of building wealth: "The first idea — simple, but easy to overlook — is that building wealth has little to do with your income or investment returns, and lots to do with your savings rate."

If you have a son or daughter in college and you want to help them set a lifetime course of economic prosperity, then buy them Housel's book. If you want to learn how to be a successful investor like Warren Buffet, then buy the book. ■

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, scott@dpplanners.com, or visit the website at decisionpointfinancial.com.

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LOCAL BUSINESS

THE RIGHT AREA RUG CAN MAKE A ROOM FEEL COMPLETE

Submitted by Window to Design

Whether used as a defining feature or a subtle background, an area rug can beautifully complement and anchor the other features of your room.



SIZE, SHAPE AND POSITIONING

In general, try to mimic the shape of your furnishings. For instance, a rectangular rug would work well with sectional sofa seating. On the other hand, a circular rug would work better with a round dining table.

For the best look, maintain a bare border between the rug and the wall, keeping these tips in mind:

- **The living room:** Make sure the rug extends under all the surrounding furniture — or at least the front legs of the major pieces.
- **The dining room:** The rug should be big enough so that even when the chairs are pulled out, they fit comfortably on it.
- **The bedroom:** Frame your bed with the rug. It's okay if it extends only under the front legs of your nightstands.

COLOR, PATTERN AND STYLE



If your furnishings have lots of colors and patterns, you might want a complementary solid color. Or if you want to liven up your space,

go for a rug with a more elaborate design.

Keep in mind that low-pile rugs will stand up best in high-traffic areas, whereas plush high-pile rugs might work better in a bedroom or reading nook. ■

To speak with Linda to learn more about her 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).

FINANCES

Understanding the Short Squeeze on GameStop

By Michael J. Day, CPA, PFS™
Grand Canyon Wealth Management



Financial media is obsessed with the GameStop (GME) story and the skyrocketing share prices the stock has seen. At the time of the writing of this article, GameStop stock had a 52-week high share price of \$483 and a low share price of \$2.57 with a current price of \$66.26.

The stock was subject to short selling by several Wall Street hedge funds. A short sale is the practice of borrowing stock that you do not own, and selling it at the current market price with a contractual promise to repurchase those shares at a later date and return them.

This strategy is implemented when there is a belief that a stock price will go down in the future, enabling the seller to make a profit on the sales price less the expected cost to repurchase the stock at the future date. This is a high-risk investment strategy since your losses could potentially be unlimited if the stock were to go up in price instead of down.

GameStop became an unusual short sell story because a large number of retail investors belonging to an online financial community banded together to purchase GameStop shares. This created a supply and demand issue — also known as a short squeeze — that increased the price of the stock and inflicted losses on the hedge funds holdings.

GameStop does not have the financial performance or future earnings projections to justify the high stock valuations that were achieved during this cycle; it was caused by the speculation of retail investors.

There are multiple stories in the media about investors making large gains on their position in GameStop. These are the stories of those that bought low and sold high, or are of book gains, where they still maintain their position in the stock, and are subject to future gains and losses based upon the market value of the stock going forward.

The untold stories are those of the individuals that invested in the stock based upon the media hype and bought at the high end, and suffered significant losses as the stock made its rapid decline.

There were also reports of nefarious behavior on the part of some of the online brokerage houses being used by the retail investors when they placed a halt on trades on GameStop stock. This claim is unlikely to have much validity because brokerage houses, as financial institutions, are subject to strict capital requirements established by the Securities and Exchange Commission (SEC). Trading was reestablished after the brokerage houses obtained additional capital or reduced their positions in some of their more volatile stocks.

While there are individuals that made large returns on their investment in GameStop, there were also those that incurred large losses. Speculative investing is a high-risk proposition, and anyone that takes part should do so with the understanding of the risks involved as well as the willingness and the capability of incurring significant losses.



The above is the opinion of the author and should not be relied upon as investment advice or a forecast of the future. It is not a recommendation, offer or solicitation to buy or sell any securities or any investment strategy. It is for informational purposes only. The above statistics, data, anecdotes and opinions are assumed to be true and accurate. Grand Canyon Wealth Management does not warrant the accuracy of any of these. ■

Michael J. Day, CPA, PFS™ is the founder of Grand Canyon Wealth Management, where he provides financial planning, wealth management, and investment services. For more information, or to schedule a complimentary consultation, visit grandcanyonwealthmanagement.com, call (480) 590-3590, or email Michael.j.day@lpl.com. You may also follow him on Twitter @GrandCanyonWM. Securities and advisory services provided through LPL Financial, a registered investment advisor member FINRA/SIPC. Grand Canyon Wealth Management is not an affiliate company of LPL.

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FINANCES

Over 50

Put Tax-Smart Investing Moves to Work for You

Submitted by Brent D. Hoskinson and Linda Drake

It's time to think about filing taxes. If your income in 2020 was affected by the COVID-19 pandemic, your tax return will reflect it. However, if your earnings were fairly normal last year, you might look at your tax situation and wonder how you could improve it in 2021. One area to consider may be your investment-related taxes.

For example, are you contributing as

much as you can afford to tax-deferred vehicles, such as your traditional IRA and your 401(k) or similar retirement plan? If not, consider ramping up your contributions this year.

And if you can afford to invest outside your retirement accounts, try to follow a *buy and hold* strategy. By holding investments for years before selling them, you'll be taxed at the long-term capital gains rate, which may be lower than your personal income tax rate.

Taxes should be a consideration when you invest. However, not all the investments you select, and the moves you make with them, will necessarily be the most tax efficient. Work with your financial and tax professionals for help in making the right choices for your long-term goals. ■

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Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.



HEALTH

Over 50

Does Medicare Cover Preventive Testing?

Submitted by Tapestry Insurance

One of the most common questions I hear is about what Medicare covers and does not cover. I thought this would be a great time to share some information about Medicare and preventive testing.

Medicare does not cover *physicals*. Medicare offers a free *Welcome to Medicare Screening* and an annual wellness exam, but not physicals.

The wellness exam includes taking routine measurements such as height, weight, and blood pressure. It also includes detection of cognitive impairment, and a review of medical and family history. Your doctor may also offer personalized health advice and provide a list of treatment options for you.

Medicare also offers certain screens and tests based on frequency, or your age. These tests include a lipid blood panel to check cholesterol every five years, colorectal cancer screenings every one to



10 years, and mammogram screenings every other year.

Another common question is about Medicare and vaccines. Some vaccines are covered by Medicare Part B, such as the flu vaccine, pneumonia vaccine, and Hepatitis B. If your provider accepts Medicare, you will pay nothing for these vaccines.

Medicare Part D covers the Shingles vaccine, Tdap vaccine, and some others. Your cost for these vaccines will depend on your specific Part D or drug plan. You may have to pay a copay or coinsurance. ■

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