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Window to Design Celebrates Five Year Anniversary

By Kimberly Alvarado

It's been five years since Las Sendas resident and interior designer Linda Palm turned her dream into a reality. You've come a long way baby! And, to celebrate this anniversary, Window to Design is passing on a five percent savings to you.

If you are ready to transform the look of any room in your home, look no further than Window to Design. "We offer honest, fair pricing and strive to show you the best experience possible for advice on window covering and design," Linda says.

The original concept of becoming an expert designer — servicing a specific trade of builders, Realtors, and interior designers — has developed into expanded public assistance. Linda has created a business blueprint to parallel her desired lifestyle here in east Mesa. She enjoys personal consultations with her customers, where she can help fulfill window covering needs.

"I come from a family of business owners who told me if you make it five years, you've made it! It was scary, with the flood in our Scottsdale store, the move to Mesa, and then COVID," says Linda.

But all those stumbling stones helped build a thriving business that incorporates Linda's expertise into the lifestyle she has always dreamed of.

She remembers the earliest days and her initial goal to create a business where she is in charge, a business she



As she turns the pages of an additional year in business, Linda is contentedly satisfied that she is meeting the window covering needs of both business and individual patrons in the East Valley.

Linda sets herself apart from others by being a listener. "I don't want to tell clients what they need in their personal or professional spaces. I want to listen to their wants and help them tailor choices that are as unique as they are."

FIVE YEARS IN THE MAKING

As any business owner realizes, it is not always endless days of smooth sailing when you're working for yourself. Sometimes unique requests call for some deep soul-searching and can leave you feeling a little doubtful.

Linda recalls one of those nail-biting situations, when one of her clients wished for motorized patterned drapery on four 15-foot window-wall panels. Every part was moving and needed to align perfectly upon closure. The development was challenging for the entrepreneur, but one she can look back on as an accomplishment — a project that turned out beautifully.

It's these encounters that set the standard for customer satisfaction.

WINDOW TO DESIGN CONTINUED ON PAGE 4 »



Stretch Zone Provides Greater Mobility for Everyone

By Jamie Killin

Stretch Zone is helping everyone recognize what athletes have known for decades — assisted stretching helps in achieving an optimal lifestyle, whether it's a senior achieving the mobility to chase after their young grandchild, a runner beating their personal record, or someone injured in a car accident finding their quality of life again after years of pain.

The Mesa location opened last year, bringing its unique Stretch Zone method to help change neuromuscular behavior in a way that increases range of motion — not just flexibility. The approach is even touted by NFL Super Bowl MVP Drew Brees, who has partnered with the franchise and opened his own locations.

Unlike traditional stretching exercises that might be done alone, Stretch Zone team members work one-on-one with clients during 30-minute sessions to get their bodies moving at optimal performance. The trained neuromuscular behavioralists assist in eliminating the strain that occurs during a solo stretch.

"Flexibility allows your body to find relaxation in day-to-day activities and things you never thought you could do," said Stretch Zone Mesa general manager

Emily Sotak. "This program is beneficial for everyone. It not only increases flexibility but also mobility."

The unique assisted approach also helps clients overcome their own beliefs about their physical capabilities — helping to train their bodies to become more mobile. Many clients come to Stretch Zone after being referred by a physical therapist, or to recover from an injury. But they find themselves incorporating the Stretch Zone into their wellness routine to achieve a healthy lifestyle.

For Emily, the most rewarding part of the experience is seeing clients' lives change — like one client who was in an accident that forced her to undergo a knee replacement. After coming in twice a week for four months, the woman was able to enjoy her

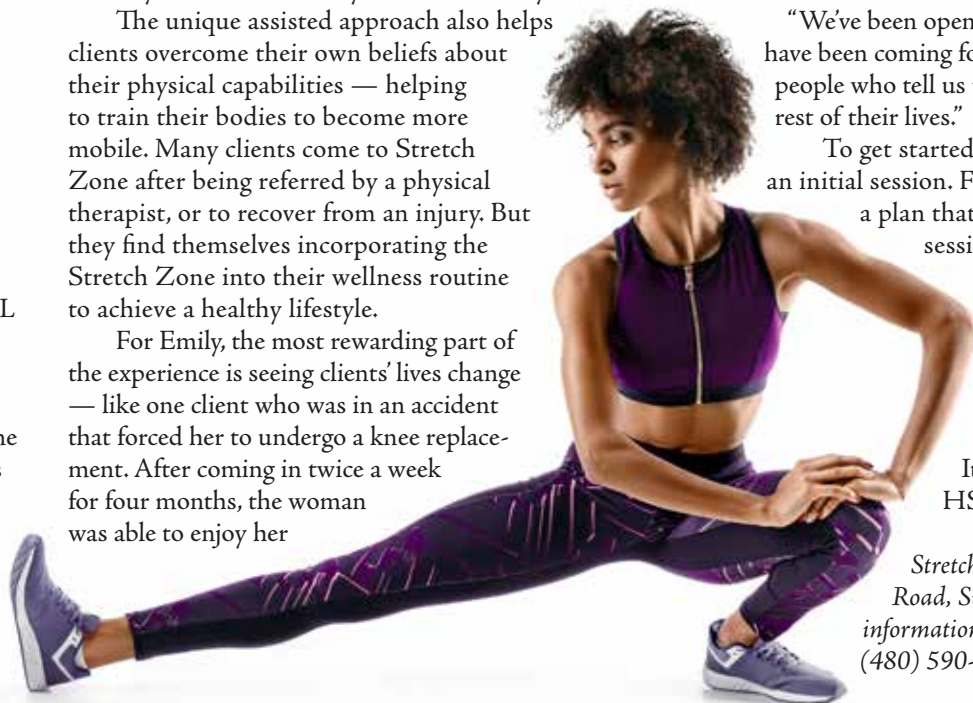
old activities again, such as hiking in Sedona, and credited Stretch Zone for the incredible improvement.

"We've been open seven months and have clients that have been coming for the entire time," she said. "We have people who tell us this is something they'll do for the rest of their lives."

To get started, clients come to Stretch Zone for an initial session. From there, the team puts together a plan that typically includes four to 12 sessions per month. Sessions range from \$35 to \$50, with higher frequency packages being more inexpensive per session.

Stretch Zone does not require a contract and instead auto renews packages on a monthly basis. It also accepts payments through HSA and FSA. ■

Stretch Zone is located at 3204 N. Recker Road, Suite 104, in Mesa. For more information, visit stretchzone.com, or call (480) 590-1133.



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In This Issue

Summer Enrichment Program	3	Real Estate	12
Las Sendas Golf Club	5	Teen Strong	14
Western State Bank	6	Move One Mesa	15
Pacino's Anniversary Celebration ...	7	Your CBD Store	21
La Peau Dermatology	8	Service Directory	23



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EDUCATION

Summer Enrichment Program to Boost Student Learning

By Christina Harguess, Administrative Team, Self Development Preschool and Summer Day Camp

Student learning loss has been the topic of major discussions as a result of the effect of the pandemic on education. While some students have thrived participating in online learning, others need a boost to start next fall well prepared.

Being prepared in the fall for school is not only important for kindergartners but also for elementary grade students and above.

After assessing the needs of pre-kindergarten and elementary students, the leaders of Self Development Preschool (SDP) and School Age Summer Program are excited to announce unique opportunities for your children to enter the fall session well prepared to succeed in their schooling, both academically and socially.

KINDERGARTEN READINESS



A well-rounded and integrated early childhood curriculum in a nurturing environment is a must in helping students succeed in elementary school and beyond. An integrated curriculum with thematic approach in the early years provides for a strong foundation in developing lifelong learners. Ideal early

education recognizes that combining arts, science, music, and math provides for an educational opportunity steeped in the splendor of the Renaissance.

SDP's curriculum includes a focus on art and music appreciation. Students learn about artists and musicians and information on their works of art and musical scores. Students then become artists as they create art projects and recreate the musical rhythms the program exposes them to.

Our new STEM lab collects the most sophisticated hands-on activities, that are engaging, require deep analytical and creative thought, and, according to one student, "make time fly by." Amazingly, modern technology inside young learning devices can now offer students what graduate students did not have access to when we opened the school!

SDP's STEAM program is rigorously engaging. Literally, generations have passed through our doors becoming experts in interdisciplinary learning. Once children, now adults, they have only known one place as the STEAM school that molds children in unpredictable combinations of what SDP provides all their students: love, advanced education, deep thinking, creative insights, and eternal friendships.

SDP continues to innovate ways that increase critical and creative thinking to create the next generation of curators of extraordinary works of art and curers of diseases that are waiting to be solved.

ENRICHMENT CAMPS FOR STUDENTS

The SDP School Age Summer Program continues the focus on STEAM during the summer enrichment camp for school age children. Students

participate in a program that combines arts, science, music, math, technology, and literature with a focus on critical thinking. These knowledge explorers are provided

educational opportunities in an environment that allows them to find their inner genius and enhance their critical thinking skills while participating in a nurturing, social environment.



ART AND MUSIC APPRECIATION CAMP

Students in grades one to five will participate in art and music appreciation programs. Students will have opportunities to learn about famous music composers and the basics of how to compose music and build an orchestra. In the art appreciation portion of the program, students will be introduced to various artists. Students will participate in virtual museum tours and learn about an artist and their style, and create art pieces that are inspired by the artist.



SCIENCE AND MATH CAMP

During the science and math camp portion of the program, students will learn about famous scientists and their contribution to society. Students will then become scientists themselves as they complete various experiments during the program. Students will use

knowledge they have within to create a hypothesis and test it while in an engaging environment. In addition, students will strengthen their knowledge and understanding of math concepts by completing fun, engaging math projects.

CODING CAMP

Students will be given the opportunity to become coding specialists during the technology portion of the program. Students will be introduced to the coding program Tynker to facilitate their learning of online coding and programming. Students will create programs using the coding skills they have learned.

LITERATURE CAMP

During the literature appreciation portion of the program, students will learn about the famous works and authors of the 19th and 20th centuries. They will create their own works of literature based on what they learn.

UpClose

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All of these programs provide a well-rounded and integrated curriculum that allows students to find their inner genius while participating in a fun, nurturing environment steeped in the splendor of the Renaissance. In addition to the learning camps, students will also have access to the school's outdoor playground, allowing them to maintain safe distancing. Select camps will also be available with an online option. ■

For more information regarding the SDP School Age Summer Program and associated fees, please call Vernetta Madsen, director of summer day camp, at (480) 396-3522.



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Linda most enjoys working with Hunter Douglas products, because she finds them innovative; a company constantly upgrading their products and one that offers exceptional customer service. A tour of her website, windowtodesign.com, will give you a glimpse of some of the latest products, promotions, and inspirations to help renovate your living spaces into the most current and efficient areas of your home.

A particular product that has become extremely popular here in Arizona are Silhouette Window Shades. “Sometimes Arizona residents tend to *under-cover* their windows,” says Linda. “A winter visitor or new homeowner might be anxious to conserve the view of their surroundings, capture the colorful sunsets, or maintain the presence of activity and atmosphere in the backyard from indoors. However, the reality of leaving those views unprotected and uncovered, often means hot afternoon summers and uncomfortable indoor temperatures as a result.”

STAYING ON TOP OF THE TRENDS


To stay knowledgeable in her field, continuing education is constant for the professional designer. New operating systems and innovative fabrics are forever evolving and changing. Linda keeps apprised on the most recent technology and trends through online educational courses. In fact, she once provided in-person curriculums in her showroom, but had to take a temporary detour, due to the pandemic. Just as styles and trends shift, so will the business in the coming months. Looking ahead, Linda



hopes to resume her in-home consultations, where she has a first-hand visual of the platform for her design recommendations. Wondering which old trends are sneaking their way back into our homes? Drapery, she insists, never lost its popularity. Now more than ever adding texture and pattern in drapery and wallpaper is a creative and fun way to add function and beauty to our homes. With a new movement toward multi-functional homes, where people are transforming living space into places to work, exercise, and spend holidays, updating with window coverings can assist in the remarkable shift we currently desire. What sort of appeal will add purpose to your home this year? Linda suggests that the year ahead may very well be in window shades, a replacement to the wooden shutters that over-cover a view. In celebration of a milestone anniversary, Linda looks ahead to a new year of designing for locals. “Referrals from the trade and public kept us going and is growing the business today. We are grateful.” ■

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).

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



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DR. RASHID IS A MEMBER OF:

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Alice Cooper's Solid Rock Teen Center Opening in Mesa COOPSTOCK ANNOUNCED TO ASSIST IN FUNDRAISING

Submitted by Joy Covell,
Alice Cooper Solid Rock

Like all great ideas, Solid Rock began on a simple premise — inside every teen there is a hidden talent. Alice Cooper's Solid Rock Teen Centers inspire teens to discover their talent and achieve artistic excellence through music, dance, and the arts as well as vocational training in sound, lighting, staging, and fellowship — all in a safe, supervised facility.

Located on the southeast corner of Thunderbird Road and 32nd Street in Phoenix, the 22,000 square foot Alice Cooper's The Rock Teen Center Phoenix opened in 2012 in partnership with Genesis Church after a decade of fundraising. The center encompasses an auditorium, dance studio, recording studio, video studio, computer lab, music rooms for guitar, drums, bass and vocal lessons, and a LeRoy Neiman art studio.

Opening in Spring 2021, Alice Cooper's The Rock Teen Center Mesa, located in a former elementary school at 122 N. Country Club Drive, will showcase more than 11,000 square feet of space in partnership with Mesa Public Schools. Alice Cooper's Solid Rock Teen Centers will fund the renovations at the new Mesa center and provide more than \$100,000 worth of music, arts and dance programming to youth ages 12 to 20 as well as the local community.

The Mesa center grew out of the Alice Cooper's annual Rock & Roll Fundraising Bash at Las Sendas Golf Club in east Mesa.

"Some of the elected officials came out and saw what we were doing," Alice said. "They said, 'What would you think about doing one of these in Mesa?' And immediately, our antennas went up."

The new Mesa center will start with the basics, Alice says, "and let it grow like the other one did." That means



Sheryl and Alice Cooper

rehearsal rooms, musical instruments students can learn on free of charge, and a dance studio. Fender has already donated 20 guitars and several amplifiers for the new location.

As far as staffing the Mesa location, Sheryl Cooper said, "There are people being groomed right now. We're excited about meeting people that fit for it. We've got to let them know this is not just a thing that you do. We want you to love this. We want you to be involved in this. So it's your baby. Like it's our baby. You want to make sure that the kids are safe."

One of the organization's main fundraisers, Alice Cooper's Rock &

Roll Golf Classic, provides the opportunity for the public to learn more and donate at the annual event. Additional funding for both Centers comes from grants and donations made by people and organizations who appreciate what the Coopers and their non-profit organization have done for teens in the community.

"Every kid out here," Alice said, "has got talent.

Somewhere in you, there's a talent that you want to get out. We invite you to come in and find your talent. It might not be music. It might be art. It might be dance. Whatever it is, you can discover it at Alice Cooper's Solid Rock Teen Centers."

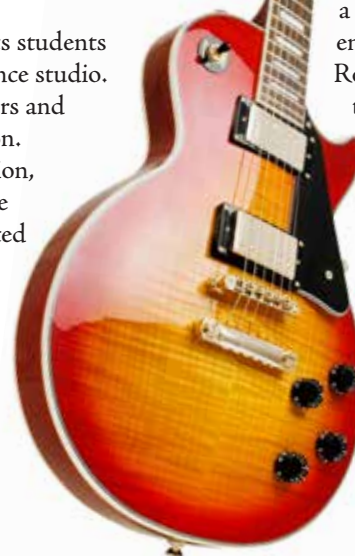
COOPSTOCK

CoopStock Music on the Green will be held on Saturday, April 24 from 6 to 11 p.m. at Las Sendas Golf Club in Mesa. The evening's festivities include a silent auction, food trucks, and live celebrity entertainment, including a performance by Alice, the Rock and Roll Hall of Famer himself. Others include the original voice of Foreigner, Lou Gramm, ASIA featuring John Payne, Tommy Thayer of KISS, and more.

Ticket donations are \$89 to \$350

per person and can be purchased online at AliceCooperSolidRock.com/COOPSTOCK/. The event is open to the public. ■

Alice Cooper's Solid Rock Teen Center is located at 13625 N. 32nd St. in Phoenix. For information, visit alicecoopersolidrock.com, or call (602) 522-9200. Las Sendas Golf Club is located at 7555 E. Eagle Crest Drive in Mesa. For information, visit lassendas.com, or call (480) 396-4000.



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FINANCES

You Get Personalized Service AT WESTERN STATE BANK

By Jamie Killin

Walking into a bank isn't always comfortable. It can be impersonal, time-consuming, and often overwhelming. In this respect, Western State Bank stands out from the crowd.

At Western, bankers know clients by their first names, guests are greeted with a beverage, and appointments are never needed.

"When you walk into a big bank, you're essentially seen as a number," Tony Mascari, vice president and mortgage loan officer, says. "You don't know the bankers, and they don't know you. We've created a different experience here at Western State Bank."

Western provides the security and convenience of larger banks with a welcoming approach. Their customers enjoy perks like free online banking and ATM fee reimbursement while receiving the personal attention they deserve.

Community outreach is important to Western. Community-driven efforts, like their Hometown Heroes program, offer special perks for past and present frontline workers, teachers, medical professionals, veterans, and law enforcement professionals.

"The Hometown Heroes program provides great banking benefits and potentially lower costs on financing for the people who give back to our community," Tony said. "It's not something you'll typically see at a big-box bank."

During the pandemic, Tony has helped clients take advantage of low mortgage rates with new home loans and refinancing options.

"We're doing so many refinances right now! Refinancing can get that interest rate down and lower payments, provide some cash for home improvements or to pay off some bills. There are multiple benefits," Tony said.



Tony Mascari

Tony, who has been a Mesa resident and in the mortgage business for more than 30 years, wants people to know that they might be more qualified for a home than they think. He expects interest rates to start increasing again, making now the perfect time to get prequalified.

"To me, it's not about that one-time transaction, it's about creating a relationship," Tony commented.

According to Tony, that approach has paid off with an ever-growing community of loyal clients.

"Every customer that opens an account always says the same thing when they leave: 'I wish I would have done this years ago' or 'I wish I would have come in before.'" ■

Western State Bank's Mesa branch is located at 5901 E. McKellips Road, Suite 104, on the southwest corner of McKellips and Recker roads near Fry's Food and Drug. For more information, visit westernbanks.com. To speak with Tony, call (480) 807-7526.





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LOCAL BUSINESS

Pacino's Italian Restaurant

THANKFUL TO CELEBRATE ANNIVERSARY

By Dawn Abbey

Pacino's Italian Restaurant is celebrating an eighth year in the neighborhood with special anniversary events on Saturday, April 24 and Sunday, April 25 — the restaurant's namesake, Al Pacino's, 81st birthday weekend.

"It's been a hard year," said Pacino's owner Frank Spacarelli, who's been told he bears a resemblance to the famous actor. "We are so humbled and grateful to our loyal guests who immediately after the lockdowns began ordering takeout from us, leaving large tips and offering help. Many told us they wanted to make sure we would continue being able to serve our great Italian food to the neighborhood."

"I've been in the restaurant business for 35 years and I never experienced such an outpouring of love and caring from everyone. I'm a fighter and I've been knocked down many times and gotten back up, but this year with the support of the Lord and our very loyal customers and associates, we thankfully have been able to stay in business."

Since opening in-establishment dining, Frank says they are already at capacity most days. Pacino's offers a large outdoor dining patio, as well as comfortably spaced indoor tables and booths.



To give back, Frank has created some special events for the *Al Pacino 81st Birthday Anniversary Party*. On Saturday, from noon to 3 p.m., Frank will be giving away free samples of various menu items in a celebratory atmosphere with live music. Music will continue all day through dinner hours.

Sunday is always brunch day from 9:30 a.m. to 1:30 p.m. at Pacino's, with menu items such as Lemon Ricotta Pancakes, Salmon Frittata, and Guinness Mac & Cheese, as well as a variety of omelettes and salads, accompanied by favorite brunch cocktails. All brunch diners on Sunday, April 25, will be entered into a free raffle to win gifts of Al Pacino memorabilia. Live music will continue all day.

Frank realizes that some are still hesitant to dine out, so he is continuing his three special



\$24.99 takeout meals. Each family-style meal is a different combination of pizza, pastas, wings and Caesar or antipasto salads. Check out PacinosItalian.com for menus. Regular menu items are also available for takeout or delivery.

Frank is also offering an *Extra-Value Lunch Menu*, including pizzas, pastas, sandwiches, burgers, salads and entrées, with prices from \$7 to \$13, served Monday through Friday, 11 a.m. to 3 p.m.

Happy Hour continues daily from 3 to 6 p.m., with discount prices on drinks and bar food items like toasted ravioli, meatballs, mussels and more. ■

For reservations, to order takeout or delivery, or to check out the menus, visit PacinosItalian.com, or call (480) 985-0114. Pacino's is located at the northeast corner of Power and McDowell roads in The Village at Las Sendas shopping center.



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LOCAL BUSINESS

LA PEAU DERMATOLOGY INTRODUCES New Collagen Boosting Technology

By Jamie Killin

La Peau Dermatology is now offering the latest in skincare technology, the Sofwave Ultrasound.

While lasers, needles and the like have become mainstream in the skincare world, you're probably asking yourself — what is a Sofwave Ultrasound, and how can it improve the look of my skin?

The Sofwave Ultrasound targets fine lines by boosting collagen production. It penetrates 1.5 millimeters into the skin with its unique *Intense Ultrasound Beam* technology, designed to reach the deeper layers of the skin while protecting the outermost layer — allowing for no downtime.

"This treatment only targets the collagen beneath the surface of the skin," said La Peau Dermatology founder Dr. Zaina Rashid. "You could complete the treatment in 45 minutes during your lunch hour then go back to work and nobody would even know you had anything done."

Dr. Rashid recommends getting the Sofwave Ultrasound treatment once a year for optimal results, with results beginning to show at three months, and reaching their optimal levels at six months to one year.

"You'll see significant improvements in elasticity, and fine lines, especially those around the cheeks and neck, and an overall tightening of the skin," said Dr. Rashid.

She also recommends patients begin with this treatment, then add other aesthetic services such as fillers and lasers to achieve the healthiest and most youthful skin possible.

"This treatment can be added to any skincare regimen, or it's a great place to start before adding other treatments later," she said. "It's recommended to be done before any fillers or Botox, then you can also add other anti-aging treatments like laser services."



Dr. Zaina Rashid

It's also an ideal treatment for younger patients, who can use the Sofwave Ultrasound to prevent the wrinkles and fine lines brought on from sun exposure and aging.

"This treatment is ideal for people as young as those in their twenties," said Dr. Rashid. "It's preventative maintenance. Our biggest challenges in maintaining healthy, youthful skin are gravity and sun, so this treatment is able to help in reversing the gravity as time goes by and reduce sagging."

As the only dermatologist offering the treatment in the East Valley, Dr. Rashid was eager to add the Sofwave Ultrasound to her list of services to help patients enjoy the newest and most advanced options for skincare.

"I wanted to add this service because it's the newest technology," she said. "Nobody else has it in the area and this is the only technology that's ultrasound based that nudges the collagen at the deep layers with such few treatments needed."



La Peau Dermatology is located at 5424 E. Southern Ave., Suite 103, in Mesa. For more information, or to schedule an appointment, call (480) 396-2300.

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REAL ESTATE

Be Careful What You Sign — Get it in Writing!

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

One of the things I love most about writing my articles is I can share information and situations that come up with my clients and by sharing, hopefully help others avoid potential issues.

I had two different situations that came up with two of my sellers in the past couple of months. One was not able to get out of a listing agreement and the other was being asked to pay double commissions. Here is the situation for each seller.

SELLER 1

The sellers reached out to me after having their home listed for two months with another Realtor. They were very unhappy with the service their current Realtor was providing and had been unsuccessful getting anything resolved, so they wanted to cancel their contract and list with another Realtor. They wanted me to list their home right away once they had cancelled with their current Realtor.

Their Realtor agreed to take the home off the market, however she refused to allow them out of the contract even though they had many genuine reasons for wanting to cancel. The term of this contract, and most Listing Contracts, was six months, so instead of cancelling their contract, the Realtor changed it from Active to Temporary Off Market, where it sat in a limbo state for the next four months, just waiting for the term of the contract to expire. It was not listed, not for sale, it didn't show up on internet sites or in Multiple Listing Service (MLS) searches, but it also was not cancelled.

My clients could not list with me or do anything with their home until the contract had expired, so they lost four months of being on the market. The silver lining for my clients was that home prices had increased by the time I was



able to list it and we sold it the first weekend for over list price. I cannot even imagine making a client stay with me if they were not happy with my performance (luckily that has never happened) and force them to just ride the contract out, which is of no benefit to either the Realtor or the client.

HOW TO PREVENT THIS FROM HAPPENING TO YOU

No Realtor wants their client to cancel the contract. After all, we put a lot of time and money into listing a home, but if the Realtor is not providing the service they promised, the client should be able to cancel the contract. I always add in my listing contracts: *this listing can be cancelled at any time for any reason prior to accepting a contract*. While I have never had anyone cancel a listing with me, I always want them to have that option.

When you meet with your Realtor to sign the Listing Agreement, make sure it is written in the contract that you can cancel at any time.

SELLER 2

I met with the seller that was referred to me, and he wanted to get the home ready to sell as soon as possible. I staged the home and started getting it ready for photographs. Before I had the pictures taken, and before it was listed on the MLS, I had sold the home.

The seller was happy; he didn't have to have a bunch of showings and I sold it for above the price he wanted.

About two weeks into the escrow, the seller mentioned that he had signed a Listing Agreement four months earlier with another Realtor who had just come to his door one day. He wasn't ready to list his home at that time and she had told him not to worry, he could sign the Listing Contract as it wasn't a binding contract, so he did.

He hadn't heard anything from that Realtor in months



and had forgotten all about it until just then. Since he was told that the contract was *non-binding*, he thought he could just call and cancel it. He called the agent and let her know he had sold the home, and she congratulated him on the sale.

The next day he received a call from the agent demanding her commission. The seller was still under contract with her, as the term of the contract was for six months, which is typical for a Listing Agreement, and the part about it being *non-binding* was not written in the contract. He was bound to the terms of this contract and paying her commission. Even though she was correct, *he was legally bound to the six-month contract*, and per the terms of the contract, she was entitled to the commission, I was shocked she was going to pursue this.

She had not done anything for the seller, had not staged the home or taken any photos, she had no time or expense involved, and had not listed the home. My client was beside himself and completely stressed over the thought of having to pay two commissions, which I never would have let happen. I was prepared to forgo my commission if it had come to that. He spoke to an attorney and luckily, due to a mistake the Realtor had made, he was not bound to the contract after all. But if it weren't for that mistake, he would have been liable for paying two commissions.

HOW TO PREVENT THIS FROM HAPPENING TO YOU

If a Realtor tells you anything that is different from what is in the contract, make sure you get it in writing before you sign. If you have signed with a Realtor, make sure that contract is cancelled prior to signing with another Realtor. By having *this listing can be cancelled at any time for any reason prior to accepting a contract* written into the contract, you will protect yourself and be able to cancel at any time during the term of the contract. ■

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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LOCAL BUSINESS

REMODELING THE DEATH STAR

By Brian Cravens, Builders Depot
Spoiler Alert. The Rebels destroyed the Death Star. Twice. Well, three times, depending on which Star Wars superfan you're dealing with. But don't get me started on that.

There was actually a petition a few years back demanding the U.S. military build a Death Star of its own. The White House administration at the time rejected the idea, citing its aversion to destroying planets and the negative impact on taxpayers, given an \$850 quadrillion budget. Seriously. That's an actual number. Fifteen zeros. But who's counting?

If your remodeling budget is slightly south of that, and you are worried about taking on such a daunting project, Builders Depot can come flying to the rescue.

We specialize in kitchens and bathrooms — where you will certainly get the most bang for your buck — but we don't stop there. Let us give you a free in-home quote for all of your remodeling wants and needs.

Builders Depot guarantees our work for the life of your home. And we won't



leave a single structural weakness behind. Our attention to detail is second to none. And our business model is based on providing the utmost service and quality for any budget. Large or small.

It is true that you will see some total destruction at the beginning of your remodel. And demolition creates a little dust. But don't worry — this is completely normal. You will also find that at the end of our production, our product is everything you hoped for, in the final presentation.

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

Please contact Brian Cravens and the entire team at (480) 707-7505. ■

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](https://www.facebook.com/buildersdepotaz).



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FINANCES

How Much Life Insurance Do You Need?

By Scott Johnson, CFP®, AIF®, CPFA
Part of every household financial plan should be financial protection against life's greatest curve balls. This is why you hear financial planners talk about a six-month emergency fund in case of job loss or disability insurance in case of injury.

However, the greatest economic loss that a family can experience is often a result of the unexpected death of a primary income earner. When families do not plan appropriately for such an event, the financial impact on a surviving spouse and children can be totally devastating.



Scott Johnson

Life insurance must be an essential component of every family's financial plan. When considering life insurance, I have a few simple rules that I encourage you to follow.

THE MAJORITY OF YOU ONLY NEED TERM INSURANCE
Most of us only need life insurance coverage through certain critical stages of our lives, so whole or permanent life insurance is not necessary for the average person. Term life insurance is also significantly cheaper than whole life insurance.

PURCHASE TERM INSURANCE WHEN YOU ARE YOUNG AND HEALTHY
Life insurance is cheapest when you are young and healthy. I encourage all young new parents to purchase a 30-year term life policy on themselves as soon as a first child is born.

MAKE SURE THE DEATH BENEFIT ON YOUR LIFE INSURANCE POLICY IS ADEQUATE
When deciding how much death benefit and what term to purchase, consider these factors: 1) your gross income; 2) outstanding household liabilities such as a mortgage; 3) age of children at home; 4) education and earning capacity of a surviving spouse; 5) accumulated college savings for children; and 6) other assets like retirement savings, liquid investment accounts, and real estate equity.

If your dependents lose your income at your death, they should have enough resources to pay off debts and generate replacement income until they can become financially independent themselves.

USE AN INDEPENDENT INSURANCE AGENT
It pays to have someone shop your policy in order to get the best rate possible. ■

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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DecisionPoint Financial is a fee-only, Registered Investment Advisor specializing in comprehensive financial planning, investment management, and employer sponsored qualified retirement plans. Scott and his team of highly experienced CFP® Professionals work with families, retirees, trusts, business owners, and institutions throughout the Valley.

Scott Johnson
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REAL ESTATE

What is Motivating Home Buyers in 2021?

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



**John and Natascha
Karadsheh**

Despite the pandemic, real estate has been in high gear since April of last year. Being out in the field daily all of this time has allowed us to remain in touch with the latest buyer trends – some of which are quite different from years past. There is more to this story than just low inventory and low interest rates – we are witnessing major sociological shifts.

First of all, we have seen a huge number of people moving to the Valley specifically to be closer to family. And by closer, we mean 15 minutes or less! So many of our clients have told us that this year made them realize the importance of their relationships with their parents, siblings, children, grandchildren and even chosen family. Many families also *podded* together last spring or summer and the *trial run* ultimately prompted the move. Such a departure from all the years when people moved here for a *change* and to get away from family!

While we often only talk about the exodus from California, people are coming here from all over the country. While taxes and politics play a role in some people's moves, we are finding that as things open up, more and more people are simply coming here for work.



As companies relocate to Arizona, their employees are coming along too. Our Valley's explosive economic growth is attracting an entirely new workforce.

Privacy was also something new that was added to everyone's wish list this past year. Buyers suddenly became very particular about fence heights, neighborhood noise, and the closeness to other homes. The desire for privacy has often even taken a priority over location.

Buyers have also completely changed how they view and value distance. Being close to family has become more important than being close to work. Living close to hiking and biking trails has become more important than living close to dining and shopping. Having more living space further away has become more important than having a shorter commute.

Lastly, the biggest change is that buyers want it all now. We have never seen buyers move so decisively and so aggressively. They are willing to buy their new lifestyle right now via Facetime and pay a premium to do so.

Despite the historically low inventory, we have been able to find each one of our buyers just the right opportunity in the marketplace. We work our hardest to hedge rising prices with the best assets we can find, and our experience and relationships in the industry have never been more valuable.

We are also helping our sellers take advantage of this unprecedented time and we have the experience to advocate on their behalf to get them the very best deal. We have extensive experience managing multiple offers and know just how to find and cultivate a successful deal... and then get it through to closing.

If you are contemplating buying or selling, give us a call. We are passionate about real estate and would love to help you and your family! ■

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.

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

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Market Report**



Sales over \$405,000 for the
Month of February 2021



John Karadsheh

Address	Square Feet	Community	Sold Price
2125 N 88th St	1,379	Mountain Bridge	\$405,000
1512 N Avoca St	1,842	Stoneridge East	\$405,000
1862 N Rowen Cir	2,145	Falcon Hills	\$413,000
7523 E Mclellan Rd	1,753	Stoneridge East	\$415,000
6127 E Roland St	1,989	Red Mountain Ranch	\$419,900
7341 E Glencove St	2,264	Meadow View Estates	\$425,000
2058 N 89th St	1,638	Mountain Bridge	\$427,000
1606 N Raven	2,184	Stoneridge East	\$435,000
6036 E Roland St	1,793	Red Mountain Ranch	\$436,000
6749 E Elmwood St	2,479	Torino Village	\$440,000
6228 E Saddleback St	2,039	Red Mountain Ranch	\$451,000
8708 E Hillview St	2,298	Grandview Estates	\$455,000
9824 E Glencove St	2,048	Saguaro Mountain	\$455,000
1760 N Bernard Cir	1,725	Mountain Bridge	\$491,537
6257 E Camelot Dr	2,096	Camelot Golf Club Estates	\$495,000
1809 N Sundial	2,413	Alta Mesa	\$499,500
8656 E Halifax St	2,862	Grandview Estates	\$537,000
8662 E Hannibal St	3,239	Grandview Estates	\$570,000
1659 N Channing Rd	2,394	Mountain Bridge	\$611,000
8211 E Jasmine Cir	2,413	Mountain Bridge	\$615,000
8441 E Kael St	2,200	Mountain Bridge	\$620,000
2703 N Adair Cir	2,548	Boulder Mountain	\$650,000
4055 N Recker Rd #89	2,871	Red Mountain Ranch	\$655,000
8647 E Nora St	2,574	Madrid	\$671,900
2743 N Cabot Cir	2,903	Boulder Mountain	\$690,000
8540 E Mcdowell Rd #67	2,845	Thunder Mountain	\$745,000
9821 E Inglewood Cir	3,849	Whisper Mountain	\$758,000
9923 E Jensen St	3,848	Whisper Mountain	\$790,000
4262 N Katmai	3,109	Red Mountain Ranch	\$900,000
2227 N Trowbridge St	2,690	Mountain Bridge	\$955,000
8305 E Leonora St	5,270	Hermosa Estates	\$975,000
2312 N Channing	4,816	Hermosa Estates	\$1,125,000

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COMMUNITY

Teen Strong offers supportive resources for teenage girls

The Greatness of a Community is most accurately measured by the compassionate actions of its members — Coretta Scott King

By Kimberly Alvarado

When Mesa professionals utilize common resources to help each other, greatness happens! Neighborhood State Farm Insurance Agent, Matt Watson, and the founder of Teen Strong, Sherry Eklund, have united to offer supportive resources for teenage girls struggling with emotional and physical needs.

Teen Strong is an organization formed for the purpose of creating the website iamteenstrong.com, filled with practical information for teens and their parents seeking help with the ever-changing real-life issues that teenagers face daily. Topics such as domestic violence, eating disorders, sex trafficking, substance abuse, and pregnancy are addressed through a universal platform, making help readily available.

Sherry has geared support specifically toward girls because her research shows that teen girls are four times more likely to become depressed than boys, due to body image and low self-esteem. In addition, statistics indicate that girls attempt suicide three times more often than boys. Sherry encourages help for these young people from a first-hand personal perspective, which she hopes empowers young females and their parents.

“As the website has developed and grown, I have become driven to help build up the girls from the inside out, so that they never consider suicide as a solution to a



Sherry Eklund



situation,” Sherry said.

Locally, middle and high school counselors throughout Mesa Public Schools are provided information about Teen Strong through outreach and sponsorship from local professionals, which can be shared with students, parents and community members seeking assistance.

Resources include a directory of national and local hotlines, which are accessible for urgent situations, and an Arizona statewide directory of community programs for varying needs. Educational videos and articles provide information and inspiration on topics such as body positivity, mindfulness, dealing with anxiety and depression, self-empowerment, and money matters.

Both Sherry and Matt continue to be local leaders, driven with their presence in the community to provide resources that ensure the safety, opportunity, and well-being for young people and their families. For them, being a leader involves creating leaders too.

WHAT MAKES A COMMUNITY LEADER?

Without a doubt, intelligence, determination, management skills, and vision are important qualities for successfully mentoring others. But creative involvement and the emotional support of staff and community — that is the true definition of leadership.

Matt flourishes beyond the home, auto and health insurance needs of his clients. Of course, he specializes in protection in those areas; yet his passion for helping veterans and the future of our youth appears to be the crucial key that keeps this professional smiling and thriving in the Mesa community.

Matt continues to be recognized as a Friend of Teen Strong through financial sponsorship and shares the message of encouragement with others locally as well as through social media.

“Too many young people are losing their lives or hurting themselves due to negative self-image or depression,” said Matt. “Teen Strong offers real stories and resources that have saved lives. Being able to share the mission of this organization in any way possible is the greatest gift. If this information gets in front of just one child, it will all be worth it!”

Sherry, on the other hand, utilized her bachelor’s degree in child development and her master’s degree in educational computing to help her determine the need for a source dedicated directly to our youth. It’s through her partnership with some incredible psychologists, counselors, social workers, and leaders in the community that helped her understand what the real issues are, and what needed to be addressed, to guide her in choosing content for the informational website. She is currently working to create a teen girls council utilizing local teen input for content and website article submissions. ■

To find out how you can help, visit iamteenstrong.com. Your support can help change the lives of the future leaders in our communities.

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EDUCATION

Move One Mesa Keeps Students and Community Moving Forward

By Laurie Struna
Photos by Cody Simpson

Move One Mesa is a new partnership igniting a culture of learning and well-being throughout the city. Health and fitness expert Chris Powell partnered with Mesa Public Schools, City of Mesa, and Mesa Chamber of Commerce to bring his Move One Million non-profit to Mesa.

The goal is to use movement as a pathway to boost positive behaviors in the classroom, while looking to the future of our community.

According to Marlo Loria, director of career and technical education and innovative partnerships, the Mesa Public Schools district is committed to safety and well-being practices that are evidence-based and embedded throughout the district.

"Students can't learn or reach their full potential without meeting their mental and physical needs first," Marlo says. "Chris Powell has spent the past 20 years transforming people's lives. Move One Million provides a powerful tool to help the district meet our respective goals, and bring students, staff, and the community together through movement."

Move One Mesa encourages employees and students to participate in a special synchronized routine together. The two- and one-half minute routine also includes an adapted version for individuals with limited movement. It increases learning and improves health by reducing



stress, boosting blood and oxygen flow, and creating a sense of accomplishment.

The daily movement resources are provided free to the district, and are based on Rajio Taiso, the Japanese radio calisthenics program. Video routines feature guest hosts, including Chris and six-time Olympic gold medalist Amy Van Dyken.

The kickoff featured Superintendent Andi Furlis, Mesa Mayor John Giles, Chris Powell, community leaders and educators. The weeklong initiative focused on daily priorities that included physical health, mental health, #MesaKindness and community service.

Andi says Mesa Public Schools enjoys working with community partners who are important to creating comprehensive healthy schools and communities.

"The results are evident in district programming that includes nationally recognized physical education, recess activities, healthy nutrition, classroom movement breaks, and counselors who address the social and emotional needs of students," Andi said. "Around the community, the City of Mesa is improving parks and sidewalks, and building bike trails to support the whole child and needs of the community." ■

HEALTH

Sports Medicine Specialists Are Not Just for Professional Athletes

Submitted by GSC Therapy Services

Do I have to be a competitive athlete to see a sports medicine specialist? No. Absolutely not. In fact, most sports in this country are played not by professional athletes but by the general population.

Participation varies with most of the population playing only intermittently as time, work, family, and other commitments allow, hence the sobriquet *weekend warriors*.

Sports medicine specialists are recognized by their additional fellowship training in sports medicine. While this additional training often involves experience caring for professional and elite amateur athletes, much of this experience can be applied to recreational athletes, weekend warriors, workers, injuries, and the rest of us who just want to return to full, productive lifestyles.

Sports medicine is a unique discipline focused on returning individuals — typically athletes — to optimum performance. This is no different than an injured worker who wants to return to full duty at work often because his team there is counting

on him/her just as much.

While major injuries should be immediately treated in an emergency room, often we sustain less severe injuries at work, at play, or from an accident. These injuries are often thought to be a sprain that will resolve on its own. When the injury persists, sports specialists are able to rapidly diagnose and initiate a treatment plan to alleviate pain and restore function.

Craig Weinstein, MD, MPH is a magna cum laude graduate of Columbia University who received his sports medicine fellowship training at the world famous American Sports Medicine Institute in Birmingham, Ala. However, Dr. Weinstein has his roots in Arizona — he graduated from Saguaro High School in Scottsdale.

Dr. Weinstein's specialties include shoulder, elbow, and knee issues as well as athletic injuries in both adult and adolescent patients. He offers state-of-the-art joint preservation as well as advanced treatment of injuries specific to throwing athletes, such as *frozen shoulder*. In addition, he offers extensive expertise in joint replacement surgery.

Sports & Orthopaedic Specialists will be joining GSC Therapy Services at our location on Brown Road starting Q2 of 2021. Dr. Weinstein can be reached at his office in Gilbert, along with his associate, Dr. William Mezarros, and excellent staff. ■



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FINANCES

The IRS First Time Penalty ABATEMENT WAIVER

By Paul Toepel,
Toepel Company,
PC



Most people dislike paying taxes, but they hate paying IRS penalties. It may seem IRS penalties are arbitrary to most of us, but IRS policies are clear and deliberate on their reason for existence. That is to deter taxpayer's noncompliance, and not to generate revenue. In 2001, the IRS established FTA (first time penalty abatement waiver) to help administer the abatement of penalties consistently and fairly, reward past compliance, and promote future compliance. This little-known administrative penalty waiver allows a first-time noncompliant taxpayer to request abatement of certain penalties for a single tax period — one tax year for individual and business income taxes and one quarter for payroll taxes.

FTA APPLIES ONLY TO CERTAIN PENALTIES AND CERTAIN RETURNS

For individual taxpayers, FTA is available for two of the most common penalties: failure to file and failure to pay penalties. For business and payroll taxpayers, FTA applies to the failure to file, failure to pay and/or the failure to deposit penalties. S corporation and partnership late-filing penalties also qualify for FTA.

Estate and gift tax returns do not qualify for FTA. FTA does not apply to the estimated tax and accuracy penalties. Accuracy penalties are based on the specific facts and circumstances for each person or business and each tax year or period. **TO QUALIFY FOR FTA, YOU MUST MEET THE CLEAN COMPLIANCE CRITERIA RULES** You must have a clean three-year penalty history. You cannot have any significant penalties in the past three years on the same type of tax return. The IRS has not publicly defined significant amount. The estimated tax penalty is an exception and would not disqualify you from receiving FTA. Prior penalties that the IRS abated for cause also do not disqualify you from FTA. And finally, you must have filed all required returns. And, if you owe, you must be current on your payment arrangement with the IRS. ■

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

SPIRITUALITY



By Pastor Paul Frank, Hosanna Lutheran Church

Have you ever wondered why the month is called April? The name originates from the ancient Roman or Greek word Aprillis, which means to open. It's thought to have been a reference to the way so many things open up in the month of April. The flowers open. The seeds laying dormant through winter months finally open and new crops begin to emerge. In some places of the country, it's also the time when golf courses open up for the season. I'm glad our courses never really close. And this year many more things are opening in April. April is also the time when Christians celebrate the way a tomb in ancient Israel was left open as well. This month we celebrate Easter again — the celebration of the real heart and core of what the Christian faith is all about. Jesus from Nazareth turned out to be God in flesh and blood, God who had come into His creation to live the perfect life we sinful broken people could not live. Then he died in sacrifice to atone for all our sins. His lifeless body was then sealed up in a tomb when a large stone

was rolled to the entrance. Everything seemed lost in that moment. But — and everything changes after the but — everything seemed lost, but then, on the third day, just as he said he would, Jesus rose up in new life. He stepped forth victorious from the grave. He left that tomb opened and empty. April is a great name for the month in which we celebrate what is opened for us all. You see, in Jesus Christ we have been redeemed. Because of his sacrifice in that death upon the cross, our sins have been atoned for and our souls are washed clean. And because he rose from the grave and left the tomb standing opened, we have been raised up in new life by faith and we have the hope of eternal life to come. Our graves will also be left opened and empty. Christ opened up the gates of heaven and His eternal home for all who trust in him. Join us Easter morning at Hosanna as we celebrate the new life he gave to us. We are open. And join us every Sunday as we live this new life by faith in him. ■ Hosanna Lutheran Church is located at 9601 E. Brown Road, Mesa. Visit the website at hosanna-lcms.com.

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FINANCES

Are You Maximizing Your RETIREMENT CONTRIBUTIONS?

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

Even though tax filing season is well underway, you may still make a regular IRA contribution for the prior year until your tax return filing date (not including extensions). You may contribute up to \$6,000 for 2020 or \$7,000 if you were age 50 or older on or before Dec. 31, 2020.

A frequent question is, *Can I contribute to both an IRA and a 401(k)?* The answer is yes, but the deductibility of the contribution will depend upon your tax filing status and income level. For a single filer in 2020 with income up to \$65,000, you would be eligible for a full deduction and a partial deduction up to \$75,000.

Married filing jointly with income up to \$104,000 would be eligible for a full deduction and a partial deduction up to \$124,000. If you are married filing jointly and your spouse has a 401(k), you may each be eligible for a full deduction with income up to \$196,000 and a



Michael Day

partial deduction up to \$206,000. 2021 income levels will increase slightly.

A traditional IRA is deductible in the year of contribution and taxable when distributed. A ROTH IRA is non-deductible but both your original contribution and any growth is non-taxable when distributed.

Your eligibility to contribute to a ROTH IRA also has income limitations. Single with income up to \$124,000 can make a full contribution with reduction of contribution for incomes between \$124,000 and \$139,000 and eliminated for incomes over \$139,000. Married filing jointly can make a full contribution with income up to \$196,000, with a reduction of contribution for incomes between \$196,000 to \$206,000 and eliminated for incomes over \$206,000. Married filing separately is limited and completely eliminated for incomes over \$10,000. An additional benefit of a ROTH IRA is that unlike a traditional IRA there are no required minimum distribution (RMD) requirements.

Even if you can't make a contribution to a ROTH IRA because of income limits, there is an easy work-around known as a *back door* ROTH IRA. You make a non-deductible contribution to a traditional IRA and immediately convert that traditional IRA to a ROTH IRA. This conversion will be a taxable event at the time of conversion.

For self-employed individuals, you may be eligible to contribute up to 20 percent of your income up to \$57,000 for 2020 in a SEP or an Individual (K) also know as a Solo (k). These plans can be funded up to the due date of your tax filing plus extensions.

Previously, taxpayers who were 70 1/2 years of age or older could not contribute to a traditional IRA, but as of Jan. 1, 2020 this age limit no longer applies. Since people are living longer and working longer this greatly helps



individuals save toward retirement. Work with a financial advisor to create a plan design that suits your current and future needs. ■

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 e-mail 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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HEALTH

Discovering Hepatitis C

By Bonnie Senftner, R.N., B.S.N., M.S.A.C

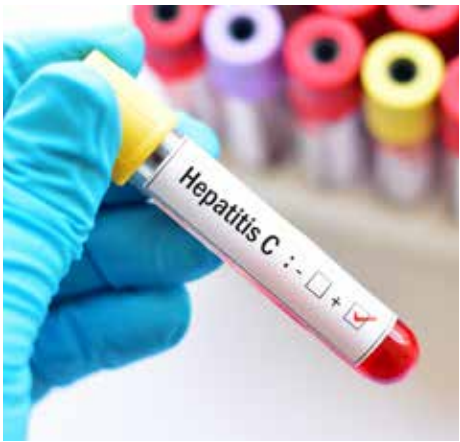
I began nursing in 1986 when personal protective equipment was rarely used except during sterile medical procedures. I was aware of hepatitis A and B but didn't give much thought to hepatitis C when it was identified in 1989.

I knew it was transmitted through contact with infected blood, most often through blood transfusions or sharing needles. Without a history of either, I hadn't been concerned about contracting it. At my annual physical, my doctor suggested the hepatitis C blood test. I was shocked when it came back positive!

In 2012, the CDC recommended all baby boomers — people born between 1945 and 1965 — be tested for hepatitis C at least once in their life because they were five times more likely to have the virus than people born in other years. Sterile practices and techniques for common medical procedures were not as advanced as they are today.

Moreover, dentists generally worked on patients without gloves, as did first responders such as firefighters and EMTs. Universal sterile medical precautions were not put into place until the late 1980s (to isolate HIV) and widespread screening of the blood supply didn't begin until 1992.

Sharing needles was a major concern of transmission in the 1960s and it remains so today. People on dialysis are also at higher risk, as are those born to mothers with hepatitis C, people who get tattoos or piercings, people who share items like nail clippers and razors, and health care providers who sustain a needle stick injury. According to the CDC, the



virus is not spread in water or food, by sharing eating utensils, coughing, hugging, or breastfeeding.

Hepatitis C, referred to as a *silent killer*, can cause life-threatening liver diseases (including cirrhosis and liver cancer) that progress slowly, usually without early symptoms. By the time most victims develop symptoms (including yellow skin or eyes, dark urine, fever, etc.), they could have been carrying the virus for years and could be in the end stages of cirrhosis or liver cancer.

Medicines have improved significantly. They are taken for three months, have few side effects, and cure about 95 percent of those treated.

CDC testing recommendations were updated in 2020 to include most adults. Ask about hepatitis C screening at your next exam. It could save your life! ■

Bonnie Senftner, R.N., B.S.N., M.S.A.C, is a retired nurse and can be reached at Grthealth@yahoo.com for questions or referrals.

LOCAL BUSINESS

Do You Have Unfinished Projects?

By Nancy Nemitz, Create the Space

I have a lot of experience as a professional organizer working with people who struggle to get things done. I have heard every excuse known to mankind. And, yes, it's difficult to stay motivated once the excitement of beginning a new project wears off.

While I can't share the more colorful excuses because this is a family newspaper, I can reveal the more common excuses.

I don't have time.

How much time is spent constantly searching for things? The honest answer is you've made other choices, probably very good ones, but other choices nonetheless.

I don't know how to do the next step.

This is one of the most difficult roadblocks. It takes discipline and research to find the answers. Whether or not you take the time and effort to figure it out will influence your decision a great



deal on whether you should continue with the project at all.

I feel guilty about quitting because the supplies cost so much or I've spent so much time already.

Guilt is a problem. The truth is the money is already gone and isn't coming back no matter how long the project sits there.

My husband/wife/mother-in-law/friend/child/distant cousin will kill me if I throw it out.

Hundreds of clients who have said the same thing to me are still alive, so that should give you some comfort.

Ultimately, you have to be honest with yourself and be disciplined. Ask yourself what you *will* do, not what you *want* or

hope or *dream* you will do. Hope is a wonderful thing, but an inch of dust on the pile of papers is evidence hope isn't enough.

Be realistic. Perhaps your life has changed in some way that doesn't leave energy to finish that project. Learn from your mistakes. Start what you will finish. ■



Nancy Nemitz's website is createthespace.com. She's not on social media, so to comment, email nancy@createthespace.com. Her just released children's book, *The Boy With A Golden Heart*, is available on Amazon. Support independent and local authors.



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HEALTH

When Counting Sheep Doesn't Work

HOW TO FALL ASLEEP AND STAY ASLEEP

Submitted by Amanda Butas, Home Care Assistance

Sleep loss can be helped through what doctors and sleep specialists refer to as *proper sleep hygiene*. These are best practices which have been shown to help people get sufficient sleep. I've introduced a number of these habits in my own life and found them quite helpful.

- Tips for proper sleep hygiene include:
- Exercise regularly;
 - Choose calming activities to wind down in the evening;
 - Soak your feet — it can have similar results to taking a bath or shower;
 - Try a medical supplement such as melatonin;
 - Consider your lifestyle and other health concerns and combat stressors with meditation, deep breathing or anything else you find relaxing;
 - Address other health concerns and the possibility you may have sleep apnea and, if so, schedule an appointment with your doctor for further testing and discussion; and
 - Keep a sleep journal on your bedside table, record your sleep patterns and share with your doctor, if needed.

HOW FOOD AFFECTS OUR SLEEP

What we eat — and when we eat it — may also keep us awake at night. One of the most common reasons for this is digestion. Avoid eating meals (or even snacks) two hours prior to turning in for the night.

While you don't want to go to bed hungry (a grumbling stomach will keep you awake), you don't want to go to bed with a full stomach either. Heavier foods take longer to digest while excessive liquids (alcohol or otherwise) will result in more bathroom trips overnight.



IMPROVE YOUR ENVIRONMENT TO IMPROVE YOUR SLEEP

- There are many ways to improve your sleep. Create a restful sleeping environment by doing the following:
- Keep the room dark by turning off the lights and closing the bedroom door;
 - Hang heavier blinds/curtains to block outside light;
 - Turn down the furnace — a cooler room temperature may help you sleep;
 - Replace a digital alarm clock to one with a softer and more calming display light;
 - Reduce distractions while you're in bed — reading can help relax you while playing an electronic game may engage your brain and keep you awake;
 - Ensure your mattress is comfortable — mattresses should be replaced every seven to eight years;
 - Evaluate your pillow as well ensuring it still provides proper head and neck support; and
 - Wear an eye mask or ear plugs — either or both of these ideas can help to block out distracting light or noise.

WHY SLEEP IS GOOD FOR YOUR BRAIN HEALTH

Insomnia continues to be a well-researched subject with some interesting findings, such as poor sleep's link to

Alzheimer's. An article from *Psychology Today* explained, "When it comes to mental well-being, sleep matters tremendously. During sleep, the body and brain repair themselves, strengthening the immune system — which has close ties to mental health — bolstering the stress response, and recharging the systems regulating emotions, and assisting to consolidate memories and thoughts, focus, and connections to others. High-quality sleep, in short, can improve someone's life in a number of ways."

Another article from the *Brain & Health Magazine* reports that proper sleep has direct impacts on our human brains and found, "Experts agree quality sleep is critical to cognitive function, especially in the short term. Studies show sleep deprivation hinders learning, impairs cognitive performance, and slows reaction time — like being intoxicated but without the buzz. Scientists recently discovered that sleep and memory storage are inextricably linked as well. Now, they are wondering whether poor sleep contributes to neurodegenerative diseases and cognitive decline."

What both these articles (and others like them) are saying is that a brain that is not working becomes a brain that will not continue working and will, in due course, shut down.

While getting to sleep and staying asleep may seem hard to do, the answer may not be that difficult. With some easy adjustments, you can, once again, be resting well and getting the sleep that you need. Sweet dreams! ■

Amanda Butas is a Geriatric Case Manager at Home Care Assistance. The Mesa office is located right next to Bed Bath and Beyond on the northeast corner of Power and McKellips roads. Home Care Assistance provides home care services on an hourly or around-the-clock basis to older adults who need help. Services include support with basic activities of daily living and those living with certain conditions, such as Alzheimer's or Parkinson's, as well as supporting a successful transition home from the hospital or a rehab facility. For more information, call (480) 699-4899.

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Over 50 Up Close

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FINANCES Over 50

Resilience is Key to Meeting Financial Goals

Submitted by Brent D. Hoskinson and Linda Drake

In all walks of life, resilience helps – and that’s certainly true when it comes to achieving your financial goals. But to be resilient, you’ll need to overcome obstacles. For example, when investing in your IRA and 401(k), you may see your balances drop during periods of market volatility. To show resilience, though, you should remain invested. Building your IRA and 401(k) is one thing – but protecting them is another. You may face situations in which you need a sizable amount of cash in a hurry, perhaps for a major car repair. Dipping into your retirement accounts

early could result in penalties, but you can help avoid this setback by building an emergency fund. Here’s one more challenge: Creating a long-term investment strategy and having the confidence to keep following it. Your resilience can be strengthened by getting regular guidance from a financial professional. You will face some bumps in the road on your journey toward achieving your financial objectives. But by being resilient, you can keep moving forward. ■ This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



HEALTH Over 50

Medicare Plans Available to Help with Diabetes

Submitted by Tapestry Insurance

When you have diabetes, you have additional medical considerations. Many people may not realize that there are primary care providers who specialize in diabetic care. Having your care managed by one of these providers may be a good option for you to consider. There are Medicare Advantage plans available in Maricopa County which focus on maintaining and improving health for individuals with diabetes type 1 or type 2. These plans focus on all aspects of the member to help identify, track, maintain and even improve outcomes for members with either of these types of diabetes. Some of the plans offer a substantial price reduction for insulin. If you have diabetes type 1 or type 2, you may have the opportunity to consider your health care coverage. You may be eligible for a special election period that will allow you to switch to a plan focusing



more on you and managing your diabetes. Given the importance and complexity of this disease, taking the step to ask someone to help identify options for you is a must. Please call me to arrange an appointment. I can help you determine if a specialized Advantage plan might be the right choice for you. As always, if you are turning 65 in the next six months or so, please call if you would like to set up a time to sit down and look at your options. I would love to assist you in any way. ■ Call Lynne Jones, a licensed sales person, at (480) 212-2246.



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LOCAL BUSINESS

Your CBD Store Offers Natural Healing Solutions for All Ages



Tiana and Tracy Klimczak

By Jamie Killin
After experiencing the healing powers of CBD, Tiana Klimczak and her husband Tracy decided to open their own Your CBD Store in November 2020. The franchise carries high-quality, organic, non-GMO SunMed products, which Tiana describes as the Rolls Royce of CBD products. The shop carries a variety of products, including a water soluble which can be added to any liquid, a variety of oil tinctures applied under the tongue, edibles, vapes, and award-winning topical creams. Your CBD Store even carries a beauty line and CBD products formulated especially for pets. “The healing properties are greater than anything else I’ve ever researched. I now know that healing topically from the outside in, and as importantly taking this product to heal from the inside out, really does the best for your body,” shared Tiana. “It doesn’t matter at what age you take it. In proper dosages it’s helped the elderly, children, and people that have chronic

pain and ailments.” In addition to her own healing journey, Tiana has been able to see the positive impact of CBD on those around her, including repeat customers and the shop’s general manager, who stopped experiencing migraines after incorporating SunMed CBD products into her routine. “We are beyond grateful and blessed to be able to help heal people during this time when they need to be healing the most to find peace, to find calm, to find balance,” said Tiana. “To provide that and see this through during such a difficult time has been awesome. That’s my silver lining.” Tiana and Tracy also take time to educate clients — dispelling myths and empowering clients to heal themselves. For example, Tiana wants to ensure clients know these products have no psychoactive effects while also sharing the importance of Your CBD Store’s quality CBD products. ■
Your CBD Store is located at 345 S. Power Road, Suite 104, in Mesa. For more information, call the store at (480) 597-6887.



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