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July 2021

SALT RIVER TUBING ANNOUNCES Monster Halloween and Mega Hawaiian Hula Events

Submitted by Lynda Breault, Salt River Tubing

Come join the excitement on the Salt River! Salt River Tubing is back and has two exciting events in July — *Monster Halloween* and *Mega Hawaiian Hula*.

The cost for each of the all-day events is just \$19 plus tax per person, which includes tube rental, shuttle bus service, and free parking at Salt River Tubing.

And don't forget, Salt River Tubing is open every day from 9 a.m. to 6:30 p.m. and the latest tube rental is 1 p.m. The last shuttle bus ride is at 6:30 p.m.



River Tubing will be awarding complimentary tube rental passes for the Best Tuber Spooktacular Monster costumes. Passes are valid on a return visit.

Salt River Tubing's Spooktacular Monster Halloween event is aligned with the USDA Forest Service's commitment in meeting the challenge of reduced youth involvement in outdoor activities. The Halloween-themed event has been designed to capture the attention of teenage youth and encourage them to enjoy the great outdoors on the Lower Salt River in Tonto National Forest.

MEGA HAWAIIAN HULA

Aloha Arizona fun-seekers! Grab your ukulele, coconuts, grass skirt and set sail at our Mega Hawaiian Hula special event, Saturday, July 31, 9 a.m. to 6:30 p.m. Free Hawaiian leis while supplies last and free Mega Hula bandanas for Aloha tubers!

Our Mega Hawaiian Hula event offers a *Polynesian* journey in the great outdoors of Tonto National Forest. Skip the trip to Hawaii — you can shake your grass skirt with the Hula Honeys during the hukilau line dance and see *how low you can go* under the limbo stick! Hawaiian-tiki barges will transport guests to the Lower Salt River for fun in the sun on the rocking river rapids.

"Sail your tube Hawaiian-style and enjoy a refreshing voyage on the mountain stream waters of the Salt River! The Mega Hawaiian Hula event is the perfect venue to experience a unique, fun-filled adventure on the Salt River," said Henri. "Wave aloha to thousands of flowered-lei tubers in the *mini-Grand Canyon* of Tonto National Forest!"

The More Teens in the Woods Hawaiian event offers live entertainment by LIVE 101.5 radio station, limbo and

hula hoop contests, plus loads of photo opportunities in the great outdoors. Salt River Tubing will be awarding free tube rental passes for the Best Hawaiian tuber costumes. The tubing passes are valid on your return visit.

RECREATE RESPONSIBLY WITH SAFE DISTANCING

SRTR encourages floaters to help ensure a responsible *safe distancing* atmosphere at the terminal building and on its shuttle buses during transport to the Salt River.

Shooting the Salt River rapids is great fun, and company officials recommend the following helpful tubing tips to assist tubers in planning their floating beach blasts:

- A valid driver's license is required for a tube rental deposit per five tubes rented.
- Children must be at least eight years or older and four feet tall for tubing and shuttle bus service.
- Life vests are strongly recommended for children, non-swimmers and inexperienced swimmers.
- Glass containers by law are not allowed in the Salt River Recreational Area. Ice chests will be inspected for glass containers before boarding shuttle buses. Please use plastic bottles or aluminum can containers.
- Have a great time during your floating beach blasts, but remember that drugs, alcohol and the Salt River do not mix. Responsibly appoint a designated driver before your tubing adventure.
- Floating picnic ideas include fresh fruit, burritos, fried chicken or sandwiches. Pack picnic items in Ziploc bags to keep dry. Please stash and bag all picnic supplies in litter bags while floating.
- Sun block, tennis shoes, cap or visor should be worn. A minimum 30 SPF is recommended.
- Ice chest/coolers: Fill with ice, sport drinks, fruit juice and water. One to two bottles of water per hour while floating is recommended to help prevent dehydration. ■

Salt River Tubing is located in Northeast Mesa, just minutes from Highway 202 East and Power Road (North) Exit 23A, in beautiful Tonto National Forest. For more information about Salt River Tubing and events, please visit saltrivertubing.com, or call (480) 984-3305.



SPOOKTACULAR MONSTER HALLOWEEN

Join us for our 22nd Annual Spooktacular Monster Halloween, July 17, 9 a.m. to 6:30 p.m., for a ghoulish delightful floating beach blast adventure. Free Halloween bandanas for all *tricksters* while supplies last.

"Halloween in July! Howling phantoms, cackling witches and screaming ghosts on the Salt River," said Salt River Tubing President and Chief Executive Officer Henri Breault. "Our ghostly shuttle buses provide a whimsical and spooky ride as the *Ghoul Times Roll* on Salt River!"

Tubers can join Salt River Tubing's tricksters frolicking to the Monster Mash line dance and grab photo ops with the Spooktacular FUN crew!

Costumes are optional for floaters; however, Salt

Tim Sends a Big "Thank You"

By Dawn Abbey

During the pandemic, people wanting rides to and from the airport decreased substantially, but Tim Schultz, owner of T & T Airport Service, believes locals preferred using his personalized service over other rideshare options.

"I think that's because most of our clients are over 50 and live here in the neighborhood and didn't want a ride to the airport with just any stranger," Tim commented.

"It's been a tough year, but we're still here thanks to the loyalty of our local customers who kept us going. And we also have a big *Thank You* for the dozens of new riders who have chosen to use our airport ride service now that travel is opening back up," Tim said.

After 21 years of shuttling locals to Phoenix Sky Harbor and Phoenix-Mesa Gateway airports with the motto *We Never Miss*, T & T Airport Service has

completed 43,000 trips and there have only been five instances where they had a glitch, according to the owner.

"We call it *Airport Service* because service is the major part of our business. Passengers ride in a private, clean, comfortable, roomy sedan. With all the new construction and changes at the airport, it can be somewhat confusing, so we drop you at the most convenient place. With our airport pickup, there's no waiting outside in the heat and busy traffic. We park in the garage, meet you *inside* the airport terminal and assist with your luggage," Tim explained. And best of all, he emphasized, is you know who's driving your ride. ■

To schedule an airport ride or pickup with T & T Airport Service, call Tim at (480) 832-3483. Rides to Sky Harbor from the Northeast Mesa area are a flat fee of \$45 each way. Phoenix-Mesa Gateway Airport is \$30 each way.

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Published by

Phillips West

Publishing | Design | Writing | Photography

Mesa, AZ 85215

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E-mail: Publisher@PhillipsWest.com

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www.UpCloseAZ.com**EDUCATION**

Self Development Academy Commitment to Building the Whole Child

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

With the start of the 2021-22 school year, Self Development Academy (SDA) begins its 22nd year educating Arizona's children and young adults. SDA, a kindergarten through eighth grade public charter school, is well known in the surrounding community and state for its outstanding academic programs and is repeatedly ranked among the top schools in Arizona.

In addition to providing an exceptional academic program, preparing students for high school and beyond, SDA is committed to developing well-rounded children that are exposed to a wide variety of subjects, and providing opportunities for skill development such as critical thinking and public speaking.



SDA staff, faculty, students, and families are excited about the upcoming school year and returning to a more normal school environment and daily routine around the campus. Presently, the campus is abuzz as plans are finalized for the 2021-22 school year. It is with much excitement that SDA shares news of the upcoming school year that emphasizes a long-standing commitment to developing the whole child.

SPECIALS AND ELECTIVES

For the 2021-22 school year, SDA will offer students the following specials and electives: Physical Education, Music, Foreign Language, Art, Technology, and Logic and Reasoning. Each special and elective follows a particular curriculum per grade level.

As examples, each week the kindergarten and first grade students participate in a music class and twice a

year, these grade level students perform songs. Students enrolled in second through eighth grade may participate in weekly violin lessons, and percussion is offered to students in fourth grade and higher. Also, in elementary school, Logic and Reasoning challenges students' higher level, critical thinking skills. As well, middle school students learn how to apply philosophy concepts as part of the Logic and Reasoning curriculum.

AFTERSCHOOL CLUBS

Beginning in August, SDA will offer afterschool clubs. Activities include sports, dance, drama, choir, foreign language, and tutoring. All activities are geared toward particular age and grade levels.

SOCIAL-EMOTIONAL LEARNING AT SDA

SDA is committed to the social-emotional growth of children and incorporates social-emotional learning within the curriculum. Social-emotional learning focuses on students developing skills in the following areas: self-awareness, self-management, responsible decision making, relationships, and social awareness.

The areas are in alignment with the school's 4 Rs — being *Respectful* to self and others, being *Responsible*, being *Ready* to Learn, and being *Resilient*. The social-emotional needs of the students will be extremely important to address as we transition and return to a more normal school environment this year. It will be the first time certain students have stepped on a school campus in a year and a half.

The SDA school community is excited to welcome students on Aug. 3 as we kick off the 2021-22 school year! ■

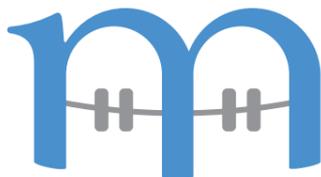
For more information and to arrange a tour, please contact the Front Office at (480) 641-2640. Self Development Academy is located at 1709 N. Greenfield Road, Mesa, AZ 85205. Visit selfdevelopmentacademy.com for more information.

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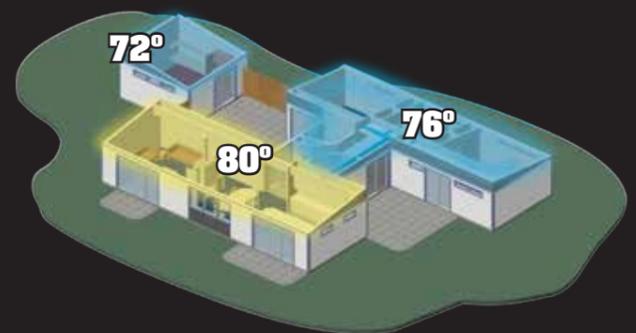
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BEAT THE SUMMER DOLDRUMS AT LAS SENDAS

By Dawn Abbey

Heat got you down? There are lots of ways to beat the summer doldrums at Las Sendas Golf Club.

EXTENDED HAPPY HOUR

There's always a cool beverage waiting at The Grille & Patio in the air-conditioned Grille or out on the shaded Patio. Summer Happy Hour has been extended from 11 a.m. to 6 p.m., Monday through Thursday. In addition to discounts on refreshing drinks like Prosecco Punch or Tres Amigos Jalapeño Margaritas, the summer Happy Hour menu offers light, small-plate treats like Miso Shrimp, Chicken Quesadillas, or Shishitos Blistered Korean Peppers.

NEW SUMMER MENU AND DAILY SPECIALS

Our chefs have created lots of new offerings featuring local produce such as Arizona-grown English peas and greens, and Gold Canyon Ranch beef, as well as cool, fresh salads and sandwiches. In addition, there are Daily Specials offering favorites like fried chicken, fish fry, prime rib, cantina night, bison meatloaf, and Wine Down Wednesdays with 40 percent off bottles under \$100.

SUNDAY BRUNCH GOES INSIDE

Enjoy brunch every Sunday from 9 a.m. to 2 p.m., while listening to live entertainment inside The Grille. Specials on Signature Bloody Marys and Specialty Mimosas, as well as a Kids Menu, means there's something for everyone. For reservations, call (602) 764-8824.

\$500 WEDDING BONUS EXTENDED

Interest is picking up for private events and weddings at The Vistas Pavilion, so the incentive to future brides and grooms in the form of a \$500 Wedding Bonus is being extended.

Book your wedding at The Vistas Pavilion by Sept. 30 and receive a \$500 food and beverage credit, subject to terms and conditions. For more information, call (480) 396-4000, Ext. 222, or email cshaw@lassendas.com.

DO SOMETHING GOOD

Las Sendas Golf Club's Annual Blood Drive is set for Friday, July 23, at The Vistas Pavilion. The event is open to residents and the general public.

For information on any of the summer activities, call (480) 396-4000. Las Sendas Golf Club is located at 7555 E. Eagle Crest Drive in Mesa.



CARLA SHAW IS NEW CATERING SALES DIRECTOR

Carla Shaw (no relation to Las Sendas Director of Food & Beverage, Dennis Shaw) has been named the new Las Sendas Catering Sales Director. Carla was recently the event manager for the Queen Creek Olive Ranch and previously was resort manager for the Pagosa Springs Resort in Colorado.

LAS SENDAS GOLF SHOP IS WELL-STOCKED

Due to current supply-chain issues, lots of vendors are sold out and local golf shops are low on merchandise, but *not* the Las Sendas Golf Shop, said Director of Golf Michael Field.

"We ordered a variety of popular golf apparel early on, and it's stocked now. You can find whatever you need here. There's new headwear and Sun Bum sunscreen. In addition, we have some exclusive SanSoleil, TravisMathew, and johnnie-O golf apparel in bright red, white, and blue patterns for those who like to celebrate in style. The public is always welcome," Micheal said. ■

For Golf Shop information, call (480) 396-4000, Ext. 1.



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Las Sendas Golf Club

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LOCAL BUSINESS

How Should I Cover MY PATIO DOORS?

Submitted by Linda Palm, Window to Design

While vertical blinds used to be the most common way to cover large windows and patio doors, they're no longer your only option. From cellular shades and sheers to sliding panels and interior shutters, there are a variety of window treatments that can fit your needs and personal style.

VERTICAL CELLULAR SHADES: If you live in a particularly hot or cold climate, vertical cellular shades are ideal because they offer superior energy efficiency. And what's nice is that when you open them, the pleated fabric contracts almost completely, so you have plenty of view-through.

SHEER VERTICAL SHADES: With soft, sheer fabric facings attached to soft rotating fabric vanes, sheer shades beautifully diffuse natural light while offering the functionality of vertical blinds.

PANEL TRACK BLINDS: Made of flat, fabric panels that slide on a track, panel track blinds are a sleek, contemporary alternative to vertical blinds.



INTERIOR SHUTTERS: Shutters are also a great choice. But before choosing an operating system, check how much clearance you have around your door or window.

Keep in mind that if you're covering a door, choose a window treatment that traverses side to side. Fortunately, with so many styles these days, finding a solution is easy! ■

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

THE EVOLUTION OF Long Term Care Insurance

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



A common misconception is that Medicare will cover your long-term care if the need ever arrives for you. Unfortunately, Medicare was never intended to cover long term care needs and people have to have a plan in place for this need.

Nursing homes started to provide long term care to individuals in the 1960s and long-term care insurance started to be offered in the late 1970s. These early policies had premiums paid on a monthly basis for a benefit that one hoped to never need.

Within a few years, it became clear that insurance companies had grossly underestimated the number of claims that would be filed and how much of an increase there would be in health care costs over time, and multiple insurers were unable to pay their claims.

Long term care insurance policies transitioned from traditional stand-alone policies to a combination or hybrid model that utilized life insurance with a long-term care rider.

Multiple policy designs exist that allows the consumer to select a policy that meets their individual needs. Return of premium riders exist that will pay a death benefit to a beneficiary if the insured dies when benefits received under the policy are less than the premiums paid to the insurer. The benefit is equal to the excess of premiums paid over benefits received.

There are policies that have a reimbursement of expense feature that will reimburse the policy holder for expenses up to the coverage amount of the policy, or an indemnity payment which will pay a fixed dollar amount each month no matter how much actual expenses are incurred.

Long term care insurance can cover home care, adult daycare, assisted living, respite care, hospice care, nursing home care as well as home modifications to accommodate disabilities. Benefits are payable when an insured is unable to perform two of the six activities of daily living, which are bathing, dressing, eating, transferring, toileting and continence. How long benefits are paid and policy waiting periods vary and may be selected at policy inception or in some cases at the time a claim is made.

Long term care costs can create a severe drain on one's resources and while not everyone needs to have long term care insurance, everyone needs to have a plan in place on how you will handle an event should it occur. Meeting with a financial advisor to evaluate your unique situation and assisting you in a policy design and selection that fits your needs is a recommended course of action for a prudent person in the design of their estate plan. ■

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Michael J. Day, CPA, PFS™ is the founder of Grand Canyon Wealth Management, where he provides financial planning, estate 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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The Top Seven Items the Home Inspector Calls Out

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



Lorraine Ryall

Once your home is under contract, you are now in the 10-day inspection period (unless the number of days is changed on the purchase contract). This is the time where the buyer will do all their due diligence and inspections.

The inspector is going to point out every little thing no matter how small. After all, that's their job. Even if you think your home is perfectly maintained, there is always something the inspector will find.

Once the inspection is complete, the buyer will request the seller to repair items they feel need to be taken care of by the seller (unless they are purchasing As-Is and not asking for any repairs). This can become another negotiation and where some contracts fall apart.

Most buyers and sellers are reasonable and are able to agree, but there is always that buyer who wants every little thing repaired or the seller who doesn't think anything needs to be fixed. The good news is, when we are in a seller's market like we are today, buyers are much more willing to buy As-Is without any repairs or very few compared to if we were in a buyer's market.

There are certain items that come up on a regular basis on home inspections. These are the ones I wanted to point out so you won't be surprised to see them on your inspection report. Or you may want to have them checked out before you have the inspection.

1. SHUT OFF VALVES This is one of those items that is called out on pretty much every inspection unless the shut off valves have been changed within the last six months. It doesn't necessarily mean your shut off valves are seized, but if they don't turn easily, the inspector will mark them as ceased and needing to be replaced. The inspector won't put any effort into turning the shut off valves because if they do, and they break, now they have a major leak on their hands. If you think they are good, you

can turn them prior to the inspection and make sure the inspector will be able to turn them easily.

2. LEAKING OR DRIPPING FAUCETS AND HOSE BIBS The dripping hose bib is a pretty common item and usually a super easy fix. So is the leaking tub faucet — when you have a shower and tub combination and change the water from the tub to the shower, the diverter doesn't completely shut off the water to the bath faucet. This is a very common issue and usually an easy fix.

3. AC UNITS Inspectors check to see if your thermostat, furnace, air conditioner and heat pump, and ducts are in functional condition. They also check the temperature differential, which is the difference between the temperature of air going into the unit and the temperature coming out at the air vent. It should be between 18 and 22 degrees. If it is below the recommended split, it indicates that the unit is not cooling sufficiently and needs to be serviced and repaired if needed.

4. GRADING AND DRAINAGE This is the exterior of the house and often is where it butts up against the foundation. We often see on the inspection report that the grading of the yard is sloping towards the home rather than away from it. This would cause rainwater to puddle around the home rather than drain away.

5. ROOF I can't tell you how many times sellers have told me that there is nothing wrong with their roof and are surprised to find they have cracked tiles. Most roofs have clay tiles, and with the excessive heat in Arizona, the tiles don't necessarily have to be hit by anything in order for them to crack. Dead valleys often need to be cleaned and mortar caps redone. Also, flat roofs on patios and balconies often have cracks at the seams or need to be recoated. All of these are very easy and inexpensive fixes.

Some sellers don't want the inspector climbing on the roof for fear they will crack the tiles; however, inspectors should know how to walk on them properly and it's hard to do an inspection without going on the roof. It's not just broken

and cracked tiles they are looking for. They want to see the underlayment in different areas of the roof to see how many more years the roof has left before needing to be replaced.

If it is a concern, make sure you let the buyer's agent know so they can make arrangements with the inspector or have a separate roofing contractor do the inspection. Even if you have your own roof inspection done, the chances are the buyer will still ask his inspector to check the roof as well.

6. BREACHED WINDOWS There are two main types of window faults. One is where the seal has started to sag inside the two panes of the window. While this doesn't look very attractive, especially if the window is located in a prime position, it doesn't necessarily mean the window seal is breached and may be purely cosmetic.

The second type of fault is the window has been breached. If the window's seal has been broken, you will see condensation between the panes. Some inspectors may state the window is breached and needs to be replaced at any sign of a sagging seal.

7. ITEMS THAT COULDN'T BE INSPECTED Make sure the inspector has access to everything and is able to do the complete inspection. If they need to come back out because the electrical panel was locked or all the utilities were not turned on, the re-inspection fee will be passed on to the seller. Make sure all locks are removed and everywhere, including the access door to the attic, are accessible.

All utilities need to be turned on. If you have controls for the fans, make sure you leave them out. If you have a gas fireplace, make sure the gas is turned on and the pilot light is lit so the inspector can turn it on.

You want to make it as easy as possible for the inspector so he doesn't have to return or call out something saying it doesn't work just because he couldn't turn it on.

If you would like more information on how to prepare for a home inspection prior to listing your home, please let me know. I have a detailed list of things to check that I can send you, or we can set up an appointment. ■

You can reach Lorraine at (602) 571-6799.

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LOCAL BUSINESS

The Health Benefits of a Clean Home INCLUDES A BETTER MOOD

Submitted by Carnation Home Cleaning

It's no surprise that a clean home can help you feel better; who doesn't enjoy having everything in its place? But did you know that there are real health benefits of regular cleaning?

From a better mood to increased physical fitness, here are just some of the ways that keeping your house clean can help you be healthier.



And remember, if you're one of the many people who doesn't like to clean but still wants to enjoy the health benefits of regular cleaning, it may be time to outsource. Hiring a professional home cleaning service such as Carnation Home Cleaning helps you to realize all of the benefits without all of the work.

CLEAN AND ORGANIZED MEANS LESS STRESS

While a messy desk may be a sign of genius, household clutter can cause stress and even insomnia. However, according to one study, just 20 minutes of cleaning can have a significantly positive impact on your mental health.

SLEEP BETTER WITH A CLEANER HOUSE

There are lots of negatives about stress, one of which is keeping you from sleeping well. Insomnia is often caused by the fact that you can't turn your mind off — perhaps because you're thinking about your not-so-clean house? One of the huge

health benefits of regular cleaning is that you'll get more and better sleep.

CLEANER HOME, FITTER BODY

According to a study conducted at the University of Indiana, if you have a clean home, you're likely to be fitter than someone who doesn't.

REDUCE ALLERGY SYMPTOMS

It's common sense that one of the major health benefits of regular cleaning is keeping allergies at bay. A dirty home is a haven for germs, dust, dirt, mold, mildew, pet dander, and bacteria that can help spread colds and viruses.

ENJOY THE HEALTH BENEFITS OF REGULAR CLEANING

If you didn't realize that a clean home can help you and your family be healthier, think again. There are multiple health benefits of regular cleaning, not the least of which is improved mental health.

And although it's not technically going to boost your health, keeping your home clean and tidy also saves money. That's right: you can save money when you clean.

So, get out those cleaning tools and reap these health benefits. But remember, as an alternative, you could take a walk, run, bike ride, or swim while Carnation Home Cleaning does the work for you. Sounds like the best kind of happy ending. ■

You can contact Carnation Home Cleaning at (480) 924-2096, or visit CarnationHomeCleaningInc.com for your personalized quote.

FINANCES

Some Things I've Learned ABOUT MONEY

By Scott Johnson, CFP®, AIF®, CPFA



Scott Johnson

This month I thought I would share with you some things I've learned about money over a 22-year career as a financial advisor and financial planner. I hope that you will be able to learn many of these lessons for yourselves. I believe that the earlier in life you learn these lessons, the wealthier and happier you will become.

- So, here they are!
- The Joneses aren't as rich or happy as you think they are.
- Get rich quick and get poor quick are two sides of the same coin.
- The more complicated the investment advice, the less useful it is.
- Time is a scarcer resource than money.
- Ask about anything you don't understand.
- Admire people who earn more money than you, not people who spend more money than you.
- Forecasting is for the weather.
- You don't need to be a math wizard to make good money decisions; financial success is 5 percent intelligence and 95 percent discipline.
- There is an inverse relationship between investment performance and time spent watching financial news — turn off CNBC and throw away that Money Magazine!
- Invest in your mind and your skills first.

- A penny saved is more than a penny earned.
- Your life is a better benchmark than the S&P 500.
- Market corrections come more regularly than birthdays — expect them.
- Compound interest is the eighth wonder of the world. Set yourself up to benefit from it rather than battle against it.
- You don't have to be rich to invest, but you have to invest to become rich.
- If you're excited about an investment, it's probably a bad idea.
- Start saving for retirement as a teenager, not when you are in your 40s.
- It's time in the market, and not timing the market, that produces the best results. ■

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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2812 N. Norwalk, Suite 116 | Mesa, AZ 85215 | 480-553-6249
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LOCAL BUSINESS

A Delicious Grass-Fed Beef Experience to Consider

By Randall Clarke

Ever wish that you could buy grass-fed, delicious beef directly from a ranch and pay less than traditional butcher shop prices? Well, your wish has been granted. Sweetwater Farm Natural Beef are now selling their natural, healthy beef to residents of Northeast Mesa.



Susan Hamilton and Patrick Phillips

stand there is a difference. Grass-fed beef is not an alternative to commodity beef; it's its own product with bolder flavors."

Besides having incredible taste, consuming grass-fed beef is better for you. Grass-fed beef is packed with heart healthy omega-3's, and lower levels of harmful omega-6 fatty acids. It is also one of the richest known sources of anti-carcinogenic conjugated linoleic acid (CLA), and contains high levels of much-needed vitamin E. Additionally, grass-fed beef has been shown to help with blood sugar regulation, and is also less likely to be contaminated during meat processing.

Sweetwater Farm Natural Beef, located in the San Luis Valley and San Juan Mountains of Southern Colorado, raise their grass-fed steers to USDA standards that requires continuous access to pasture and prevents animals from being fed grain or grain-based products. As well, the steers have not been fed any antibiotics, nor have they received any unnecessary prophylactic antibiotic injections (both common practice in feedlots).

"We both come from families that have enjoyed a long tradition of ranching and farming, and we feel very fortunate to continue that tradition and sustainably raise healthy, delicious beef which we sell directly to the consumer. We take pride that 90 percent of our sales every year are repeat customers," said Susan Hamilton and Patrick Phillips, owners of Sweetwater Farm.

Most of us have heard or read of the benefits of grass-fed beef versus traditional, consumer or commodity grain-fed beef. But, according to Ed Doyle, owner of Real Food, a restaurant management consulting firm in Boston, "Consumers need to under-

Pricing starts at \$7.75 per pound and portions are offered as *Full Steer*, *Half Steer*, *Quarter Steer*, and *Eighth Steer Sampler*. Reservations and deposits are required for these products for delivery between late October and early November. And, if these portions seem too large for just your family, consider joining forces with your friends to experience this incredible opportunity!

Pick-up will be at a convenient distribution point here in Northeast Mesa. The exact date will be communicated to you at least one month in advance. The meat will all be frozen, and there will be a one-to-two-day finite window for everyone to get their beef. ■

For information on portions, pricing and more, you can contact Sweetwater Farm Natural Beef at (928) 814-8241 or visit swbeef.com.

GRASS FED BEEF

Important Health Benefits

Reduce Your Risk of Cancer

CLA shows great promise in the battle against cancer. Grass-fed beef and dairy products are the richest known source of CLAs, and 3-5 times higher in CLA amounts than conventional beef and dairy products from grain fed cows.

Reduce Risk of Heart Disease

Grass-fed beef contains less overall fat and less unhealthy fat, has lower levels of cholesterol, higher levels of omega-3, more CLA, and is higher in heart disease fighting vitamins.

Safest Beef Option

A *Consumer Reports* study has shown that choosing grass-fed beef over conventional beef decreases your risk of food poisoning and grass-fed meat contains fewer antibiotic-resistant bacteria.

Hormone & Antibiotic Free

Sweetwater Farm never administers hormones or antibiotics to the cows that it raises, butchers, and sells.

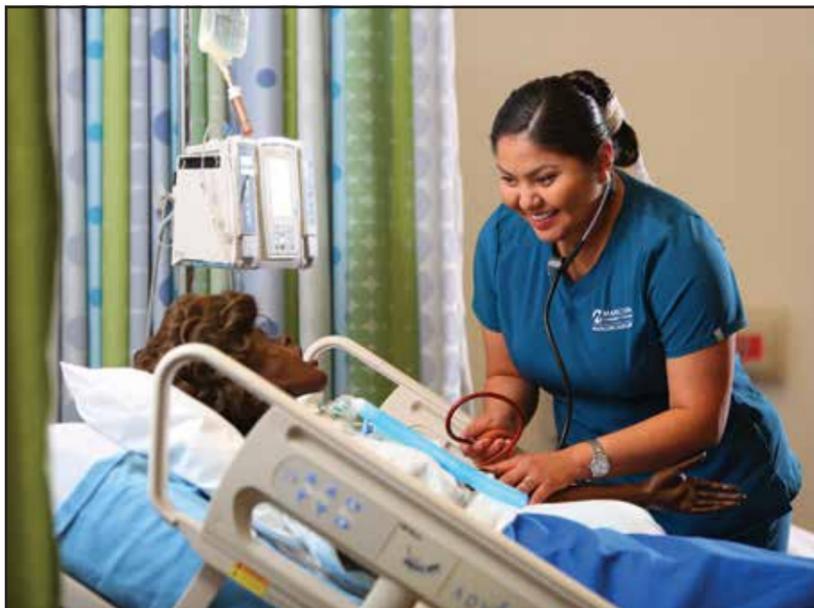
Environmentally Friendly

Research shows that traditional grass-based beef production benefits the environment by decreasing greenhouse gas emissions, increasing biodiversity, and improves water quality of run-off from well-managed pastures.

Improve Blood Sugar

Healthy fats are essential to healthy body functions. Grass-fed beef high in CLA fatty acids have been shown to be beneficial to mediate insulin effects on the body, and improve insulin sensitivity.

Sweetwater Farm
swbeef.com



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REAL ESTATE

Should You Buy First or Sell First

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



John and Natascha Karadsheb

Are you thinking of moving? If you are, then you are probably lying awake at night trying to decide if it is better to buy first or sell first.

In a perfect world, most sellers would love to find a buyer for their home and at the same time find their dream home. The transactions would coordinate perfectly and there would be no worries regarding financing or timing.

While this can happen when all the stars align (and with experienced agents navigating the process), it is usually a little more complicated process. On top of all the normal stresses of moving, today's fast-moving market adds additional challenges.

Let's take a look at some of the pros and cons to both approaches.

SELL FIRST, THEN BUY

PROS

- The safest financial decision and will not involve owning two homes.
- All the proceeds from the sale of your home are liquid.
- No worries about temporary financing or borrowing from a 401k.
- No need to negotiate a lower price to sell your home quickly to avoid two mortgages.

CONS

- In this fast-paced market, the sale of your home will most likely need to be finalized first. In a seller's market, the chance of getting a contingent offer accepted is not promising.

- The stress and cost of moving multiple times if you don't find a home to purchase right away.
- The rental market is very competitive and expensive. Finding a short-term rental is a challenge as many traditional rentals are now VRBOs.
- The cost of renting a storage unit is high and storage units are in short supply.
- In today's market, it may take months to find the right home and you could get priced out of the market while you are sitting in a rental.

- Potentially having to manage two mortgages for a period of time.
- May cause you to accept a lower price on your first home if you can no longer afford two mortgages.
- Maintenance on two homes can be twice as expensive.

So, what do we think? Because the market is moving so fast and values have been increasing so rapidly, it actually makes the most sense to buy first and then sell if you can make it work financially. However, there is not a definitive best order to buying and selling. It all depends on your personal and financial circumstances.

The good news is that now, more than ever, we have amazing tools in our toolbox to help sellers find ways to buy first and then sell. From creative financing, to a plethora of buyers waiting in the wings, now is the time to take advantage of finding your dream home before you sell.

We make this happen all the time and we have the experience to help you craft a winning real estate strategy. We can help you get answers quickly and help you get on your way to your dream home! Give us a call and we can schedule a time to draft a custom plan of action that fits your needs. ■

BUY FIRST, THEN SELL

PROS

- You have the time to find just the right home and not make a rushed decision.
- Minimum disruption to your life.
- Move in at your own pace to your new home.
- Have time to remodel and update the home you are purchasing before you move in.
- Make more money on your existing home due to increasing values.

CONS

- Not having the liquidity to purchase your next home before selling your first one.



John and Natascha Karadsheb are co-owners of KOR Properties, a boutique real estate brokerage serving the Valley of the Sun, and the creators and founding sponsors of Mesa Food Truck Fridays. John has been a Multi-Million Dollar producing agent for over 19 years and is an Accredited Buyers Representative (ABR) and Certified Residential Specialist (CRS), a member of the Arizona Regional MLS Rules & Policies Committee & Appeals Committee and the West and Southeast Realtors of the Valley Professional Standards Committee.

Natascha is an Associate Broker, a Multi-Million Dollar Producer, Founder of Mesa Food Truck Fridays and Member and Past-Chair of the City of Mesa Economic Development Advisory Board.

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

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Groves Area Market Report

Sales over \$515,000 for the Month of May 2021

John Karadsheb

Address	Square Feet	Community	Sold Price
1727 N Chestnut Cir	2,623	Hy-Den Place	\$520,000
1220 N 46th St	2,607	County Island	\$525,000
2248 E Kenwood St	2,201	Citrus Del Ray	\$545,000
2539 E Lynwood St	2,579	Citrus Highlands	\$545,000
3027 E Hope St	2,783	Mesa Northgrove	\$550,000
2918 E Fountain St	2,612	Mountain View Highlands	\$567,000
2562 E Lynwood St	2,605	Citrus Highlands	\$605,000
2708 E Leonora St	2,440	Rancho de Arboleda	\$609,000
2145 E Glencove St	3,118	Scot Manor	\$635,000
2618 E Inca Cir	3,800	Tuscany Grove	\$660,000
2612 E Fox St	2,730	Meadowvale	\$660,000
2764 E Palm St	3,684	Lehi Crossing	\$705,000
3151 E Indigo Cir	3,812	Mesa Northgrove	\$725,000
4201 E Fairfield Cir	3,342	Mahogany	\$749,900
2107 E Norwood St	2,835	Groves of Hermosa Vista	\$750,000
5345 E Mclellan Rd #22	4,397	Alta Mesa	\$790,000
908 N Creston	5,200	The Groves	\$800,000
4114 E Fox St	4,444	Mahogany	\$800,000
3251 E Fox St	4,350	The Groves	\$805,000
1508 N Alta Mesa Dr #129	2,900	Alta Mesa	\$814,000
5345 E Mclellan Rd #107	3,567	Alta Mesa	\$820,000
4465 E Fairbrook St	2,355	Estates at Valencia	\$825,000
4027 E Fairfield St	3,740	Mahogany	\$835,000
2235 E Minton St	3,547	Village Grove Estates	\$950,000
3435 E Fountain Cir	5,360	The Groves	\$955,000
3206 E Encanto St	5,150	The Groves	\$980,000
2434 E Melrose St	4,646	Glenwood Parke	\$980,000
3718 E Pomegranate St	5,200	Val Vista Groves	\$1,050,000
4222 E Brown Rd #11	5,470	Villa Sendero	\$1,200,000
3317 E Mcdowell Rd	6,511	County Island	\$1,287,600
3944 E Juniper Cir	3,036	Groves North	\$1,400,000
4133 E Northridge Cir	4,762	Estates on McDowell	\$1,783,020

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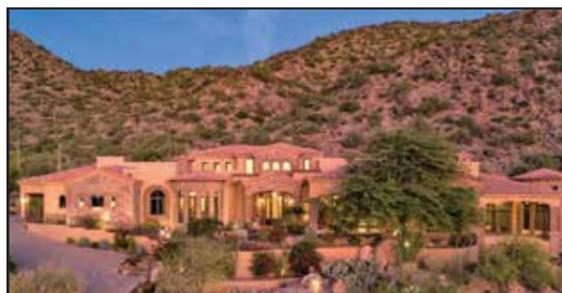
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LOCAL BUSINESS

Diamondback Air Helps Keeps Mesa Residents Cool DURING AN UNPRECEDENTED SUMMER

By Jamie Killin

Between record-breaking temperatures and equipment shortages, it's about to be a hot, hot, hot summertime in the Valley.

Diamondback Air is a veteran-owned and operated company and has been helping Valley residents to stay cool for nearly three decades and has recently refocused the business on the Northeast Mesa area to better serve the communities.

For the owner Mr. Herman and team, it's about doing whatever it takes to keep their clients comfortable — even if it means driving the Valley to get parts and supplies or having equipment come in from the Midwest to combat equipment shortages, which has been made worse by the recent heatwave.

"We truly care about our customers and go above and beyond for them as we feel it's the right thing to do," said the owner.

This approach has won over thousands of happy customers in the last 28 years thanks to Diamondback Air's quick service, extensive knowledge and integrity.

Diamondback Air has a few suggestions to help you and yours stay cool regardless of what this summer brings. Based on supply chain shortages, you may need to install mismatched/labeled equipment as higher-end equipment will be unavailable. While this is not ideal (possible rebate and warranty issues), this type of installation should only be installed by a qualified, experienced professional, not just an average tech who may not have this experience.

As well, you may find yourself needing to use refurbished/reconditioned equipment to keep your residence cool until new equipment is available.

Diamondback also wants customers to know that due to supply chain issues, commerce issues, etc. you might find yourself paying 30 to 50 percent more for equipment during this unfortunate time. Diamondback has learned from suppliers that this may be an 18 to 24-month ordeal (if all goes well) to get inventory back in shape. Most



factories are down over 1,000 employees.

So, it's not companies trying to make an extra buck — it's the unfortunate result of high demand for both services and equipment.

However, there are things you can do to keep your existing air conditioning system in working condition and possibly avoid a breakdown.

First, don't be alarmed if your system seems to be running constantly. During normal times expect your system to start three to five times per hour. During hot, humid times like monsoon season the longer your unit runs — during longer cycles, as in three or less — the better it will de-humidify your residence. We recommend you run your fan in the *on* position constantly during this time and keep that filter clean.

"When we have overpowering heat, know that your system is only designed to max out at a 30

to 35-degree differential from the outside ambient on average," said the owner.

However, as your residence gets cooler, so does the air. So, while many people fear running their air conditioning all day, Diamondback says that's the most effective way to keep your home cool during the monsoon season.

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"Be safe and be blessed," said the owner. ■

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EDUCATION

MESA PUBLIC SCHOOLS Welcomes Class of 2034

By Laurie Struna

Give your child the best start to their education by enrolling them in kindergarten at Mesa Public Schools. With award-winning neighborhood schools located throughout the district, there's always an excellent choice around the corner.

Families have a variety of options, including free Montessori, dual language immersion, International Baccalaureate, Franklin traditional schools and more.

The first day of school begins Tuesday, Aug. 3. Whether you will be selecting full or half-day kindergarten, it's important to enroll your child online as soon as possible at mpsaz.org/enroll.

WHAT IS NEEDED TO REGISTER MY CHILD?

To register your child, you will need proof of the child's age and identity, their current immunization record and proof of physical residence. Children enrolling in kindergarten must turn five before Sept. 1, per state law and Governing Board policy.

Younger learners may be eligible to participate in preschool, prekindergarten and early-entrance assessment. For more information regarding early learning programs, please visit mpsaz.org/kinderu.

Education is a partnership between the family and school, and each child's path may be different. If you have questions about school readiness, have a milestone discussion with your child's preschool teacher or pediatrician. Consider speaking with the principal or a kindergarten teacher at the school your child will attend, and explore the school's website for helpful information.

Kim Freehan, early childhood specialist for Mesa Public Schools, shares that preparing children for kindergarten is an exciting time. It's when they grow into independent and enthusiastic learners.

"Exposure to a variety of books will increase children's



language skills and self-expression," Kim says. "Help instill a love of learning in your child. Children love words that are unique. Think about selecting books about real-life people, places and events. Study the pictures together to see how they illustrate the facts." ■

Mesa Public Schools is excited to welcome your family to the district. Learn more and enroll online at mpsaz.org/enroll.

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VICTORY PLUMBING

LOCAL BUSINESS

Increasing Flexibility and Mobility ONE STRETCH AT A TIME

Submitted by Stretch Zone Longbow

Stretch Zone is on a mission to spread the word about flexibility and mobility! Whether you are a golfer, runner, a mountaineer, or just the average Joe, Stretch Zone is here for you.

Pliability has been proven to increase performance, and quality of life. Maintaining the use of muscles increases mobility and flexibility, which keeps the muscles healthy, strong, and flexible. Without stretching, the muscles begin to shorten and tighten.

Stretch Zone has created a style of assisted stretching that generates the ability to control and alter the timing of the stretch reflex. This process stimulates the neuromuscular connection, recovering the communication between the brain and muscles. Using the muscles in this technique enhances flexibility and mobility. The tightness caused by the lack of communication between the brain and the muscle can cause serious injury and long-term damage to the body.

Stretch Zone has trained neuromuscular behavioralists, or stretch practitioners, that use specific protocols to target problem areas and relieve tension. During their 30-minute sessions they use their patented equipment to help secure the body to eliminate compensation and stress during the stretch. This equipment helps the body to attain the most important portion of stretching — relaxing. Similar to any athletic motion, you can have either the mobility or flexibility in that motion, but without the ability to relax, you have nothing.

Stretch Zone's methods eliminate the strain and tension that one feels when stretching on their own. Stretching wakes the body up. It does this by releasing endorphins and increasing blood flow within the body. The health benefits that follow the physical reaction to stretching are priceless!

"It is hard to walk out of here feeling anything short of amazing. I wish I could do this every day!" says one of Stretch Zone Longbow's members.

During the initial session the practitioner creates a diagnosis of the members' flexibility and mobility. From there, the practitioner puts together a plan that usually includes four to 12 sessions per month. Sessions range from \$35 to \$50 dollars with the greater frequency plans being more inexpensive per session.

Stretch Zone offers month-to-month auto renew packages that are not contracted and accepts payments through HSA and FSA. ■

Stretch Zone Longbow is located at 3204 N. Recker Road, Suite 104, Mesa. Schedule your session by calling (480) 590-1133. For more information, go to stretchzone.com.




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LOCAL BUSINESS

Your CBD Store Offers Calming Products for Pets

By Jamie Killin

If you've noticed that your pet suffers from anxiety — especially with Fourth of July fireworks and other loud noises — one great way to naturally help calm your cats and dogs stress is with CBD.

In fact, studies show that CBD might be even more effective for our pets than it is for humans.

"Cats and dogs have more receptors for CBD than humans do, and because of that, we've had some great feedback from customers," said owner Tracy Klimczak.

Pet owners have reported that CBD has helped their pets in a variety of ways — one cat was able to feel less anxious during a cross-country car ride, it's helped a high-energy puppy relax, many dogs feel relief from aging pains, and it's even minimized anxious behavior in a rescue dog.

"This one poor dog was continually going and staring at a wall for hours at a time and our customer gave him one of the treats. Within fifteen minutes the dog was up and moving around, and was no longer staring at the wall," said Tracy.

CBD can also help manage any separation anxiety pets might feel as many people are going back to their offices following the pandemic.

Tracy and his wife, Your CBD Store co-owner Tiana, have even seen the benefits for their own dog, Zona, who is now able to wind down at the end of the day with CBD treats.

"Anytime you're getting your dog on a medication or a change of diet, you do have some concerns, and what we were concerned with even though we know CBD

isn't a pharmaceutical or narcotic, is that we didn't want our dog to lose her personality," said Tracy. "She's very active but by seven or eight at night we didn't want to be playing fetch anymore, so we've found that by giving our fur baby some of the peanut butter snacks, it calms her down just enough."

Your CBD Store offers three different types of products for your pet — tinctures in an oil form that can be added to the pet's food, treats in different flavors, and even a balm that can help moisturize pets paws and dog's noses for pain relief and extra moisture during Arizona's hot summer weather.

"This time of year, when our pets go in the backyard, a lot of our desert landscaping can be very hot and rough on their paws, which can get even more scratched up this time of year. So being able to rub this on their paws and their noses helps with their overall pet health," said Tracy.

Your CBD Store offers different dosages of its products and can work with you to determine what the best product and dose is for your pet depending on their size and needs.



"We're a small family-owned business. We want people to come in and ask questions so we can help them," said Tracy. "That's why we got into the business. We want to be here to coach them and even give them samples to take home to their cats and dogs if they'd like." ■

Your CBD Store is located at 345 S. Power Road, Unit 104 in Mesa. For more information, call the store at (480) 597-6887. Your CBD Store is available to ship products nationwide.



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FINANCES Over 50

Don't Let Investments Go on Vacation

Submitted by Brent D. Hoskinson and Linda Drake

Now that the COVID-19 pandemic has subsided somewhat, people are feeling freer to travel. But while it's nice for you to take a vacation, you won't want your investments to do the same. How can you keep them working on your behalf?



First, invest consistently. If you only dabble in investing, occasionally putting some money in to one investment or another, it will be difficult to build a portfolio that's consistently working in your best interest.

Also, you need to own enough of the types of investments that can provide the growth you need to reach your long-term goals. And make sure you're getting the most out of these investments. For example, your 401(k) and IRA are designed for your retirement – so try to avoid tapping into them early.

Finally, review your investment portfolio at least once a year to make sure it's still performing the way you intend. If it's not helping you make the progress you need to achieve your objectives, you may want to make some changes.

If you're traveling this summer, relax, take in the sights and enjoy yourself – but keep those investments working hard. ■

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

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HEALTH Over 50

Lynne Jones Can Help You Decide to Enroll in Medicare Part A and Part B

Submitted by Tapestry Insurance

One of the most common questions about Medicare is whether to enroll in Medicare Part A and B and if so, when. I thought I would take this opportunity to talk about this.

There are only certain times when people can enroll in Medicare. The first and most common one is your *Initial Enrollment Period*. It usually begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65. This is a great time to meet with an agent like me and start the process of deciding which plan to choose.

However, there are a lot of scenarios where delaying enrollment makes more sense. Having employer coverage, coverage under your spouse's insurance, if you



contribute to an HSA or if you have Tricare coverage are just a few of the reasons delaying may be the best choice.

If you would like to have guidance in making this choice, please feel free to call me. I would love to help you make sense of Medicare, understand the process, decide when enrolling is right for you, and pick a plan that is best for you. ■

Call Lynne Jones, a licensed sales person, at (480) 212-2246.



Happy Independence Day

Wishing you and your family a safe and festive July Fourth holiday.



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Seven Strategies for Better Brain Health

Submitted by Home Care Assistance

It's a question on the minds of millions of older Americans: Will I be diagnosed with dementia someday? Can anything be done to reduce the chance of cognitive decline as we age? Or are we at the mercy of the aging process?

The World Health Organization (WHO) tackled these questions in an exhaustive study. The findings are revealing, sometimes frustrating, and very important. Their answers will be of great interest to older people who wish to stave off the risks for dementia. It will also be helpful for everyone who loves and cares for them.

The WHO asked this question: "For adults with normal cognition or mild cognitive impairment, are physical activity interventions more effective than usual care or no intervention in reducing the risk of cognitive decline and/or dementia?" It's an important question — as the WHO reports that some 50 million people worldwide live with dementia.

A 2018 meeting of medical minds in Geneva identified seven key areas associated with slowing down or preventing memory and thinking tasks. Here are the highlights of the seven secrets to better brain health, as recapped in an article from *Cognitive Vitality*.

1. GET PHYSICAL Almost everyone knows that staying active can lead to a healthier body. But it's become increasingly clear that physical activity boosts brain health too. When we increase exercise, we also increase our odds of side-stepping cognitive challenges. We may even cut the risks of developing Alzheimer's disease and other forms of dementia.

What to do? Every sort of physical activity counts, whether you think of it as *exercise* or not. This includes playing sports, working out, walking around the block, riding a bike — even scrubbing the kitchen tile. 65 or older? Go for a minimum of two-and one-half hours per week of moderate physical activity, or one-and one-quarter hours of more intense activity every week.

2. BUTT OUT We have known about the health-harming damage of smoking cigarettes on our physical bodies

for decades. But did you know smokers are more likely to develop dementia than non-smokers and have a nearly 80 percent greater chance of developing Alzheimer's disease?

3. EAT A BRAIN-HEALTHY DIET The same nutritious diet that leads to a healthy body can also build a happier brain. The WHO suggests that a Mediterranean diet might lower the chance for cognitive decline and dementia. In fact, an optimal diet may lead to increased brain volumes along with improved cognitive function.

There are other diets, of course, including the DASH diet designed to help with hypertension, and the MIND diet, developed to encourage better brain health. The WHO currently endorses neither of these diets, but they are worth considering. Interestingly, the WHO doesn't suggest vitamins and other supplements unless someone is suffering from a nutritional deficiency.

4. TO DRINK OR NOT TO DRINK While certain studies indicate that low-to-moderate alcohol consumption might contribute to a healthy brain, drinking too much has been linked to memory problems. The WHO believes stopping excess drinking may lower the risk of brain health issues.

If a senior has lost control of their drinking, consider an intervention. Options include behavioral therapy, counseling, and treatment with medication.

5. GOOD THINGS CAN HAPPEN WHEN YOU TRAIN YOUR BRAIN Did you know that certain types of brain training can reduce the risk of developing dementia? A leading research and outreach group called *Cognitive Vitality* shared the results of a decade-long study testing the effectiveness of several cognitive training regimens. In particular, a technique named speed-of-processing cut dementia risk by nearly 30 percent.

While you may not be able to teach an old dog new tricks, older individuals often benefit from lifelong learning. The WHO suggests cognitive training to lower dementia risk.

6. GET SOCIAL What do high blood pressure, heart disease, depression, and dementia have in common? Social isolation! Spending too much time alone and a lack of social engagement are connected to higher dementia risk. The WHO analyzed a trio of studies that looked at the relationship between social engagement and cognitive struggles. One study discovered that a *social activity intervention* boosted brain function.

Defeat senior loneliness and isolation with a more active social calendar. If necessary, stage a social intervention with your loved one.

7. DON'T WAIT TO LOSE WEIGHT It's common knowledge that being obese is connected to medical problems such as type 2 diabetes, heart disease, and cancer. *Cognitive Vitality* also reminds us that individuals who are significantly overweight have a higher risk for cognitive decline than those of us with appropriate body weight.

Losing weight may enhance certain cognitive functions. The WHO recommends weight management interventions for people in middle age. Lifestyle adjustments that encompass diet and physical activity are believed to deliver the most positive outcomes.

So here are some bite-sized nuggets to keep handy, brought to you by the WHO and your friends at *Cognitive Vitality*: exercise, quit smoking, eat for your brain, mind your alcohol consumption, get enough sleep, alleviate stress, be social, keep learning, and watch your weight. ■

Amanda Butas is a Geriatric Case Manager at Home Care Assistance Mesa Office, located right next to Bed Bath and Beyond on Power and McKellips roads. Her company provides home care services on an hourly or around-the-clock basis to older adults who need help. Her 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. Amanda can be reached at her office at (480) 699-4899

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