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September 2021

SCHWARTZ LASER EYE CENTER Hosts a Professional Team of Doctors

By Kimberly Alvarado

Who is the official team Ophthalmologist for the Arizona Diamondbacks, the Phoenix Suns, and the Phoenix Mercury as well as the team LASIK Surgeon for the Arizona Coyotes? It is none other than Dr. Jay L. Schwartz, the highly regarded Board-Certified LASIK Surgeon and President, Schwartz Laser Eye Center.

As the leader in LASIK procedures, Dr. Schwartz provides his expertise from his three Valley centers in Mesa, Scottsdale and Glendale. Dr. Schwartz also trains other surgeons nationally and around the world.

From these locations, including one right here in Mesa at 3130 E. Baseline Road, the Schwartz Laser Eye Center's highly trusted team of ophthalmologists and optometrists offer advanced treatments and surgical options for their patients. Services include customized LASIK, Epi-LASIK, multiple cataract lens options, and treatment for many eye diseases, including glaucoma and dry eyes.

In addition, comprehensive routine eye examinations for contact lenses, glasses, or just general eye health are performed at all three facilities.

I had the opportunity to ask Dr. Schwartz about age-related eye conditions, care, as well as candidacy for various procedures and here's what he had to say.

AT WHAT AGE SHOULD SOMEONE BEGIN RECEIVING ROUTINE EYE EXAMS?

Routine eye exams should begin with children, ages 8 to 18. These are the years thought of as primary care for the eyes. During this time parents should schedule regular eye exams, encourage healthy eating, and help children protect their eyes against sun damage.

Early treatment of eye problems can help prevent long term issues later in life. This is especially true when it comes to the need for glasses and contact lenses.



AT WHAT AGE DOES SOMEONE BEGIN TO EXPERIENCE ISSUES WITH VISION?

People can experience vision issues at any age, however from ages 18 to 40 we often see

a stabilization of glasses and contact lens prescriptions. From ages 40 to 65, we start to see diseases that can affect the eyes.

Systemic diseases can and often do have eye manifestations, so it's never too early to look for those things in routine examinations.

Presbyopia issues generally begin to appear in young adults after age 40. This causes a need for reading glasses in someone who otherwise has very good vision.

Diseases such as diabetes, glaucoma, hypertension, and cataracts — just to name a few — all can start to affect the eye after 40. The issues can get worse with age so annual checkups at this time is a must.

WHAT IS PRESBYOPIA?

Presbyopia is caused by a hardening of the lens of the eye which naturally occurs with aging. As the lens of the eye becomes less flexible, it is no longer able to change shape to focus on close-up images. This generally happens around the age of 40 and continues to worsen until around the age of 65.

WHAT ARE THE BENEFITS OF LASIK PROCEDURES?

LASIK corrects nearsightedness, farsightedness, and astigmatism, which are refractive errors caused by irregularly shaped or curved corneas.

The goal of LASIK is to reshape the cornea, so it alters the way light enters the eye and vision becomes sharper and more focused.

WHO IS A GOOD CANDIDATE FOR LASIK?

Lasik can be done at almost any age, ranging from 18 to 100, however it's not always the right option for everyone. Someone in the same age group may need a different procedure like an ICL — a contact lens that can be implanted into the eye to correct very high levels of nearsightedness and astigmatism.

Similarly, patients aged 46 to 65 may be great LASIK candidates or alternatively might be better off with a clear lens exchange. Removing the natural lens in favor of an artificial lens can help restore near and intermediate vision along with distance vision as opposed to a LASIK procedure that may only restore distance or a more compromised monovision type of correction (one eye sees far while the other sees near).

Having a comprehensive exam as well as a thorough discussion will help determine what is the best way to proceed.

WHEN DO CATARACTS GENERALLY BEGIN TO APPEAR?

Patients 65 and up often have cataracts. These patients may be able to have the same technology we use for clear lens exchanges to allow for near, intermediate, and far vision. Often, insurance helps to cover some of the cost. ■

Whether you're inspired to see the world more clearly without glasses or contact lenses, or simply requesting a routine annual eye exam for a child, the Schwartz Laser Eye Center, locally located at 3130 E. Baseline Road, Suite 101, hosts a professional team of doctors willing to address your needs. Visit them online at schwartzlaser.com, or call (480) 483-3937, and prepare to be treated like a Superstar!

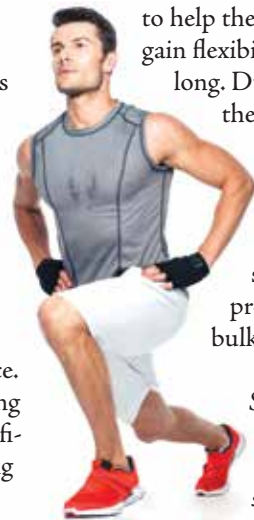
Stretch Zone is Here to Help Lower Chances of Sports Injuries

Submitted by Stretch Zone, Longbow

Do you struggle to stand on one foot? Is putting on your shoes getting harder and harder? Are you looking to drastically lower the chances of injury while on the field? Whether it's golf, football, soccer, lacrosse, gymnastics, or weight training, Stretch Zone is here to help.

Flexibility and mobility help with active daily life and our programs help individuals with actions they are struggling with. Whether it is a goal to walk again for fun, bending over, or keeping up with your grandchildren, Stretch Zone will create a personalized program for you to perform practitioner-assisted stretching methods.

The benefits of stretching go far beyond releasing endorphins and feeling good. Stretching the body opens meridians within the body that need to be opened to properly function and balance. Stretching is not just for athletes but for every living human. Staying active and mobile has been scientifically proven to increase quality of life — something everybody is after in today's age.



At Stretch Zone, your body will gain flexibility and reach new heights. The trained neuro-behavioralists, also known as practitioners, use their methods to transform the body's neuromuscular behavior, leaving the body more flexible and mobile than before.

Stretch Zone offers personalized programs that aim to help the individual gain insight into their own body, and gain flexibility and mobility. All sessions are 30 minutes long. During the first session, the practitioner diagnoses the mobility in the hips and hamstrings and looks for symmetry in the body. After this, a program is put together to reach the client's goals.

Sessions range from \$35 to \$65, with greater frequency plans being more inexpensive per session. Stretch Zone offers 12-week programs as well as packages that are bought in bulk. HSA and FSA are also accepted. ■

Stretch Zone 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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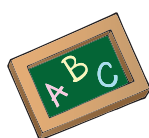


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"My babies are now in their 30's and I had a grandson attend preschool as well. I was so happy to see Ms. Vernetta at his little presentation."-Teri Hollaway



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Local WOMEN IN Small BUSINESS

Mystic Skin Esthetics and Reiki

By Kimberly Alvarado

Not long ago, Amanda Shaw was like many first-year college students — enrolled in classes, going through the motions of her education but lacking a passion for direction that would shape her future. She realized she needed to do something different.

What was that *something* that would motivate her to study hard and pursue a future that she found rewarding? After all, she needed to be gratified with the decades that would carry her far beyond the books of those uncertain college years.

Research and some soul-searching helped direct her enthusiasm toward studying skincare, incorporating a holistic approach. Her caring personality and ongoing interest in beauty-related health trends and products helped her find a solution.

"I went online and researched schools that aligned with my excitement about helping others and have never looked back," recalls Amanda, a certified esthetician.

Amanda isn't the only woman creating her own career path. She is one of many other females seeking creative ways to earn a living by incorporating their natural skills into the way they make a living. In fact, the trend is proving to be the new normal when it comes to new business start-ups.

Bizjournal.com reports that the number of women-owned businesses has increased across the country from 402,000 in 1972 to 112.3 million in 2018. Locally, our city and community continue to see new female-owned businesses emerge.

Amanda, owner of Mystic Skin Esthetics & Reiki, is just that — an Arizona-raised girl bringing her dreams back to the community of her roots in Mesa. Her suite on Power Road was newly opened in March of this year. She bases the success of her achievements on three factors: Hungarian-based organic products, her holistic approach

to client care, and her choice to incorporate the Reiki healing method into her esthetic sessions.

Placing an emphasis on the whole person enables her to support the physical, emotional, and spiritual wellbeing of each of her clients. By releasing the traumas that affect someone internally, the external elements, like the skin, can heal as well. These well-balanced treatments are earning Amanda some rave reviews locally.

During last year's pandemic, Amanda realized people were going to need all kinds of healing and she was anxious to be a positive part of that process.

In 2020, when 33 million people had shifted to unemployment status, she continued her studies to become a Reiki practitioner, enabling her to add the gift of healing touch to requesting clients.

"People carry a lot of emotional baggage around with them everywhere," Amanda states. "This negativity is often visible on their skin. When the trauma is released, through Reiki techniques, it promotes pure bliss for the body. Clients have expressed their gratitude for the tremendous results they see and feel both internally and externally."

Services offered at Mystic Skin Esthetics & Reiki include facials, waxing, tints and Reiki healing. Amanda is laser certified and has experience in cool sculpting. She is also PCA peel certified and performs micro needling to medical grade chemical peels for her clients.

"When I am my true, happy, authentic self, that radiates comfort and trust, allowing me to give clients the best treatments and the care they truly deserve. I encourage anyone looking to follow their dreams and find their personal and professional happiness to do so, without regret." ■

Amanda has settled into a calming, relaxed local space at 3654 N. Power Road, Building 5, Suite 133. You can reach her at (480) 818-2625, or email her at MysticSkin444@gmail.com.



Amanda Shaw

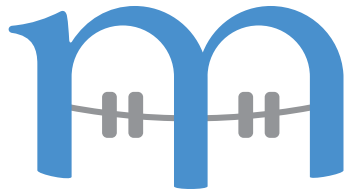


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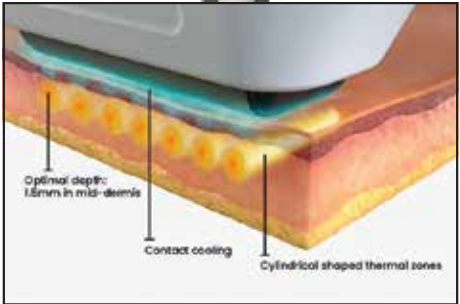
Treats all skin types - Darker skin types are more susceptible to burns with laser and light-based therapies. With Ultrasound, the treatment is safe and effective regardless of the patient's skin type

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Magical Event Season At The Vistas Pavilion

By Dawn Abbey

REMODEL BEGINS OCTOBER 4

"As fall is approaching, we are gearing up for a *Magical Event Season* here at The Vistas Pavilion at Las Sendas," said Director of Catering Sales Carla Shaw. "Autumn is the perfect time for an evening event — glorious sunsets followed by crisp evenings and magnificent moons are the perfect backdrop for any occasion."

And to make it all more magical, The Vistas Pavilion will be undergoing a luxurious remodel using silvery tones sprinkled into a neutral color palate of ivory, grey and charcoal, and punctuated with abstract art.

The remodel begins Monday, Oct. 4, and is slated to be completed by Tuesday, Oct. 19. "We are looking forward to showing off our newly refreshed and remodeled venue this upcoming holiday season. We still have a few open dates available, so book your holiday party now," Carla recommends.

"Our event staff is here to assist you in planning weddings, corporate events, parties, gatherings, and celebrations that will be remembered by all who attend."

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delectable menu is paired perfectly to complement each of the selected wines.

For reservations, call (480) 396-4000, Ext. 222.

NEW LOOK FOR THE PATIO & GRILLE

The outdoor Patio and walkway areas have been refreshed with beautiful new decking, said Director of Food and Beverage Dennis Shaw. "The finish is a smooth, light-tan granite epoxy material with accents of black and brown. It's a whole new look for the upcoming season. Come by and check it out."

Happy Hour continues and enjoy nightly live entertainment Friday and Saturday evenings beginning Sept. 17. The Patio is also creating a fantastic new fall menu which will be debuting Friday, Oct. 1.

MONSOONS GREENED OUR GREENS

Conditions here at Las Sendas Golf Club are immaculate. Now that monsoon season decided to return, the Bermuda grass has filled in, and the course is as lush and green as ever. We had already aerified our greens back in July so no need to worry about any course maintenance until we start preparing for overseed at the end of September.

The Pro Shop is running a few sales right now to make room for new merchandise arriving in October. Sales include 40 percent off select Footjoy and PUMA

NAPA VALLEY VISITS

There are still a few spots available for an Evening Escape Four-Course Wine Dinner featuring Groth Vineyards from the heart of Napa Valley on Wednesday, Sept. 15. The

shoes, 50 percent off Travis Mathew and all outerwear, and two full apparel racks at 60 percent off.

We still have a few shipments arriving this month from Straight Down, Sofibella, and IBKUL. For any non-golfers, come check out our active wear and sun-protection products for all your outdoor activities.

Don't forget, Friday through Sunday we have our Back 9 and Breakfast tee times available. Play nine holes and enjoy a sit-down breakfast in our restaurant afterward. ■

For more information and to check available tee times, visit lassendas.com or call the Pro Shop at (480) 396-4000, Ext. 203.



OVERSEED NOTICE

Las Sendas Golf Course will be CLOSED for overseed beginning Monday, Oct. 4, and reopen for play Saturday, Oct. 23.

The Patio & Grille and The Pro Shop will remain open during overseed.

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EDUCATION

Self Development Academies Unleashes CURIOSITY TO SOLVE COMMUNITY PROBLEMS

By Sami Majeed, J.D., Chief of Schools

There is no doubt that two people sharing similar hardships and entitlements, sharing zip codes, even genetics, can have radically different experiences when it comes to their education.

There are some that thrive in school and early on are identified as excelling in their academics, answering all the questions correctly, basking in the pride that emanates both from a proud teacher and from a proud self.

Then again, there are those, that are not motivated by adulation. Instead, they may be more curious about understanding the mechanics of a clock. Their curiosity may compel them to take apart an antique clock, each piece on the floor, at the exact time their parents walk in. Here we have the child proud and enthused while the parents are livid, their adrenaline coursing through their bodies as much as the child's curiosity that compelled the destruction of an heirloom, in the first place.

Indeed, giftedness, or unconventional learning styles yet undiscovered, can be isolating and infuriatingly boring. The world surrounding these youngsters has not offered them chances to challenge themselves. There are no clocks without sentimental value for them to take apart. No large problems that have not yet been fixed.

This has struck us hard at Self Development Academy because like every school in the country, we worry about the learning of our gifted, or dismissive, or avoidant, and the class clowns. We are also concerned about the parents who are working hard to ensure that their children are receiving not only high-quality education but also a nurturing and caring environment.

Last year, during the pandemic, we began what we called *Community Swaps*. We saw an imbalance and decided to correct it. Those with time on their hands gave to those without items such as food, toilet paper and other necessities, because their convenience store was not as convenient anymore.

We bring this up because, while certainly, we can hug loved ones, there is so much more work that needs to be



done. We bring this up because Self Development Academy exists for the community, composed of individuals and their wonderful differences. The differences we notice is when the gifted child who amazingly not only puts the antique clock back together but was able to have it tell time again.

Gifted children are not merely satisfied with reflective pride — by this we mean, pride beaming upon someone like a ray of sun. Their focus is not necessarily having to do with getting things right, most of them get things wrong. They thrive on righting the wrongs that befuddle the rest of us. Curiosity seems to drive them toward knowledge.

Knowing and curiosity turns them into experts. Their expertise ages into finely cured wisdom. The arc of a gifted child's life is to become exemplar politicians, inspiring teachers, humbled Nobel prize winners, and even poets that write the story of your heart in six words, not unlike Hemingway.

Gifted children need big problems to undertake. Now is the best time for our gifted children and fellow students at every Self Development Academy to help us fix imbalances in our community. What does this mean?

Each student, because of our personalized learning, craves curiosity. We teach, mold, and cultivate giftedness in our students. They spend the day learning the *what*, the teachers push their knowledge by asking them *why*, and then our students ponder *what if*. We are taking our students' natural inclination to apply disparate disciplines and subjects to each school's community, researching with keen mind to statistical purity what is it that would make our community thrive.

SDA'S COMMUNITY PROJECT

Students at each school will spend this year asking members of the school's community: *what can we do for you and what is it that would make your life just a bit easier?*

Our students are attentive to hardships and the diversity of its pain, whether experiencing it firsthand, or because we stress the importance of communal and citizenship literacy — the curiosity, unbound and fixated, upon improving the world. What will this look like?

Students will research community and city-wide needs through both quantitative and qualitative data, through surveys, and interviews. Once gathered, our gifted students will analyze and through multiple sessions, problem solve. These sessions are open to everyone of course. The solution will be broken into parts such that every grade can provide input from their brilliant minds. Students will resurvey the community, presenting to key stakeholders their proposal, written by students. If the solution is fitting, SDA will begin production and then finally application.

Why are we doing this?

Schools are the last community centers — central hubs of parents and families. We can truly bring democracy to cities. Gifted students will now have projects requiring real Science, Technology, Engineering, and Mathematics. The real world, its problems and solutions, are interdisciplinary. Gifted children know this already. We owe them and our community the chance to lead lives of motivated curiosity embedded deep inside the patriotic heart of civic duty.

A gifted child's abilities are larger than a campus. We need the world to challenge them. We, students and staff, will speak with you soon, hoping to make your life a little easier as SDA students focus on making this world a better place to live. ■

To learn more about Self Development Academy and its gifted program, please contact the district office at (480) 641-2640 or visit SelfDevelopmentAcademy.com.



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REAL ESTATE

Is The Housing Market Softening?

By Lorraine Ryall
Associate Broker, CDPE,
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Everyone is talking about the housing market softening, but what does that really mean? After a booming housing market in the past year with record-low inventory and soaring home prices, it looks like the market is finally starting to soften. But don't mistake this as the start of a crash or even home prices coming down. We use the word soften very lightly, as the market is just starting to soften but we are still in a very strong seller's market.

PRICE REDUCTIONS

As we see inventory beginning to increase, we have started to see an uptick in price reductions. In a normal market, we will see around 400 to 500 price reductions a week in the greater Phoenix area, so we are still way below that at only 200 a week in July, but it is increasing and a change from the market just a few months ago. It's not only the added supply that has created price reductions, but some sellers who overprice their homes

mistakenly thinking they can ask way above the current market value. That may have been the case a few months ago, but certainly not now.

BUYERS

Finally, you can breathe a little sigh of relief as the inventory starts to increase and buyers are not as eager to get into bidding wars and pay way above the asking price. Don't get me wrong, we are still seeing bidding wars, just not as often and with fewer multiple offers. If it's a great house priced well, you will likely still have to bid above asking and be competitive, but the craziness is definitely starting to wain and more realistic prices and terms are coming back.

SELLERS

The key in the current market is not to overprice your home from the start. The last thing you want to do in any market but especially today's market is having to do price reductions. This gives a red flag to buyers that there is something wrong with the house or it was overpriced to begin with, and they may offer below your current price. The key in this market is to sell as quickly as possible and still get multiple offers. If you are planning to sell anytime in the near future, now might be the best time

to list your home. Feel free to contact me for a home evaluation and more information on the current market conditions, and how to sell your home for the highest price.

MESA	2021	2020	% Change
Supply	542	56	-3%
Demand	917	987	-7.6%
Sold	847	940	-10%
Median Sales Price	\$390,000	\$307,000	27%

If you would like more details and information on our current market and market projections, or on buying or selling in today's market, please feel free to contact me anytime. ■

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. Visit Homes2SellAZ.com and Instagram/LorraineRyall. Get an instant home value report by visiting InstantHomeValueAZ.com.



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-Eric Dragicevic

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EVENT

September Floating Beach Blast

ADVENTURES ARE FUN

Submitted by Lynda Breault, Salt River Tubing

Enjoy a floating beach blast adventure on the Lower Salt River in September. Chill out and shoot the rocking Salt River rapids on a tube while beating the heat and enjoying fun in the sun.

“Enjoy a leisurely float on the cool and inviting mountain stream waters and catch glimpses of the diverse wildlife including blue herons and the Salt River wild horses. Our recreational paradise is the coolest ride to enjoy fun in the sun during September,” said Salt River Tubing President and CEO Henri Breault. “Floating in the mini-Grand Canyon of Tonto National Forest is a unique and memorable experience in the great outdoors.”

Salt River Tubing is open Friday, Saturday, and Sunday in September from 9 a.m. to 6 p.m. until Sept. 26. The latest tube rental is 1 p.m., weather and water flow permitting. The cost is only \$19 plus tax per person or tube, which includes tube rental, shuttle bus ride, and free customer parking at Salt River Tubing.

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, and 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.

Salt River Tubing

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LOCAL BUSINESS

Set Your Child Up for Success with a DEDICATED LEARNING SPACE

Submitted By Linda Palm, Window To Design

A new school year is just around the corner—exciting for kids who are looking forward to in-person learning, and a welcome break for you.

The beginning of school also brings with it that unavoidable essential: homework.

One way to help turn homework into a positive experience is by having a designated area for homework in your home. Carving out a spot conveys that homework is important, which is essential for keeping your child motivated and on track.

Ready to set up a homework hub? The following pointers ensure it will make the grade.

- **Start with peace and quiet.** Choose a low-traffic area of your house to avoid distractions like siblings, video games and the TV. Even an out-of-the-way corner of the living room will work.
- **Light it up.** Natural light is energizing, making a space next to a window ideal (although you'll need to balance the perks of natural light with potential distractions from outside). An adjustable desk lamp and good overhead lighting are also key to minimizing strain on your child's eyes.
- **Make it comfortable.** Your child should be able to put his feet flat on the floor when he sits in his chair. If the chair is too high, place a footstool or shoebox under his feet. His work surface should be about waist-high (he should be able to rest his elbows on the table without hunching up his shoulders).



- **Keep supplies within reach.** A portable supply caddy is great for holding and organizing frequently used pencils, erasers, markers, and glue. A small caddy doesn't take up a lot of space on a work surface, and you can easily store it in a cabinet when it's not needed.
- **Conquer clutter.** Placing a trash can next to your child's desk may seem like a no-brainer, but it's an easy way to keep the area clutter-free.
- **Hang a calendar.** Help your child plan and manage deadlines by recording important project or test dates and school events on an eye-catching wall calendar.
- **Personalize it.** Hang a few pieces of your child's artwork or some of his favorite photos on the wall. Or put a thin piece of clear acrylic glass over the desktop; your child can put photos or artwork between the acrylic and the desk. (An added bonus: the acrylic protects the desk surface.) ■

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 — windowntodesign.com, or [instagram.com/windowntodesign](https://www.instagram.com/windowntodesign).

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REAL ESTATE

Five Reasons Why Businesses Are Flocking to Arizona

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



John and Natascha Karadsheh

Recently, Facebook announced that they have selected Mesa for their next data center. Facebook is projected to invest \$800 million in its first Arizona project, which will be just shy of 1 million square feet. Facebook is one of many companies that have chosen to recently expand or relocate to the Valley of the Sun. Here are five reasons why so many businesses are choosing to come to Arizona.

1. ARIZONA IS BUSINESS FRIENDLY

When companies analyze where to relocate, expand or even start operations, they start by evaluating how regulations, governmental policies, tax credits, and even the political climate will impact construction costs, operating costs, and profitability. Arizona is attractive to businesses as it offers corporations a minimalist regulatory approach, does not impose a corporate franchise tax, and is a right-to-work state. Additionally, the Arizona Commerce Authority and Greater Phoenix Economic Council (GPEC) work together to provide the foundation for collaborative efforts between the State, municipalities, utilities, and the brokerage community to support businesses looking to make a move.

2. PANDEMIC POLICIES

Arizona has stayed open to a greater extent than many other states during the past 18 months, which has allowed for the expansion of existing companies, and attracted companies from other states. Additionally, the work-from-home model has made it possible for new business models to be developed outside of expensive urban centers and in markets like Phoenix.

3. AFFORDABILITY

According to data provided by GPEC, business operating costs in Greater Phoenix average as much as 36 percent less than in California. So, despite rising land and housing prices, Arizona is still more affordable than many other states. Businesses are attracted by our reasonable commercial and industrial real estate prices, low personal income taxes, and lower property tax rates.

4. GROWING WORKFORCE

Phoenix Metro area is just shy of 5 million residents and the City of Phoenix is now the fifth largest city in the country. The outmigration of residents from California, Washington, Illinois and other states brings with it amazing talent. Our workforce is becoming more diverse, more educated, and more experienced — which is a win for companies considering a move to Arizona.

5. LOCATION. LOCATION. LOCATION.

We can't talk about Arizona without talking about our great weather. We average over 300 days of sunshine annually and we do not have the challenges of hurricanes, tornados, and blizzards that negatively impact business and residents in other states. The Valley is also well connected with infrastructure, which allows more than 35 million consumers to be reached by a truck haul within one day, according to GPEC. Phoenix Sky Harbor International Airport offers access to 129 domestic and international locations, and the growing Phoenix-Mesa Gateway Airport serves 50 destinations. We are also near Mexico, which is Arizona's largest trading partner. Arizona's two-way trade with Mexico was \$16.6 billion in 2018, according to Census data. For all of these reasons, companies are looking to grow their businesses here in Arizona. Our economy is more diversified than ever and will continue to thrive.

This is great news for Arizona residents because it helps to protect our property values, presents us with more opportunities for employment and business development, and brings along the revenues that will help our communities to continue to thrive. ■

John and Natascha Karadsheh are co-owners of KOR Properties, a boutique real estate brokerage serving the Valley of the Sun, and the creators and founding sponsors of Mesa Food Truck Fridays. John has been a Multi-Million Dollar producing agent for over 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.



Real Estate In Las Sendas brought to you by: Las Sendas Area Market Report Sales for the Month of July 2021 KOR PROPERTIES MLS John Karadsheh

Address	Square Feet	Community	Sold Price
3001 N Sonoran Hills Dr	2,037	Desert Creek	\$450,000
7227 E Orion St	2,041	Desert Creek	\$485,000
7563 E Wolf Canyon St	1,756	Mountain Gate	\$600,000
3839 N Red Sky Cir	2,240	Echo Canyon	\$650,000
3821 N Morning Dove Cir	3,516	Canyon Creek	\$695,000
7756 E Sugarloaf Cir	2,731	Highlands	\$697,400
4107 N Silver Ridge Cir	3,017	Legacy Hills	\$800,000
6954 E Teton Cir	3,362	Sonoran Hills	\$950,000
3565 N Boulder Canyon St	3,729	Mountain Village	\$1,005,000
4062 N El Sereno Cir	3,680	Legacy Hills	\$1,070,000
4149 N Stone Peak Cir	3,903	Granite Preserve	\$1,295,000
3217 N Piedra Cir	4,512	Rock Canyon	\$1,370,000
7747 E Copper Canyon St	4,911	Hidden Canyon	\$1,649,000
4334 N Diamond Point Cir	7,670	Diamond Point	\$3,000,000

Information gathered from the Arizona Regional Multiple Listing Service is deemed reliable, but not guaranteed. Sales Information Provided By John Karadsheh, ABR, CRS, DESIGNATED BROKER KOR Properties www.KORproperties.com

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FINANCES

FOOTBALL SEASON IS HERE:
Is your Defense (Bodily Injury Coverage) Ready?

By Craig Bolier

America is excited for the upcoming season and the return of our favorite team to action on the gridiron. The NFL and NCAA have been busy making player safety a focal point the past few years.

These organizations are enacting new rules designed to protect the players from injury, especially the long-term effects of CTE. Disregard for these player safety rules is met with significant on-field penalties and off-field monetary fines.

And speaking of money, there is plenty of conversation regarding whom may be potentially liable for such injuries, and responsible for any associated medical bills, rehabilitation costs, lost wages, and pain and suffering from those impacted. For sure, a broad topic, with many opinions that the leagues are trying to resolve.

So, what does this have to do with insurance? There is a parallel. Your Family Liability on your homeowners, condo, or rental policy as well as your Bodily Injury coverage on your auto policy protects you against these very same costs if you were found to be at-fault in an accident-causing bodily injury to another.

But how much Family Liability and Bodily Injury coverage should you carry in your insurance policies? Should you also have an umbrella policy?

Those are great questions to review with your experienced insurance agent, because if you are underinsured, and have financial assets worth more than your insurance coverage limits, you may expose yourself to the possibility of the other party hiring lawyers to sue you for additional money beyond your insurance limits. Carrying an adequate amount of insurance for your specific family circumstances is a great way to avoid the financial and mental strains of such lawsuits.



Craig S. Bolier

If you do not know what coverage limits are right for you, or you haven't updated your coverages in the past year, my team would be happy to assist in providing an insurance review, as we customize insurance for our client's specific needs. ■



I'm Craig Bolier, your local Allstate Insurance Agent. Please contact my office at (480) 924-1999 to schedule your appointment.

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EDUCATION

Mesa Public Schools Connects Grandparents to a Season of Fun

By Laurie Struna
Photos by Laurie Struna and Tim Hacker

The 2021-22 school year is underway at Mesa Public Schools. Students are discovering new passions, building lifelong friendships, and participating in a variety of exciting activities.

Last year, grandparents were instrumental in helping students through a challenging year, and the district wants to ensure these important relationships continue to flourish.

The Mesa Public Schools gold card provides a great opportunity for grandparents to connect with busy students by supporting them in the concert hall, on the playing field, and in the theatre.

The gold card provides senior citizens the opportunity to enjoy free or discounted admission to plays, concerts, and musical theater and sporting events sponsored by Mesa Public Schools. The cards are free to residents within Mesa Public Schools boundaries who are aged 62 or older. Spouses are also eligible, regardless of age.



Now that fall sports are in full swing, it's a wonderful opportunity for our senior community to engage with their grandchildren and support students. It's also important to consider the weather when attending a game.

"It's always special when grandparents come and watch their grandchildren play," shared Tommy Eubanks, director of athletics. "It can still be hot outside during the fall sports season, so we encourage everyone to prepare for the heat."

To ensure supporters are comfortable during games, Tommy recommends finding shaded areas and advises to remember to pack items including water, a hat and sunscreen, a seat cushion, and proper footwear for navigating bleachers. Grandparents will also want to make sure their phones are charged so they can catch photos of their grandchildren in action.

Jake Riemenschneider is the proud grandparent of current and former Dobson Mustangs. He is 88 years young and shares a love of football with his grandson, Jordan, who is a quarterback for the school. He says it feels wonderful to watch his grandchildren excel.

"The most important thing is teaching players to do their best and practice good sportsmanship," Jake said. "It feels great to watch Jordan throw a good pass, and then it's up on your feet to cheer him on. Children need all the encouragement and support that we can give them." ■

To request a gold card, visit mpsaz.org/communications, or pick one up at the district's Administrative Services Center, 63 E. Main St., Mesa, AZ 85201.

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HEALTH

ANDROPAUSE: What Is It and What Can Be Done?

By Dr. Laura Markison
Mesa Naturopathic

Men experience a decline in hormones as they age. This process is called *andropause* or testicular hypogonadism. Andropause is the decline of male hormones called androgens. Androgens are hormones responsible for male development and sexual function. They are mainly testosterone and androstenedione.

Andropause is usually a slower process of hormone decline in men than menopause in women, who experience sudden and unpleasant plunges of hormone levels.

What are the warning signs of andropause? Because andropause is usually a gradual process declining over a few decades, men may experience lower sex drive, decreased morning erections and erectile dysfunction, mood swings, irritability, tiredness, and even hot flashes.

According to the Mayo Clinic, other possible symptoms include decreased energy, motivation and confidence, depressed mood, and poor concentration. It is also possible to experience increased sleepiness, sleep disturbances, mild unexplained anemia, reduced muscle bulk and strength,



Dr. Laura Markison

and increased body fat. More information can be found at [mayoclinic.org/healthy-lifestyle/mens-health/in-depth/male-menopause/art-20048056](https://www.mayoclinic.org/healthy-lifestyle/mens-health/in-depth/male-menopause/art-20048056).

Men sometimes may blame themselves, thinking that they are doing *something wrong* and should be *doing better* in their lives when in actuality it may be a physical problem caused by the decline in their testosterone, suddenly causing havoc in their lives. It can be depressing, and no one talks about it.

Abdulmaged M. Traish, PhD, Emeritus Professor of Urology at Boston University School of Medicine, is a proponent for sexual health among men and women. He wrote *Negative Impact of Testosterone Deficiency and 5α-Reductase Inhibitors Therapy on Metabolic and Sexual Function in Men*. “Androgen deficiency is a well-recognized medical condition and if remained untreated can have a negative impact on human health and quality of life. In this chapter, we have summarized the negative impact of testosterone deficiency on a host of physiological functions including reduced lean body mass, increased fat mass, increased insulin resistance, metabolic syndrome and adiposity, reduced bone mineral density, anemia, sexual dysfunction, and reduced quality of life and increased mortality.”

So, what can be done about assessing and treating andropause? A good intake including family history, stressors, diet and lifestyle will be discussed. Blood tests will be run to determine general health and hormone levels including thyroid function and diabetes assessment. Then bioidentical testosterone replacement will be discussed. Forms of testosterone replacement are gels, injections and pellets.

Could your decline in health be caused by low testosterone? Are you blaming your lack of motivation on something psychological when it could be a genuine physical problem that can be easily addressed? Why not come in and visit with me and let’s see if we can get you feeling better. ■

Contact Dr. Laura Markison of Mesa Naturopathic at (480) 306-8111.



COMMUNITY

MARK YOUR CALENDAR for the Red Mountain Ranch Social Club’s GARAGE SALE

Submitted by Sandy Balsley

Now is the time to register for the annual Red Mountain Ranch Garage Sale, to be held on Friday,

Nov. 12 and Saturday, Nov. 13. This is the only HOA-sanctioned garage sale and is organized by the Red Mountain Ranch Social Club.

The cost for the event is \$15. Your fee pays for newspaper and email advertising, a liability insurance policy during the two-day sale to protect you and your shoppers, maps of Red Mountain Ranch with your address listed, an information packet, and multiple banners advertising the event.

To register, visit the Red Mountain Ranch Social Club website at [rmssc.com](https://www.rmssc.com). Also, look to the October issue of *Up Close* for mail-in registration forms. ■

If you have questions, Sandy Balsley, garage sale coordinator, will be happy to help. You can call her at (208) 313-5399 or email ronsanb64@yahoo.com.





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COMMUNITY

Red Mountain Ranch Social Club LOOKS FORWARD TO FALL FESTIVITIES

By Robin Hagenstad, Secretary,
Red Mountain Ranch Social Club

Members of the Red Mountain Ranch Social Club (RMRSC) had a great summer. They were elated to be able to once again enjoy each other's company at events and activities that promote positive energy and well-being in their community.

The summer events were kicked off in June with an Adult Ice Cream Social at the home of Gregg and Robin Hagenstad. The party featured a BBQ dinner followed by the opportunity for guests to creatively mix assorted ice cream flavors with various adult beverages. Examples of their delicious treats included: Chocolate milkshake with whiskey and Kahlua, Shamrock shakes with Creme de Menthe, and even Strawberry Baileys shakes.

During July, Social Club member Mic Bagby hosted a Summer Cocktail party. Mic provided attendees with three amazing, themed cocktail and snack stations, which included Mexican fare featuring margaritas, salsa, dips, chips and Mexican brownies; Italian with Aperol spritz, focaccia, caprese bites, and tiramisu; and last but not least Hawaiian treats represented by piña coladas, kielbasa/pineapple kabobs, watermelon/feta bites, and pineapple rice crispy bars.

The Social Club members also enjoyed dining out as a group during the summer months of June, July, and August. The members savored dinners together and catching up on each other's travels and activities at Nando's in June, Vito's in July, and Las Sendas Grille in August.

Regular monthly meetings of RMRSC resume in September on the second Thursday of the month and always feature a guest lecturer. The presentation on Sept. 12 is by Susan Ricci, executive director of the Mesa Historical Museum. Susan's presentation will focus on the

history of baseball spring training in Mesa.

Greg Montes, public relations representative for the City of Phoenix Aviation Department, Phoenix Sky Harbor International Airport, will be the speaker at the Oct. 14 meeting. Greg's topic will include information regarding behind the scenes work at the airport and future plans for Sky Harbor Airport.

Additionally, members will spend some exciting evenings playing games together at the monthly Game Night held at the Red Mountain Ranch Country Club. The games resume in September and occur on the first Thursday every month. A variety of fun games are played after members enjoy a yummy dinner prepared by the chef at the *Player's Grill* in the Red Mountain Ranch Country Club.

Members of RMRSC will be participating in more events and outings during the fall and winter season. A sampling of the events includes dinner and theater outings, museum and botanical garden tours, and the ladies' luncheons held monthly to celebrate birthdays. The RMRSC members are celebrating Halloween at the Fall Cocktail and Dinner party being held on Oct. 28 at the Red



Mountain Ranch Country Club.

The weekend of Nov. 12 and 13, RMRSC will coordinate the annual Red Mountain Ranch Community Garage Sale. This Garage Sale is one of the largest in the Phoenix area. All neighbors in the RMR Community are welcome to participate for a fee of \$15, which covers liability insurance for all registered participants. See the RMRSC website rmrsc.com for more information.

You do not need to live in Red Mountain Ranch to join this group of fun, caring folks who belong to RMR Social Club. The dues are only \$12 per year. You are also welcome to attend a meeting as a guest. The meetings are held the second Thursday of the month at 9:30 a.m. at the Red Mountain Ranch Country Club conference room, 6425 E. Teton Circle, Mesa. ■

The mission of RMRSC is to promote the social and cultural growth of its members; to engage in educational outreach; to encourage mental and physical health; and to facilitate community involvement for the benefit of society.

If our mission aligns with your personal mission, you may obtain further information regarding the Red Mountain Ranch Social Club by exploring our website: rmrsc.com.



FINANCES

The Changing Face of Retirement

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

If you're worried that Social Security and Medicare benefits will be reduced or even eliminated by the time you retire, you are not alone. Reports in the news have created some anxiety and some confusion about their stability and how these important programs might change.

Social Security was never meant to be the only source of income for retirees. It was meant to be part of a *three-legged stool* of income sources for retirees: Social Security, pensions, and savings.

Social Security is funded through mandatory contributions from workers and their employers. Workers pay 6.2 percent of their earnings, up to a cap of \$137,700. Employers pay a matching amount. Self-employed workers pay both the employee and the employer share for a 12.4 percent total.

These contributions are held by special trust funds that were established to pay Social Security and Medicare benefits and administrative expenses. Any trust fund assets that aren't needed to meet current costs are invested in special issue U.S. government securities.

You can start receiving Social Security retirement benefits as early as age 62, but your benefits are decreased by about one-half of one percent for each month you start receiving benefits before your full retirement age. Your full retirement age depends on the year you were born. If you were born before 1955, your full retirement age is 66. If you were born after 1959, your full retirement age is 67. If you delay receiving benefits beyond your full retirement age — up until age 70 — you will receive credits that increase your monthly benefits.

The total benefits you receive depend on these calcula-

tions, along with your earnings's history. The maximum monthly Social Security benefit anyone can earn in 2020 is \$3,790, and that's for someone who files at age 70.

The good news is that we're living longer. When the Social Security Act was passed in 1935, the average life expectancy was 61 years old. The Social Security Administration now estimates that a 65-year-old today can be expected to live, on average, another 20 years.

Members of the Baby Boom generation — those born from 1946 to 1965 — have been, and will continue to be, reaching retirement age. By 2035, the number of Americans 65 and older will increase from today's figure of approximately 56 million to more than 78 million.

In the year 2035, the oldest Baby Boomers will be 89, and the youngest 70. By 2035, mandatory contributions will be enough to pay for only 75 percent of scheduled Social Security benefits.

An important reason for the projections that Social Security will not be able to meet all of its obligations by 2035 is lower birth rates. The CDC reported that births in 2018 hit the lowest number in 32 years.



There's no shortage of proposals for fixing issues that are likely to impact Social Security benefits for senior citizens. Changes that are now being discussed include:

- Increasing the full retirement age to 70, trimming cost-of-living adjustments,
- Reducing benefits for wealthier retirees,
- Diverting a percentage of payroll taxes from retiree benefits to private accounts, and
- Investing Social Security trust funds in the stock market.

There are pros and cons to each of these proposals, depending on your point of view. The most controversial are those that propose investing Social Security trust funds in the stock market, or diverting contributions to private security accounts. Proponents argue that investing Social Security assets could significantly increase returns. Opponents argue that inherent market risk could deprive some retirees of the security that Social Security was created to provide.

We can expect to hear much more on these proposals in the future. ■

The above is the opinion of the author and should not be relied upon as investment or legal 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, 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.

Over 50 Up Close

Bringing active adults closer to their community

September 2021

HEALTH Over 50

Learn How to Get Started WITH MEDICARE

Submitted by
Tapestry Insurance

Very often I receive calls from people about to turn 65 and want to understand Medicare. Most people have talked to a friend, neighbor, or relative and hear all kinds of advice.

While most of the advice is partially correct, there are so many conditions and exceptions that I thought I would take an opportunity to give some clarity.

Here are five important facts about getting started with Medicare:

1. Some people get Medicare automatically and some people have to sign up. You may have to sign up if you are 65 or about to turn 65 and *not* getting Social Security.
2. If you are covered by an employer plan and want to continue on with the employer plan after 65, you can delay your Medicare Part B without incurring a penalty provided the employer plan is *credible coverage* and includes RX coverage.



Lynne Jones

3. There are certain times of the year when you can sign up or change how you get your Medicare coverage. One of those opportunities is right around the corner. Medicare Annual Enrollment is from Oct. 15 through Dec. 7. This is an opportunity to review your current plan and possibly choose a new plan.
4. You can choose how you get your Medicare coverage, either by original Medicare with a supplement and part D plan or enrolling in an Advantage plan.
5. You may be able to get help with your Medicare costs if you are low income. Most of the commercials on TV that advertise getting your part B reimbursed only apply to Medicare recipients who have limited income.

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.

FINANCES Over 50

RANKING YOUR GOALS: A SMART MOVE

Submitted by Brent D. Hoskinson and Linda Drake

You may have several financial goals. But can you reach them all?

You can improve your chances if you rank your goals by their importance in your life – and then create appropriate strategies to help meet them.

For example, making sure you don't outlive your resources is a *must have* goal. You can't compromise on this goal, so you'll need to balance your growth objective with your comfort with risk. And when you're retired, you'll need to follow an appropriate withdrawal strategy.

But you'll have other goals, which could be called *nice to have*. You might want to buy a vacation home someday, but if you fall short of this goal, you could find an alternative, such as just renting a place for a few weeks a year. For this goal, you may be able to take a more flexible investment approach.

Along the way, you'll want to monitor your progress toward all your goals. If you think you're falling short, you might need to adjust your strategy.

In any case, think carefully about which goals are most important to you. It's an important first step on the road to success. ■

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



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

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

Call me today for help navigating Annual Enrollment this year!

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LOCAL BUSINESS

Tuscany Custom Flooring

OFFERS PERSONALIZED SERVICE

By Jamie Killin

For most people, their home is their most important investment. So, when it comes to renovations, quality work and smart design decisions are key.

Shelly Schrater, owner of Tuscany Custom Flooring, grew up in the industry watching her father's efforts in home construction. Through her work experiences in real estate and commercial renovations, she found her passion in helping families perfect their homes.

"I've been around construction pretty much my whole life," she shared. "My father designed and built homes throughout his career as an architect, and I've always had an eye for design."

She first had a flooring company in Northern California in the 1980s, but later moved to Arizona with her husband to raise her son and enjoy a slower pace of life. In 2002, she got her license in the state and founded Tuscany Custom Flooring, excited to start working in her passion once again.

"I don't even feel like it's work," Shelly said. "I love doing what I do, and I feel very fortunate. I love going into someone's home and being there for the whole project."

Tuscany Custom Flooring provides a wide variety of renovations, including new flooring, custom showers, countertop replacements, painting, and more. Shelly also helps clients identify how they can best upgrade their home — from small changes such as backsplashes to large renovations like new flooring or cost-effective enhancements like painting old cabinets for a fresh look.

She begins each project by speaking with her potential client on the phone,



looking at photos of the space, and then putting together ideas and bringing samples to the home. Unlike a traditional contractor, she uses her design expertise and practical real estate knowledge to provide recommendations. Then she brings the best samples directly to the client's home, providing peace of mind and ease.

"I care about every project, and I try to provide personal service while overseeing everything we do," she said. "I think I bring together a whole package as far as helping a person formulate what they want to do then seeing it through to the end. I think a lot of my clients love that."

Shelly and her team also carefully manage their client load to ensure quality craftsmanship, a smooth experience for the client, and a happy work environment for the team.

"I work with wonderful people, and I want to keep working with them for years, so I respect them and let them know how much they mean to me," she said. "I get to enjoy what I do because of the people who do the work with me." ■

To schedule a consultation with Tuscany Custom Flooring, call or text Shelly at (480) 329-5509, or email tuscanyllc@cox.net.

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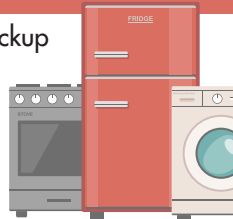
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An Evening
Escape

FOUR COURSE
WINE DINNER
FEATURING
GROTH
VINEYARDS

FROM THE HEART OF NAPA VALLEY
AT LAS SENDAS

Wednesday,
Sept. 15 • 6:30 PM

TO MAKE YOUR
RESERVATION:

\$90 per person
plus tax and gratuity

480-396-4000;222

CSHAW@LASSENDAS.COM

7555 E. EAGLE CREST DRIVE, MESA, AZ 85207

WWW.LASSENDAS.COM

Wines

Groth Sauvignon Blanc Napa 2020

Groth Chardonnay Oak Knoll Napa 2018

Groth Oakcross Red Blend Napa 2018

Groth Cabernet Sauvignon
Oakville, Napa 2016

Groth Cabernet Sauvignon Reserve
Oakville, Napa 2016

Courses

Halibut Ceviche
Tangerine, Grapefruit Essence
Fried Lotus Root

Grilled Orange Roughy
Butter Lettuce, Red Oak
Roasted Yellow Peppers & Pine Nuts
Grilled Lime & Honey Vinaigrette

Cedar Smoked Lamb Loin
Polenta Cake, Vanilla Blackberry Glaze

Cherry Thyme Braised Short Rib
Root Vegetables

Cheese Course
Petit Basque, Anise Glazed Currants
Stilton Toasted Almonds, Collier Cheddar
Braised Plumbs