

Help KOR Properties Make the Holidays Special for Children in Foster Care

Submitted by KOR Properties

This November, KOR Properties will once again be working with Helen's Hope Chest to collect Christmas stockings filled with gifts for 2,000 local youth in foster care, and we need your help to meet our goal.

Each year, Helen's Hope Chest hosts an annual holiday toy drive, called JaKelle's Christmas Box, which provides more than 2,000 children a bundle of age-appropriate gifts, stuffed animals, books, and more. Throughout the week-long distribution event in December, foster caregivers shop through a free pop-up toy store — lovingly described as the *North Pole of the Desert* — to handpick items they know the children in their care will love.

For the past six years, KOR Properties has been supporting JaKelle's Christmas Box through its own Stocking Drive by recruiting friends, neighbors, clients, churches, and businesses to contribute Christmas stockings filled with small toys, art supplies, candy, and stuffed animals.



“When we founded KOR Properties, we wanted to create a project that would support the children in our community. We were grateful to partner with Helen's Hope Chest, and it has been tremendous to watch our Stocking Drive grow,” said Natascha Ovando-Karadsheh, owner and associate broker of KOR Properties. “It is a great project to do with friends, neighbors, coworkers, and family of all ages and abilities, and everyone enjoys making the stockings as much as the children enjoy receiving them!”

Those who wish to participate before the deadline of Dec. 2 can sign up to contribute stockings by visiting korproperties.com/stocking-drive. The website has a

sign-up link, gift guidelines, and drop-off instructions.

For those who wish to contribute financially, either in addition to or in lieu of stockings, visit helenshopechest.org/jakelle. Helen's Hope Chest is also a Qualifying Foster Charitable Organization (QFCO) for the Arizona Foster Care Tax Credit when you use QFCO '10013.' Please visit helenshopechest.org for more information.

On behalf of all the agents of KOR Properties, we appreciate your continued support of the Stocking Drive, Helen's Hope Chest, and our community. Thank you and we wish you and your families a very Happy Thanksgiving! ■

John Karadsheh and Natascha Ovando-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.



Nativity Bake Sale has a variety of ethnic goods

Submitted by St. Ignatius Antiochian Women

We have good news for you! The Nativity Bake Sale hosted by the Antiochian Women of St. Ignatius Church is scheduled for Saturday, Dec. 4 at 2402 N. Usery Road, which is Ellsworth Road north of McKellips Road, on the west side.

If you have tried our baked goods before, then you know our bakery is delicious and you have been waiting for this announcement.

Our Nativity Baked Goods Sale pre-order form is available now until Nov. 21.

Check out our Facebook page — St. Ignatius Holiday Delights – Mesa, AZ — for pictures of some of our super pastries and a link to the pre-order form.

If you fondly remember your grandmother's bakery at Christmas, you'll be sure to want to order our baked goods. We will have a variety of ethnic items, such as Serbian,



Czechoslovakian, Greek and Russian holiday treats and specialty breads. We feature Serbian nut, prune, apricot and poppy seed rolls, Eastern European pastries, Czechoslovakian and Greek cookies, and Russian tea cakes. And don't forget our famous baklava!

In addition to cultural treats, the Antiochian Women are known for its sweet options, including chocolate-covered peanut butter balls, homemade fudge, dipped marshmallows and traditional holiday cookies. We are offering an abundance of items that can be used for holiday gifts and treasures. If you are looking for a special gift for a teacher or neighbor, our holiday treats cannot be beat. They are delicious and well-priced. ■

Please follow us on our Facebook page — St. Ignatius Holiday Delights – Mesa, AZ. Pre-order forms and pictures of our products will be available on there or by emailing: saintigholidaydelights@gmail.com.

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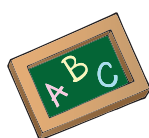


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(480) 748-1127

EDITOR-IN-CHIEF

Kim Phillips

ADVERTISING

Monica Adair (480) 772-1949

Kim Phillips (480) 748-1127

Mary Vandenberg (480) 321-7159

STAFF WRITERS

Dawn Abbey, Kimberly Alvarado
Jamie Killin

COPY EDITOR

Randall Clarke

DESIGN

LuckyYou! Creative
Erin Suwwan
Jaclyn Threadgill
www.luckyyoucreative.com

CONTRIBUTORS

John Karadsheh, Lorraine Ryall

www.UpCloseAZ.com

EVENT

LADIES OF LAS SENDAS TO HOST HOLIDAY BOUTIQUE

By Kim Phillips

The Ladies of Las Sendas will host their second annual Holiday Boutique on Friday, Nov. 19 from 5 to 8 p.m. at the Trailhead Members Club, 7900 E. Eagle Crest Drive, Mesa, AZ 85207.

The free event serves as a fundraiser for the Jack Sullivan's Foundation for Life and Learning and will include more than 20 vendors.

A beautiful Christmas tree will be displayed, and raffle drawings will be available for donations.

Patricia Phillips, president of the Ladies of Las Sendas organization, said, "Enter our raffle to win one of many gifts. Then, come take a family photo next to our beautiful Christmas tree."

Sponsors of the event include:

- 1) Patricia Phillips - Las Sendas Spa & Fitness Center
- 2) Robyn Isaac & Ali Isaac - Glass Fusing & Jewelry
- 3) Jenna Karwoski - Photography
- 4) Dr. Loretta Macri - Wellness & CBD products
- 5) Laura LS Sullivan - Jack Sullivan Foundation for Life and Learning, Jack's Beads of Joy
- 6) Kimberly L. Alvarado - Greeting Cards
- 7) Christine Davison, Tina Dilbert - Sunset Scents Candles
- 8) Jan Lemon-Saquella - Wine Bags & Jewelry
- 9) Monica Timpani - Vintage Jewelry
- 10) Jennifer Dilworth - Pampered Chef
- 11) Mary June Collins - Board & Brush
- 12) Sandra Teal - Leather Bags, Functional Wrist & Body Accessories
- 13) Tami Heintz - Mary & Martha

- 14) Caryn Valenta - Buttercup Apparel
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- 19) Nancy Nickoloff - Cabi Clothing
- 20) Jennifer Harman - Ruby Ribbon
- 21) Stephanie Schull - Kegallbell: The Vagina Gym
- 22) The Williams & McBean Team - Rosann Williams, Tannis McBean

The primary focus of The Jack Sullivan Foundation for Life and Learning is to fund scholarships for The Lifelab Institute, which is implementing a flagship location in Mesa, the first Autism Certified City in America.

Founded by Laura Sullivan, the mother of her oldest son Jack, 22, who has autism, the Sullivan family moved in June 2019 from New York to Mesa, where services for special needs adults are among the best in the country.

The Lifelab Institute is unique, designed to provide a positive, hands-on/goal-oriented approach to teaching essential life and social skills in a safe, nurturing simulated home environment. The program is modeled to address real life and social skills needed to foster confidence and eventual self-reliance and independence. ■

For more information, contact Patricia Phillips at the Las Sendas Spa and Fitness Center, (480) 832-6900, Ext. 1, or email gotgoodskintx@gmail.com.



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EDUCATION

Positive Classroom Environment Helps STUDENTS THRIVE DESPITE THE PANDEMIC

By Sami Majeed, J.D., Chief of Schools, Self Development Academy

We might have heard individuals say the following statements, and we wondered what were they referring to?

“Oh, my stars!”

“COVID was quite a year!”

“Schools certainly are struggling to ensure their students are paying attention!”

Come to think of it, those are all true sentences. In fact, we should revisit each one. However, first, the actual intended answers to what *Oh, my stars!* might mean.

My stars is how several teachers greet students every morning at Self Development Academy (SDA). Teachers welcome the students and set the tone for positive interactions.

STAR, a term from the book, *Teach Like a Champion*, by Doug Lemov, is actually an acronym for proper student conduct we emphasize at SDA. And we use it to refer to our students displaying the following behavior:

- Sit tall
- Track the speaker
- Ask and answer questions
- Respect those around you.

Indeed, teaching during COVID was quite a year. Last year, students across the country were never asked to Sit up tall, Track the speaker, Ask or answer questions, nor were there any students in their immediate vicinity to Respect.

Our nation’s entire student body spent a year in child-time learning on their own terms and mostly remotely. At SDA, as the students returned in person, we had to be ready to motivate students to be engaged in their quest for acquiring knowledge. We aimed to provide SDA students



with more opportunities for learning. We did not just add a few interventions to improve learning. We worked hard to find solutions exponentially to make up for the student learning loss and improve student morale.

Although students at some schools have struggled with paying attention in school, Self Development Academy has good news for students attending in-person learning: student morale is up. The Education Week Research Center Student survey (Sept./Oct. 2021) validates SDA’s observation. The Education Week’s survey based on the perceptions of educators reports that student morale is up, especially in schools that have held more in-person learning.

At SDA, for the current year and the coming year, we are resuming our diverse catalogue of courses. We have already implemented our own handcrafted and adaptive learning programs for children. Why? Because we cannot really blame children who find remote learning less than thoroughly bewitching. Students are experiencing severe learning gaps.

It is our responsibility as educators to identify where our children are academically, and it is our responsibility for teaching them to reach high levels of academic achievement. This year, our programs will allow the students to

soar through a kaleidoscope of critical and creative thinking programs, mindfulness, coding, and music and art.

We are even going further to ensure that we continue to maintain curious, captivated, attentive students who possess SDA’s high motivation levels for learning. High levels of motivation need high levels of student morale. To improve student morale, we designed a program that moves the needle toward motivated students through peer-generated positive reinforcement.

Our program provides persistent positive reinforcement of students’ good behaviors by their peers. The positive recognition by their peers helps our students to know just how spectacular they are and just how infinitely promising their lives can be.

Additionally, SDA is boosting students’ morale by engaging students in a plethora of ways by focusing on their well-being and safety. By providing a supportive and nurturing environment, students look forward to attending school, enjoy hanging around with their friends at school, and learn to collaborate with their friends, and show respect to their teachers. Students are engaged in their learning.

At SDA, each day, the teacher greets them enthusiastically by saying, “Hello, my STARS.” Students, in turn, develop self-discipline and confidence to achieve success. The students believe that they are creative, thoughtful, philosophizing students. The teacher’s message is heard loud and clear: “My incurably curious students, my STAR students, my high achievers.”

Lastly, please note: Kindergarten Parent Information Night is scheduled for Thursday, Nov. 4, at 6 p.m. at our Mesa Campus, 1709 N. Greenfield Road, Mesa, AZ, 85205. ■

Self Development Academy is now enrolling for school year 2022-2023. For more information about Self Development Academy, please call (480) 641-2640 or visit our website: selfdevelopmentacademy.com.

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



Zaina Rashid, D.O., F.A.A.D., F.A.O.C.D.

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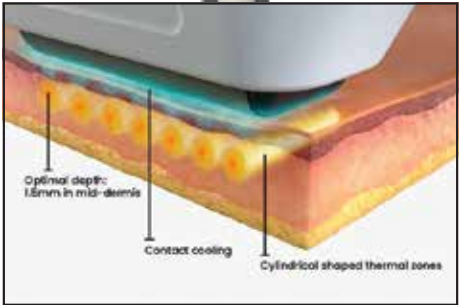
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Las Sendas Golf Club has everything to offer for the season

By Dawn Abbey

NEW FALL MENU AT THE PATIO & GRILLE

As the new *Arizona Outdoor Living Season* has begun, so too has a new fall menu been created by our culinary team at The Patio & Grille. Enjoy a delightful, fine dining experience in a casual atmosphere surrounded by breathtaking views of the sunsets, Valley city lights, mountain peaks, and desert.

The new fall menu includes dishes such as Chilean Sea Bass, Braised Short Rib Mac and Cheese, Grilled Duroc Tomahawk Pork Chop, New Zealand Rack of Lamb, and more.

In addition, listen to live music Wednesday through Saturday from 6 to 9 p.m. on The Patio. It's a popular venue this time of year, so reservations are *highly* recommended. Call (480) 396-4000, Ext. 220.

Relaxing Sundays are special here at Las Sendas. Join us on The Patio for delicious Sunday Brunch from 9 a.m. to 2 p.m. with the best Valley views and live music.

Or if sports are your thing, come inside The Grille and watch locally broadcast football games on one of our 15 TVs, while enjoying refreshing libations and unique bar food or great burgers and sandwiches.

LIVING THE LAS SENDAS LIFE

"Being a part of what I like to call *Living the Las Sendas Life* is just so amazing," said Director of Catering Sales Carla Shaw. "Here at The Vistas Pavilion, we get to plan and execute so many exciting events, and we are pleased to see so many of our residents and members enjoy all that Las Sendas offers."

If you are looking to plan a party, Carla says she and her staff are here to assist you in all phases of the event. They specialize in weddings, rehearsal dinners, birthday parties, bar/bat mitzvahs, bridal showers, baby showers, anniversary

parties, retirement parties, and all types of celebrations and milestones. As the holidays are quickly approaching, they are here to make your celebration effortless.



HOLIDAY MEAL DEALS

Time for Turkey Take-Out. There are still a few limited openings for the Turkey Take-Out meal, so make a reservation now.

Start a *friends and family* tradition — Prime Rib Christmas Eve Dinner! Bring home our Holiday Prime Rib Dinner complete with Antipasti Platter, Green Salad, Roasted Herb-Crusted Prime Rib (6-7 lbs) with Au Jus and Horseradish Cream, Boursin Whipped Potatoes, and Buttered Broccolini with Roasted Peppers, all for \$350. We have limited bookings for this meal, so please call early and make your reservation

Plan a romantic *HoliDate*. Spend some quality time with that special person before the holiday season gets too hectic. Book a table for our Champagne Reception, Friday, Dec. 3. You and your special someone will be served a variety of French champagnes paired with delectable hors d'oeuvres.

For information or reservations for any of The Vistas Pavilion events, contact Carla at (480) 396-4000, Ext. 222, or email cshaw@lassendas.com.

HOLIDAY SHOPPING STARTS NOW AT THE PRO SHOP

"It's never too early to start shopping for the holidays — especially this year," Director of Golf Michael Field recommends. The Las Sendas Pro Shop is full of all the best gift ideas for everyone on your list. Some of the popular items include Theraguns, Las Sendas rocks glass and decanter sets, and athletic wear from VUORI.

Overseed is done, the course is back open and the weather is the best of the year. For those taking advantage of our fantastic golf course, Michael suggests to be sure to book your tee time well in advance. These next few months are expected to be the busiest the Phoenix Metro area has ever seen. You can book tee times at our lowest rates up to 30 days in advance on our website, www.lassendas.com.

And for more fun, don't forget about Back Nine and Breakfast. We have early morning tee times daily for nine holes, including breakfast at the Las Sendas Grille. You can sit down, order your favorite items off the menu, and enjoy the cool autumn air, said Michael. "We look forward to seeing you soon." ■

For the Pro Shop, call (480) 396-4000, Ext.203, or email mfield@lassendas.com.



Las Sendas Golf Club

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CONTACT:

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Las Sendas Golf Club

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FINANCES

THE GOALPOSTS ARE MOVING

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

Tax laws are constantly changing and the current proposals, if passed, will have significant changes to tax rates, tax brackets, and the treatment of retirement plans.

With all of the proposed changes, it would be beneficial to have an analysis done of your current accounts to determine if a conversion from your pre-tax retirement accounts to a Roth retirement account makes sense for you.

Some of the advantages of a Roth retirement account over a pretax retirement account are that earnings in the Roth account are exempt from income tax and if the account is a Roth IRA, there is no requirement for required minimum distributions (RMDs).

Current tax law changes that are being proposed would increase tax rates, potentially limit Roth conversions in the future, as well as eliminate some allowable contributions to Roth accounts. The proposals also include a reduction of the lifetime estate tax exemption from \$11,700,000 to either half that amount or even as low as \$3,500,000.

By performing a Roth conversion, it would have the added benefit of reducing your taxable estate. You may also be affected by a provision in a previous budget bill that could require you to remove money from your retirement accounts if they exceed a certain dollar amount, which a Roth conversion will also assist with.

Your situation may be more advantageous to convert all of your eligible retirement accounts at one time or by implementing a plan to convert a portion of your accounts



over a period of years by taking advantage of the tax brackets and by performing a dollar-cost averaging of your investment portfolio.

Performing a Roth conversion is not only an investment issue, it is a tax issue and an estate planning issue. The timing of the conversion, timing of tax payments, and other administrative issues should all be considered prior to the conversion. Having a knowledgeable and experienced financial and tax professional assist you through this process can help you avoid some of the mistakes that can be made and help you obtain the greatest benefit to you and your family.

Unlike contributions to an IRA with a deadline of your tax filing date, a Roth conversion must be done during the calendar year to take advantage of the current tax laws. So, act now to make sure that if a Roth conversion would benefit you that you have the time to complete the transaction before the end of the year. Failure to complete the transaction before year-end will subject you

to the new potential tax rates as well as potentially make your account ineligible for conversion based upon the new tax laws.

If you would like a complimentary analysis of your retirement accounts to see how a Roth conversion could potentially benefit you, please feel free to reach out to me. Just because the goalposts are moving does not mean that the game is over. ■

Traditional IRA account owners have considerations to make before performing a Roth IRA conversion. They primarily include income tax consequences on the converted amount in the year of conversion and withdrawal limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

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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, insurance, 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 Goalposts are moving.
Call today to see how you may benefit from a ROTH conversion to your retirement accounts.
Conversions must be completed prior to 12/31/21 to take advantage of current tax law.

Traditional IRA account owners have considerations to make before performing a ROTH IRA conversion. These primarily include income tax consequences on the converted amount in the year of conversion, withdrawal limitations from a Roth IRA, and income limitations for future contributions to a Roth IRA. In addition, if you are required to take a required minimum distribution (RMD) in the year you convert, you must do so before converting to a Roth IRA. This information is not intended to be a substitute for specific tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Insurance—Retirement—Investments - Estate Planning

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REAL ESTATE

Understanding the Buyer and Seller Closing Costs

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

Whether you are the buyer or seller, there are closing costs that need to be paid at closing and knowing these fees up front and what to expect will help you be prepared and not have any last-minute surprises. Fees will vary between lenders, loan type and terms, and title companies.

If you need to refer back to these estimates, you can find them on my website Homes2SellAZ.com under the blog tab.

FOR THE SELLER

The two Sellers Closing Costs Estimates below are based on fees from Security Title. Remember, fees will vary between title companies, but this gives you an idea of what fees to expect when selling a home in Mesa (taxes will vary by city). This is before any payoff of your current mortgage(s).

- These estimates are based on:
- Sales price of \$400,000 and \$800,000
- Close of escrow date of November 15
- Seller paying the Home Warranty
- Standard realtor commissions of six percent, split three percent for listing agent and three percent for selling agent

SELLER'S NET SHEET CONVENTIONAL

ESTIMATED CLOSING DATE: 11/15/2021

SALES PRICE: \$400,000

CLOSING COSTS: \$27,344.20

BALANCE: \$0

PRORATED TAX OWED: \$945.86

NET AT CLOSE: \$371,709.94

FIXED CLOSING COSTS

TITLE FEES

TITLE POLICY: \$1,778.70

ESCROW FEE: \$753.00

OTHER FEES

RECORDING FEE: \$62.50

HOME WARRANTY: \$750.00

BUYERS BROKER FEE (3%): \$12,000.00

LISTING BROKER FEE (3%): \$12,000.00

TOTAL FIXED COSTS: \$27,344.20

Net At Close

\$371,710

Net At Close \$371,709.94

Balance \$0

Prorated Tax Owed \$945.86

Closing Cost \$27,344.20

SELLER'S NET SHEET CONVENTIONAL

ESTIMATED CLOSING DATE: 11/15/2021

SALES PRICE: \$800,000

CLOSING COSTS: \$52,659.80

BALANCE: \$0

PRORATED TAX OWED: \$1,891.73

NET AT CLOSE: \$745,448.47

FIXED CLOSING COSTS

TITLE FEES

TITLE POLICY: \$2,841.30

ESCROW FEE: \$1,006.00

OTHER FEES

RECORDING FEE: \$62.50

HOME WARRANTY: \$750.00

BUYERS BROKER FEE (3%): \$24,000.00

LISTING BROKER FEE (3%): \$24,000.00

TOTAL FIXED COSTS: \$52,659.80

Net At Close

\$745,448

Net At Close \$745,448.47

Balance \$0

Prorated Tax Owed \$1,891.73

Closing Cost \$52,659.80

Your realtor can provide you with a closing cost estimate at any time. When I meet with my sellers, I will run the closing cost estimate as soon as we decide on a listing price for the home so they can see what they will net, and with my buyers how much additional costs they are going to have to pay at closing. It's a great tool for both the buyer and seller to understand how much they have to pay or how much they will receive at closing.

FOR THE BUYER

The two Buyers Closing Cost Estimates below are based on fees from Security Title. The biggest difference in fees will be the lender fees. Some may not have many fees at closing as they bundle them into the loan, others may be a lot higher or lower. One lender may not have an origination fee, and another may charge \$4,000, so it's very important for the buyer to understand what fees the lender will charge and how that may affect the mortgage rate.

These estimates give you an idea of what fees may be charged and what to expect when buying a home in Mesa (taxes will vary by city).

- These estimates are based on:
- Purchase price of \$400,000 and \$800,000
- Close of escrow date of November 15
- Conventional loan at 3.5 percent, 30-year term
- 20 percent down payment

Monthly Payment

\$1,777

Principal \$1,436.94

Interest \$210

Taxes \$130

Bring To Close

\$80,336

Down \$80,000

Prepaid \$1,120.27

Fixed \$216.10

BUYER'S CONVENTIONAL LOAN INFORMATION

HOUSE PRICE: \$400,000

20.0% DOWN PAYMENT: \$80,000

LOAN AT 3.5%: \$320,000

APR: 3.61%

MONTHLY PAYMENT INFO

PRINCIPAL & INTEREST: \$1,436.94

HOMEOWNERS INS.: \$130

MONTHLY PROPERTY TAX: \$210

TOTAL PITI: \$1,776.94

PREPAID COSTS

14 MONTHS OF INSURANCE: \$1,820.00

4 MONTHS OF TAXES: \$840.00

15 DAYS OF INTEREST: \$460.27

TOTAL PREPAID COSTS: \$3,120.27

CLOSING COSTS

FIXED COSTS: \$716.10

PREPAID COSTS: \$3,120.27

TOTAL CLOSING COSTS: \$10,236.37

DOWN PAYMENT: \$80,000

BRING TO CLOSING: \$90,236.37

Monthly Payment

\$3,554

Principal \$2,873.89

Interest \$260

Taxes \$420

Bring To Close

\$177,312

Down \$160,000

Prepaid \$1,495.55

Fixed \$1,071.55

BUYER'S CONVENTIONAL LOAN INFORMATION

HOUSE PRICE: \$800,000

20.0% DOWN PAYMENT: \$160,000

LOAN AT 3.5%: \$640,000

APR: 3.596%

MONTHLY PAYMENT INFO

PRINCIPAL & INTEREST: \$2,873.89

HOMEOWNERS INS.: \$260

MONTHLY PROPERTY TAX: \$420

TOTAL PITI: \$3,553.89

PREPAID COSTS

14 MONTHS OF INSURANCE: \$3,640.00

4 MONTHS OF TAXES: \$1,680.00

15 DAYS OF INTEREST: \$920.55

TOTAL PREPAID COSTS: \$6,240.55

CLOSING COSTS

FIXED COSTS: \$1,071.55

PREPAID COSTS: \$6,240.55

TOTAL CLOSING COSTS: \$17,312.10

DOWN PAYMENT: \$160,000

BRING TO CLOSING: \$177,312.10

These estimates do not include the appraisal, inspection, and termite fees, which are usually paid up-front. If you are thinking of buying or selling a home and would like me to run an Estimate Closing Cost Sheet for you to see what your bottom number will be or have any questions on fees and the closing process, please don't hesitate to contact me. ■

Call me any time, and I will be happy to answer all your real estate questions. Please contact me at Lorraine@Homes2SellAZ.com, or call (602) 571-6799. Visit my website at Homes2SellAZ.com.

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LOCAL BUSINESS

Your CBD Store Helps Customers Get TRIM
FALL LAUNCH OF FIRST-EVER CBD WEIGHT-LOSS PRODUCT LINE

Submitted by Your CBD Store, Mesa

Your CBD Store Mesa is a local franchise of the largest CBD retailer in the United States and a disruptor that has shaken up the hemp and CBD industry with a unique approach to plant science.

The local company has announced its most innovative product line yet — TRIM by SUNMED™. Now available exclusively at Your CBD Store locations across the USA, the efficacy of this revolutionary new line of weight loss products is corroborated by a first-of-its-kind human clinical study, which showed a remarkable rate of success amongst participants spanning over 13 weeks.

The results of the study confirm the natural appetite suppressing benefits of THC-V, the core component of the TRIM by SUNMED™ product line. “This is extremely exciting,” states Your CBD Store Mesa owner Tiana Klimczak. “People regularly come into the store and ask if we have anything that can naturally provide weight loss and now, we can help them.”

“Your CBD Store is committed to bringing new and innovative products to our customers on a consistent basis, in a safe way that is backed by extensive research and our approach to plant science,” said Marcus Quinn, founder of Your CBD Store. “Our customers are at the heart of all product development, and we believe that TRIM by SUNMED™ fills a major void that has existed in the marketplace, using natural weight loss remedies as opposed to harsh stimulants, allowing hemp to do the work.”

TRIM by SUNMED™ is a solution for those seeking a natural alternative to kickstart their health and fitness journey. While traditional weight loss supplements routinely combine harmful stimulants and caffeine, causing adverse side effects that range from rapid heart rate to the jitters and headaches, TRIM by SUNMED™ utilizes therapeutic naturally derived cannabinoids that antagonize the CB-1 receptor and suppress pesky cravings.



Lanie Curbello, Store Manager (left) and Tiana Klimczak, Owner

By incorporating TRIM by SUNMED™ products into their daily routine — which should also include a healthy diet and active lifestyle — consumers can boost the effectiveness of their exercise and nutrition without making extreme adjustments. The recommended serving is 50mg per day over a 90-day introductory period. Clinical trials have shown up to 18 pounds in weight reduction and up to 6 inches in waistline reduction resulting from consistent use of TRIM by SUNMED™ over the 90-day period (with averages of weight and waistline reductions of 9 pounds and 3 inches, respectively, results may vary).

Starting at an introductory price of \$100, TRIM is available in a tincture and a soft gel capsule, exclusively sold at Your CBD Store locations nationwide. The TRIM launch comes after nearly two decades of global research around the connection between herbal dietary supplements and weight loss.

The product’s most notable cannabinoid, THC-V, targets receptors in the brain associated with cravings, which lets the body know that it is satisfied — the opposite of the heightened cravings often associated with many other cannabis products. The benefits of TRIM not only include weight loss, but also improved sleep, reduced anxiety, and pain relief.

“We are excited to continue our path as a disruptor, leaning heavily on research and science to introduce new products that truly enhance the lives of our customers,” said Dr. Anthony Ferrari, chief science officer of Your CBD Store.

“This natural approach to weight loss has many added benefits such as anti-inflammation, deeper and longer sleep as well as a reduction in pain, depression, and anxiety,” he concluded. ■

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

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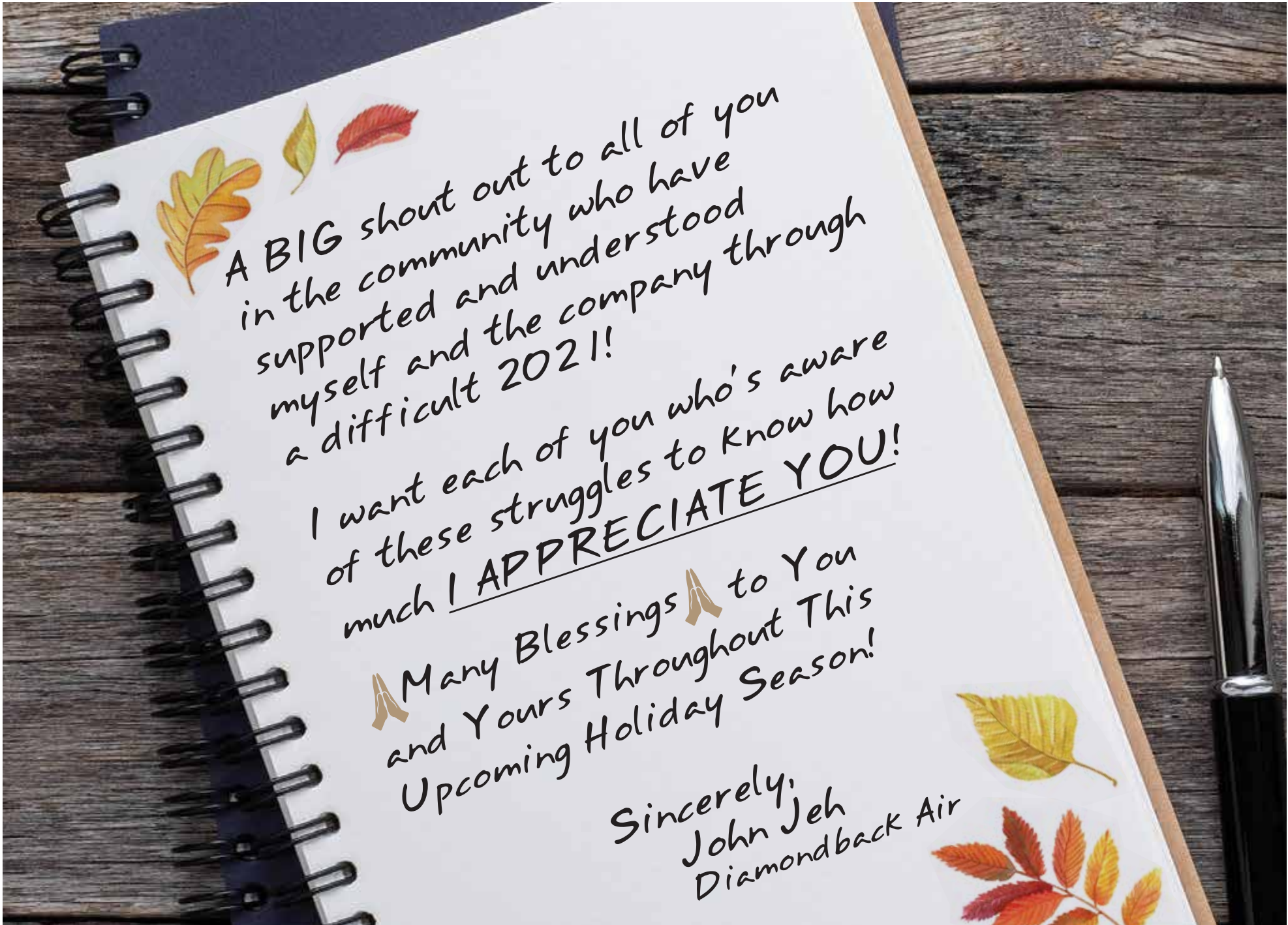
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COMMUNITY

Red Mountain Ranch Garage Sale

RIGHT AROUND THE CORNER

Submitted by Sandy Balsley, Garage Sale Coordinator

Attention Shoppers! The Red Mountain Ranch Social Club's Garage Sale is right around the corner.

The 32nd annual Community Garage Sale is set for Friday, Nov. 12, and Saturday, Nov. 13. If you want to sign up as a participant, you still have time to make some money on those items you no longer need.

Our sale brings hundreds of buyers to Red Mountain Ranch, as they love the bargains they find. The garage sale will start on Friday and Saturday mornings as participants place items for sale on their driveway or in their garage. Buyers start touring our neighborhoods early.

Maps of the participants will be available at the two main entrances to Red Mountain Ranch, Power Road and Redmont Drive, and Recker and Thomas roads. If you wish your address to be included in the Garage Sale Information Packet and on the maps, please register before Nov. 5. ■



To register for the garage sale, please go to our website RMRSC.com and click the Garage Sale page. You can pay online or send a check payable to RMRSC c/o J. Fortner, Treasurer, 3747 N. Katmai Circle, Mesa, AZ, 85215. If you have questions, call or email Sandy Balsley, garage sale coordinator, at (208) 313-5399 or ronsanb64@yahoo.com.

COMMUNITY

Red Mountain Manor to host GARAGE SALE

By Kim Phillips

The Red Mountain Manor community at Raft River Street and Thomas Road will host a neighborhood garage sale on Friday, Nov. 12 and Saturday, Nov. 13.

Gates will open at 7 a.m. The Red Mountain Manor community has 80 homes within their boundary, with several neighbors participating in the annual event.

Bring your trucks and cash and expect to see furniture, sporting goods, holiday décor, children's toys, clothing, and more for sale. ■



Real Estate

In The Groves

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**Groves Area
Market Report**

Sales over \$490,000 for the
Month of September 2021



John Karadsheh

Address	Square Feet	Community	Sold Price
5023 E Greenway St	2,356	Higley Heights	\$491,000
2550 E Elmwood St	1,994	Prince Estates	\$500,000
2311 E Kenwood St	1,953	Citrus Del Ray	\$507,000
1145 N Yale	2,284	Meadowvale	\$510,000
2410 E Evergreen St	2,276	Mesa Estates	\$530,000
5238 E Hannibal St	2,397	Alta Mesa	\$545,000
5640 E Gary St	2,175	Alta Mesa	\$560,000
2643 E Menlo St	2,388	Hermosa Vista Estates	\$575,000
1413 N Abner	2,226	Alta Mesa	\$585,000
2243 E Nora St	2,688	Village View Estates	\$590,000
2262 E Nora St	1,986	Village View Estates	\$600,000
2921 E Mallory St	2,419	Vista Mesa	\$610,000
2747 E Laurel St	2,222	Hermosa Vista Views	\$611,000
3047 E Hermosa Vista Dr	3,310	Vista Mesa	\$615,000
2536 E Ivyglen Cir	2,196	Ironwood Manor	\$625,000
957 N Orlando	2,600	Summit at Montecito	\$645,000
2149 E Hermosa Vista Dr	3,242	Citrus Del Ray	\$665,000
1716 N Almond	3,349	Hy-Den Place	\$695,000
2863 E Mallory St	4,137	Vista Mesa	\$713,500
2542 E Omega Cir	3,529	Hillcrest Estates	\$717,000
3202 E Enrose St	2,826	Groves	\$728,500
4518 E Encanto St	3,524	Groves East	\$745,000
1220 N 46th St	2,607	County Island	\$750,000
4119 E Fairfield St	3,342	Mahogany	\$780,000
3533 E Knoll St	3,649	Hermosa Groves South	\$805,000
2939 E Huber St	3,791	Mesa Northgrove	\$830,000
3919 E Fox Cir	5,350	Triana	\$900,000
2736 E Pearl St	3,945	Lehi Crossing	\$976,063
1433 N Val Vista Dr	6,575	Oasis Citrus Groves	\$1,825,000
3961 E Norcroft Cir	7,499	Rosewood Estates	\$1,900,000
3223 E Huber Cir	4,400	Legacy	\$1,950,000
4040 E Mclellan Rd 8	8,663	Los Estados	\$2,050,000

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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LOCAL BUSINESS

Meet Dr. Birdsong of SCHWARTZ LASER EYE CENTER

By Kimberly Alvarado

The professionals at Schwartz Laser Eye Center are pleased to introduce a partnering ophthalmologist and new Arizona resident, Dr. Orry Birdsong.

After completing his medical school residency training in Galveston, the Texas native and his wife, Tayrsa, left Texas last year during a late February snowstorm that swept across the nation.

“My wife’s family is from Salt Lake City, Utah and my family is from Amarillo, Texas,” says Dr. Birdsong. “We were looking for a place to reside that was a little bit closer to her family,” he added.

When the opportunity arose to partner with the team at Schwartz Laser Eye Center, the Birdsongs believed it to be a great one. The new Arizonans find themselves in a state right between extended family. “We are literally a 30-minute difference in drive time between Tayrsa’s hometown and mine,” said Dr. Birdsong.

Dr. Birdsong’s training has taken him all over the world, enabling him to provide eye care for different populations. “It is without question that my time in Ghana was the most humbling and rewarding experience of my professional career, thus far, and it still motivates me today,” he recalls.

Working with people in communities that are more agriculture or manual labor-based has proven that restoring people’s vision does much more for them than merely providing sight. Dr. Birdsong believes that his influences in Ghana helped tribes-people with unclear or little vision from being viewed as being possessed by demons.

He witnessed the benefits of his work among younger family members who cared for his patients there. These youngsters’ lives were also positively impacted, as they were able to return to school, allowing them to make a living for



Dr. Orry Birdsong

their families and be accepted within their culture. The rewards of these experiences motivate him to practice these same quality-of-life improvement principles for his current patients in Arizona.

Fast-forward to a recent situation with an Arizona patient who recently had to quit her job due to her inability to see because of early-onset cataracts. After receiving cataract surgery, her vision was greatly improved to the point of being able to return to work. The patient has reported that she feels like she has her life back again.

Situations like these, and from prior experiences in Ghana, have reminded Dr. Birdsong that vision is truly much more than seeing. Sight has the potential to change a person’s outlook literally and metaphorically on life.

Dr. Birdsong is quick to give credit, where credit is due, for the journey that has turned his profession into his dream. “I was extremely lucky to be born to two amazing parents who worked multiple jobs providing for my sister and I to give us a better life than they had. They taught me how to work hard from an early age and that foundation shaped me today.”

Professionally, he recognizes his residency director, Dr. Kevin Merkley, and his fellowship director, Dr. Majid Moshirfar, for teaching him the nuances, and the do’s and the don’ts of the field of ophthalmology for which he is truly grateful. ■

Whether you’re inspired to see the world more clearly without glasses or contact lenses, 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.

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EDUCATION

The Benefits of Play Encourage Learning

By Laurie Struna
Photos by Samantha Chow, Nina Allread,
and Tim Hacker

Parents, grandparents, and caregivers play a special role in helping young learners develop literacy skills. There are a variety of ways families can engage young children in the home, helping them become lifelong learners.

According to Trisha Pemberton, early learning specialist at Mesa Public Schools, research shows play is an important key to early literacy. Children need to play because it activates all parts of the brain, helping them build executive function skills, and triggers curiosity or inquiry skills. Play helps children develop social, language, and communication skills. It also builds confidence and makes children feel loved. By simply talking, reading, or singing together, caretakers can support their child's early learning.

"Children are successful when they are engaged in doing what their brains are designed to do, which is playing," Trisha says. "During play, children develop language skills and vocabulary. It's also when social norms and rules can be more easily taught because they make sense to children."



- Looking for ways to support young learners? Here are a few tips from Trisha:
- Sing and dance together. Singing can introduce young children to new vocabulary words in a fun way.
 - Play with your young learner, whether it's drawing, make-believe, or another fun activity. These interactions help children develop and understand language.
 - Celebrate your family history. Create beautiful interactions in the kitchen, cooking special foods, and sharing a story about a cultural family tradition.
 - Share a favorite memory and ask the child to share one of their favorite memories. Are there familial things that happen when a grandmother or uncle visits? How does the family engage? It's in these pieces that children develop a robust vocabulary.
 - Read a favorite book together. Ask your child to select the book and have them share why it is special. Provide opportunities for young children to voice their preferences.
 - Share a time as a child when it may have been challenging to learn something. Empower your children by encouraging them to ask questions. Maybe they want to know why grandpa has big ears. They aren't being disrespectful, it's their way of using their inquiry skills. ■

For more information about early learning, please visit mpsaz.org/earlylearning.



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LOCAL BUSINESS

CORDLESS WINDOW TREATMENTS OFFER a safer option for little ones and pets

Submitted by Linda Palm, Window to Design

With their sleek, uncluttered look, cordless window treatments are an attractive option no matter what your taste in design.

Aesthetics aside, however, cordless window treatments are a safer option than corded window treatments, if you have small children or pets in your home.

Cordless window treatments are great for standard size, easy to reach windows. Cordless, horizontal blinds and shades operate with a cordless lifting mechanism, making opening and closing a snap. Simply pull down on the bottom rail or push up from the base of the rail. To open and close blind slats, tilt the rail forward or back-



ward. (Some blinds come with a tilt wand that you twist to rotate the slats, rather than tilting the rail.)

For the ultimate in cordless ease, you might want to consider automated (smart) blinds and shades. You can control automated blinds or shades with a remote, an app on your smartphone, or even your voice (when integrated with a smart home system).

For added convenience, you can schedule automated shades to move at certain times of the day, like open at 7 a.m. every morning for your first cup of coffee. ■

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).

LOCAL BUSINESS

Smart Shade Has You Covered with High-Quality Home Shade Sails

By Jamie Killin

Even as cooler weather approaches, Arizona's blistering sunshine can make enjoying your yard less than comfortable.

When 360 Smart Shade co-founders Dan Oberan and Dave Fish developed this proprietary design, they knew they wanted to create a high quality, attractive, and uniquely adjustable long-lasting product that could provide shade to many areas of a home — from the patio to the pool, and more.

"It's for someone who wants to have shade over their patio because it's so blasted hot, or part of their pool so they can use their pool more in the summer, or even over their car, truck, or RV where they might have had to replace their paint or roof because it's been eaten away by the sun," said Dan.

360 Smart Shades are also made to last — made with top-quality heavy-duty drill-steel poles. Drill-steel pipe is engineered to withstand extreme pressures of oil and gas, reaching thousands of feet underground. With these industry standards, 360 Smart Shades can easily warranty poles for your backyard shade for 20 years. And the durable Commercial-95 shades material is guaranteed for 10 years by the sub-contracted manufacturer.

The shades are stylish too, with a simple color selection of hard enamel-coated metal poles and shades available in 17 colors to perfectly match any yard. Customers can even opt for the lighting package with string lights added to the perimeter of the shade as well.

Right now, shades are available only in the greater Phoenix area at this time. But soon a shippable DIY option will be available, including poles. In addition, a customer can opt for a customized order to fit any pole a customer may have and would like to use with 360 Smart Shade's DIY option. So, homeowners can opt for a full installation, or if they have their own poles, put the shade together themselves.

360 Smart Shade is on the leading edge of residential shade and fun! For example, the company is in the early stages of what is called fence extenders, fully compatible



with all HOA rules and regulations.

For more details, check the drop down for the product on the website and a customer representative will contact you with answers.

This product can turn your backyard into a soccer field by helping to prevent balls and sports equipment flying into neighboring yards as well as provide a one-of-a-kind privacy.

360 Smart Shade is committed to continued growth and has plans for other options for homeowners' safety, protection, and fun as well.

For more information on 360 Smart Shade, visit 360smartshade.com to fill out an interest form. Opt-in for all the new ideas and products as they become available.

Or, if you know just what you want, email the team at Support@360SmartShade.com. Please send a drawing of the 3-pole sail type shade design (or multi-pole design) if you would like faster service and a free estimate. This gives a view of what you see and can speed up the process.

Don't wait... in Arizona — "Shade is a Commodity." If you don't think so, think about when you drive anywhere in the summer around here, what do you look for when you are trying to park your car? Yep... SHADE! ■

360 Smart Shade — "We've Got You Covered!" Call us at (602) 679-3969.



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November 2021

HEALTH Over 50

Medicare Annual Enrollment is On

Submitted by Tapestry Insurance

It's easy to tell we are in the Medicare Annual Enrollment season. There are so many TV commercials and pieces of mail advertising different plans.

My husband is turning 65 next January and I am amazed at the amount of mail and phone calls he has received about joining a Medicare plan. So, I thought I would share some thoughts.

Medicare plans are big business. This is good news for you, the consumer, because the plans compete for your enrollment. This leads to better plans, more benefits, and more choices.

However, some of the commercials and advertisements don't give you the whole story. Many of them talk about great dental coverage but don't explain that you have to change to a dentist that accepts their plan. One advertisement tells you that you are entitled to get part of your Medicare Part B payment back. This is true for people who qualify for a low-income subsidy, which is a small part of the population.

When you call the numbers on the advertisements be careful that the person on the other end of the phone helps you with what is the correct plan for *you* and not the plan that benefits them. I have heard of stories of people who get switched to a plan that their doctor does not accept or does not cover a drug that they need. The best thing is to sit with someone you can trust to help you choose the plan that is best for you, not for the company.

I make appointments with clients so that together,



Lynne Jones

we can identify what is needed and provide information to ensure they fully understand all of the options available. Once I help someone enroll in a plan, then I become their agent and can continue to work with them each year.

During the annual Medicare enrollment period, I speak with my clients to confirm they have been satisfied with their plan or help them choose a new plan. As a Medicare health plan agent, I don't pressure anyone, just simply provide information, present options, and let you choose what is best for your situation.

Someone asked me which plan is *best*. Quite honestly, it depends on what is best for each individual. ■

For help with your Medicare insurance needs, please contact me, Lynne Jones, at (480) 212-2246, or email jonesdvp@yahoo.com.



FINANCES Over 50

Protect your online financial information

Submitted by Brent D. Hoskinson and Linda Drake

It's convenient to connect with your investment accounts online – but you do have to watch out for identity thieves.

The Securities and Exchange Commission recommends several steps to protect your sensitive information. First, use strong passwords when you set up your accounts. You may also have the option of using passphrases, which consist of several words strung together. Try to avoid phrases widely used in entertainment or media.

And if your investment company offers two-step authentication, take advantage of it. By being asked to enter information such as the model of your first car, you'll achieve another layer of security.

Also, avoid public computers to access your investment accounts. If you do have to use one, make sure to log out of your account and end your online session.

Finally, don't click on links you may receive that claim to connect to your accounts. These links may be efforts by scammers to gain personal data.

By taking the proper precautions, you can enjoy the benefits of interacting with your accounts online – without exposing yourself to potential risks. ■

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



Happy Thanksgiving
We thank you for the opportunity to work together and for making us feel at home in our community.



Brent D. Hoskinson, AAMS®
Financial Advisor
2941 N. Power Road Suite 103
Mesa, AZ 85215
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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!

Lynne Jones
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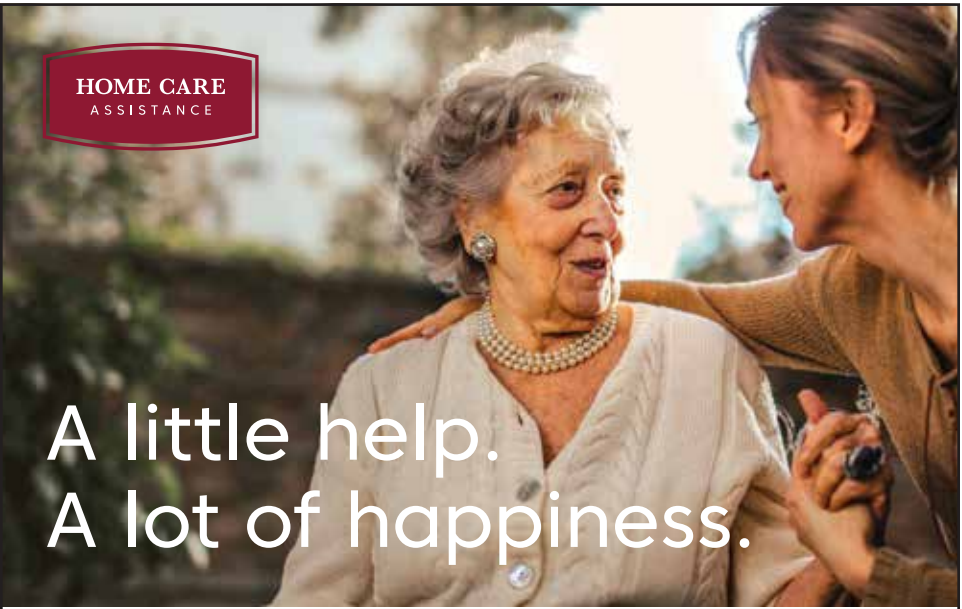
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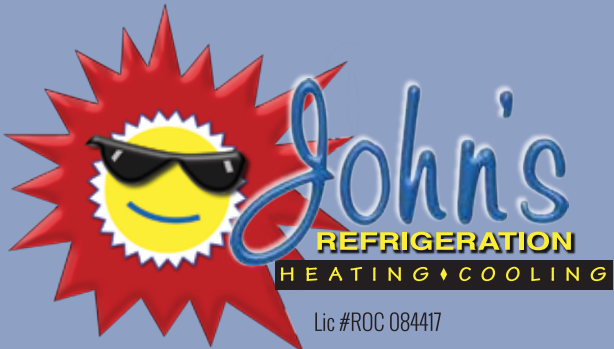
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Champagne Reception!



Friday, December 3, 6:00 pm

A variety of French Champagnes, paired with delectable Hors D'oeuvres will be served!

\$125 PER PERSON PLUS TAX AND GRATUITY
TO MAKE YOUR RESERVATION: 480-396-4000;222
CSHAW@LASSENDAS.COM

7555 E. EAGLE CREST DRIVE, MESA, AZ 85207
WWW.LASSENDAS.COM

LET LAS SENDAS GOLF CLUB DO THE WORK THIS THANKSGIVING DAY!

THANKSGIVING DINNER on the PATIO at LAS SENDAS
Thursday, November 25th, 3-7pm on The Patio.
\$65 per person (plus tax and gratuity)
Kids 12 & Under - \$16.95 (plus tax and gratuity)
Reservations: 602-734-5524

STARTERS
Butternut Squash Soup
Fall Mixed Greens: Pecans, Pears, Mixed Greens, Shaved Parmesan, Maple Vinaigrette
Baked Brie: Raspberry Jam and Pistachio Brie, Wrapped in Puff Pastry with Assorted Crackers

ENTREES
Roasted Turkey: Mashed Potatoes, Stuffing, Turkey Gravy, Green Beans, Cranberry Chutney
Prime Rib of Beef: Au Jus, Creamy Horseradish, Mashed Potatoes, Asparagus
Pan Roasted Salmon: Butternut Squash Risotto, Broccolini

DESSERTS
Pumpkin Cheese Cake
Bourbon Pecan Pie, Whipped Cream



7555 E. Eagle Crest Drive, Mesa, AZ 85207
480-396-4000 | www.lassendas.com

Christmas Eve Family Take-Out Dinner

BRING HOME A PIECE OF LAS SENDAS FOR THE HOLIDAYS!

ANTIPASTI PLATTER, CHARCUTERIE AND IMPORTED CHEESES

GREEN SALAD, ROASTED FENNEL, PINE NUTS, TOMATOES, WHITE BALSAMIC VINAIGRETTE

ROASTED HERB CRUSTED PRIME RIB 6-7 LBS. AU JUS AND HORSERADISH CREAM

BOURSIN WHIPPED POTATOES

BUTTERED BROCCOLINI WITH ROASTED PEPPERS

SERVES 5-7 | \$350 + TAX

TO RESERVE YOUR TAKE-OUT MEAL SOON!
Call 480-396-4000; 222, Email CSHAW@LASSENDAS.COM

PICK UP MEAL DECEMBER 24, 2021 BETWEEN 3-5 PM

7555 E. EAGLE CREST DRIVE, MESA, AZ 85207

