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October 2021

La Peau Dermatology Offers Custom Skincare Routine with SkinBetter Products

By Jamie Killin

La Peau Dermatology, known as a leader in helping clients achieve the skin of their dreams with cutting-edge professional treatments, is now offering SkinBetter Science products. The products are the only true physician-dispensed clinical skincare brand which maintains a focus on scientifically advanced, technology-based products.



Dr. Zaina Rashid



development team continues to incorporate breakthrough innovation from around the world to deliver visible skin rejuvenation. Additionally, the products are formulated to provide a pampering, sensorial experience that users look forward to.

"These products have exceeded my expectations in their formulations and result," said Dr. Rashid. "My patients are enjoying more radiant, youthful skin when using these incredible products — especially in conjunction with laser treatments, PRP facials, and other advanced skincare services."

A significant reduction in the appearance of depth and size of wrinkles is visible in just four to eight weeks.

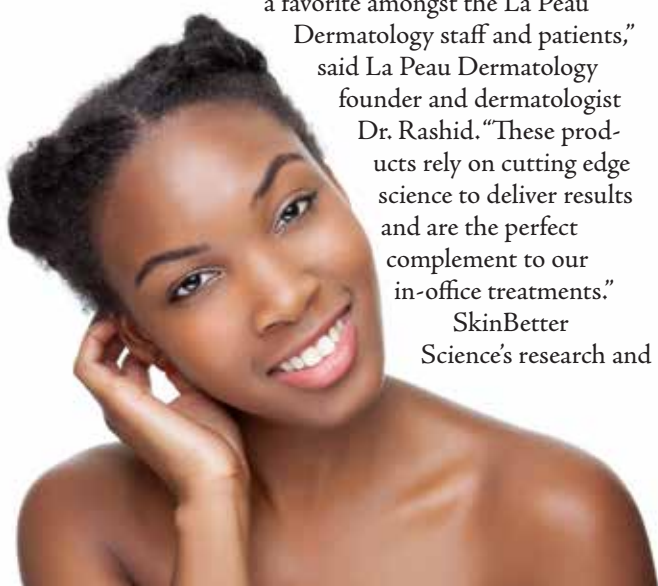
Much of this can be credited to what's

called *InterFuse*, a breakthrough skin penetration technology that transports large ingredients topically, utilizing a trans-barrier lipid system. This patented and unique technology delivers skin improving ingredients faster and deeper to where they are most needed.

La Peau Dermatology offers six SkinBetter Science products, including AlphaRet Overnight and AlphaRet Overnight Intensive, Interfuse Daily Treatment Cream EYE, Interfuse Intensive Treatment Cream LINEs, Alto Defense Serum, Refresh Hydrating Boosting Cream, and Trio Rebalancing Moisturizer.

La Peau Dermatology's experienced team is available to help patients create their own custom skincare routine to address their individual needs — from wrinkles to skin sagging or puffiness. ■

For more information on La Peau Dermatology, or to schedule an appointment, call (480) 396-2300.



Mahnah Club of the East Valley Announces FALL, FASHION AND FRIENDS LUNCHEON

Submitted by Mahnah Club

The Mahnah Club of the East Valley will be holding their *Fall, Fashion & Friends Luncheon* on Saturday, Oct. 23 at the Las Sendas Vista Pavilion. It's guaranteed to be a fun, social event. And, all of our proceeds go directly to children, families and the diverse organizations we support.

There will be raffle baskets, silent auctions, and door prizes. Also, don't miss the Chico's fashion show and one of the Valley's best singing groups, *Uptown Angels* — check them out on Facebook.

For over 66 years, the Mahnah Club has been involved in community service and activism to help support those who need it the most. We are a group of women who raise money to support organizations as big as Child Crisis of Arizona, which we founded and helped raise the money necessary to establish Child Crisis Center in the East Valley,

Save the Family Foundation of Arizona, and A New Leaf.

We also support such diverse organizations as Kaity's Way, Soldier's Best Friend, Future 4 Kids, American Legion's Girls State, and House of Refuge. By the way, that's just a few on the list. And, in years past we have given scholarships to high school seniors who share our passion for community service.

Mahnah Club is much more than just fundraising. We are a group of women who care about the community and each other. A *sisterhood* if you like, who want to help others, and have for decades.



The luncheon will take place between 10 a.m. and 2 p.m. on Saturday, Oct. 23 at the Vistas Pavilion at Las Sendas, located at 7555 E. Eagle Crest Drive, Mesa. Tickets are \$75 and are available on our website — mahnahclub.org. You can also go to our website for further information. We hope to see you there. ■

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In This Issue

Macdonald Orthodontics.....	3	RMR Garage Sale.....	8
Self Development Academy.....	4	Halloween Safety Tips.....	9
Las Sendas Golf Club.....	5	Mesa Naturopathic.....	15
The Mortgage Question.....	6	Home Care Assistance.....	17
Home for the Holidays.....	7	Service Directory.....	19



Self Development Academy

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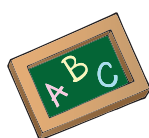


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LOCAL BUSINESS

Consider Invisalign to Get the Beautiful **STRAIGHT TEETH YOU'VE ALWAYS WANTED**

Submitted by Macdonald Orthodontics

Orthodontics is not just for children. You may notice more adults are seeking orthodontic treatment. One reason for this can be attributed to Invisalign.

Invisalign is an innovative clear aligner system that has proven to be a great way to improve your smile.

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So, if you are interested



Dr. Robert
Macdonald



Dr. Keith
Macdonald

in Invisalign, schedule a consultation at Macdonald Orthodontics. At your visit, you will find a friendly atmosphere with doctors and staff who care about your experience.

Macdonald Orthodontics uses digital photography and digital scanning to help diagnose your case and make Invisalign treatment comfortable and the most effective for your unique case.

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EDUCATION

Self Development Academy: Compassion, A Core Value

Submitted by Jennifer Salvatori, M.S., M.Ed., Principal, Self Development Academy

The 2020-2021 school year was unparalleled. The world had not experienced a pandemic of this nature for 100 years. No manual existed to navigate life's daily activities, school days during the COVID-19 pandemic, and mandates and safety recommendations by federal, state, and local agencies. To varying degrees, schools followed the recommendations and attempted to provide quality educational programs utilizing both in-person and online platforms as the pandemic continued through 2020 and 2021.

When students returned to school last August, the school campus and classrooms were nothing like what students remembered or experienced — temperature checks, face masks, desk shields, and social distancing, even empty playgrounds. Having spent the previous six months mainly with their families in their homes, some children experienced separation anxiety. Still, other students remained in their households, continuing with in-person learning and solely communicating with their teacher and classmates through a computer screen.

Teachers found themselves faced with new pandemic protocols and new learning platforms and curriculum. Balancing in-person and online learning environments simultaneously was a new challenge. Facing and putting aside their own anxieties and struggles, teachers warmly greeted students day after day, putting their students' well-being and education first.

Compassion is one of the core values practiced and modeled by the administration, staff, and faculty at Self Development Academy (SDA). SDA, a staple in the Mesa community and often described as having a family-like atmosphere, is a Kindergarten through



Grade 8 public charter school serving hundreds of children each year. SDA has always been known for offering a high quality, accelerated curriculum in a nurturing environment. Exhibiting compassion and providing a nurturing environment was crucial and the focus of the 2020-2021 school year.

Yasmin Mogahed said, "Compassion is to look beyond your own pain, to see the pain of others." SDA administrators, staff and faculty, despite their own fears, practiced compassion for their students, their families, and colleagues. Compassion not only involves the ability to note the experiences and emotions of others but take action. As others have said, "Compassion is an action word with no boundaries."

Last year, SDA focused on keeping the school community safe and exercising compassion toward all school community members. Teachers spent time learning about their students and the pandemic's impact on them and their families. They eased students' anxieties regarding the virus, even comforting them when loved ones were diagnosed with COVID-19.

Understanding that social distancing was and remains difficult, teachers found creative ways for students to interact with each other and enjoy being at school and in the classroom. SDA teachers regularly contacted parents and other caregivers through emails, phone calls, and Zoom to stay connected to families during the year.

Staying connected was an important aspect of the school year. Certain administration members were dedicated to contacting families to check-in and provide the necessary support and resources to assist with their children's education while at home. Chromebooks, text-

books, homework, and technology support were among the many resources provided to families. SDA held a few drive-through events also, including Trick-or-Treating. It was wonderful seeing the families and students smiling and having fun, enjoying the holiday in a safe way.

With compassion at the forefront, SDA was successful in making students feel welcomed, safe, and cared for while at school during the COVID-19 pandemic.

SCHOOL YEAR 2021-2022: A YEAR DEDICATED TO BRIDGING THE LEARNING LOSS

Stories and data confirming students' learning loss due to the pandemic have been regularly reported by the news and other government agencies. Sadly, SDA administration and teachers have confirmed this experience for many SDA students.

Over a month ago, SDA welcomed students back for in-person learning on all four campuses and opened a separate online school, Self Development Online Academy. Kindness and compassionate acts were always and will continue to be visible daily at SDA; however, this school year, the attention is turned to addressing student learning loss due to the pandemic.

SDA has always utilized a small group pull-out intervention program, for remediation and acceleration purposes. This year, SDA devised and is instituting a school-wide intervention plan to make certain that students bridge any academic gaps experienced over the past year. The intervention plans focus on the foundational skills: reading fluency, reading comprehension, writing, and mathematics. With a strong academic foundation in English Language Arts and mathematics, students will experience success in all academic areas.

As the pandemic continues, SDA team members are committed to this new challenge and look forward to a year of learning. They will do so with the same care and compassion exercised throughout the years. ■

For more information about Self Development Academy and Self Development Online Academy, please contact the Front Office at (480) 641-2640.

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.

DR. RASHID IS A MEMBER OF:
American Academy of Dermatology
American Osteopathic Association
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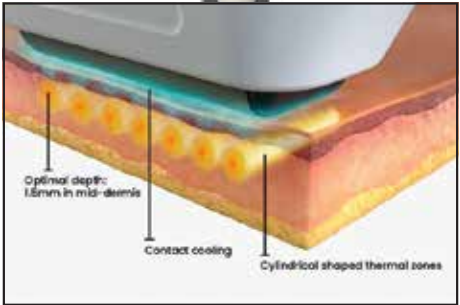
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LAS SENDAS GOLF CLUB

WE ARE OPEN TO THE PUBLIC FOR DINING AND GOLF

Las Sendas Golf Club has everything to offer for the season

By Dawn Abbey

OVERSEED DOESN'T MEAN THE FUN IS OVER

The course at the Las Sendas Golf Club will be closed for overseeding from Monday, Oct. 4, through Friday, Oct. 22, but that doesn't mean the fun has stopped. The Patio and the Pro Shop will remain open with lots of action planned.

DEALS AT THE PRO SHOP

During overseed the Pro Shop will be open from 9 a.m. to 3 p.m. every day. New merchandise is constantly arriving, and great summer discounts are available for savvy shoppers.

If you're looking for a fantastic deal on golf clubs, they have a limited number of prior rental sets for sale. Hurry in for PING G400 men's right or left-handed sets that include a Driver, 3 and 5 Fairway Metals, 3 Hybrid, 5 Iron - PW, SW, Putter and bag, all for \$899.

For more information, call the Pro Shop at (480) 396-4000, Ext. 203.



PATIO WEATHER AT ITS BEST

It's finally October, and you know what that means — sunsets are spectacular and dining Al Fresco is in season. Join us on The Patio for an evening outside with live entertainment Friday and Saturday from 6 to 10 p.m.

Need a little pick-me-up? Don't forget about our daily Happy Hour from 3 to 6 p.m.

Dining is as delicious as ever on The Patio at Las Sendas. Continue partaking of your favorite breakfast, lunch, and dinner cuisine from 10:30 a.m. to close Monday through Friday, and 7 a.m. to close Saturday and Sunday.

Enjoy Sunday Brunch every Sunday from 9 a.m. to 2 p.m. while experiencing exciting live entertainment and the always beautiful views. Beverage specials are always available on the Signature Bloody Marys or Make Your Own Bucket of Mimosas. For reservations, call (602) 734-5524.

Looking for something more elegant? Reserve your place at the Heitz Cellar Five-Course Wine Dinner at 6 p.m., Friday, Oct. 22. Cost is \$110 per person plus tax and gratuity. Call (480) 396-4000, Ext. 222, or email cshaw@lassendas.com.

VIEW THE VISTAS TRANSFORMATION

Want a sneak peek at the new looks at The Vistas Pavilion at Las Sendas? The carpet arrived over a month ahead of

schedule, and an amazing set of contractors quickly came together to complete the renovation.

"We are so excited to show off our *fresh look* to all our Las Sendas neighbors every Wednesday in October. I will have the Pavilion open from 4 to 7 p.m. for you to come in and view our improvements," said Director of Catering Sales Carla Shaw. "While you are here, walk on over to The Patio and enjoy our Wine Down Wednesday Special — 40 percent off bottles of wine and our special two Caesar Salads and a Flatbread for \$20."

LET'S TALK TURKEY

Thanksgiving is fast approaching and as in every year, reserve early for the most delectable Thanksgiving Dinner on The Patio at Las Sendas. Served Thursday, Nov. 25, Thanksgiving Day, from 3 to 7 p.m., the cost is \$65 per person (plus tax and gratuity). Kids 12 and under are \$16.95 (plus tax and gratuity). For menu information and reservations, call (602) 734-5524.

If you'd rather enjoy a complete gourmet Thanksgiving dinner at home, reserve now for our Turkey Take Out, a complete meal that serves 8 to 10 guests for \$225 plus tax. For details and reservations, email cshaw@lassendas.com, or call (480) 396-4000, Ext. 222. ■



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CONTACT:

Wayne McBean

(480) 323-9364

wmcbean@lassendas.com



Las Sendas Golf Club

7555 Eagle Crest Drive
Mesa, AZ 85207

FINANCES

THE MORTGAGE QUESTION

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

Understanding what it takes to get a mortgage loan can seem so overwhelming. Personal financial planning decisions are some of the most important you will make in your life. Buying a home and obtaining the right mortgage loan are a big part of meeting these personal financial goals.

The down payment will be the most significant expense of obtaining a home loan. Down payments can vary from no down to all down, but 20 percent of the purchase price is what you'll generally need to get the most favorable mortgage terms. Lenders generally want to see a down payment of between 10 and 20 percent of the total purchase price.

The monthly mortgage payment is usually the single largest family budget item, which experts tell us should work out to around 25 percent of your gross pay, or 35 percent of your take-home pay. Your proposed monthly mortgage payment will be divided by your gross monthly income (before taxes). This figure should not go over about 28 percent.

Choosing a home and the right mortgage carefully are critical to a solid financial plan. Smart home ownership is



Michael Day

about more than getting the most house for your money, but about meeting your personal financial goals. For many people, the increase over time on their home value may prove to be their largest single asset, it potentially will also be their largest monthly expense.

The general rule of thumb is that you can afford to buy a house that is equal to three times your annual household income. *House poor* does not mean you could not afford to buy the house. It means that the cost of ownership keeps you from other important things like vacations, saving for retirement, and paying for education. You will want to consider your other financial goals. Lenders have minimums and maximums, but don't push those limits just because you can.

Fixed-rate mortgages allow for repayment of a debt in equal monthly mortgage payments over a specified period of time. Adjustable-rate mortgages, or ARMs, changes every year. ARMs come in many versions. For instance, a hybrid ARM features aspects of both adjustable and fixed-rate mortgages. Hybrid mortgages are a type of ARM that offers a fixed rate for a predetermined period, and then an adjustable rate for the rest of the loan term.

For those buyers who need a rock-bottom payment for several years, the interest-only mortgage product, as its name implies, allows them the option of paying only the interest for the first few years of the loan. You can pay principal if you wish; interest-only is an option. Interest-only loans are structured like an adjustable-rate mortgage. An interest-only loan may be appropriate for homebuyers who believe their income will increase in the coming years — for instance, young families or a professional just starting out.

Life changes and so do interest rates and home values. Sometimes it makes sense to refinance a mortgage but the choices can be confusing. The questions of refinancing will keep coming up especially for those with adjustable-rate mortgages as interest rates begin to go up.

When deciding whether or not to refinance your mortgage loan, some key pieces of information are necessary in order to make a good decision. The interest rate, loan balance, and remaining number of months on the



current loan are important to compare to the interest rate, number of months, and fees on the new loan.

Home ownership is not a retirement plan! Your home may be your biggest asset, but housing prices tend to go up and down with the market. Retirement planning includes mortgage planning and mortgage planning includes retirement planning.

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



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HOME FOR THE HOLIDAYS

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



With Thanksgiving and Christmas just around the corner, buyers are looking for a home where they can entertain, and finally have their family and friends gathered together for the holidays.

Just about every showing I have had in the past month, both taking my own clients to look at homes as well as showing my listings to agents, has had a discussion on how great the home would be for the holidays (or how the home doesn't work). How they can see all their family and friends gathering in the home for Thanksgiving and where would they put the Christmas tree.

The saying *Your Home is Your Castle* has never been more meaningful than it is right now. After spending the holidays alone or with just your immediate family, everyone is so excited for the holidays this year and being able to have all the family together again.

I was showing a home to a client yesterday and she absolutely loved it, not just because it was a stunning home, but because of how she could picture her family there. She could see all her family gathering in the family room for Christmas, the kitchen was big enough for her family to help her prepare the Thanksgiving dinner, and her 12 grandchildren would love the amazing backyard. I could literally see her eyes light up and she was getting so excited at just the thought of all her family sharing the holidays together again in that beautiful home.

Another client was downsizing and purchasing a smaller 1,400 square-foot townhouse. We chatted about how she has always been the host for Thanksgiving and that is what she loved the most about this house. She had plenty of room to put a couple of tables together and extend the dining into the family room. She was so happy

that she had found a smaller home that still had the room for her to continue hosting Thanksgiving with her family. I have to tell you; I absolutely love my job for so many reasons but when I see the joy on my clients faces, the joy I feel — it's priceless.

BUYERS — GO WITH THE FLOW

When you are searching for a home remember it is not just the size that counts, it's also the layout. You can have a 3,000 square-foot home that feels smaller than a 2,500 square-foot home and vice versa. It all depends on how the builder utilized the space, how chopped up the home is, and how the home flows.

SELLERS — 'TIS THE SEASON

If you plan to sell your home in the next couple of months, take the time to stage your home, and with the holidays upon us add some holiday decorations. When a buyer enters a home, they can get a feel of the house right away.

If your home is cluttered or cold and empty, that is what they see. But if the home is inviting with tasteful holiday cheer, the buyer feels the warmth and will love it. They can imagine their family living there, and holiday gatherings with family and friends.



When a buyer can see themselves living in the home, it's about emotions and dreams. This becomes a much stronger buyer who is willing to do whatever it takes (within reason) to seal the deal.

Decluttering is also huge and I'm not just referring to pictures and knickknacks. It also means furniture. Your Realtor should be able to help you with staging your home. I walk through the home with my clients on the first meeting. We go through each room and discuss how we can rearrange the furniture or remove some pieces and stage the home. Some homes need full staging, others just a few little tweaks.

If you are wondering if decluttering and staging is needed in a sellers' market where houses fly off the shelf in a few days, the answer is yes. Sure, you can sell your home in this market fast, but my goal is not only to sell your home fast but sell it for the highest price with the best terms, and to the perfect buyer who will close the deal (we are seeing a higher number of homes coming back on the market).

With staging and holiday décor, your home is transformed from a beautiful looking house in the pictures to a warm and welcoming house that feels like home as soon as they enter. You want the buyer to fall in love with your home; more showings and more buyers equals more offers.

MY ADVICE

Buyers, be a little flexible when it comes to searching for homes. Sellers, make sure you're selling a home, not a house. ■

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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OK in under 10 years I have bought and sold 10 houses in the East Valley. I am an extremely savvy client. With that said, I accidentally came across Lorraine Ryall yesterday morning - AND OH MY MY!!! In my entire years of buying houses, I have never experienced any agent so honest, so sincere, so ethical, just purely gracious. I literally cannot wait to work with her again - hoping it will be less than a month as I write this review if I could give her 20 stars I would - drop everything you are doing and hire this gal NOW! -Cynthia



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COMMUNITY

Red Mountain Ranch Garage Sale IS COMING IN NOVEMBER

By Sandy Balsley,
Garage Sale Coordinator

The annual Red Mountain Ranch Social Club Garage Sale is set for Friday and Saturday, Nov. 12 and 13 — the second weekend in November. The cost is \$15 to participate.

Remember all of those closets you cleaned out during the hot summer months when you couldn't go outside? This sale is a great opportunity to sell items you no longer use and may be taking up space in your garage. It's also a great time to visit with your neighbors.

This is the only sanctioned garage sale by the Red Mountain Ranch HOA, and your fees pay for



banners at the entrance to Red Mountain Ranch, maps with your address listed, information packets including signs and stakes, newspaper and email advertising, and most importantly, a liability insurance policy for the sale to protect you and your shoppers.

To register for the garage sale, please go to our website RMRSC.com and click to 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, 85215. Please include the coupon here with your information. ■

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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EVENT

Halloween Safety Tips from Matt at State Farm

Submitted by Matt Watson, State Farm® agent

Halloween is fast approaching. Let's all do our best to keep safety as our top priority, and to educate ourselves and our children on the safety precautions everyone should be taking.

In addition to protecting children from accidents, remind kids of stranger danger on Halloween. Teach children to visit only well-lit homes, to avoid dark streets, and to not enter homes that aren't their own. Kids should show all their loot to parents before eating any of it. Homemade treats from people they don't know shouldn't be eaten.



SAFETY TIPS FOR TRICK OR TREATING

- Always accompany young children.
- Exercise great caution during the scariest hours: between 5 and 9 p.m. Studies show that the hour between 6 and 7 p.m. is especially dangerous for pedestrian accidents.
- Stick to neighborhoods with sidewalks. If you must walk on the street, keep to the far left, facing traffic.
- Practice safe crossing procedures: Use crosswalks; wait for corners; and look left, right and left again before crossing.
- Stick reflective tape onto costumes to make your child more visible. Also have him or her carry a flashlight.
- Make sure costumes and shoes are the correct size to prevent tripping. Use face paint if possible and leave the masks at home — they can obstruct vision.
- If an older child is venturing out without supervision, ask that he or she go with a group, discuss the route, and agree on a curfew. Give older kids cell phones so they can stay in touch.

HALLOWEEN DRIVING SAFETY TIPS

- Be alert for children and eliminate in-car distractions, including your cell phone.
- Drive slowly.
- Practice extra caution at intersections and corners.
- Pull in and out of driveways carefully.
- Discuss these and other driving pointers with your teen driver. Drivers ages 15 to 25 were involved in around one-third of fatal crashes involving child pedestrians on Halloween.
- If you encounter an impaired driver, be sure to report the driver to authorities.

HALLOWEEN DECORATING SAFETY TIPS

- Keep your home brightly lit indoors and outside. Check the lighting for your front entryway or porch and replace any damaged bulbs that may have burned out.
- Remove or highlight potential tripping hazards, such as electrical cords. Clear debris and other obstacles



from your lawn, sidewalks and steps.

- Avoid open flames. Opt for battery-operated candles in jack-o'-lanterns or other areas where costumed trick-or-treaters might stand.
- Be sure that the extension cords you use outside are rated for outdoor use. Also, don't overload extension cords. Your cord should be the correct amps for what you're plugging into it.
- Keep pets kenneled or in another room.

While your homeowner's insurance policy provides some liability coverage, additional liability insurance may protect against costly legal fees that could result if an accident occurs on your property.

Talk to me, State Farm® agent Matt Watson, to see if a Personal Liability Umbrella Policy is right for you. I can be reached at (480) 830-7283.

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REAL ESTATE

The Affordability Crisis Is Almost Here

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

The last several years have been great for homeowners in the Valley who have enjoyed dramatic increases in their property values. According to the recently released S&P CoreLogic Case-Shiller U.S. National Home Price NSA Index for May of this year, Phoenix led the nation with a 25.9 percent year-over-year price increase.

As we have noted over the past 18 months, the significant increases in property values have been driven by simple supply and demand economics. We have a very limited supply of available homes on the market and a huge demand from buyers (many from out of state) — a combination which is driving values higher.

The rental market has also been subject to the same economic forces. According to a report by Realtor.com, the Phoenix metro area saw rents grow more than 25 percent year-over-year in August and the median monthly rent has now increased to \$1,688.

This data corresponds with similar information reported by Bloomberg.com in August: “The U.S. is witnessing the biggest increase in tenants in history. In July, the rental occupancy rate hit 97%, allowing landlords to flex unprecedented pricing power. People who signed new leases last month paid 17% more than the prior renter, the highest surge on record.”

So, what does all this mean? It means that we are rapidly approaching a crisis of affordability for buyers and renters alike. First time homebuyers are finding that they are not able to compete against out-of-state buyers and investors who bid with stronger cash positions. The average FHA buyer with a 3.5 percent down payment is not in a position to get into a bidding war, aggressively compete with an appraisal waiver, or even find eligible properties.

For example, at the time this was written, there were



John and Natascha Karadsheh

only a total of seven, three-bedroom homes, townhomes, or condos for sale under \$350,000 in all of Northeast Mesa (85207, 85215, 85205, 85213). Of those seven, only two of those were eligible for FHA. Consequently, even qualified buyers who have saved enough money for a down payment and have a credit score to qualify are finding that they have no choice but to rent.

Rising rental rates also mean that the average renter in Phoenix is now spending more than 29 percent of their income on housing, which further constrains their ability to transition to homeownership. Individuals who are renting are also finding that their renewal rates are increasing substantially or their leases aren’t being renewed as properties are being placed on the market. Alternatives for these renters are limited at best, more expensive, and competitive. Often renters have no choice but to move back in with family or friends.

Why is this all especially critical right now? Home prices are expected to increase another 15 percent in 2022 as our extreme housing inventory shortage continues and our population continues to grow. Additionally, interest rates are expected to start increasing, which will further curb affordability. Lastly, a large influx of Wall Street capital (including, but not limited to, iBuyers) is actively participating in our market and purchasing large volumes of single-family homes — further restricting inventory and driving prices higher.

If you have children or family members who are in need of housing or who are currently renting, please consider giving them some financial support and encouragement to help them get into the market. We are at the tipping point of affordability and in the final stages before our real estate market becomes more similar to Denver, Seattle or Orange County.

Here are some ways we have seen our clients help their children and family members achieve homeownership:

- Gift money for a down payment. Sometimes as little as \$5,000 is all it takes to help someone transition from renting to owning.
- Offer to provide support for an appraisal waiver (it may not actually be needed — but the support is critical when writing competitive offers).



- Become the bank and offer private financing to a family member so they can compete with other cash offers.
- Buy the home for a family member and structure a lease-to-own agreement or a plan to have them finance you out of the deal.
- Provide physical help with painting, yardwork, and repairs when a family member buys a home that needs TLC.

Homeownership has always been valued in the United States. It is proven to provide better social, educational, and economic outcomes for children and has been a vehicle for individuals and families to build wealth for generations.

If you are thinking of helping a family member secure their first home, please give us a call. We would be happy to walk you through the process and answer your questions! ■

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 August 2021 KOR PROPERTIES MLS John Karadsheh

Address	Square Feet	Community	Sold Price
7445 E Eagle Crest Dr 1043	1,311	Cachet	\$340,000
7212 E Norwood St	1,605	Windsong	\$405,000
3346 N Boulder Canyon	1,571	Tapestry Mountain	\$460,000
3055 N Red Mountain 134	1,571	Desert Vistas	\$482,000
3055 N Red Mountain 110	1,571	Desert Vistas	\$489,900
7702 E Sierra Morena St	1,571	Rolling Hills	\$515,000
3614 N Desert Oasis St	1,756	Shadow Canyon	\$541,000
3060 N Ridgecrest 58	2,732	Desert Vistas	\$620,000
3114 N Sawyer Cir	2,732	The Terraces	\$690,000
7632 E Tasman Cir	2,573	Pinnacle Point	\$700,000
8064 E Sandia Cir	2,573	Echo Canyon	\$720,000
7765 E Sayan St	2,226	Highlands	\$725,000
7918 E Snowdon Cir	2,756	Eaglefeather	\$750,000
7526 E Orion Cir	3,426	The Terraces	\$840,000
3430 N Mountain Rdg 27	3,330	Sonoran Heights	\$880,000
7503 E Torrey Point Cir	4,275	Pinnacle Point	\$975,000
7260 E Eagle Crest Dr 41	3,492	Black Rock	\$1,075,000
8209 E Echo Canyon St	3,933	Walking Stick	\$1,215,000
8227 E Echo Canyon St	3,526	Walking Stick	\$1,450,000
4211 N El Sereno Cir	6,055	Copper Canyon	\$2,030,000

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

Insurance Coverages Can Be Scary but We Can Take the Fear Out of Protecting You

By Craig Bolier
Dwelling Coverage, Additional Living Expenses, Building Structure Extension, Family Liability, Bodily Injury, Collision, Comprehensive, Umbrella & Personal Injury just to name a few.



Without insurance, you would have to pay these out of your own pocket. These damages can extend into the hundreds of thousands of dollars — do you have this money available? Even if you did, transferring the risk to an insurance company is a very cost-effective option to protect yourself.

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EDUCATION

Local Cadet Completes Basic TRAINING AT WEST POINT

Submitted by the U.S. Military Academy at West Point

Cadet Nicholas P. Remus, son of Kurt and Melissa Remus, completed Cadet Basic Training (CBT) at the U.S. Military Academy. Nicholas entered West Point on June 28 and has successfully completed six weeks of CBT. CBT is one of the most challenging events a cadet will encounter over the course of their four years at the academy.

The initial military training program provides cadets with basic skills to instill discipline, pride, cohesion, confidence, and a high sense of duty to prepare them for entry into the Corps of Cadets. Areas of summer instruction included first aid, mountaineering, hand grenades, rifle marksmanship and nuclear, biological, and chemical training.

Nicholas began classes Aug. 16. The West Point curriculum offers 36 majors balancing physical sciences and engineering with humanities and social sciences leading to a Bachelor of Science degree.

Nicholas graduated from Mountain View High School in Mesa, Ariz. He played football as a wide receiver and ran varsity track at Mountain View as a hurdler for four years. He runs track at West Point as a 400-meter hurdler.

Nicholas plans to graduate from West Point in 2025 and be commissioned as a second lieutenant in the U.S. Army.

ABOUT WEST POINT

The U. S. Military Academy at West Point is a four-year, co-educational,



Cadet Nicholas P. Remus

federal, liberal arts college located 50 miles north of New York City. It was founded in 1802 as America's first college of engineering and continues today as the world's premier leader-development institution, consistently ranked among top colleges in the country. Its mission remains constant — to educate, train, and inspire the Corps of Cadets so that each graduate is a commissioned leader of character committed to the values of Duty, Honor, Country and prepared for a career of professional excellence and service to the nation as an officer in the U.S. Army. ■

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EDUCATION

Virtual College Fair Connects Students to Higher Education

Submitted by Mesa Public Schools

In October, students across the Valley will gather virtually for a two-day event to learn more about higher education opportunities. The Greater Arizona Virtual fair, hosted by Mesa Public Schools, provides a platform so students can explore a variety of universities, colleges and military academies. The Zoom event is from 5 to 8 p.m., Oct. 25 and 26.

Ben Fisher is the college and career coach in the district's opportunity and achievement department. He shares that the virtual fair is one of many tools to help students discover post-secondary opportunities.

During the event, students will hear from six colleges within a 45-minute session, where they can learn about programs of study, financial options, scholarships, and the application process. Students will also have the chance to interact with representatives. Once students better understand their options, their high school counselors will assist with the next steps in their post-secondary education quest.

"For students on a college path, the fair marks the beginning of their fact-finding journey," Ben says. "Students start thinking about what college can look like for them. The fair creates intrigue, and opens the door for students to have important conversations with families, counselors, and favorite teachers."

HOW TO PREPARE FOR THE VIRTUAL COLLEGE FAIR

Interested in participating? Here are some tips:

- Make sure your tech is ready to go. The fair is accessible on school devices after hours, and students and parents should be ready to access Zoom via phone, tablet or computer. Charge your devices and practice using Zoom. Although students will be muted during the fair, the chat feature will be used for questions.
- Do preliminary research by visiting the schools' websites and be prepared to take notes.



- Remember to save the college representative's contact information for follow-up questions.
- Students should invite their parents or a grandparent to participate, and engage in family conversations regarding post-secondary plans.
- Reach out to your child's school counselor, keeping them in the loop so they have accurate information regarding students' aspirations.

HOW TO PAY FOR COLLEGE

Most students receive some type of financial aid. Ben highly recommends students complete the Free Application for Federal Student Aid (FAFSA) form, even if they are unsure if they will qualify, so they are prepared when they start the application process. The FAFSA is the free application used by all schools in awarding federal student aid.

"It's one of the most important steps students and families can take to pay for college," Ben shares. "The earlier a student applies, the more sources of aid may be available."

College fair participants must pre-register to receive a specific link containing their college groupings for the event. Registration opens Oct. 1. ■

Learn more and register at mpsaz.org/collegefair/.



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LOCAL BUSINESS

Get Back in Motion with Stretch Zone

Submitted by Stretch Zone, Longbow

Bolt to catch the light rail with ease, haul heavy grocery bags from the car without a dilemma, and more when you make assisted stretching part of your regular routine. Stretching is incredibly important to one's life.

Stretching promotes flexibility and helps your joints maintain a healthy range of motion. It lowers the chances of joint and muscle strain and lessens the likelihood of injury.

Being flexible is always a good thing. When you have flexibility on your side you reduce the risks of having back pain. When you have increased range of motion, your body has a better ability to perform all your normal daily activities. You are even inclined to perform better in sporting events.

Here at Stretch Zone, we meet you where you're at physically and help you reach your goals. Whether that is to increase your back swing in golf, increase your shoulder range of motion for pickleball, or quite simply put on your socks and shoes with ease!

Scott, a client at Stretch Zone says, "Stretch Zone's 12-week program has enabled me to crawl around with my grandkids, and even keep up with them! A dream I've always had at the age of 55. The people here are so friendly, nice, and understanding of the condition my body is in. I highly recommend it to anyone looking to better their life."

Your first session is free at Stretch Zone. During the initial session one of our practitioners, who are credentialed through the national certification board for therapeutic massage and body work, assesses your

natural range of motion and diagnoses you with how often we should stretch you. From there we create a 12-week personalized program which will target tense areas, work on your health goals, and work together to create new muscle memory so you become more flexible and pliable as time goes on.

Aolani Peiper, a stretch practitioner from Stretch Zone says, "The best thing I hear is when a client gets off the table and says they feel so much better than when they first came in. The work we do here is very rewarding, and you can see progress in just a couple days. I truly love healing people in this way."

If you're on your feet, sitting at a desk all day, or just looking to mentally reset, Stretch Zone is for you. Sessions range from \$35 to \$65, with greater frequency plans being more inexpensive per session. Stretch Zone accepts Health Savings Accounts as well as sessions bought in bulk. ■

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.



LOCAL BUSINESS

Roman Shade Styles, Explained

A QUICK LOOK AT THE DIFFERENCES IN FOLDS

Submitted by Linda Palm, Window to Design

Roman shades are the quintessential, classic window treatment, with an aesthetic that works well in pretty much any space. The shades can take center stage in a room, or quietly play a supporting role, depending on their fabric color and their design.

That's right—their design.

Not all Roman shades are cut from the same cloth, so to speak. While you'll find many variations in folds, three styles—soft, flat, and plain—are the most common. Here's an overview of each.



FLAT FOLD

No seams coupled with a slim profile define flat fold Romans. The slim profile makes these shades good for shallow windows and French doors, and the lack of seams give them a minimalistic look. When raised, flat fold Romans form neatly stacked folds; however, because they're seamless, you might have to adjust the bottom of the shades when you raise them so they're straight.



SOFT FOLD

In soft fold, or hobbled, Roman shades, soft rolls of fabric cascade the entire length of the window—for a kind of billowy effect. The folds add to the depth of the shade and the extra fabric helps darken a room. That extra fabric also makes this type of Roman a little bulkier than the other types, so it's not ideal for windows that don't have a lot of depth.

A soft fold Roman is a good choice for shades that you might want to leave down most of the time, simply because raising the shade results in a lot of volume at the top of the window.



PLAIN FOLD (SOMETIMES ALSO CALLED FLAT FOLD)

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HEALTH

BENEFITS OF A MYERS IV OR PUSH

Submitted by Mesa Naturopathic
With flu season starting and Covid-19 prevailing, what is a Myers IV or Push and should you consider one?

The late John Myers, MD, was the first to use a mixture of normal saline with vitamins and minerals used in IVs or pushes to treat conditions such as fatigue, fibromyalgia, and seasonal illness. IVs are placed into a vein in the arm and dripped in over 30 to 90 minutes depending on the concentration of the nutrients.

A push consists of a smaller amount of nutrients but is faster and takes around 10 minutes to finish. This is great for a quick treatment to help prevent illness if one is feeling something coming on. Healthcare providers tailor similar solutions to treat different conditions.

THE COMPONENTS OF THE MYERS IV

- ♦ **Vitamins:** Vitamin C, B-Complex vitamins, Vitamin B12
- ♦ **Calcium:** Calcium aids bone formation and strength. It also can help control irregular heartbeats.
- ♦ **Magnesium:** Generally stored in bones, muscles, and soft tissues. It has been found to reduce fatigue, migraines, muscle spasms and may even help those at risk of cardiovascular diseases.
- ♦ **Zinc:** Zinc has been proven to help regulate the immune system. Zinc is not naturally created in the body. Deficiency of zinc can lead to subsequent health issues.

- ♦ **Saline Solution:** All ingredients for the Myers' cocktail are combined in an IV bag or syringe and usually consist of normal saline.

As a push or added to the end of an IV, Glutathione is added to the treatment. Glutathione is a potent antioxidant that naturally occurs in the body. Glutathione aids the immune system and improves the liver's detoxification pathways.

WHO NEEDS A MYERS' COCKTAIL?

When asked who should consider a Myers' cocktail infusion, there is no single answer. Because of the high dose of antioxidants, nutrients, and other immune-boosting factors, individuals who have weakened immune systems or diseases that negatively impact immune resilience may benefit from receiving a Myers' cocktail IV treatment.

Studies have found the Myers' cocktail may be benefit patients who:

- ♦ Suffer from low energy
 - ♦ Perform athletic exercises
 - ♦ Suffer from chronic fatigue
 - ♦ Require intravenous hydration
 - ♦ Seek relief from hangover or withdrawal symptoms
 - ♦ Suffer from depression or anxiety
- According to Myers' cocktail studies and reviews, since the cocktails are made of vitamins and minerals, they tend to be well tolerated by many patients. Since treatment is administered intravenously versus passing the digestive system, higher concentrations of the vitamins are more easily absorbed and thus bioavailable to the body.

HOW OFTEN ARE TREATMENTS ADMINISTERED?

It is up to the healthcare practitioner and the patient to decide a treatment schedule that will be most beneficial for the patient.

In some cases, optimal results may come with one IV per week over three weeks. If the patient is severely fatigued or has persistent migraines, two treatments per week may better serve these needs. Some patients may benefit from occasional treatments every three to four months to support immune function.

SAFETY INFORMATION AND POSSIBLE SIDE EFFECTS

A Myers' cocktail may have relatively mild side effects. These typically are the same as

- with any IV:
- ♦ Discomfort at infusion site
 - ♦ Lightheadedness
 - ♦ Vasovagal reaction (fainting)
- A common effect from intravenous doses of magnesium is a warming or flushing sensation. It can be felt on the skin in the chest area, pelvic area, or face. It is not usually something that is unpleasant for the patient. Calcium has also been known to have similar effects in some cases. Overall, if administered at a proper rate and the patient has eaten some food, these IVs are well tolerated. ■

If you have questions or want more information about the Myers' cocktail, please call our office today. Mesa Naturopathic can be reached at (480) 306-8111.

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HEALTH

Over 50

Would You Like Help with Medicare Annual Enrollment?

Submitted by
Tapestry Insurance

The Medicare Annual Enrollment period is from Oct. 15 to Dec. 7. This is the time you can review your current Medicare plans and make changes to start the first of next year.

It can be a daunting task with so much information to filter through. From TV commercials to phone calls and mail, it seems everyone wants to enroll you in their plan. With over 50 plans available in Arizona, no wonder it is intimidating. My husband is turning 65 next year and I am seeing first-hand the amount of mail and phone calls that is targeting him with his Medicare choice.



Lynne Jones

You've got a lot of different decisions to make about your Medicare coverage. Do you want to stick with only Original Medicare (Part A & Part B)? How about adding a Medicare Supplement Insurance plan? Or getting a Medicare Advantage plan offered by private insurance companies? How much will it cost? What drug plan is best for you?

These are only some of the questions you may have about Medicare. I would love to help.

I am a local Medicare agent. I am certified with many carriers and can help you pick a plan that will work best for you. There is no *one-size-fits-all* plan that works for everyone, but instead the choice should be made based on your own individual needs, lifestyle, providers, and prescriptions.

If you are new to Medicare or just want to have an opportunity to review your current plans, please feel free to call me or send me an email and schedule an appointment. We can do an in-home meeting or a phone call.

I look forward to hearing from you. ■

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



FINANCES

Over 50

Plan ahead before joining the Great Resignation

Submitted by Brent D. Hoskinson
and Linda Drake

It's been called the *Great Resignation* – the large number of Americans voluntarily leaving their jobs because they think they've got better opportunities.

If you're part of this movement, you'll want to take the needed steps to keep making progress toward your financial goals.

First of all, it might be to your advantage to have another job lined up before you quit your current one.

But if you don't have new employment in place, you might be able to rely, for a while at least, on income from your spouse or life partner. If possible, try to avoid tapping into your 401(k) from your previous employer.

If you've already established an emergency fund, you could dip into it. However, try to replenish it when you're earning money again.

Here's another suggestion: If you're going to work for yourself, don't wait too long before setting up a retirement plan, such as an *owner-only* 401(k) or a SEP or SIMPLE IRA.

If you're participating in the *Great Resignation*, it means you're feeling positive about your future employment prospects – but you'll still want to prepare yourself financially. ■

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





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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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HEALTH

Is My Parent Lying? Confabulation: WHAT IT IS AND HOW TO DEAL WITH IT

Submitted by Home Care Assistance

Confabulation may not be a term you are familiar with, but one whose symptoms you will recognize. If your parent is confabulating, it can be very challenging to deal with and even harder to know how to respond.

You may wonder — is my parent lying to me? How do I know if the information they are giving me is reliable?

In many situations, you may know for a fact that something your parent is telling you isn't true, that the recollection of events didn't happen. However, in other cases, you may be relying on your parent to say to you whether they saw a healthcare provider or complied with medical directives.

Most confabulation occurs as a symptom of Alzheimer's disease or other dementia, but other causes exist. We will guide you through this emotionally draining condition and offer some coping and communication techniques.

WHAT CAUSES CONFABULATION?

There are two main situations under which confabulation occurs. The first type is in response to a question that the person feels pressured to answer and may make up something incorrect rather than say that they don't know. The other situation occurs spontaneously, and these confabulations can be quite bizarre or fantastic. Other times your parent's stories may be benign, like making up a story about what they did on the weekend even though it never occurred.

The leading causes of confabulation are Alzheimer's disease, Wernicke-Korsakoff Syndrome, or traumatic head injury. Wernicke-Korsakoff Syndrome results from an alcohol use problem, and Alzheimer's disease is the most common form of dementia. Regardless of the cause, most people who have symptoms of confabulation usually have damage in two areas of the brain: the frontal lobes and the corpus callosum. The frontal lobe is crucial for memory.

CONSEQUENCES OF CONFABULATION ASSOCIATED WITH DEMENTIA

If you recognize confabulation in a parent, it is essential to realize that they are not lying and completely believe what they are telling you. Your parent is subconsciously creating stories as a way to conceal their memory loss. They don't know that they aren't telling the truth and have no doubt what they are saying is true. Confabulation can affect your relationship with your parent and complicate the caregiving situation due to other dementia behaviors.



CONFABULATION AND CAREGIVING

One of the more disturbing aspects of confabulation is when your parent accuses you or another caregiver of stealing or mistreating them. Dementia is often characterized by paranoia and delusions, which can be heartbreaking and stressful. Your parent is someone you had mutual trust with, and it is almost as if they are a different person now.

CONFABULATION AND SAFETY

If a person acts on the thoughts they have, it can be catastrophic. For example, if your parent believes that someone will pick them up to go home, and they go out into the cold and wander. Or, they think that they can cook or drive safely when they can't.

CONFABULATION AND RELATIONSHIPS

Even though you may understand and accept that your parent's confabulation is unavoidable, others may not feel that way. Family and friends may be shocked and confused by confabulation, which only further alienates your parent from others.

TECHNIQUES TO COPING WITH CONFABULATION

There are ways to cope with a parent who confabulates, and by following these suggestions, things may improve. Anything that creates more stability and calm will help.

Use of *Validation Therapy Techniques* is a way to approach adults who have Alzheimer's or dementia. The techniques include empathy, comfort, and reassurance. Rather than correcting or getting angry with the person who confabulates, validation therapy provides methods to manage the situation.

If you understand the purpose of confabulation, it will help you learn how to respond in a caring and compassionate way.

HOW HOME CARE ASSISTANCE CAN HELP

Home Care Assistance can help with a parent who confabulates by providing support and facilitating coping techniques.

In-home care can offer relief from caregiving duties and give your parent someone new to interact with. Caregivers provide patient-focused activities on reducing stress and keeping people stimulated by using memory books and other dementia-specific diversions.

In-home caregivers use validation and distraction techniques to calm agitation. Caregivers keep your parent safe by monitoring wandering and other dangerous activities.

Also, Home Care Assistance can direct you to online resources to assist in dealing and coping with confabulation. Contact us if you need support or have questions. ■

Amanda Butas is a Geriatric Case Manager at the Home Care Assistance Mesa Office. Her company provides home care services on an hourly or around-the-clock basis to older adults who need help. Her services include support with basic activities of daily living and those living with certain conditions such as Alzheimer's or Parkinson's, as well as supporting a successful transition home from the hospital or a rehab facility. To contact Home Care Assistance Mesa, call (480) 699-4899.

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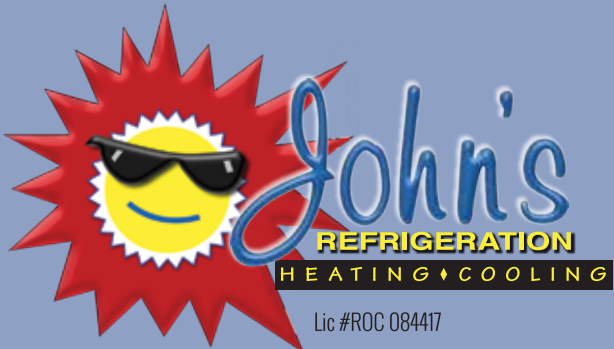
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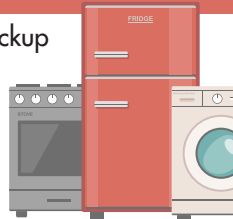
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LET LAS SENDAS GOLF CLUB DO THE WORK THIS THANKSGIVING DAY!

THE CHOICE IS YOURS:
Dine with us or pick up your fully prepared meal and enjoy it at home.

TURKEY TAKE OUT

Complete Thanksgiving Dinner
\$225, plus tax
Serves 8-10

Rosemary, Thyme Marinated Roasted Whole Turkey 16-19 Lbs. In Its Natural Juice

Southwestern Style Cornbread Stuffing

Roasted Garlic Mash Potatoes

Fresh Yams Smothered In Pecan Butter

Green Bean Almondine Beurre Noisette

Fresh Herb Traditional Giblet Gravy

Whole Cranberry Relish

Mixed Greens

Grape Tomatoes, English Cucumbers, Shaved Fennel, Cranberries

Artisan Dinner Rolls

To Reserve Your Take Out Meal,
Email: CSHAW@LASSENDAS.COM
or call 480-396-4000;222

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



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