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January 2022

Looking Ahead: Check out our 2022 REAL ESTATE PREDICTIONS

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

In our annual forecast article published here in January of 2021, we stated that, "Waiting is not going to benefit potential buyers this year." This statement rang truer than we could have ever imagined over the past 12 months.

Last year, we predicted that inventory would be tight and interest rates would be historically low, but the incredible demand exceeded everyone's expectations. The real estate frenzy of 2021 resulted in the highest number of units sold since 2005 and price appreciation that is expected to reach 30 percent by the end of the year. In that process, 29 percent of buyers paid over list price, and 90 percent of homes sold within 30 days.

So, what can we expect in 2022? See our predictions below.

DEMAND WILL CONTINUE TO EXCEED SUPPLY

According to Realtor.com, in 2022 more than 45 million millennials will be between the ages of 26 and 35, and in their prime homebuying age. However, as of mid-December, there were only 339,000 single-family homes on the market in the entire United States. If you look at this statistic alone, you can understand that we have an inventory challenge that will be around for many years to come. In Arizona, that crunch has been compounded by the increasing numbers of people moving to our state.

Result: Continuation of the seller's market, bidding wars, rising values, and more new home permits.

PRICES WILL CONTINUE TO RISE

Because so many buyers are expected to enter the market, prices will continue to rise due to a lack of inventory. Several local economists are expecting that we will see a 7 to 9 percent appreciation this year, but we anticipate that it will be closer to 10 to 12 percent.

We still have many buyers who did not have the opportunity to buy in 2021, and they will now be competing with another new crop of buyers coming to market.

Result: Affordability issues will exclude many from the opportunity of achieving homeownership. Locals looking to move will face increasing competition.

INTEREST RATES WILL RISE

In 2022, the U.S. Government's voracious appetite for mortgage-backed securities kept interest rates low. However, rising inflation has now led the government to taper those purchases — which is already leading to higher interest rates.

Additionally, the Fed has indicated that there will be three interest rate hikes this year. By the end of 2022, we anticipate that mortgage rates will be hovering around 4 percent.

Result: Buyers will get less for their money or will be priced out of the market. Refinances will decline and people with low rates in place will have less incentive to sell.



John and Natascha Karadsheh

SPRAWLING GROWTH — "DRIVE TO QUALIFY"

Limited inventory and rising prices in Metro Phoenix will continue to motivate homebuilders and buyers to go further afield to find their next opportunities.

D.R. Horton Inc. and Brookfield Residential Properties just purchased 2,783 acres in Pinal County for \$245.5 million and they are planning to develop a master-planned community with 10,000 homes. Lennar Homes is planning to have 13 active communities in Pinal County within the next year and another 3 to 4 new communities in Casa Grande in the next 18 months.

Meanwhile, homebuilders have purchased thousands of acres near the massive new Taiwanese Semiconductor Manufacturing Co. plant which is under construction at the I-17 and the Loop 303.



Buyers will have to drive further to find affordable options and builders will continue to pave the way.

Result: New areas will spring out of the desert while the existing stock of housing closer into the city will age. Expect to see more flips and remodels in areas that are closer to the city.

LUXURY LIVING

The pandemic has definitely changed the way we live and work, and that has motivated homebuyers to seek more expansive properties. As work from home continues into 2022 for many companies, the home office with a strong internet connection has become as necessary as a kitchen.

Arizona's economic expansion has also come with an influx of out-of-state buyers who have a strong appetite for luxury property. Part of the attraction is the amount of value that our luxury properties offer compared to more expensive markets in Washington, California, and Illinois.

Result: A greater demand for 5000+ square-foot homes. A willingness to fully renovate older luxury properties. More luxury-focused entertainment, retail, and restaurants in the Valley.

EXPLOSIVE ECONOMIC GROWTH

The Arizona economy is hot — not just in the real estate arena, but across sectors. Businesses are flocking to the Valley in search of new opportunities and an environment that is real estate, tax, and regulatory friendly. It is anticipated that Arizona will create more than 700,000 new jobs in the next decade.

"Our economy's momentum continues to accelerate. Arizona has emerged as the destination for key high-tech, high-wage industries like semiconductors, electric vehicle manufacturing, startups, and more," said Governor Doug Ducey. "Over the next decade, Arizona will remain a leader in the U.S. for people, businesses, and jobs moving to our state."



Result: A strong diversified economy with increasing wages and solid job opportunities across sectors. A broad tax base, more business opportunities, and maybe even better restaurants!

It has been a great year for Arizona as a whole and our property values, and the positive news is expected to continue for 2022. If you are thinking of buying, selling, relocating, or remodeling, please give us a call for a complimentary consultation. We are here to help make the process as seamless as possible for you and help you build a strong real estate strategy to succeed in this competitive environment. ■

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, Member and Past-Chair of the City of Mesa Economic Development Advisory Board and serves on the Board of Directors of the Greater Phoenix Economic Council.

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

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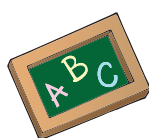
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LOCAL BUSINESS

Healthy is the New Happy in the New Year

By Kimberly Alvarado

Move over new year's resolutions, 2022 is transitioning toward a new trend — good health rather than a new year's resolution. Moving forward into 2022, with a new trip around the sun, brings the opportunity to take care of ourselves more consistently — rather than being subjected to a single promise (resolution) — which usually proves extremely hard to uphold.

The shift toward a more consistent healthier, happier lifestyle is certainly becoming a more manageable solution to the old-fashioned resolution.

Let this year be defined by healthier eating, more activity, meditation, motivation, simplifying, and more acts of kindness. Simply put, baby steps to a healthier you are a more realistic goal.

TREATMENTS OF NATURAL KNOWLEDGE (TNK) CLINICAL SPA

TNK Clinical Spa provides holistic options with exceptional quality service in the areas of corrective facials, injections, body sculpting, PRP, and more for Mesa residents. The spa is owned by Tuynke Romane, a Chilean aesthetician with more than 20 years of experience in the industry. Her clinical care is inspired by family tradition.

Tuynke, affectionally known in the U.S. as *Twinkie*, brings her background and a holistic approach to the TNK Clinical Spa's new location at 1425 S. Higley Road in Gilbert, as well as her local spa in Mesa.

Tuynke was born and raised in Santiago, Chile, where she learned, at a very young age, the importance of natural solutions from her grandmother, who was a nurse.

"My grandmother used all-natural medicine as the first option for healing and treatment," Tuynke said. "Some of my direct ancestors are from the ancient tribe called Mapuche. They believed that most human illnesses come from the mental state (brain) of a person and that the solutions to those illnesses are found in mother nature."

As Tuynke was growing up in Chile, a relative who was also interested in the beauty industry opened several salons and later a school where Tuynke's mother and her



siblings attended to study the art of beauty. When Tuynke turned 18 years old, it was the inspiration and support of her mother that led her to aesthetician classes.

At age 22, Tuynke fell in love with an American boy, married in Santiago, and then transitioned as a married couple to the U.S., specifically Arizona, where she and her husband attended college to earn their degrees. Tuynke studied English and earned an associate degree in psychology. During her college years she continued doing free beauty treatments on her friends because helping others look and feel beautiful seemed natural to her — something she truly enjoyed.

Now, as a single mother of three, the entrepreneur continues to thrive in the field of her passion — beauty. "Making others feel good about themselves emotionally and physically remains my passion in life," says the clinical spa owner.

Tuynke has continued her education as a clinical aesthetician in Scottsdale, where she trained in natural remedies, phlebotomy, and life coaching. Today, she combines the advanced technology treatments with the natural solutions of her ancestors to help people feel and find their own kind of beauty. ■

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LOCAL BUSINESS

The FitMaster Helps Mesa Residents REACH 2022 HEALTH GOALS

By Jamie Killin

The new year is here, and many people are re-committing to their nutrition and fitness goals in order to make 2022 their healthiest year yet. The FitMaster is giving Mesa residents a head start on their goals with personal training, group fitness classes, and a health fair coming up on Saturday, Jan. 8.

At the health fair, taking place from 9 a.m. to 5 p.m., attendees can get a full-body scan to measure their muscle, fat, and bone density — providing a great starting point to set goals for the year ahead.

The FitMaster founder, Charles Colville, encourages everyone to take advantage of this scan (which can be paid for with HSA or FSA), especially women who can benefit from ensuring their bone density levels are healthy.

Charles has a long history of fitness and training, but it took working one-on-one with a personal trainer himself to push him to get his own personal training certification. Over time, he went from training part-time to becoming a full-time trainer (with the most clients at the gym he was working at) to now opening his own gym — inspired by his faith.



“The Bible always talks about how your body is a temple, so we need to take care of our temple,” he said. “The best way to take care of our temple is to eat good food and exercise. So that’s how with fitness and God being my master, The FitMaster came into play.”

As a personal trainer, Charles has continued to seek out more knowledge to help better his clients’ experience. After feeling like the personal training certification didn’t provide enough education, he went on to earn his A.A.S. in exercise science from Mesa Community College.

“I went to school because when I got my certification, I thought ‘this is nothing,’” he said. “I didn’t even study for it. I knew I needed more knowledge about people’s bodies and brains, and how they process exercise. There was so much more to it than what I thought.”

Now, he wants to use that expertise to change the world.

“When I first went to school, my whole goal was to change people’s lives,” he said. “Not just in Arizona, not

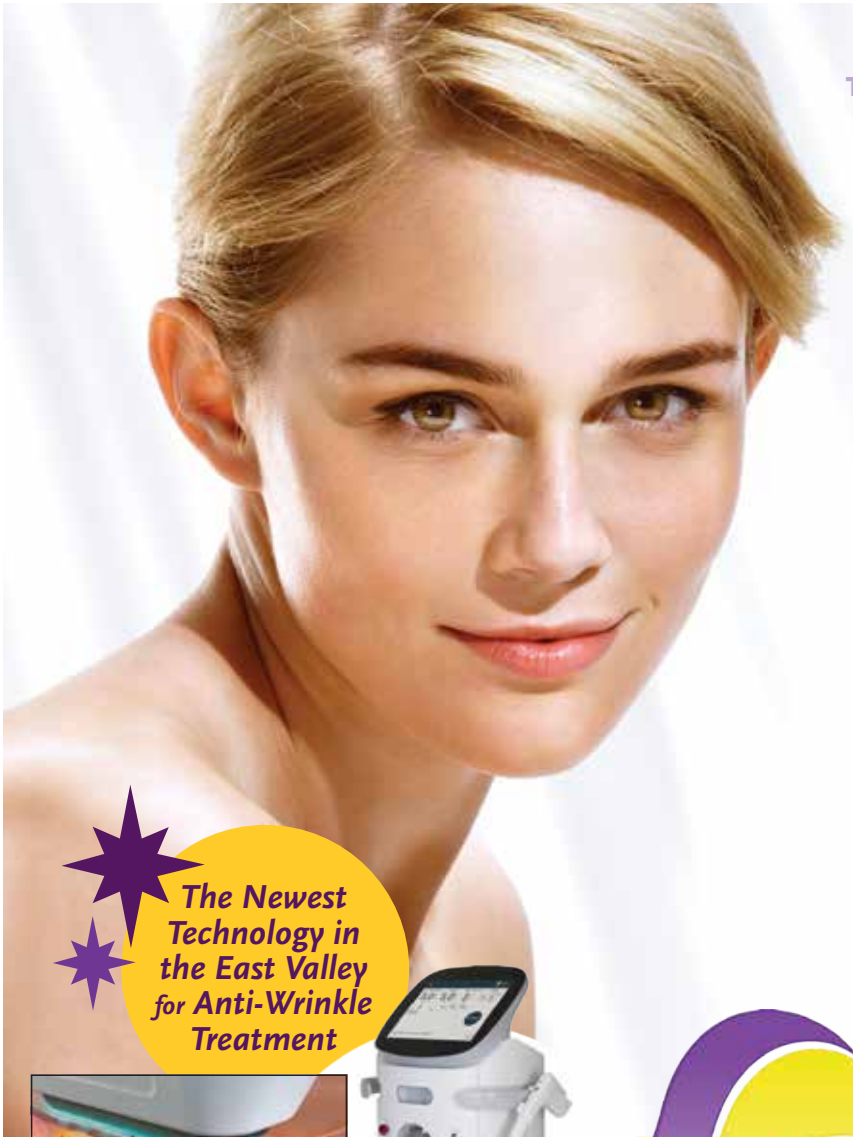
just in Mesa, but in the whole world. And people ask, ‘How are you going to do that?’ Well, the way that I do it is I help the people I’m around and they go out and help other people, and before you know it, hopefully all of that knowledge I give to people can help everybody change.”

This approach has helped Charles build a loyal clientele who have seen positive changes in their health while seeing The FitMaster grow. Now, this year, Charles will even be expanding into a bigger building by taking over the space next door.

For those wondering what to do next in their fitness journey, Charles encourages them to show up to the gym to take that first step.

“If you don’t know what you’re doing, or even if you do, just come in and check things out,” he said. “You’ve got to take that first step. That’s my biggest recommendation. If you come to my gym, that’s even better because I really believe I’m the best trainer in all of Arizona.” ■

The FitMaster is located at 6330 E. Main St., Suite 1 in Mesa. For more information, call (480) 823-8219 or visit the-fitmaster.business.site.



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LAS SENDAS GOLF CLUB

WE ARE OPEN TO THE PUBLIC FOR DINING AND GOLF LOTS NEW FOR THE NEW YEAR AT LAS SENDAS

By Dawn Abbey

It's the New Year, and the staff at Las Sendas Golf Club are already busy planning a multitude of events for an exciting year ahead.

In addition, Javier Cardenas has been named the new Director of Food & Beverage for the club. Javier, who has 30 years of experience in the culinary field, has worked in the Valley since relocating here from Michigan in 2014. His previous management position was at the highly-rated Baja Joe's Cantina in Northeast Mesa.

"I've worked the front and back of the house, learning the business from the ground up. As Food & Beverage Director, I am already planning on introducing some innovative cuisine to add to our latest menu. My specialties are seafood and steak entrées, and we'll have our chefs create some surprising offerings in the weeks to come," Javier promised.

Javier said he is already planning a wonderfully romantic Valentine's Day dinner on The Patio, with details to come soon. It's not too early to put in a reservation. You can contact Javier at (480) 396-4000 or jcardenas@lassendas.com.



MORE WINE DINNERS

There has been such a great response to our Wine Dinners at The Vistas Pavilion that we have already planned three more this year, said Director of Catering Sales Carla Shaw. "The season kicks off Wednesday, Jan. 26, at 5:30 p.m. with a reception, followed by a four-course gourmet dinner at 6 p.m., paired with wines from Duckhorn Vineyards. Additional dinners are set for March and April, and you can reserve now to make sure you get a place at the table for these quickly sold-out events.

The Vistas Pavilion will also continue the tradition of the exceedingly popular Easter Sunday and Mother's Day brunches, Carla said.



"For all of you special couples who got engaged over the holidays, think about The Vistas Pavilion for your perfect wedding venue. Our staff is always here to help you plan the day of your dreams in our newly renovated facility with spectacular views from both our indoor and outdoor locations," Carla said. Contact Carla at (480) 396-4000, Ext. 222, or email cshaw@lassendas.com.

IT'S STILL CHRISTMAS AT THE PRO SHOP

Happy New Year, said Director of Golf Michael Field, and if you didn't get what you wanted from Santa, come into the Las Sendas Pro Shop. With the New Year comes an array of fresh merchandise.

Take a look at new apparel from Johnnie-O, VUORI,



Straight Down, and Adidas. Even if you're not a golfer, stop by on your way to The Patio & Grille to see great items like stemless Las Sendas wine glasses, Theragun massagers, and Himalayan candles.

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For those of you who enjoy the test on our beautiful golf course, be sure to make plans well in advance, Michael cautioned, as we're heading into the three busiest months. All our tee times and rates can be found on our website at lassendas.com. Enjoy the Arizona weather throughout this spring and we'll see you soon, he said. Contact the Pro Shop at (480) 396-4000 or email mfield@lassendas.com. ■

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EDUCATION

The Prefrontal Cortex and Mindfulness

By Kirsten Lamb, Self Development Preschool and Self Development Academy

At Self Development Academy, our philosophy emphasizes the importance of self-awareness, self-knowledge, and self-acceptance. This development, in part, depends on the prefrontal cortex, which controls emotional regulation and executive function. While the prefrontal cortex doesn't fully develop until around age 25, the earlier you can be intentional about your child's self-regulation, the better. According to the George Lucas Educational Foundation, "Preschoolers who exhibit self-regulatory behaviors go on to experience more success in school and are more likely to avoid risky behaviors in adolescence than their peers who have a hard time with self-control." Children of any age will benefit from parenting that helps them flex those prefrontal cortex muscles, so to

speak, through self-reflection and self-regulation. Try these tips for engaging the prefrontal cortex and mindfulness.

BE CURIOUS When your child exhibits strong negative emotions or erratic behavior, don't let your response end with correction and discipline. Go several steps further with him. Help your child be curious: Where is this emotion coming from? Do I feel it in my body? What triggered my response? When have I felt this way before? What need do I have that's not being met?

BREATHE DEEPLY A lot can be said for taking a deep breath. It helps your child slow down, focus inward, increase blood flow, and according to Harvard Medical School, reduce overall stress. Even taking 20 to 30 seconds to breathe deeply throughout the day and not just in times of stress can be very beneficial.

PRACTICE GRATITUDE It can be all too easy to focus on goals, devices, future plans, past regrets, and any number of things just beyond our reach. But making a list of things for which your child is grateful helps to bring her into the present moment. It ushers in contentment and peace not found in the hustle of a life without gratitude.

MOVE THE BODY The mind's connection to the body can't be ignored. Encourage your child to listen to his body and get the kind of exercise and movement that he most enjoys. Whether it's a slow, meandering walk or a sprint, dancing to music or lifting weights, stretching at night before bed or playing soccer, the best movement is the kind that your child wants to do.

A mindfulness program is not the only area of focus in our early childhood and K-8 programs. Research confirms that children who attend pre-K programs with a more academically based curriculum are much more likely to



succeed in school than pre-K with more tepid programs. The studies have found that children who attend these preschools outperform peers who attended less rigorous preschools on both literacy and math. High-quality early childhood education programs, like the one at Self Development Preschool, are examples of academically focused preschools. Self Development Preschool serves as a feeder school to Self Development Academy, a top-ranking school whose students perform at grade levels one to two years ahead. The educators at Self Development Academy have found that students who attend Self Development Preschool first have a vastly greater likelihood of success in their studies than students that have not attended the preschool. Self Development Preschool and Self Development Academy-Mesa has been proudly serving the Mesa community for decades. Currently, Self Development Preschool and K-8 Academy are enrolling for the school year 2022-2023. Limited space is available. ■

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



We are still in a seller's market and expect this to continue in 2022, although not at such a frenzied pace. Houses are still selling like hotcakes. Well, most are.

Then there are the listings that sit on the market and start having price reductions each week. A lot of these homes are the iBuyers listings (Opendoor, Offerpad, etc.) but others are regular listings where the seller and agent have that same kind of attitude — it's a sellers' market so the home will sell, which is true, but how much is being left on the table when nothing is done to get the home ready.

If you have been out looking for a home in the past few months you will know the homes I am talking about. They are the ones that are overpriced and where nothing has been done to get them ready to list.

If they are vacant, there isn't any staging, half the time no cleaning has been done either, lights are not turned on for showing, its dark and cold with the blinds closed, and has the musky smell of an old empty home.

If it's occupied, again no staging has been done to help the seller showcase their home. It is either packed full of too much furniture, making each room seem small or cluttered with knick-knacks and personal items, making it hard for the buyer to visualize the homes potential.

There are lots of small things that could have been done to make these homes look much better and sell for a higher price, including the photography.

Without spending any money, or very little, you can transform your home and get top dollar, which can be tens

of thousands more. I just staged my new listing in Las Sendas and the only expense for the homeowner was the painting of a few walls, but the difference was amazing and has added more value to the home.

Here are some before and after pictures. Just the feel of the home as you enter has totally changed, from cold and needs work to warm and inviting, where you can imagine your family living.

It's hard to see the real difference in print so please visit my website, Homes2SellAZ.com, where I will have all the photos, and before and after video. Or come and view it for yourself at my Open House on Saturday, Jan. 8 from 11 a.m. to 3 p.m.

Typically, open houses are for the agents to get more business with unrepresented buyers viewing the home and neighbors popping in, but not in today's market. Now I use open houses to not only sell the home but sell for

above asking by getting multiple offers to bid the price up. I did an open house last week and received 10 offers, and we are now under contract for over \$100,000 above asking price, plus I have back-up offers.

Yes, you can just put your home on the market and sell right away in today's market, but why would you? Why not sell it for thousands more at little to no cost or effort by you. I offer free home staging and contractors that will do any painting or repairs needed, along with a Marketing Plan to get your home sold in one weekend with multiple offers. ■

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.

Come view this home at the OPEN HOUSE
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LOCAL BUSINESS

Stretching is for Every Body

Submitted by Stretch Zone Longbow

Stretch Zone is here to assist people from all walks of life. Stretching is for every body, from professional athletes, to your average Joe, to those just getting out of physical therapy from a hip or knee replacement or spinal fusions. Stretching on a regular basis has plenty of health benefits. Many people know that stretching after activity is important, but stretching every day regardless of activity is crucial as well.

Elasticity and pliability set the body up for success. Without stretching, the muscles begin to shorten and tighten up, leaving the body feeling stiff and tense, and more prone to injury.

Stretch Zone has created a method of assisted stretching that creates the ability to control and alter the timing of an individual's stretch reflex. It is a process which stimulates the neuromuscular connection, stimulating a relationship between the brain and the muscles. In using this technique, your muscles gain more flexibility and mobility. The tightness that happens because of the lack of communication between the brain and the muscle can cause serious injury and long-term damage to the body.

Here at Stretch Zone Longbow, we have accredited

neuromuscular behavioralists, or stretch practitioners, who use specific protocols to target problem areas and relieve tension. Within the session, the stretch practitioners use equipment to help position certain muscles to be stretched correctly without other muscular groups getting involved and compensating for the stretch.

The techniques at Stretch Zone eliminate the hassle and agitation one feels when stretching on their own. Stretching enlivens the body and releases endorphins by increasing blood flow. The health benefits that follow the physical routine of stretching here at Stretch Zone go beyond price.

During a session, the stretch practitioner determines a diagnosis of the members' flexibility and mobility. Then the practitioner creates a short-term, 12-week program that usually includes the client coming in anywhere from one to three times a week. Sessions range from \$35 to \$65 per session with the greater frequency plans being more inexpensive per session. Stretch Zone accepts HSA and FSA accounts. ■

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



EDUCATION

Class 101 is Calling All High School Juniors: IT'S COLLEGE PLANNING CRUNCH TIME

Submitted by Shawn Coats, Class 101

There's no denying it. Junior year is the most critical time for college planning. It's when high schoolers start to focus on their future and make decisions that really count. Students are just 10 months away from applying to college, and it's clear that the 11th grade is crunch time.

The good news — Class 101's Super Junior program is back. Last year we were able to help more than 230 juniors nationwide get ahead of the curve before application season even began and this year, we are excited to do the same with the Class of 2023.

Here's everything you need to know about becoming a Super Junior, and why it's one of the best ways to bring your student up-to-speed.

WHAT IS A SUPER JUNIOR?

A Super Junior is an 11th-grader who wants to get a head start on college planning. By completing the fast-track Super Junior program, students start the planning process when it matters the most: during the application pre-season. That way, when application season rolls around on Aug. 1 of their senior year, they are well ahead of their peers.



WHY IS THIS PROGRAM NEEDED?

Junior year is the most crucial time for students to take ownership of their grades, sharpen important skills, and begin the college admissions process. All of this is time consuming and overwhelming — from prepping for standardized tests to finalizing resumes.

The Super Junior program alleviates the stress of college planning by helping students achieve their goals before senior year.

HOW DOES IT WORK?

All Super Juniors will complete a Super Junior Checklist specifically designed to help them put their best foot forward. Here's a look at the seven things they will accomplish in 90 days:

- Create a top 10 list of colleges and universities
- Complete three college visits (either virtual or in-person)
- Take DISC assessment & review report
- Establish baseline ACT/SAT score
- Document top 10 trends from baseline score
- Create a resume with all activities listed
- Have a parent meeting to review all items on your checklist

WHAT'S IN IT FOR THEM?

Not only will they get ahead for application season, but all students who complete the program will earn an official Super Junior certificate. ■

Ready for your student to become a Class 101 Super Junior? Contact Shawn Coats at (602) 647-8347, email scoats@class101.com, or visit class101.com/mesagilbert for more information.

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Fast 30 - 40 min treatment - This quick full face and neck treatment is more comfortable, easy to perform and can actually be done during a lunch break

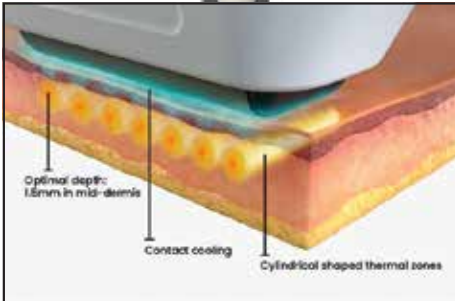
Treats all skin types - Darker skin types are more susceptible to burns with laser and light-based therapies. With Ultrasound, the treatment is safe and effective regardless of the patient's skin type

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HOW DOES SOFWAVE WORK?

The ideal depth for treating wrinkles is 1.5mm in the mid-dermis. Our unique, Intense Ultrasound Beam™ (IUB) technology generates heat at this exact depth in the mid-dermis. Additionally, there is an integrated cooling mechanism that protects the uppermost skin layer from burning.

The impacted treatment zones stimulate a healing response, called neo-collagenases, which increases and regenerates the collagen in the skin, leading to the reduction in fine lines and wrinkles.



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COMMUNITY

VOTE YES to Prohibit Short-term Rentals in Las Sendas

Submitted by Las Sendas Home Owners Association

The Las Sendas HOA board has received numerous resident complaints regarding short-term or vacation rentals in our neighborhoods. Since 2019, the number of confirmed short-term rentals has at least doubled.

More short-term rental investors are likely to come to Las Sendas because many nearby communities have restricted vacation rentals.

Now Las Sendas owners can vote to amend our community documents (CC&Rs) to prohibit short-term rentals.

"The website advertising the short-term rental near our home touts that it is located in the 'very quiet and peaceful neighborhood' of Las Sendas," Lee Decker, an Eagle Feather resident, said. "However, for those of us living near the rental, the neighborhood is anything but quiet and peaceful."

Lynn Bowdidge, a Granite Ridge resident, adds, "The difference between having known neighbors and hotel guests next door is that there is no community or respect of property from short-term rental guests."

Pat and Rod Shafer, Granite Mountain residents, plead for you to vote Yes, "to preserve Las Sendas as a community dedicated to residents who support each other and our families."

Don't wait — we urge you to support your neighbors and vote Yes. ■



Lee and Cindy Decker

Learn more at mylassendas.org/vote or call (480) 357-8780.

LOCAL BUSINESS

Give the Gift of Music TO YOUR CHILD



By Joy Robbins

Plato was quoted as saying: "Music gives a soul to the universe, wings to the mind, flight to the imagination and life to everything." This philosophy of Plato is mine also. I have been in a musical environment all my life.

My mother taught piano lessons seven days a week, so my interest in the piano was natural. I tended my little brothers while she gave lessons, hoping to get my lesson time with her. She was a wonderful teacher and taught me musical skills, but also taught me to be a sensitive and artistic person.

By age 12, I was smitten with the string orchestra at my elementary school and begged to learn how to play the viola. My parents knew how important it was to study early with fine teachers and have the best instruments, so they gave me those gifts. I attended Sun Valley Music Camp for three consecutive summers on full scholarship. I started teaching my own students at age 16, and love teaching to this day.

I continued my studies through high school and received the Sterling Scholar Award, served as president of the Utah Symphony Sub Debs, and played with several

local orchestras as a section leader and soloist. At age 17, I was invited to perform as a soloist with the Utah Symphony in their annual Salute to Youth concert.

I also received a full scholarship to study with world renowned Walter Trampler at the Academy of the West in Santa Barbara, Calif. I was awarded a four-year scholarship to the University of Utah, where I earned my bachelor's degree in music performance.

At 19, I became a professional violist with the Utah Symphony for 10 years. I had wonderful concert experiences, touring all over the United States and performance tours to Scotland, England, Germany, Greece, and Spain.

After moving to Arizona, I continued my music activities, performing with community orchestras at the Mesa Arts Center, Scottsdale, and Chandler Center for the Arts. As a certified teacher, I taught school at Dobson High, Heritage Academy, and Mountain View High, as well as serving as the viola and violin instructor at Chandler Gilbert Community College.

Music has taught me so much. I have learned patience, persistence, confidence, and most of all, a love for music of

all kinds. Currently, I am rock 'n out with my new wireless amplifier, but cling to my deep roots of classical music training. I enjoy sharing my skills and love for music with my students. I currently teach piano, violin, and viola in my home studio and love every minute! ■

Give the gift of music to your child. Professional music instruction for viola, violin, and piano. Contact Joy Robbins at (480) 205-1886. Located in the Las Sendas area.



Real Estate In Las Sendas

brought to you by: Las Sendas Area Market Report



Sales for the Month of November 2021



John Karadsheh

Address	Square Feet	Community	Sold Price
7037 E Regina St	1,756	Tapestry Mountain	\$490,000
2927 N Athena	2,091	Desert Creek	\$491,706
2939 N Augustine	2,091	Desert Creek	\$495,500
3055 N Red Mountain Rd 174	1,587	Ironwood Pass	\$514,900
7207 E Norland St	1,774	Trailridge	\$525,000
2634 N Sterling	2,153	Grayfox	\$585,000
3060 N Ridgecrest 187	2,226	Desert Vistas	\$585,500
3055 N Red Mountain 91	2,150	Ironwood Pass	\$599,999
7635 E Sandia Cir	3,426	Highlands	\$682,000
3454 N Boulder Canyon Cir	2,732	Tapestry Mountain	\$725,000
7511 E Tyndall Cir	3,842	Pinnacle Point	\$861,875
6910 E Saddleback Cir	3,842	Sonoran Hills	\$1,105,000
3903 N Pinnacle Hills Cir	3,600	Pinnacle Hills	\$1,269,000
8954 E Rosedale Cir	4,566	Estates	\$1,650,000
8105 E Echo Canyon St	4,583	Walking Stick	\$1,719,000
3951 N Pinnacle Hills Cir	5,313	Pinnacle Hills	\$1,745,000
3711 N Hawes Rd	7,371	Mountain Estates	\$2,250,000

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

Maximizing Light with WINDOW TREATMENTS

Submitted by Linda Palm, Window to Design

LET (MORE OF) THE SUN SHINE IN

Natural light is nature’s cure-all, serving as an energizing mood-booster and stress-reducer. Plus, it brightens interiors better than any light bulb.

And while natural light is definitely welcome indoors all year long, it’s most appreciated during winter’s shorter days. The question is, how to channel more of it into your home?

Sure, you could knock down a wall or add a window, if you have a major renovation already in your game plan. An easier way to maximize natural light? Change up your window treatments.

Consider the following:

Light, airy sheer shadings
Sheer window shadings are an innovative marriage of a blind and a shade. Pieces of fabric, called vanes, are encased on one or both sides by an elegant sheer.

You can tilt the fabric vanes open and closed like blind

slats. Open vanes allow natural light to filter into a room while providing daytime privacy. Closed vanes provide privacy as well as light control.

The entire window treatment rolls up just like a regular shade, for when you desire an unobstructed view.

Top-down, bottom-up shades
These shades open from the top down and bottom up. This flexibility is great for letting in plenty of natural light, while still maintaining your privacy.

Single shades with two fabrics
You can also find shades that incorporate a light-filtering as well as a room-darkening fabric on a single shade. Lower the light-filtering fabric to enjoy soft light when you want it and the room-darkening fabric for privacy when you need it. ■

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).



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EDUCATION

Mesa Public Schools Bond Dollars at Work

Story by Laurie Struna
Photos by Tim Hacker

Exciting things are happening at Mesa Public Schools as the district's master plan creates schools of the future. Thanks to funding from the 2018 voter-approved bond, schools across the district are receiving much-needed improvements.

For the past decade, Mesa Public Schools has undertaken efforts to align district facilities to support the needs of students. 2021-22 school year projects include modernized classrooms and open learning spaces to encourage student collaboration, in addition to continued cafeteria and kitchen remodels, and front office security updates.

DEFINING THE FUTURE

Scott Thompson, assistant superintendent of business and support services, shares that community input was vital to the master planning process. The district had several conversations with the community to determine what they wanted for their children.

As a result, the district focused on projects supporting the district's *Portrait of a Graduate* and its framework to ensure all students graduate ready for college, career, and community. Projects completed during 2020-21 at Dobson and Westwood high schools allowed the district to continue with upgrades at Mesa and Mountain View high schools in 2021-22.

"We wanted to improve the student experience," Scott said. "Our community told us they wanted to focus on improving supporting structures for things like fine arts,



athletics, and Career and Technical Education (CTE) programs. Other areas of concern were the length of time it takes for a student to walk from one end of the campus to another."

At Mesa High, a new SciTech building and reorientation of softball fields, tennis courts, and practice fields will make it easier for students to navigate campus. Moving the front office addresses potential security issues, making the campus safer for all.

At Mountain View High, updates include performing arts and media center modernizations, office and classroom updates, and new outdoor areas for students to promote collaboration.

These upgrades change the way students experience education, by creating collaborative and secure spaces.

According to Superintendent Andi Fourlis, the district purchased 26,000 devices with bond dollars and 6,000 antennas at all district campuses to ensure schools have safe and reliable internet. Another \$2 million replaced outdated classroom projectors with more cost-efficient large screen monitors, so both teachers and students can project lessons and assignments.

"Having the spaces to support the use of technology in the classroom is important," Andi says. "Students collaborate differently, and it has a huge impact on engaging students in learning." ■

To learn more about Mesa Public Schools, visit our website — mpsaz.org.



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FINANCES

What is ESG? And Why Do I Keep Hearing About It?

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

The investment world is full of acronyms and buzzwords, and right now you keep hearing about ESG, CSR, SRI, and several others. What do these acronyms mean and why do they keep coming up in news stories and web posts?

ESG stands for Environmental, Social, and Governance, while CRI stands for Corporate Social Responsibility, and SRI stands for Social Responsible Investing.

There are many other names and acronyms being used, but effectively they all are an evaluation of a firm's collective conscientiousness for social and environmental factors.

Environmental concerns such as climate crisis or sustainability (the depletion of raw materials or recycling programs and considerations in a company's products) can play a part in a firm's attractiveness as an investment.



Social concerns such as diversity in an organization's workforce, their commitment to human rights via where they outsource their supply chain, animal rights, and consumer protections can be considered.

Corporate governance takes into account the corporate behavior of the executives of an organization, measures the business ethics, anti-competitive practices, and corruption of the firm.

While the global pandemic has highlighted supply chain issues, growing concern about climate change has also influenced investor decisions and heightened engagement of groups previously less involved in traditional investing. This has contributed to the ESG investing boom.

Local, federal, and international regulations have been in place for years and will continue to evolve to address current circumstances which affected organizations must comply with, but in addition to legally required commitments, firms are now evaluating their environmental, social, and governance in a way to determine how it affects their attractiveness to investors.

ESG does not appear to be a trend in investing, it is something entirely different. It is an evolution of investment strategy itself. There has been a shift in how companies and investors view ESG factors and the importance they attach to them relative to other investing

considerations. Many companies are looking to do more to incorporate ESG considerations into their business strategies to strengthen their bottom lines and to raise their profiles with investors.

A recent paper titled *The Cost of ESG Investing* by ASU finance professors Laura Lindsey, Seth Pruitt, and Christoph Schiller found that even as interest in ESG mandates grows, ESG strategies have little to no impact on investment returns. ESG tilted portfolios do not perform significantly worse than non-ESG portfolios, but as ESG scoring becomes more standardized, returns of ESG tilted portfolios could surge due to the coordination from the markets or regulations.

According to the *Forum for Sustainable and Responsible Investment*, U.S. assets under management using ESG strategies grew to \$17.1 trillion at the beginning of 2020. That's a 42 percent increase from \$12 trillion at the beginning of 2018.

If you would like to include ESG investing in your portfolio and would like a complimentary consultation, please feel free to reach out to me to schedule a quick virtual meeting. ■

The above is the opinion of the author and should not be relied upon as investment or legal advice or a forecast of the future. It is not a recommendation, offer, or solicitation to buy or sell any securities or any investment strategy. It is for informational purposes only. The above statistics, data, anecdotes, and opinions are assumed to be true and accurate. Grand Canyon Wealth Management does not warrant the accuracy of any of these.

Michael J. Day CPA, PFS™ is the founder of Grand Canyon Wealth Management where he provides financial planning, estate planning, wealth management, 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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REFERRED BY KIM PHILLIPS, UPCLOSE PUBLICATIONS

EVENT

College Bound AZ hosts first CHICAGO FESTIVAL WEST

By Kim Phillips

Chicago Festival West, a Chicago-themed outdoor festival, is scheduled for March 19 at the Mesa Convention Center and Amphitheater, located at 263 N. Center Street, Mesa.

This new first-year event is being presented by College Bound AZ, an Arizona non-profit 501(c)(3) organization who helps underserved youth achieve their dream of a brighter future through a college education.

The March festival will serve as an annual *Signature Event* fundraiser for College Bound AZ, collegeboundaz.org or chicagofestwest.com.

“We are *changing the history of tomorrow* for these youth, one student at a time,” said Elizabeth Paulus, College Bound’s executive director.

In addition, the organization is featuring a Mrs. O’Leary’s Cow Medallion search. The medallion will be hidden somewhere in Mesa. The one who finds the medallion will get \$1,000 in gifts and prizes.

The outdoor festival will feature everything Chicago, including tribute bands Chicago Rewired, the Premier Chicago® and REO Speedwagon® tribute bands.

There will be plenty of food tents and trucks, arts and crafts booths, vendors, sports memorabilia, neighborhood pavilions with Chicago-style ethnic foods, youth art exhibits, chalk artists, a Chicago graffiti artist, a vintage car show, sports dignitaries like Jim McMahon and others, a high school drumline, and other live entertainment throughout the weekend.

CLUE 1
The medallion is hidden within the City of Mesa, and you start by being square if you want to be first to find the treasure.

The medallion is not:

- Hidden on a private residential or business property
- There is no need to dig or climb to find the medallion

When the medallion is found, return the treasure to the Visit Mesa office, located at 1 North McDonald St., Suite 209, to claim the prize, or call (480) 827-4700. After hours, call College Bound AZ at (480) 861-9573.

“College Bound AZ assists underserved youth with our RISE Scholars’ program with the goal of *full-ride* financial awards. We help our Junior RISE Scholars transition to high school into our RISE Scholars program ready to take on the challenges of preparing for college,” said Elizabeth.

Tickets to the Chicago Festival West are \$12, and more information can be found at chicagofestwest.com. ■

For more information about College Bound AZ, contact Elizabeth Paulus, executive director, at ep@collegeboundaz.org, or (602) 550-3161.

Mrs. O’Leary’s Cow Medallion is hidden in Mesa. Clues will be published until the medallion is found by some lucky person. The medallion is approximately 4 inches in diameter and is gold in color.



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Laura Markison,
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January 2022

HEALTH Over 50

Did You Know There are Multiple Times to Enroll or Make a Change in a Medicare Plan?

Submitted by Tapestry Insurance

We are all familiar with Medicare's Annual

Enrollment period, from Oct. 15 to Dec. 7 of each year. This is the time Medicare beneficiaries are allowed to change their drug plans and Medicare Advantage plans. However, there are several other opportunities to enroll or make a change to your Medicare plan.

- Here is a list of some special circumstances:
- You changed where you live.
 - You are losing your current medical coverage.
 - Your plan changes its contract with Medicare.
 - You qualify for extra help paying for Medicare.
 - You have a chronic condition that qualifies you for a special needs plan.

Also, the Open Enrollment Period (OEP) is from Jan. 1 to March 31 and allows Medicare beneficiaries to make a one-time change of their Advantage plan or choose to go back to Original Medicare and pick a drug plan.

As I visit with people, one of the main concerns I



Lynne Jones

see is whether they are picking the best plan. It is hard to know what the future may bring, and picking the right plan can be stressful. That is why it is advisable to have an agent help navigate some of these choices. Being an independent agent, I am able to share a wide variety of plans that can work for your particular situation.

If for any reason you find yourself on the wrong plan or if you have questions about the plan that you picked, please give me a call. I can help ease your concern and make sure you have the plan that is right for you.

Right now is a good time to ensure you have the right plan. You may be eligible to make a change or find a better fit. ■

Please call Lynne Jones, licensed sales representative, at (480) 212-2246. I would be happy to answer any questions you have about Medicare plans.



FINANCES Over 50

What are your 2022 financial resolutions?

Submitted by Brent D. Hoskinson and Linda Drake

Have you made your New Year's resolutions? This year, in addition to setting goals for your health and self-improvement, why not make some financial resolutions, too?

- Here are a few suggestions:
- First, resolve to be prepared for the unexpected. One way of doing this is to build an emergency fund containing three to six months' worth of living expenses, with the money kept in a liquid, low-risk account.
 - Next, set a goal of boosting your retirement savings by contributing more to your IRA and 401(k).
 - Here's another good resolution: Reduce your debt load. The lower your debt payments, the more you can save and invest for the future.
 - Finally, tell yourself you won't overreact to news events by constantly changing how you invest. Stick with a strategy that's suitable for your goals and risk tolerance.

These aren't the only financial resolutions you can make – but following them may help you develop good habits that can benefit you in 2022 and beyond. ■

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

Happy New Year

As the calendar turns the page, we wish you the very best in the year ahead.

Brent D. Hoskinson, AAMS®
Financial Advisor
2941 N. Power Road Suite 103
Mesa, AZ 85215
480-985-3115

Linda Drake, AAMS®
Financial Advisor
3654 N. Power Road Suite 169
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ARE MEDICARE PLAN CHANGES TOO CONFUSING?

Some Medicare plans are prone to change more than others each year. Let me help take some of the confusion out of choosing a plan for 2021 and beyond.

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

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

Call me today for help navigating Annual Enrollment this year!

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HEALTH

What's a Healthy Meal Plan for a SENIOR WITH ALZHEIMER'S?

Submitted by Home Care Assistance

When devising meal plans for seniors with Alzheimer's, it's important to consider both their dietary needs and their mealtime difficulties. When seniors have poor appetites, caregivers may need to focus more on calorie content than on nutritional content and consider certain foods that may slow the progression of the disease.

THE IMPORTANCE OF A BALANCED DIET

Not eating enough healthy foods can exacerbate Alzheimer's, weakening the body and the mind. Certain Alzheimer's symptoms, including behavioral irregularities, may become more extreme when seniors don't meet their recommended daily caloric intake.

Ideally, your aging loved one's diet should be balanced and filled with lean proteins, whole grains, fruits, vegetables, and healthy fats, and you should limit his or her intake of cholesterol and saturated fat, which are found in butter and red meat. The refined sugar found in processed foods can also be detrimental to seniors with Alzheimer's, and foods with high sodium content should be avoided as well.

Aging adults who need help managing mental and physical health issues can benefit from the assistance of a highly trained professional caregiver. Seniors who want to remain healthy as they age can benefit in a variety of ways when they receive professional home care services. Home Care Assistance is here to help your loved one accomplish daily tasks, prevent illness, and focus on living a healthier and more fulfilling life.

THE MIND DIET

For optimal brain health, seniors with Alzheimer's should follow the MIND (Mediterranean-DASH Intervention for Neurodegenerative Delay) diet. This dietary plan is



specifically designed to stave off the cognitive decline associated with Alzheimer's and other forms of dementia. It includes foods that are known to boost brain health and limits the intake of foods known to damage brain health.

The MIND diet recommends flavonoid-rich foods, such as strawberries and blackberries, as well as leafy green vegetables, as their high antioxidant content reduces oxidative stress and inflammation in the brain. Also recommended are nuts, beans, fish, and olive oil. Seniors are encouraged to avoid high-fat foods like cheese and fried foods.

UNDERSTANDING APPETITE

Ideally, seniors with Alzheimer's would adopt the MIND diet or another balanced meal plan. In reality, many seniors face difficulties managing a limited appetite. If your loved one isn't getting enough daily calories, try to figure out the cause of the problem.

Some seniors stop eating because they can't recognize the foods on their plates, while denture-wearing seniors may find eating painful. Inadequate exercise can make eating feel like a chore, and new medications can impact appetite as well. Many seniors also experience decreased

sensory perception. When they can no longer taste or smell their food, eating is less enticing.

There are many reasons seniors might need assistance at home. Some may require regular mental stimulation due to an Alzheimer's diagnosis, while others might only need part-time assistance with exercise and basic household tasks. Home Care Assistance is a leading Mesa senior care provider. Families rely on our expertly trained caregivers to help their senior loved ones maintain a high quality of life.

MEALTIME MODIFICATIONS

There are ways to help seniors with low appetites eat sufficient amounts of food. First, you can try a few simple dinnertime modifications. For seniors who are easily distracted, serving meals in a quiet, relaxing environment can make eating easier.

If your loved one has difficulties with visual perception, try using contrasting colors. If the food is dark or brightly colored, place it on a white plate to maximize contrast. To minimize visual confusion, avoid using patterned plates, cups, and placemats. You should also give your loved one plenty of time to eat, and you should recognize that he or she has food preferences.

If you are the primary caregiver for a loved one with Alzheimer's disease, you don't have to go through it alone. Without the right assistance, Alzheimer's can be challenging for seniors and their families to handle.

If you're looking for professional Alzheimer's care, Mesa Home Care Assistance provides high-quality care aging adults and their families can count on. All of our hourly and live-in caregivers are trained to help seniors with Alzheimer's live happier and healthier lives, and we also provide specialized dementia, stroke, and Parkinson's care. ■

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2 COLLEGE VISITS
☐ Complete three virtual (or in-person) college visits from top ten list

3 DiSC®
☐ Take DiSC® assessment & review report

4 ACT/SAT BASELINE SCORE
☐ Establish baseline ACT/SAT score

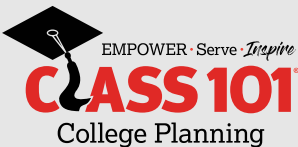
5 ACT/SAT TRENDS
☐ Document top ten trends from baseline score

6 RESUME
☐ Create a resume with all activities listed

7 JUNIOR PARENT MEETING
☐ Have a parent meeting to review all items on your checklist



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