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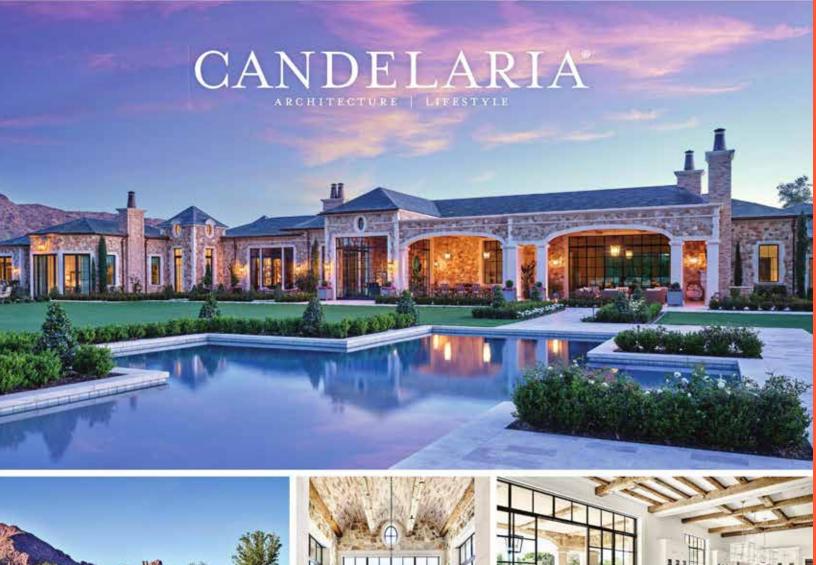




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Britt Bennett britt.bennett@n2pub.com 602-448-0090



Associate Editor Christy Caine christy.caine@n2pub.com



Associate Editor misha.jam@n2pub.com



Writer and Content Coordinator Tiffany Brown tiffany.brown@n2pub.com (425) 442-9642



David Lee 602-818-2464 davidbryanlee@gmail.com



- Recipes Elena Wilkie



Dana Caranci dana.caranci@n2pub.com



and Photographer Alicja Farner



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Ad Manager

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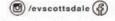


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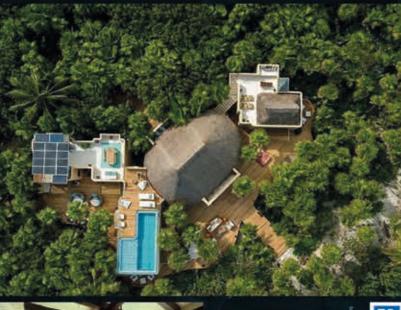






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HIGHLIGHTS

LOCATION: TULUM.

SIAN KAAN BIOSPHERE

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6300 m2 / 67812 sq.ft

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a squadron of JÁVELINAS



My wife describes it as one of the most magnificent scenes she's ever witnessed: Just after sunrise, the bushes in a ravine beside our house suddenly swayed and rustled, as if started by an oncoming storm. A squadron of javelinas was on the march—not one or two, but 10 or 20—rushing headlong up the ravine before disappearing over a hill. She took in their beauty and counted herself blessed.

After my mother moved here from San Diego, she called me one morning. "What do I do?" she asked nervously, "there are warthogs outside my door!" "Those aren't warthogs, Mom. They're javelinas."

My wife, hailing originally from rainy England, once brought me a baby scorpion cupped in her hands. "Don't you think he's beautiful?" she said. "I found him in the bathroom tub and wanted to show you!" The predatory arachnid raised its pinchers and eyeballed me.

She doesn't do that anymore.

Having moved to northern Scottsdale from Colorado, I did not expect to see so much wildlife here. In Colorado, deer were as common as cows, bears would meander across my property from time to time, and my son and I spotted mountain lion tracks more than once.

Here we've seen covotes, bobcats, owls, tarantulas, even a Gila monster my wife chased across the road to make sure it was safe from traffic. Last spring, after heavy rains, a tortoise showed up in our courtyard. He was so friendly, I figured he had to be somebody's pet. I mistakenly took him for an African spurred tortoise—a common pet in this region. We kept him in my study for a few days, then sadly realized he was a desert tortoise, and we were keeping him from his home. We set him free, and he happily wandered back into the wild.

And so, this is the wonderful secret us Arizonans know: Our desert home is not arid, flat, and empty; it flourishes with the color and creativity of God, expressed in myriads of ways through the creatures He's put here to keep us company.

publisher's notes









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Annie Cole

Annie Cole RE/MAX Fine Properties Annie Cole has been selling real estate in the valley for 22 years. After being licensed in Denver in the 90s for a short time, her husband was transferred with his job to Phoenix in 1998. She decided to take a couple of years off to learn the lay of the land prior to getting her license here. Annie launched her business in 2000 and after a few stops at small boutique real estate brands, she settled at RE/MAX Fine Properties in 2011 where she consis-

tently ranks in the top 10 Individual sales agents at an office that recorded over \$2 billion in sales in 2021.

She blends a passion for top-notch customer service, hands-on care through every stage of the transaction, and ultimately welcoming her clients as friends. While she blends both a digital and print strategy in selling properties, she believes that at the end of the day this is an "in-person" business that deserves her full attention when it comes to one of life's major financial investments, whether her clients are buying or selling. Professionalism, care, fiduciary duty, and confidentiality are the cornerstones of her business.

She was inducted into the RE/MAX Hall of Fame in 2017 and continues to receive multiple awards for her work including being named to the Phoenix Business Journals top 100 most productive agents. Additionally, RE/MAX International named her Arizona #6 Individual Producer - September 2015, Southwest Region #5 Individual Producer - 2013, and Arizona #2 Individual Producer - 2013.

Annie has been married for 30 years to her husband and has two grown boys. She's an avid hiker, hot yoga enthusiast, lover of wine /fantastic restaurants, she loves traveling to unique destinations and visiting her large extended family.



SUN VALLEY POOLS

Lionel Arnoult Sun Valley Pools Lionel took over the company a few years ago when he heard about "Sun Valley Pools," a renowned pool construction company, founded in 1953, was strug-

gling for a decade after the 2008 recession.

Lionel Arnoult is a serial entrepreneur born and raised in the South of France, with more than 35 years of taking over businesses in difficulties both in Europe and in the U.S. since 1998. After working in different professional sectors in food and hospitality, light manufacturing, real estate development, Lionel saw the urgency to take over Sun Valley Pools and bring it back to its former glory as the leader in the local pool industry.

Sun Valley Pools was born on Scottsdale Road and Camelback (now Fashion Square) and reminded Lionel of where he grew up...in the glamour of Monaco and Saint Tropez lifestyle. There are many memories of the French Riviera that are in common with the Paradise Valley/Scottsdale area, even though they are two different worlds.

Sun Valley Pools is a low-volume company focused on client needs - quality versus quantity! From new inground pools to spa additions all the way to complete remodeling, Sun Valley Pools can do it all. With decades of experience and resources in the industry, Sun Valley Pools is now focusing on making a better world by bringing new sustainable technology and products into clients' backyards.

S.V.P. team always puts first the emotional response of a client, that they will be looking at their backyard every day. That emotion is created with what they see; similar to looking at a painting or a piece of art, it's a unique emotion for everyone. A pool design must bring joy and wellbeing into daily life while making backyards a better world together.

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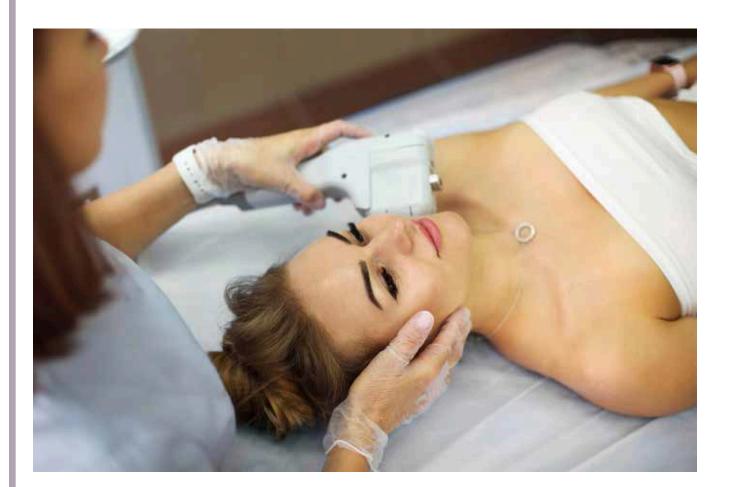


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Beneficiary designations can provide a relatively easy way to transfer an account or insurance policy upon your death. However, if you're not careful, missing or outdated beneficiary designations can easily cause your estate plan to go awry.

We often complete these designations without giving it much thought, but they're actually important and deserve careful attention. Here's why: Beneficiary designations take priority over what's in other estate planning documents, such as a will or trust.

For example, you may indicate in your will you want everything to go to your spouse after your death. However, if the beneficiary designation on your life insurance policy still names your ex-spouse, he or she may end up getting the proceeds.

WHERE YOU CAN FIND THEM

Here's a sampling of where you'll find beneficiary designations:

- Employer-sponsored retirement plans [401(k), 403(b), etc.]
- IRAs
- · Life insurance policies
- Annuities
- Transfer-on-death (TOD) investment accounts
- · Pay-on-death (POD) bank accounts
- Stock options and restricted stock
- Executive deferred compensation plans

Because you're asked to designate beneficiaries on so many different accounts and insurance products, it can be difficult to keep up. However, it's worth the effort; failing to maintain the beneficiary designation on that 401(k) from three employers ago could mean money will go to the wrong place.

When you first set up your estate plan, go over all the designations you previously made and align them with your plan. After that, you should review and update them regularly – a least once a year.

10 TIPS ABOUT

BENEFICIARY DESIGNATIONS

Because beneficiary designations are so important, keep these things in mind in your estate planning:

- 1. Remember to name beneficiaries. If you don't name a beneficiary, one of the following could occur:
- The account or policy may have to go through probate court. This
 process often results in unnecessary delays, additional costs, and
 unfavorable income tax treatment.
- The agreement that controls the account or policy may provide for "default" beneficiaries. This could be helpful, but it's possible the default beneficiaries may not be whom you intended.
- 2. Name both primary and contingent beneficiaries. It's a good practice to name a "backup" or contingent beneficiary in case the primary beneficiary dies before you. Depending on your situation, you may have only a primary beneficiary. In that case, consider whether a charity (or charities) may make sense to name as the contingent beneficiary.

- 3. Update for life events. Review your beneficiary designations regularly and update them as needed based on major life events, such as births, deaths, marriages, and divorces.
- 4. Read the instructions. Beneficiary designation forms are not all alike. Don't just fill in names be sure to read the form carefully.
- 5. Coordinate with your will and trust. Whenever you change your will or trust, be sure to talk with your attorney about your beneficiary designations. Because these designations operate independently of your other estate planning documents, it's important to understand how the different parts of your plan work as a whole.
- 6. Think twice before naming individual beneficiaries for particular assets. For example, you establish three accounts of equal value and name a different child as beneficiary of each. Over the years, the accounts may grow unevenly, so the children end up getting different amounts which is not what you originally intended.
- 7. Avoid naming your estate as beneficiary. If you designate a beneficiary on your 401(k), for example, it won't have to go through probate court to be distributed to the beneficiary. If you name your estate as beneficiary, the account will have to go through probate. For IRAs and qualified retirement plans, there may also be unfavorable income tax consequences.
- 8. Use caution when naming a trust as beneficiary. Consult your attorney or CPA before naming a trust as beneficiary for IRAs, qualified retirement plans, or annuities. There are situations where it makes sense to name a trust for example, if:
 - · Your beneficiaries are minor children
- You're in a second marriage
- · You want to control access to funds

Even in cases like these, understand the tax consequences before you name a trust as beneficiary.

- 9. Be aware of tax consequences. Many assets that transfer by beneficiary designation come with special tax consequences. It's helpful to work with an experienced tax advisor, who can help provide planning ideas for your particular situation.
- 10. Use disclaimers when necessary but be careful. Sometimes a beneficiary may actually want to decline (disclaim) assets on which they're designated as beneficiary. Keep in mind disclaimers involve complex legal and tax issues and require careful consultation with your attorney and CPA.

NEXT STEPS

- When creating, updating, or simply reviewing your estate plan, pay attention to your beneficiary designations.
- · Remember, beneficiary designations take precedence over

- what you may have specified in a will or trust.
- Put a reminder on your calendar to check your beneficiary designations annually so you can keep them up-to-date.

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2425 E. Camelback Rd, Suite 1050
Phoenix, AZ 85016
Direct: (602) 952-5150
David.Denitto@wellsfargoadvisors.com
https://home.wellsfargoadvisors.com/David.

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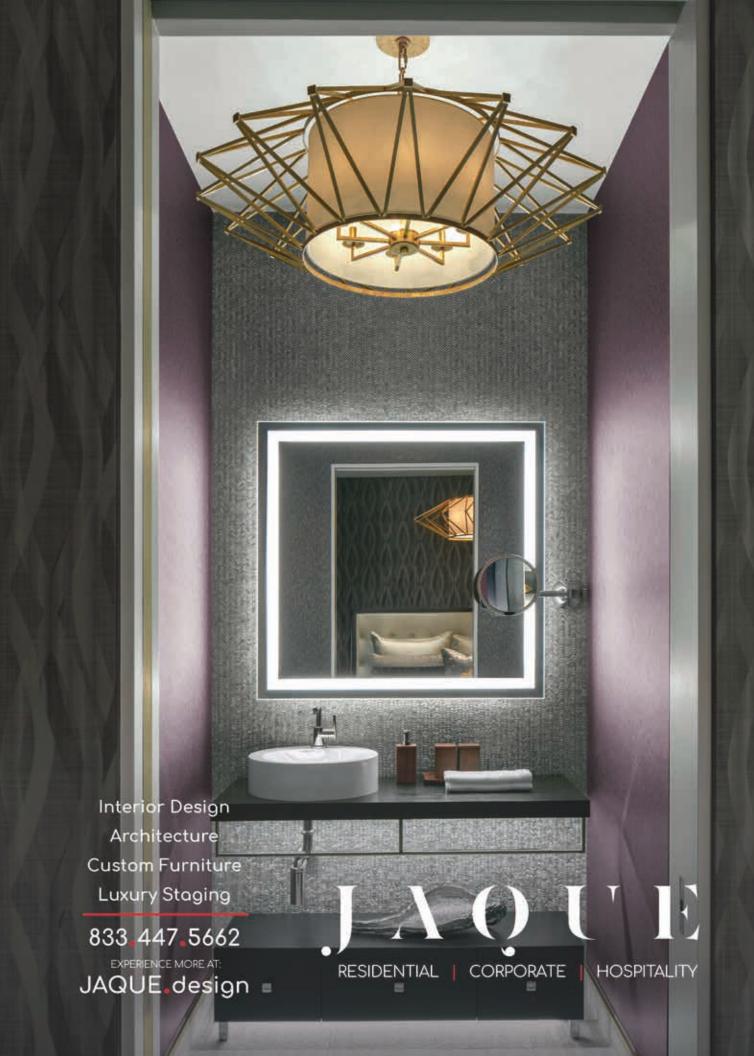




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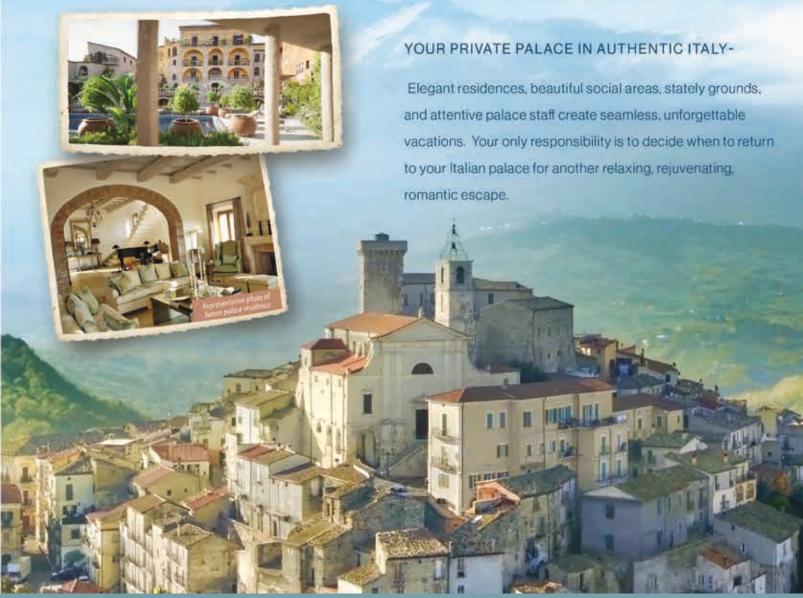


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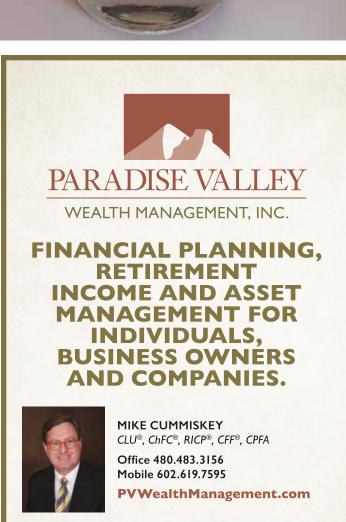
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good ideas for my paradise valley neighbors



NEW STUDY:

Pension-Like Income Reduces Risk of Outliving Savings

By Resident Contributor Mike Cummiskey, CLU®, ChFC®, RICP®, CFF®, CPFA

It's interesting to me that many teachers, government employees, and others with pension benefits seem to do ok in retirement without very high earnings or large retirement savings. Their guaranteed pension benefits help them enjoy a comfortable retirement.

Employers have been eliminating pension plans over the past several years and shifted the burden of retirement savings onto employees. 401(k)s, IRAs, and other retirement savings plans have largely replaced pension benefits. Although they provide good opportunities to accumulate monies for retirement, 401(k) s, etc., do not create guaranteed income streams, and that is the current focus for retirement planning.

A new study From the Center for Retirement Research at Boston College concludes that: "Baby Boomers without DB (Defined Benefit) pension plans may be drawing down their assets faster, leaving them with more risk that they will outlive their savings." *

The point of the study is that even if you have saved substantial amounts for retirement, your risk of running out of money is heightened by not having a guaranteed source of income for life. Let's outline how to create your own retirement income plan and your own source of private pension-like income.

BUILDING YOUR RETIREMENT INCOME 'PARFAIT'.

Think of building your retirement income with various layers of income. The amount of income should include your everyday expenses, but not major discretionary expenses or splurges. Just for fun, let's estimate the minimum budget for your retirement is \$10,000 of gross income per month and you have no pension benefits.

The bottom layer of income will probably be Social Security. This income is guaranteed for life and will increase with inflation. Monthly income benefits increase 8% for every year you defer after your full retirement age, up to age 70. Depending on when you claim your benefits, it will make up a thinner or thicker layer of income. For this example, let's estimate your Social Security income at \$3,500 per month.

The next layers of the parfait may be created with spousal social security benefits, part-time work, rental income, or other assets, and let's estimate that at \$2,000 per month.

The remaining need for \$4,500/month to top off your parfait of guaranteed income would be taken from your retirement or other savings. You can arrange for automatic monthly withdrawals from your investments to make up for the deficit. However, The Boston College study suggests that it may be better to create guaranteed pension-like income to make up this difference rather than retaining the risk of running out of funds due to market risks or longevity risks. But how?

BUY YOUR OWN GUARANTEED MONTHLY INCOME

You can buy guaranteed pension-like income using an annuity. Don't let the word 'annuity' turn you off. Annuity income can be preferable to discretionary income from investments because it eliminates both the market risk and longevity risk for the rest of your life. And keep in mind this is simply filling a gap in guaranteed income sources. Your remaining savings can stay suitably invested and insulated from your monthly income needs.

Annuities usually provide income for single or joint lives, and most would pay any unused account value to beneficiaries in case of a death. For an additional cost, some also include an optional death benefit, which refreshes the original account balance for the beneficiary if the annuitant (the person receiving the annuity) dies, even after taking withdrawals from their account value – perhaps for years.

Other types of income-focused annuities are designed to be purchased, then deferred for several years, to generate a much higher guaranteed income (not unlike deferring social security benefits for greater income).

Ask your advisor to find out how much it would cost for an annuity to generate whatever monthly benefit you would like. You can discount the amount needed to contribute now by starting the income at a future date. As an example, if you are around 60, the amount of principal needed to fund the annuity can be substantially less if you want the benefit to start at age 65 or 70.

Having a baseline of guaranteed income will reduce the anxiety of managing your investments and help you enjoy your retirement that much more.

*The Center for Retirement Research at Boston College.

September 2021. "Can the Drawdown Patterns of Earlier Cohorts
Help Predict Boomers' Behavior?

Mike Cummiskov, CLUS, ChECS, RICES, CEES, CPEA is the

Mike Cummiskey, CLU®, ChFC®, RICP®, CFF®, CPFA is the owner of Paradise Valley Wealth Management, Inc., 5401 East Sapphire Lane, Paradise Valley, AZ 85253. 480-483-3156. He and his family have been residents of Paradise Valley since 1992. Mike has served on Town Committees and has co-sponsored the "Safely Shred" events with the Paradise Valley Police Department since 2014. You can learn more about Mike at www. pvwealthmanagement.com.

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Client: Sandra Pulido, HomeSmart Size: 1/4 Location: Standard

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			Ų.					\ \ \ \	
\	Address	Price	Bedrooms	Bathrooms	Approx SQFT	Price/SqFt	Subdivision	MLS #	
П	8100 N 68th ST	\$20,000,000	5	7.5	17,912	\$1,116.57	Camelback Country Club Estates	61943	20
П	5800 N Yucca RD	\$18,000,000	8	11	21,379	\$841.95	Jokake Camelback Properties Tract A	62229	76
	6121 N NAUNI VALLEY DR	\$14,000,000	4	4.5	6,200	\$2,258.06	NAUNI VALLEY RANCH 5	62330	119
	6480 E ARROYO VERDE DR	\$10,900,000	9	10	17,322	\$629.26	MALCOMB ESTATES 2	62890	000 /
7	5815 E JOSHUA TREE LN	\$9,999,999	6	7 ×	7,500	\$1,333.33	Metes & Bounds	63209	87 🚄
	5800 N 39TH ST	\$9,500,000	4	5	8,916	\$1,065.50	ARROYO HEIGHTS	63242	283
	5120 N CASA BLANCA DR	\$7,685,000	5	5	7,693	\$998.96	CAMELBACK LANDS	62138	55
	6100 E Caballo DR	\$7,250,000	5	6	7,900	\$917.72	MORNING GLORY ESTATES LOT 1-12	62860	090
	7223 N BLACK ROCK TRL	\$6,400,000	8	7	8,000	\$800.00	CLEARWATER HILLS PRVT ROADS & TR A	62798	
_/	7116 E SUNNYVALE RD	\$6,000,000	5	5.5	7,800	\$769.23	Rancho Sunnyvale	63275	86
	5518 N QUAIL PL	\$5,900,000	8	8.5	9,442	\$624.87	UNKNOWN	62453	392
_/	6738 E KASBA CIR	\$5,495,000	5	6	6,546	\$839.44	CASA BLANCA ESTATES LOT 20-37 & TR A	63184	94
	6901 N HIGHLANDS RD "7511 N	\$5,150,000	7	9	7,496	\$687.03	PARADISE HIGHLANDS 1	62668	310
	Eucalyptus DR"	\$4,500,000	4	6	5,789	\$777.34	PARADISE COUNTRY CLUB ESTATES	63061	35
	4701 E WHITE DR	\$4,200,000	4	5	6,340	\$662.46	SUNSET HILLS 3	62998	324
П	6819 E HUMMINGBIRD LN	\$3,925,000	4	5	6,010	\$653.08	HUMMINGBIRD COURT	62927	/50
J	7190 E IRONWOOD DR	\$3,895,500	4	4.5	4,334	\$898.82	IRONWOOD GOLF VILLAS	62105	
	6730 E KASBA CIR	\$3,950,000	4	6	6,115	\$645.95	CASA BLANCA ESTATES LOT 20-37 & TR A	63192	98
	6346 E MOUNTAIN VIEW RD E	\$3,870,000	8	9	7,387	\$523.89	SUNBURST FARMS EAST 6	62947	26
\leq	5250 E MOUNTAIN VIEW RD	\$3,699,000	5	6.5	7,042	\$525.28	GOLF VIEW ESTATES	63128	
	7168 E CARON DR	\$2,575,000	8	6	6,226	\$413.59	CYPRESS CREEK ESTATES	62970	24

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REALTOR
& OWNER

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Mike Ratzken
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PARADISE VALLEY MARKET INSIGHTS

2021 A YFAR IN RFVIFW

aradise Valley closed 2021 with another recordbreaking year. While our year ended strong, inventory remains in short supply. The number of listings in Paradise Valley is currently 109 which is 58% lower than the start of 2020 and 179% lower than the start of 2019. An increased number of people are entering the housing market in Arizona. Interest to live in one of Arizona's most exclusive communities is high, keeping Paradise Valley poised for continued

growth in 2022. Most economists agree and are forecasting another three to five years of growth in real estate across the country. If you are thinking about selling, 2022 is your year! Values will continue to grow at a slower pace and there will be less likelihood of bidding-wars. Get a detailed look at the Paradise Valley real estate market in our Paradise Valley 2021 Annual Review!

LUXURY IN DETAIL - ANNUAL REVIEW

\$1 M - \$1.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021	173	\$499.15	84
2020	248	\$391.53	107
\$3 M - \$3.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021	114	\$589.34	120
2020	50	\$545.35	158
\$5 M - \$5.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021	28	8706.58	170
2020	11	634.29	303
\$7 M - \$7.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021	15	\$898.14	132
2020	1	711.68	22
\$9 M - \$9.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021	2	\$969.63	17
2020	1	659.91	243
\$11 M - \$11.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021		s-	-
2020	1	8797.91	0
\$13 M - \$13.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021	1	\$945.78	2
2020	-		
\$15 M +	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRKT
2021		s-	

81046.64

4011 40			ALIC DELCEICE	
\$2 M - \$2				AVG DAYS ON MRK
2021	1	196	\$530.66	84
2020	1	39	\$467.74	161
\$4 M - \$4	.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRK
2021	4	15	\$657.90	82
2020	3	39	\$599.34	177
\$6 M - \$6	.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRK
2021	2	22	\$790.08	163
2020	6	5	\$921.98	157
\$8 M - \$8	.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRK
2021	4	į.	\$896.35	114
2020	9	3	\$795.36	45
\$10 M - \$1	0.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRK
2021	6	5	\$1,184.78	55
2020	1		\$1,345.82	130
\$12 M - \$1	2.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRK
2021	9	3	\$1,007.17	141
2020				
\$14 M - \$1	4.9 M	CLOSINGS	AVG. PRICE/SF	AVG DAYS ON MRK
2021	*1	3	\$987.80	540
2020				

TRENDS IN LUXURY

2021 was an astonishing year. The luxury real estate buying boom that began in 2020 escalated even further in 2021. Will 2022 build on this unprecedented momentum? Here are the five luxury real estate trends to watch for 2022.

- #1: Low Inventory will continue to constrict the luxury market.
- #2: We will continue to hit new thresholds within the market. A lack of desirable properties will push prices up across all luxury price points.
- #3: A high demand for turn-key properties will continue to spark bidding wars and fetch the highest prices.
- #4: Expect "The Great Migration" to continue as the Valley remains a top destination in the country.
- #5: We will see a rise in co-ownership as some affluent buyers did not fully migrate to other locations; rather, they simply swapped a secondary residence for a primary residence or chose to own two primary properties in different locations and split their time based on lifestyle preferences.

For more luxury real estate insights and trends contact Monson Luxury Group, The Noble Agency at **480.618.1147.**







DAYS ON MARKET SALES 150 2021 102



MONTHS OF SUPPLY 3.1





LISTINGS \$/SF \$609.34 2021 \$866.71

ACTIVE



\$453.75

2021 \$575.16

SALES \$/SF 7.6% 2021 26.5%



SALES \$/SE 95%





SUCCESS RATE 72.2% \$1.210 M \$1.879 M 2021 80.4%







ANNUAL SALES

5,624 SF 2021 5,721 SF

An overall comparison from 2020 to 2021, Single Family Residences 1,000,000 +



BECOME AN INSIDER AND SIGN UP FOR THE 2021 ANNUAL LUXURY REPORT

Are you a real estate connoisseur, owner or investor who likes to stay informed on the market in Paradise Valley? The Noble Agency's INSIDER 2021 annual luxury real estate report is coming out soon! It will have all of the information you'll need to sharpen your knowledge and make great real estate decisions. Get on the list and sign up for your copy today. We're two decades in and still committed to providing you with the most exceptional experience.

SIGN UP TODAY! INSIDER@thenobleagency.com

Contact us: 480.618.1147









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Through his affiliation with Sotheby's he has access to the best marketing in the industry coupled with strong relationships to the Top Broker's in the World with qualified, vetted buyers. Brad delivers results with New York brokerage experience and connections like no other



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By Scott Nichols

1954

Bentley R-Type Continental Mulliner Fastback

Type of vehicle 1954 Bentley R-Type Continental Mulliner Fastback

How long have you had this car?
Since 2013



• • •

• • •



How did you come to own the car? Purchased from an Italian fashion house

founder through Kidston SA

What do you like best about this vehicle?

The R-Type Continental Fastback in its time was the most expensive, finest, all-around touring car in the world: the ultimate in transcontinental land travel for the super-rich owner-driver. This car is one of three Mulliner lightweights.

Describe the restoration work that has been done:

The new owner commissioned multiple award-winning British marque and model experts Clark & Carter of Braintree, Essex to carry out a total "nut and bolt" restoration of the-then 60-year-old car to world-class Concours standard.

Accompanying documentation and photographs of the work when in progress show the painstaking lengths to which the craftsmen went to produce probably the finest example of this iconic model





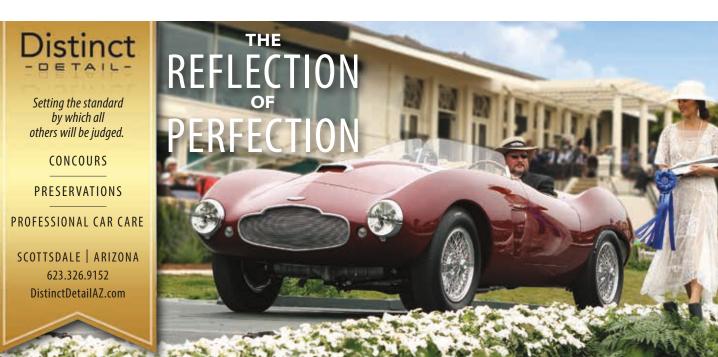


in existence today. From November 2013 to July 2015, work to the value of £419,050 (€570,000) has been completed by Clark & Carter, with no fastener, washer, screw, or bolt too small to be replaced or, if unobtainable today, restored and replated. Then it was shipped to the U.S. to be detailed by the professionals at Distinct Detail in Phoenix, AZ, and prepared for Pebble Beach Concours d'Elegance.

Is there an interesting story about the vehicle:

In drab post-War Britain, it was extraordinary that Bentley found over 200 buyers for a car with such a colossal price tag...£4,890 plus £2,083 purchase tax. But when the prototype was shown at the Paris Salon and the London Motor Show in the autumn of 1951, production was sold-out for many months ahead.

The car came about from Bentley's post-war interest in producing a lightweight, high-performance, two-door four-seater. In 1949, H.J. Mulliner had produced three Mulliner Lightweights, streamlined coupés in parallel, Franco-Britannic Automobiles of Paris commissioned Pinin Farina to design a sporting Bentley Mk VI coupé. The car was completed in late 1953 this R-Type Continental made its public debut at the 1954 Brussels Motor Show.



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START YOUR YEAR THE PROPER WAY!

This year was filled with an exciting array of spectacular collectibles and amazing German Masterpieces. Please review our website and our fantastic selection of BMW M Series, Mercedes Benz AMG's and other hard to find beauties noting our inventory changes weekly. Proper Performance reviews speak for themselves as far as the experience and overall care you will receive during your visit. Our

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"KEYTO THE HIGHWAY" TIEKEN GALLERY

paradise valley arts



February 2022 • Life In Paradise Valley **57**

Recipe by **Elena Wilkie**, www.afoodiesbliss.co
Photography by **Alicia Farner**, www.aliciafarner.co

Stransferny-COCONUT Bliss bites





These No-Bake Strawberry Coconut Bliss Bites are loaded with dried strawberries, almonds, dates, and coconut for an easy, bite-sized, and naturally sweetened snack. They are gluten-free and vegan and contain no extra sugar!

Prep time: 15 mins Total time: 15 mins

Ingredients

- 1.2 oz bag freeze-dried organic strawberries
- · 1 cup almonds
- ½ cup unsweetened shredded coconut
- 1 cup Medjool dates (10-12), pitted
- 2 tsp water

Instructions

• Soak pitted dates in hot water for about 10 minutes to soften them, then drain before adding them in the next step.

- Combine freeze-dried strawberries and dates in a food processor, pulsing until chopped and somewhat combined.
- Add almonds and coconut and pulse until you have a relatively fine crumb that is moist and combined. If it seems too dry, add water (I used 2 tsp) and pulse again to combine. You should be able to squeeze the mixture in your fingers and have it all stick together.
- Use a cookie scoop or tablespoon to scoop out mixture and roll into balls. Place in a glass container or baking tray lined with parchment paper.
- · Store in an airtight container in the fridge until ready to eat.

These are also freezer-friendly. Enjoy!

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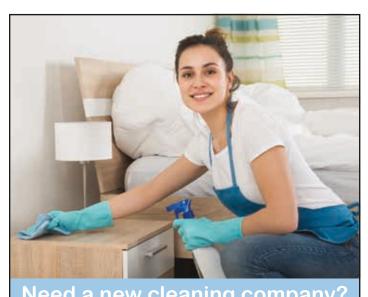
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Residing in the Riviera Maya

Karina Sayed

sponsor spotlight

By **Tiffany Brown**

White sand beaches and turquoise waters line nearly 100 miles of the Mexican Caribbean coastline of what is known as the Riviera Maya. It begins south of Cancun at Puerto Morelos and includes Playa del Carmen, Puerto Aventuras, and Tulum, which is becoming one of the most popular destinations for those who dream of having their vacation home located in the heart of paradise.

The rich history of ancient Mayan cities offers breathtaking architectural sites to discover. The once isolated areas have been developed into one of the most pristine and coveted locations. Home to the world's second-largest coral reefs, lagoons, ecological reserves, and crystal clear waters makes this region one of the most desirable locations to relocate to.

Understanding which area could be your own world-renowned paradise is important while researching and visiting the biodiversity of this incredible region of Mexico. Argentinian native, Karina Sayed, real estate agent with Playa Realtors Corp, relocated to the area 20 years ago and has become an expert to help others join her in this spectacular setting. With a background in accounting and financial management along with her real estate expertise, she is able to help people explore the differences in these areas to find their perfect location.

In most travel industries and all of the world, the pandemic created unforeseen challenges. For Playa Realtors Corp., this opened up a world of opportunity. The housing prices in the United States are skyrocketing, but in this tropical haven, there are still great prices and opportunities for people hoping to purchase their second home. People started recognizing how much they wanted to slow down, how much they valued time outdoors and being with their family.

The company has grown to become one of the top commercial real estate companies in Southern Mexico with more than 2.2 million square feet of residences, offices, commercial and mixeduse spaces. They have 155 thousand square feet under management and an investment portfolio valued at more than \$100 million dollars. They specialize in the sale of real estate development in Playa del Carmen, Tulum, and the Riviera Maya.

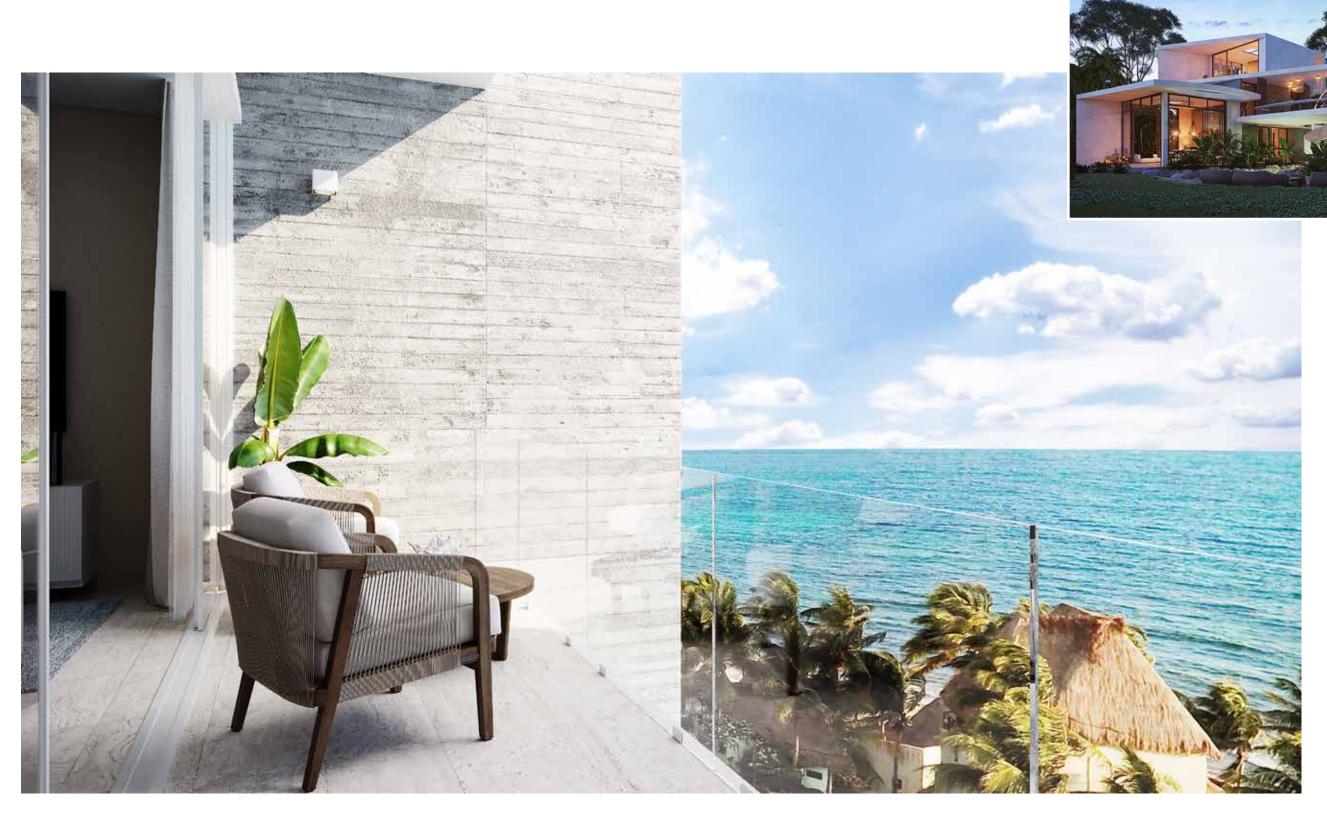
To learn more about the spectacular housing opportunities in the incredible Riviera Maya, please visit propertiesinplayadelcarmen. com or contact Karina Sayed with Playa Realtors Corp at (855) 894 2500 or at karina@playarealtors.us.



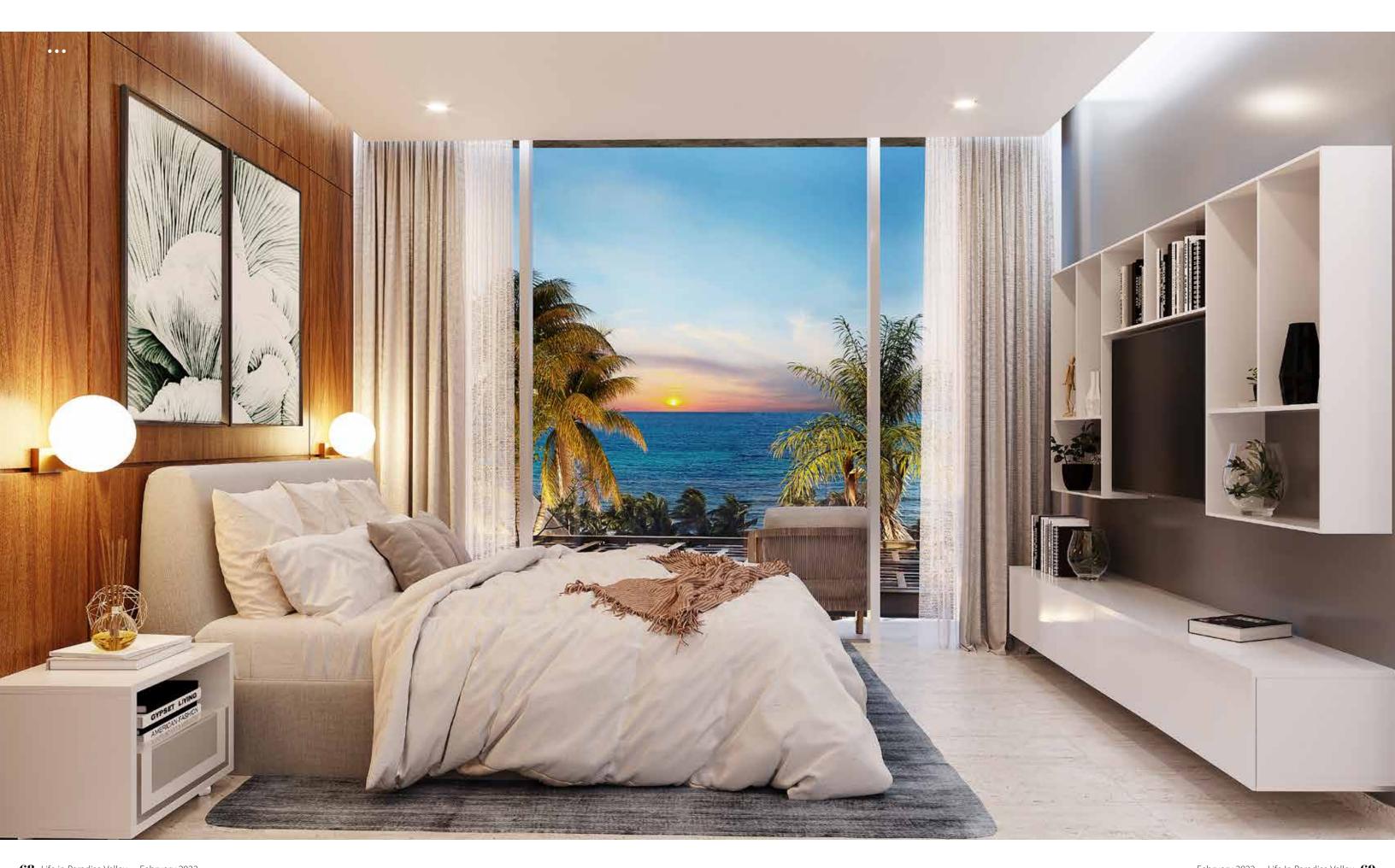


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In recognition of Valentine's Day, February is Love Your Home Month

- 1) How to hang pictures. Change or re-arrange wall art placement. For drama, you can hang larger pieces in smaller spaces and smaller pieces in large places. Sometimes, the art doesn't have to be centered. Be sure not to hang wall art too high and make sure art is not blocked when viewed while seated.
- 2) Embrace color. Color is key. Don't be afraid to express yourself with color anywhere and everywhere. See how much you can handle living with and, of course, make sure you "love" the color. Start slowly with an accent wall or pillow then you can add an area rug or chair. Keep going and have fun.
- 3) What to do with photos. Take a treasured photograph out of your photo album and put it into a frame. Make sure the frame matches your room, so it won't look out of place and detract from the picture. If you add a backing that matches the room, you can replace the picture often regardless of the picture size.

- 4) What kind of lighting? Is the lighting in your work areas sufficient? Task lighting can be installed under cabinetry in kitchens or offices. Light the areas where you need to see, otherwise ambient lighting creates "shadows.' Lighting can also spotlight focal points of a room.
- 5) The pillow trick. You've probably heard about the pillow trick. But sometimes it only takes one fabulous pillow to make the difference, especially if you can match it to a piece of furniture in the room that you paint the same color.
- The real entry to your home is **outside**. The "outside" entry is what people see first. Buy a new large mat that coordinates with your door, if possible. Position the mat like a runner so people step on it several times, which helps clean their shoes. Make sure your doorbell is clean so people will feel good about ringing your bell.
- 7) Treat yourself to flowers. Buy flowers...even if it's only one stem in a small vase that you love. Place it somewhere just for you, by the

kitchen sink when you do the dishes or by your bathroom sink when you brush your teeth. If you buy a bouquet, you can separate the flowers and place them all around.

- 8) Your garage can feel like an extension of your home. Paint/de-clutter/clean-up/ and even hang pictures in your garage. Definitely keep it clean. After all, it may be the last thing you see when you leave and the first thing that greets you when you arrive home.
- Have a pretty pantry. Build custom height shelves for your food and customize for your smaller and larger size items. You'll have more space, visibility, and organization. Paint the walls and shelves complementary colors you enjoy. Give the pantry door and handle its own style. Store your food items in visually pleasing containers. Create a sense of organized pleasure.
- 10) Love your hallways. That could mean different things: either take down the hodge-podge collection of family photos and frame them all the same for a unified look or create a gallery for art with proper lighting or you can make your hallways a calm space with nothing on the walls to create a transition from room to room.

Remember, rooms have no feelings; you do!

Barbara Kaplan, Interior Designer for Mindful Living, 480-998-5088

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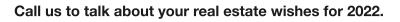
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We share our warmest wishes for peace & prosperity for the year ahead.

We would also like to thank all of our wonderful clients for an incredible 2021 and we would love to help with any real estate needs you or anyone you know has in 2022.





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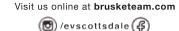
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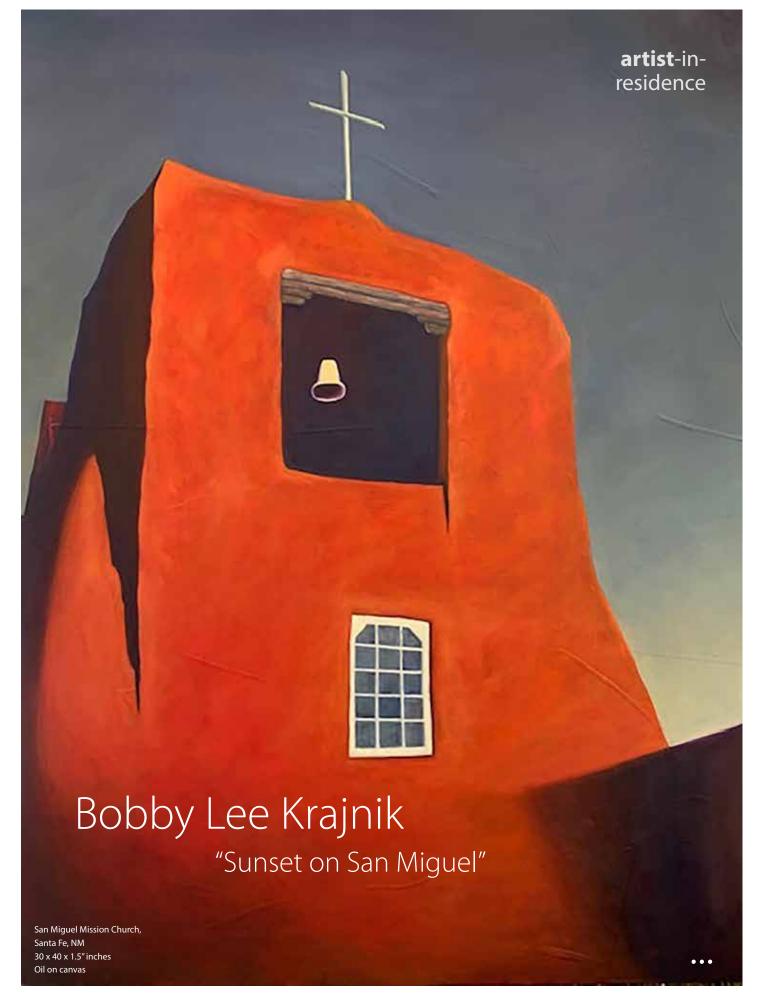
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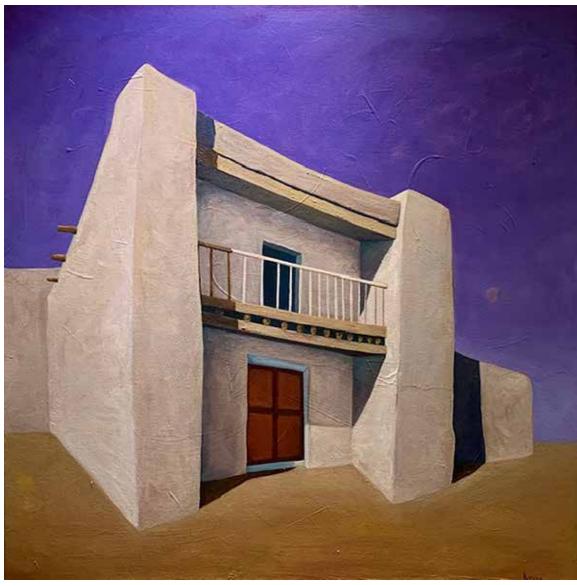
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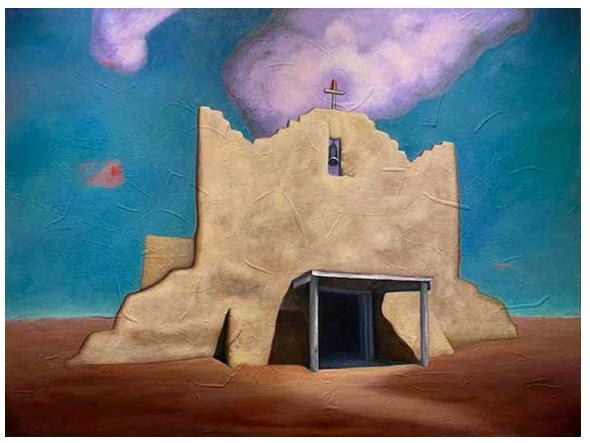
Client: The Darwin Wall Team Size: Full Location: Standard



• • •



Bobby Lee Krajnik "Las Trampas Church in 1937" (San Jose de Gracias Church, NM, built c. 1760) 30 x 30 x 1.5" Oil on canvas



Bobby Lee Krajnik "Pueblo Church" (Picuris Pueblo, b. 1776 Taos County, NM) "30 x 40 x 1.5" inches



Local artist Bobby Lee Krajnik uses a rich palette to create vibrant playful landscapes. Her work has been influenced by the history and beauty of the Southwest landscape, and also the iconic and traditional folk art of Mexico. Her current series "Misiones" is based on sanctuaries of the Southwest and Mexico.

"I am drawn to the rich histories, weathered exteriors, and hand construction of these special buildings. To me, they represent community."

Artist Bobby Lee Krajnik is this year's featured artist for Paradise Valley's Artist-in-Residence Program. The show is available to view Monday through Friday from 7 am to 4 pm (closed 12 -1 pm) at the PV Town Hall, 6401 E Lincoln Dr., Paradise Valley, AZ 85253.

To see more of her work, please visit www.bobbyleekrajnik.com or email her at krajnikstudios@gmail.com.

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During much of the summer and colder nights of the winter, our birds live in their cages in our climate-controlled third car garage near a large, sliding arcadia door. Other times, they happily exist on our back patio day and night enjoying the shaded, open-air living environment. The two species are always in separate cages because the lovebirds tend to be a bit more aggressive and may bully or harm the cockatiels. Lovebirds also have a bad habit of nipping off the toes of un-expecting, more docile birds.

The birds came to us over time and were all very young and tame when they arrived. Lovebirds always bond with one another. This could be with another lovebird or perhaps a human. Piper was my first lovebird, and she lived with us in the home and definitely became my bonded partner. Her wings were clipped, and she was out of her cage most of the time. We would dine together and spend most of our days together. She sat on my shoulders underneath my hair most of the day and became very territorial, chasing off anyone who came near me.

The bond with Piper became a bit overwhelming, so we began slowly purchasing more birds and built the outdoor aviaries. Eventually, all the birds found their own bird partner and now they are all settled and content within their "bird world." At night, they prefer that their cages are covered and they sleep in pairs, often-times one perched on top of the other. My birds sleep inside fluffy, short tubes that provide warmth and safety but are open on both ends for a quick escape if needed.

Although we don't interact with the birds as much as we did in the past, they still enjoy a few things that humans can provide. A good neck scratch is always a treat for them. The cockatiels like to sit on your chest and brace their beak against you to receive this hearty rub. During the warmer months, they love to be sprayed with a fine mist of water. They contort their wings and bodies into all shapes in order to soak every inch of their bodies.

What nicknames do you call your pet?

We don't really have nicknames for most of the birds, except for two that were difficult to tell apart. They have become known



as "The Googles" because their names were similar to a few Google executives of the past.

What funny/weird quirks does your pet have?

Over the years, we have adopted many needy birds because of our large aviary space. Most of these birds were placed in with the cockatiels because of their more friendly nature. Huey fell in love with every adopted bird. He was constantly singing and chirping to them very nearby in a submissive posture. Once they left or passed he would be depressed for weeks until another bird came to stay. If we ever separate the cages and the lovebirds are out of Huey's sight, he screams at the top of his lungs until they return.



The lovebird Romey was alone with

no partner for much of his eight-year life. He was always very aggressive and in your face with both birds and humans. Maybe he was just too much for the others to handle. Whenever I would step into the aviary to feed the birds, he was the first one to hop onto my head or shoulders and claim me for his own. Of course, this did not go over well with Piper. Romey is the first to stand on every dish you try to change just to get your reaction. He reminds me more of a dog than a bird. He also acts as if he will leave the cage or bite you the first opportunity he has. He actually escaped once and flew around the aviary until he could find his way back inside. He finally has a partner bird who can manage him but is still just as sassy as ever.

The cockatiels (Cleo and Huey) have both learned the whistle that a guy might use when he sees an attractive lady. They use this most every time they see me to get my attention ... Perhaps, I will bring more sunflower seeds or scratch their necks.

What adventures have your pet taken without you?

All of our birds plus our chickens were rescued from our Montecito home during the fires and mudslides. A lovely volunteer group came onto our compound and took all the birds to safety. It was a scary day, and we were in Arizona at the time and had no idea how we could manage the rescue. The birds had a three-week sabbatical in an undisclosed location and were delivered back safely after the event. Who knows what they experienced!

What's a typical day for your pet?

Singing in their cages and eating seeds!

How has your pet enriched your home/family?

Our birds have very sweet songs and fill the backyard and garage with delightful chirps of contentment. Oftentimes, I'll end a phone call, and the person will mention how sweet the birds sound. I have not noticed because I'm so accustomed to hearing them.

What's your pet's favorite treat?

Our birds love to eat seeds and savory treats. A few of the unique items they enjoy are jalapeño peppers, pasta, lentils, and arugula. The more bitter and spicy the food, the more they like it.

Is there anything else we should know about your pet?

They each have amazing little personalities and needs. Nature is magnificent!

pet of the month By resident Jennifer Bennett

Lovebirds and Cockatiels

Meet Cleo, Huey, Piper, Romey, Boss, and Page













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Cooking Up

Celebrity Chefs cooked up a way to celebrate not only Martin Luther King Jr. Day but also what would have been Muhammad Ali's 80TH Birthday as they provided and prepared over 500 steaks and entertainment to The Valley's homeless community.

The incredible meal and entertainment were organized by Jimmy Walker, as part of the 13th anniversary of the "Never Give Up" program. Jimmy launched this program, which has offered weekly words every Monday morning of encouragement and inspiration to many homeless men and women at St. Vincent De Paul since 2008.

Celebrity Chef Marc Lupino (Steak 44, Dominick's Steakhouse and Ocean 44) partnered up with Chefs Vincent (Vincent's on Camelback), Mark Tarbell (Tarbell's) and Chris Bianco (Pizzeria Bianco) to cook and serve the steaks to homeless men and women at St. Vincent De Paul on January 17th, 2022. After only an hour and 45 minutes, Chef Marc said they had served over 900-people.

Chef Marc Lupino works closely with Paradise Valley resident, Jeff Mastro, one of the owners and CEO of Prime Steak Concepts & Co-Founder of Steak 48, Steak 44, Ocean 44, Dominick's Steakhouse. Chef Marc helped to facilitate the request of Steak 44, Ocean 44 and Dominick's Steakhouse, which is well known for its steaks and the quality of its meat, the steaks were provided at a large discount by their vendor to support this community effort.

Chef Marc Lupino noted that St. Vincent De Paul helps the community every day and is moved by the amazing things they do. He was thrilled to have his son Rocco join him in his efforts and work side-by side with him to support this event. He feels blessed to have been raised by parents who taught him how important it is to treat everyone with dignity and respect and to have this opportunity to share these lessons with his son.



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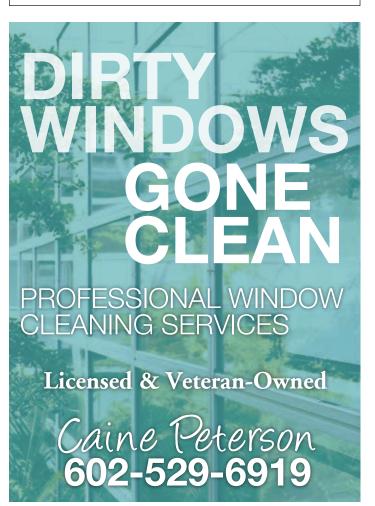


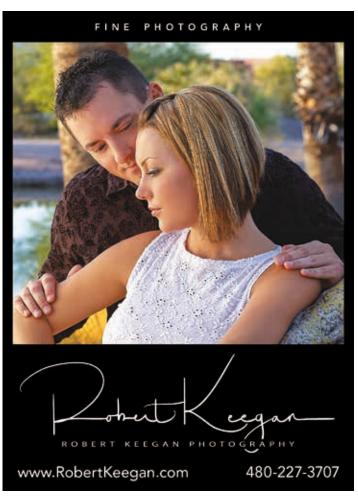
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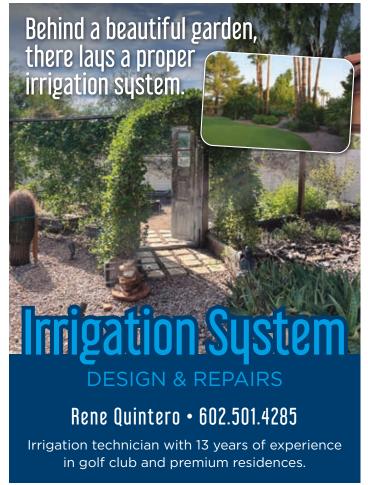
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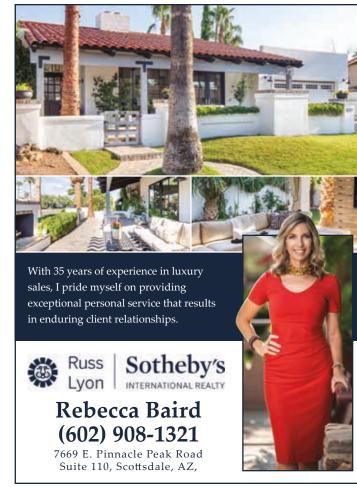
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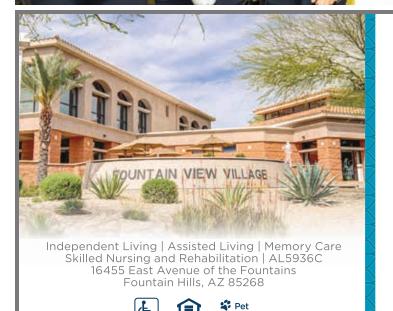
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