LIFE IN

DARADISE VALIBY

A SOCIAL MAGAZINE FOR THE RESIDENTS OF PARADISE VALLEY

OCTOBER 2021

Meet Paradise Valley Resident

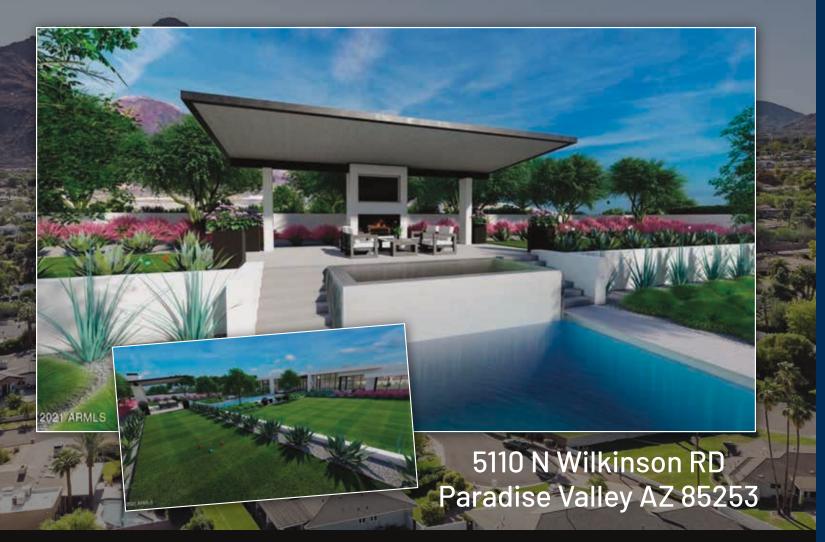
Giangi Townsend

Inside:

Resident Recipe: Easy Bake Pumpkin Spice Oatmeal

Photo by David Lee/Paparazzo Film

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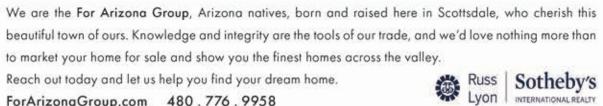
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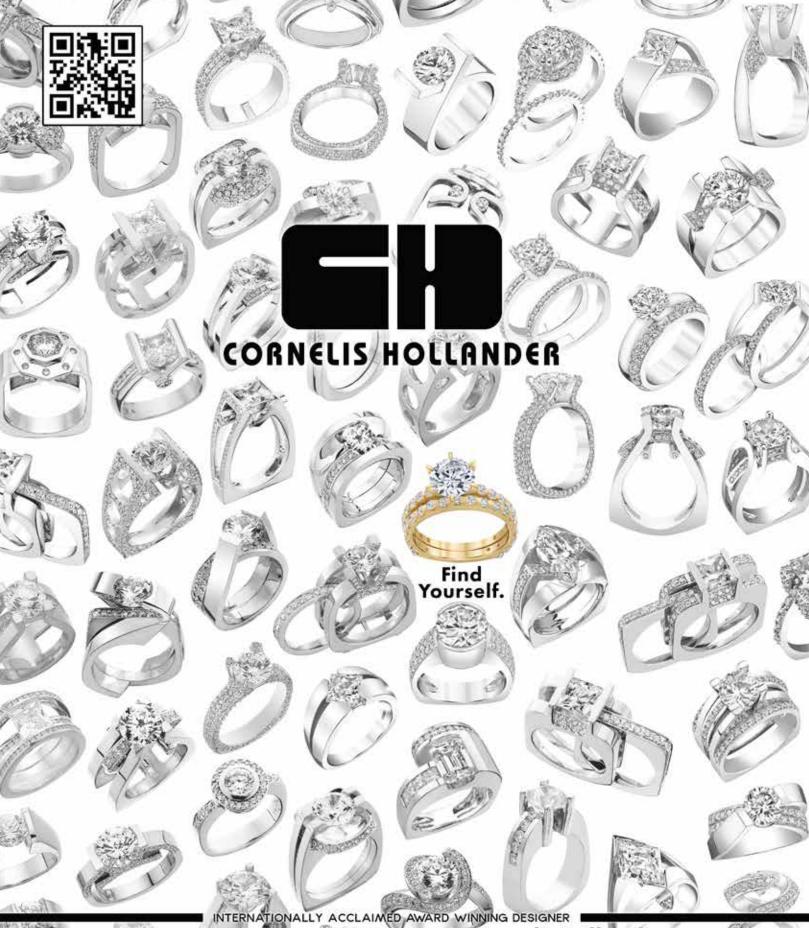
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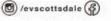
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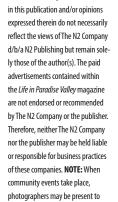
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In a past life, I was a mid-level manager for Panasonic. My boss had previously worked for Nissan. He told me the story of one of his coworkers.

Compiling a report for his superiors, the man worked tirelessly for weeks, barely eating, drinking, or sleeping. Finally, the day the report was due, he rushed up the steps of Nissan's headquarters, but he didn't make it to the front door. He collapsed on the steps, dead from exhaustion.

The Japanese have a word for it: *karoshi*. Death by overwork. Sometimes at Panasonic, I feared the same fate.

Don't get me wrong—it was a great job! Living in San Diego, I commuted across the border to Panasonic's offices in Mexico

each day. I conducted meetings in English, Spanish and Japanese. I was earning more than I ever had in my life. My future was bright!

But I was miserable.

Plagued by insomnia, I couldn't focus during morning meetings, so imbibed copious amounts of caffeine. Soon I would get headaches if I had less than five cups of coffee each morning. Word was, San Diego had great weather, but it was just a rumor to me. I'd leave home before sunrise, spend the day in recycled air, come home after dark, reeking of cigarettes from conference rooms filled with chain-smoking businessmen. When weekends finally came, I was too tired to go outside.

Right: Britt and Christy Bennett on a recent vacation to Costa Rica. Days and weeks blended together. Sometimes I'd forget what month it was. I caught a cold, and it hung on for months. My boss suggested I see a doctor, and I was more than happy to oblige—I'd be free from work for half a day!

The doctor listened to my litany of symptoms.

He handed me a pack of pills, then burst into laughter.

"You should have seen the look on your face when you read that packet!" he said.

"Well," I answered, "I never thought I'd be prescribed Prozac."

"Give it a try!" he said.

But I was 29 years old and suddenly dreading the rest of my life.

I went back to Panasonic and gave my two-week notice.

Those were the days when you mailed resumes and waited for the phone to ring. But I couldn't play that game—I had a one-year-old child at home. My brother owned a window cleaning business; I volunteered to work for him while I was waiting on the resumes.

After a few days of training, I was working on my own, finishing washing the windows of a home by the sea. Sunshine warmed my skin. A parrot landed in a nearby tree. I heard strange barking in the distance, but it didn't sound like any dog I had ever heard. After a while, I realized it was a seal.

I finished the last window, went to the homeowner, picked up a check for \$350, then went home for the day...many, many hours before dark.

I thought: I could get used to a life like this.

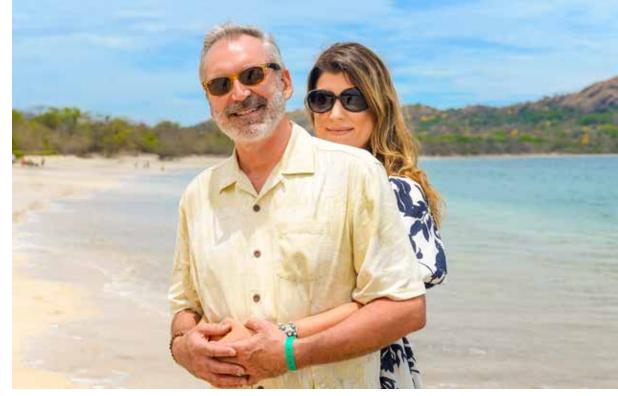
That was 29 years ago—half a lifetime. I've been an entrepreneur ever since. I became a bookseller. Cofounded a software company. Ended up becoming a publisher. I learned something all entrepreneurs know: working for yourself is *hard!* Not long ago, on deadline day, I worked 24 hours straight.

Who knows? Maybe I'm in danger of death by overwork.

But if *karoshi* takes me, at least I'll go out with a smile on my face. That's the life of an entrepreneur...and I love it.







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serving his clients in many capacities, whether it's brokering a land deal, finding properties for prospective buyers, or showing off the many wonderful attributes of the cities and towns across Arizona. As a realtor, Jim willingly takes on any challenge his clients present, be it moving from out of state, upgrading to a legacy property, or finding a home for empty nesters who are entering a new phase of their lives.

The Loyola State University graduate-turned-professional baseball player began his real estate career in 2001 after moving to Arizona. Following in his mother's professional footsteps after officially hanging up his cleats, Jim relishes the relationships he's established over the years and has helped hundreds of clients find the right home across the state of Arizona, sometimes reselling their same home later in life at a significant profit.

As a luxury home real estate advisor, he comes across clients with very particular needs and doesn't shy away from any opportunity to meet new people and assist them in finding their perfect home. While his title might imply that he only deals in luxury, that's not always the case. Jim readily works with clients at any price point as his main motivation is to find the right home to fit the needs and desires of every client he serves. He considers himself a full concierge realtor and goes above and beyond what one would imagine a realtor would do to sell a home, whether it's tending to the garden or making minor repairs in order to create the most ideal situation for everyone involved. To remain abreast of market trends and conditions, he is active in both the National Association of Realtors and the Scottsdale Association of Realtors.

As a former World Series Champion Yankee pitcher, Jim knows the value of dedication and hard work, and puts everything he's got into assuring his clients that they're getting the best possible outcome when searching for their perfect new home. Known for his friendly and outgoing nature, Jim enjoys meeting new people one-on-one and prides himself on being more hands-on and personable, really getting to know his clients so he can understand what they're truly interested in. He delights in seeing the faces of new home buyers when they've achieved their goals. His passion for helping people and interacting with them is unparalleled, which is why in his first year in the business he was recognized as "Rookie of the Year." He has won numerous awards since, among them being in the "Top 5%" and "Top 1%" based on sales.

Married to his wife of 29 years, Amy, Jim is also the proud father of two children, one in med school and one in nursing school. His love of sports has not diminished since his playing days and he has coached numerous little league teams, college prep teams, and remains active in the Arizona Major League Alumni community where he volunteers as a coach. Trading a baseball for a golf ball, he can often be seen at the Arizona Country Club where he serves on the Board of Directors. He is also, proudly, a lifetime member and past executive councilman for the Phoenix Boys and Girls Club of America.



Arizona Musicfest

Arizona Musicfest

Arizona Musicfest, one of the state's largest live music presenters, is excited to welcome back audiences with a starry lineup of exceptional artists. Following the challenges and disappointments of last season, Musicfest looks forward to celebrating the return of live concerts in North Scottsdale, as it reignites its commitment to bringing the joy of music to all.

"As our community emerges from the difficulties of the last year, we are honored to engage and entertain audiences with exceptional

performances that will uplift and reunite friends, neighbors, and artists around our shared love of music," says Allan Naplan, Arizona Musicfest's executive and producing director.

In its largest season ever, Musicfest will produce over thirty concerts between October and April. Featured artists include legendary singer/songwriter Paul Anka, Broadway icon Bernadette Peters, instrumental superstar Kenny G, Country music favorite LeAnn Rimes, acclaimed Brazilian bandleader Sergio Mendes, classical music virtuosos Sarah Chang and Emanuel Ax, as well as Valley favorites Pink Martini and The Texas **Tenors.** Additional concerts showcase the entertaining artistry of John Lloyd Young, Inon Barnatan, Steve Tyrell, Bria Skonberg, The Serenade3, Chris Mann and Tony-nominated sisters Ann Hampton Callaway and Liz Callaway.

"We have heard from many patrons that the return of our live concert series is not only something to look forward to but needed in these times," says Naplan. "Our community is looking for something to reignite their spirit and inspire them. We believe this season will not only be exciting and fun, but it will also have a layer of emotion to it as we safely reunite under the same roof, in a shared experience, once again."

In the early spring, Musicfest turns its eyes to its classical offerings with its founding concert series. Beethoven's Symphony No.9, the "Choral," serves as the finale of this season's Festival Orchestra Week (February 20-27). Under the direction of **Maestro Robert** Moody, the Festival Orchestra will also perform works by Mozart, Bach, Bernstein, Rachmaninoff, Rossini and John Williams. Each season, Musicfest assembles musicians from some of the nation's finest orchestras to perform as the Festival Orchestra. The 2022 ensemble will include musicians from the New York Philharmonic, Chicago Symphony Orchestra, Cleveland Orchestra, Philadelphia Orchestra, San Francisco Symphony, the Metropolitan Opera Orchestra and more.

Musicfest patrons will also enjoy nostalgic tribute concerts featuring the music of ABBA, Ray Charles, Paul McCartney, The Blues Brothers, and all three classic movie versions of "A Star Is Born." Finally, Musicfest favorite Neil Berg returns to perform Part 2 of his popular retrospective "50 Years of Rock n' Roll."

"We wanted to start this special season with a celebration," says Allan. "ABBA created some of the greatest feel-good pop music ever written. It was the perfect way to say welcome back to Musicfest."

Arizona Musicfest is a non-profit arts organization. Along with its annual concert season, the organization also provides important music education programs to valley schools, valuable youth performance and scholarship opportunities for some of the best and brightest young musicians of the region, as well as Music Alive!, a dynamic community lifelong learning and creative aging series for the Greater Scottsdale/Phoenix area.

Most concerts take place at Highlands Church in North Scottsdale with additional performances at other venues in the area. Tickets to all shows are now available online at the Arizona Musicfest website where you can pick your own seats. Visit azmusicfest.org or call (425) 422-8449.



Rebecca Baird

Baird-Russ Lyon Sotheby's **International** Realty

Rebecca

With 35 years of experience in luxury sales, Rebecca Baird prides herself on providing exceptional personal service that results in enduring client relationships and in a business that is entirely referral-based.

Rebecca began her career in New York City's luxury retail industry,

where she lived for 15 years, and the highlights of which include working for the houses of Hermès, Chanel, and Christian Dior. This particular background helped her forge her perspective through a designer's lens and since 2005 has seamlessly transitioned to the real estate market.

Rebecca has always relished the challenges and opportunity to match her clients with a perfect fit in real estate.

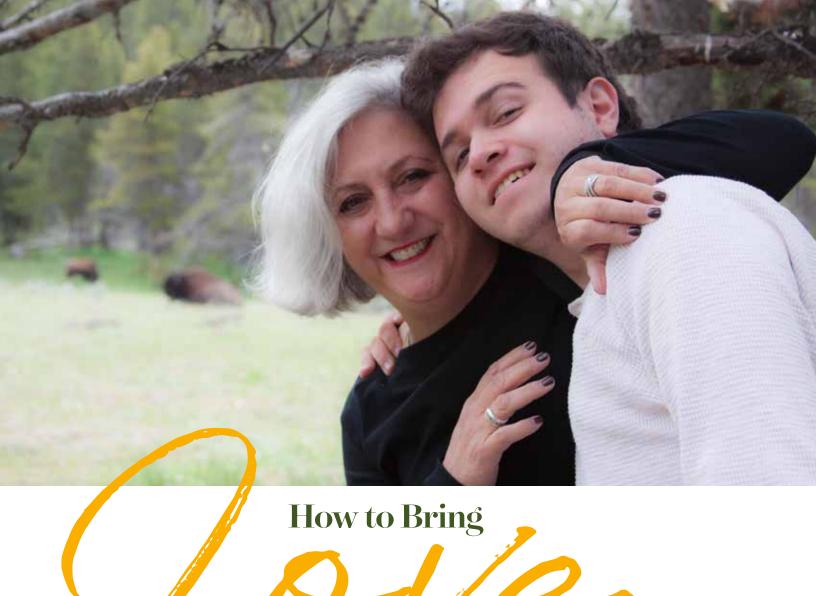
Stirred by a love of nature nurtured in Jackson Hole, WY, where she grew up, Rebecca found herself so profoundly inspired by the striking beauty of the Arizona desert that in 2002 she decided to relocate here.

The diversity of her background has allowed her unique insight into understanding the diverse needs of clients who, like her, are attracted to the real estate market of Arizona.

Rebecca works with buyers and sellers who share the same vision that *luxury* is a mindset. It does not have a price tag.

Complemented and backed by the reputation and prestigious brand recognition of Russ Lyon Sotheby's International Realty, Rebecca is ideally suited to partner with the most discerning clients.





Giangi Townsend, the Julia Child of Paradise Valley, enchants you with more than just her French roots. Not only is she trilingual with a charming accent, but she truly knows the art of love, family, and connection. Giangi has lived in Paradise Valley for 22 years with her husband Art, her 18-year-old son Alexander, and their beloved Westie, Fergus.

Giangi was born in Paris and has a deep love of history and all things romantic about French culture, but she finds herself grateful and grounded in the sunny desert of Arizona. Her acre-plot home has views of the desert, Mummy Mountain, and African love birds singing their calls in the backyard during her favorite time of the day, the quiet early mornings. She enjoys the beauty of the space everyone has in the desert landscape to enjoy long walks and the natural wildlife.

What Giangi loves most about her neighborhood is the people themselves, functioning as a community, taking care of each other during difficult times, and lending a hand when you are on vacation. She recalls a Thanksgiving when all of the neighbors came together, each with a turkey in hand. She says there is a true bond there and a real sense of the word "neighbor."

Back Into the Kitchen

As an avid traveler her home has become a tribute to the family's adventures. She considers it an eclectic space that encompasses pieces of the places they have been, from India to Asia to Paris—an accumulation of the story of their life. Her family travels six to eight weeks a year and frequently visits her hometown in France. One of her favorite things to do when she goes home is to visit a coffee shop at the Butte de Montmartre and just simply sit there and watch life happen and become a part of history.





Giangi laughed as she explained that until the age of 29, she was such a terrible cook that she could burn water. Then one day she decided that she was going to learn and was going to take it one recipe at a time. She found herself with tons of cookbooks that did not cater to novices. So, she created a blog called Giangi's Kitchen with the approach of taking complicated recipes and simplifying them into easy to make, elegant, and savory meals. Initially, she shared this blog with a couple of girlfriends who were asking for meal suggestions and suddenly life began to change.

Culturally, cooking was never something that someone did simply to sustain themselves, says Giangi. It was something that was approached in a calm manner as a labor of love to feed your soul. As she fell more and more in love with the craft, her passion and talent developed. She recognized how many single parents or grandparents were raising children without much of a disposable income and wanted to help. She created a niche with her blog that allowed people to follow recipes that were sensibly crafted with budget in mind.

As the blog gained popularity, she recalled a pivotal moment when she was traveling in Dubai. She was at Al Mahara restaurant, and she wrote a piece about her experience. She reached out to let them read it and they not only loved it but became lifelong followers. Giangi currently has followers all around the world that enjoy the simplicity of her recipes with the European flair. It's important to her that people in parts of the world that don't have a lot of our ingredients available can still prepare the meals, so she focuses on making them easy to create and often in under 40 minutes for people on the go. Not surprisingly, she was contacted last year by the Food Network.



When Giangi talks about food, it's less about food and more about love. It's about the connection that happens between people when they carve out time for each other and relax. She shares, "Food is characterized by love. I mean yes, you need to feed your body - but we don't look at it like we have to. We look at it as - we get to spend time together."

Giangi describes romanticism as being created by the individual—it doesn't come as it is. You must create it in your house. She and Art enjoy dancing together, there is always music playing during dinner. Life itself is a celebration, every day she wakes up and is excited to be here. There is a roof over her head, food on the table, and people to share life with and that is what she is grateful for. She has something special to share that is coming up, but it has to stay a secret until January. In the meantime if you want to follow her blog please visit www.giangiskitchen.com or, to learn more about her adventures, you can read about them on her lifestyle blog www.giangitownsend.com.





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pet of the month

Submitted by Resident Contributors Brad and Karen Barnet

Bronx and Brooklyn

Animal/breed: They are both Ragdoll Cats.

Name, gender, age of pets: Both boys. Brooklyn is 10. Bronx is 9.

Is there a story behind their names? Karen grew up in N.Y.C. and thought their names were apropos.

Do you call them by any nicknames? Bronx is over 16 pounds so he's often referred to as "Chunky." Brooklyn has several nicknames, one being "Basket Boy." None of the others are printable here.

What's the story about how Bronx and Brooklyn became yours? We adopted a rescue cat years ago whom we adored. He displayed a variety of odd behaviors and his vet explained that it was characteristic of the breed. We thought he was a mutt but it turns out he was a Ragdoll. We've gone with the breed ever since.

Do they have any special talents? Brooklyn is an Escape Artist on par with Houdini. Bronx is a World Class Lounger.

What funny/weird quirks do they have? Ragdolls have a few quirks. They are genetically incapable of not being in our presence and they follow us everywhere. They fetch and return items like a dog. When picked up, they go completely limp. Hence, the name Ragdoll.

What games do Bronx and Brooklyn like to play? Their favorite activity is decimating toy mice. A new one will be dismembered within 12 hours.

How spoiled are they? Fairly spoiled. They have a large basket of toys to browse through and get treats occasionally. However, we're careful not to turn them into feline versions of Veruca Salt.

What adventures have they taken with you? Brooklyn is more well-traveled. He took a road trip from Hyannis, MA, to Portland, OR. He likes riding in the car and loves to greet the toll booth workers by leaning out the driver-side window



-- he tends to fish for compliments. Bronx is from Poway, CA, and aside from the fight from San Diego and trips to the vet, he hasn't left the house.

What adventures have they taken without you? During the renovation of our home, Brooklyn disappeared. We had flyers posted everywhere, friends and neighbors looking for him, we even had drones flying over Mummy Mountain trying to spot him. Here's where I have to acknowledge our excellent P.V. Police Dept. They found out he was missing and issued a "BOLO" for a white cat in the area. The following day an officer was kind enough to stop by and ask if we'd found him yet. We had found him. He somehow squeezed through a small hole cut into the subfloor where a drain was being relocated. He was stuck between floors of the house for three days. He reemerged dirty, covered in insulation, and thoroughly unfazed.

What's a typical day for Bronx and Brooklyn? A typical day starts between 2-4 a.m. with a gentle tap on the face. Bronx wants to be petted. He eventually goes back to sleep. Siesta hours are around 8 a.m. to 5 p.m. interrupted occasionally for a bite to eat. The rest of the evening is usually lounging around wherever we are and playing with their toys.



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home of the month

Written by Tiffany Brown and Misha Jam

The Ultimate in Privacy and Splendor

When you set your eyes upon this palatial, Mediterranean-style estate, your senses are transported to another world. You will find references to France, Spain, Portugal, and Italy throughout the property. Even the gardens are reminiscent of ancient Persia or Alhambra Spain. The entire home is inspired by classic architectural forms. They span from Moorish forms, Persian, and even North African and Spanish themes are disseminated throughout—each room could represent a different country and style simply dependent on the furnishings.

This Estate is a Master Class in style and grandeur that could only be achieved with the world's finest materials and a renowned team of professional artisans under the direction of Designer and Arizona native, Juan Sandoval. The structure itself took ten years to complete because everything was constructed here in Arizona. Every imported stone you see was cut and carved by artisans on the property. All the metal was bent onsite by a blacksmith in the courtyard, even down to the bolts themselves.

Set over two acres in one of the most desirable locations in Paradise Valley, this remarkable residence offers a modern twist on 17th & 18th century Palladian Balance philosophy. Unparalleled in its construction quality and architectural precision, every part of this home was custom designed under the commissioned vision of a courtyard home, but the



wanted it to look old and yet have every modern convenience built into the infrastructure with regards to the plumbing and air conditioning. This is the only home in Paradise Valley under five acres that is able to contain a full courtyard based on today's planning and zoning regulations. The Palladian style allowed for the structure to be built on a raised, rusticated base called piano nobile, or first floor. Keeping with the historic look and feel, and to keep the structure flat throughout, there are some sections that are five feet higher than on the street level.

The hedges surrounding the property offer complete privacy. The estate is designed around the indoor courtyards. A serpentine walk stretches through lush, secret gardens with citrus and banana trees, banyan trees, Chinese kumquats, peaches,









garden-to-table herbs and teas, plants and fountains adding to the romantic feel of the property. It has a built-in microclimate with plants and trees thriving where they likely should not. The heated pool is 60 feet by 60 feet and rests near the Roman hot tub with stone-carved masks spilling steamy hot water during the winter months.

The house is accessed by way of an enormous 12-foot door and from the moment you enter, the huge scale and finish quality is breathtaking. As you pass through the Grand Entry Hall, you realize this estate is not like any other. There is no paint on the walls, but rather Venetian plaster mixed with mineral dye inspired by the rind of a pomegranate. The formal dining room displays endless elegance and sophistication. The large chandelier is not electrified. It has tapers set in it and a hidden switch allowing it to descend while the candles are lit, the table is set, and then it rises back to the ceiling for your formal affair.

The unbelievable library has no tiles on the floor, each piece was cut from a slab. There is no grout of any kind and it is designed in the way you would imagine of M.C. Escher with optical illusions of things that are floating. The spiral staircase in the library was bent there the same way you build a grand piano—layer upon layer as a single helix, connected in one spot on the top and bottom, and the center rail is not actually touching but is free standing.

This resort-style home leaves you wondering where the guests are as you meander around with a sense of privacy even when there are others onsite. The Master Bedroom Suite is a private oasis with French doors and a balcony out to the saltwater pool and has a classic stone fireplace for cooler evenings. The his-and-her bathrooms are as unique as the space itself, with a more feminine softness for her comfort, and a more angular feel for his. This master wing is separated

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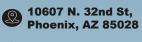






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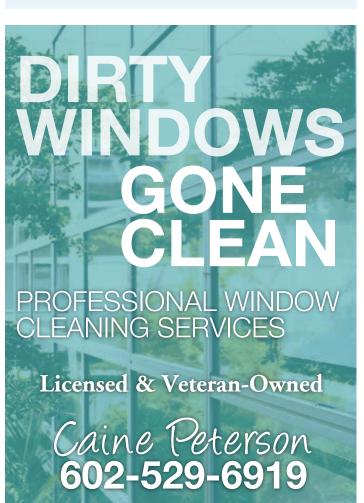


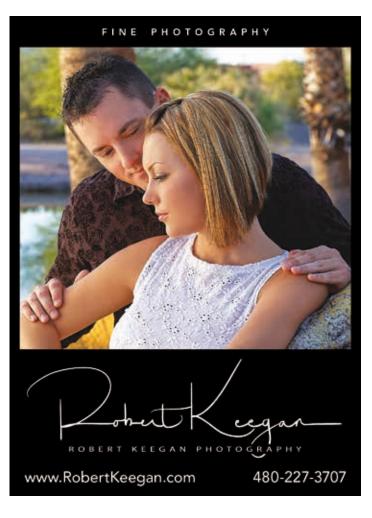


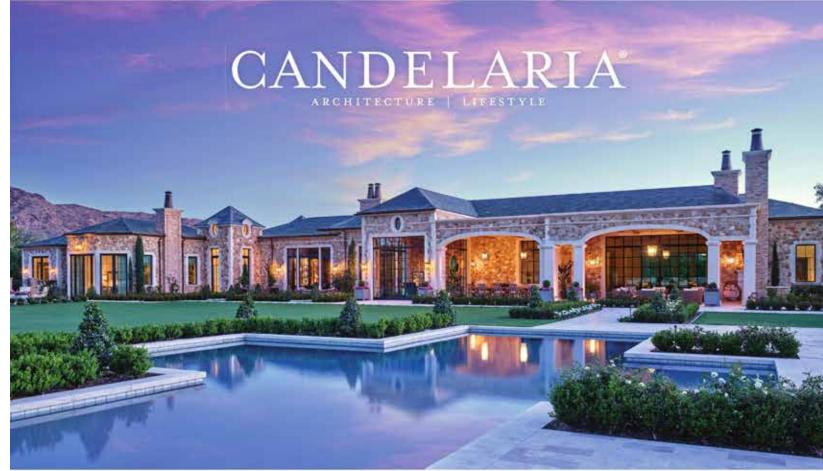


















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Caine Peterson started his business, Dirty Windows Gone Clean, LLC, in 2015 and became fully licensed in Arizona during that season. They were already thriving in Minnesota where they service 10,000 Lakes and they have expanded into South Dakota, Idaho, Utah, Colorado, and the coastline and mountain ranges of California as well.

This family business has now grown to include over 300 professionals trained by Caine himself, his entire business structure built the old-fashioned way where you do things right and you put your entire heart and soul into it. Their motto is to be meticulous in everything they do.

Peterson believes that trust is the key component to his success. He understands that his clients have valued properties and it is crucial to have conscientious awareness of people's personal items. "With homes this beautiful it is important to be trusted in these environments. These are people's personal spaces and sometimes they aren't at home and that is why it is so important to build a rapport with the clients we serve."

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- Paradise Valley resident

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- Arizona/Idaho Resident

Caine Peterson of Dirty Windows Gone Clean, LLC





Married for 17 years and a parent to six children, Caine is no stranger to hard work but knows the importance of a work and life balance. While his older children are ramping on board in the family business and the eldest is flying between Minnesota and California to service-specific clients, Caine has developed other interests and has started his new passion of a "DesertCore" lifestyle.

After having had to deal with some family health concerns he has added a new focus of health and wellness. He wanted to be sure that he and his family were getting sustainable and healthy food and with the concrete-like soil that he had to work with, he knew he needed to get inventive. Caine began raising 300 chickens that have helped him to turn the soil into a few feet of viable nutrients, which has then allowed him to grow hundreds of trees and plants. His newly developed DesertCore landscape provides eggs, fruits, vegetables, and herbs for his family to enjoy. His latest personal effort is to create a clean garden pond on his property. His family has a newfound affection for these incredible plants and birds and they have gone as far as to train the chickens to sleep in the trees and consider them companions. All are thriving in these temperatures and changing the desert into a living, sustainable environment.

To contact Dirty Windows Gone Clean LLC please contact **(602) 529-6919.**

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PARADISE VALLEY *MARKET INSIGHTS*

At the close of August we saw a decline of more than 56% in the number of closed Paradise Valley home sales compared to July. While the average price per square foot has increased year over year, our August price per square foot remained relatively the same as the previous month. What does this mean? As reflected in our September commentary, we continue to see a gradual phase into a calmer, more steady luxury real estate market. The rapid increase in appreciation that we saw the first half of this year is leveling off. Pricing remains elevated but with a decrease in demand we may start to see a shift to a buyer's market. We are at the beginning of this shift, so a lot remains to be seen. If you are thinking about selling, here is something to ponder: we are likely on our way to reaching the pinnacle of appreciation so it's a great time to consider selling your home. According to the latest Case-Shiller® Home Price Index, Phoenix has led the nation for 25 consecutive months (a record) at an annual appreciation rate of 29.3% making now an excellent time to get the most out of your investment.

LUXURY SNAP SHOT

An overall comparison from 2020 to 2021 January through August Single Family Residences \$1,000,000 +

# Closed Homes:	276	429	+55%
Avg. Sales Price:	\$2,499,748	\$3,192,747	+28%
Sales to List %:	95%	98%	+3%
Approximate SQ FT:	5,464	5,797	+6%
\$ Per SQ FT:	\$447.77	\$557.34	+24%
Avg. Days on Market:	167	110	-34%

LAND SNAP SHOT

Market Data Source: Arizona Regional Multiple Listing Service | Single Family Residences

> An overall comparison from 2020 to 2021 January through August Residential Land Sales Paradise Valley

# Closed Lots	38	41	+8%
Avg. Sales Price:	\$1,459,329	\$2,270,036	+56%
Approx. Total Acres:	.937	3.0	+220%
Avg. Price Per Acre:	\$952,805	\$1,081,094	+13%
Sales to List %:	92%	95%	+3%
Avg. Days on Market:	305	220	-28%

LUXURY DETAIL

A detailed look at PV Luxury Home Sales January 2021 through August 2021 Single Family Residences

\$1,000,000 - \$1,999,999	118	\$460.09	93	99%
\$2,000,000 - \$2,999,999	135	\$505.98	92	97%
\$3,000,000 - \$3,999,999	84	\$568,89	126	97%
\$4,000,000 - \$4,999,999	32	\$645.47	95	97%
\$5,000,000 - \$5,999,999	21	\$721.00	172	98%
\$6,000,000 - \$6,999,999	15	\$755.96	146	97%
\$7,000,000 - \$7,999,999	11	\$874.06	134	98%
\$8,000,000 - \$8,999,999	3	\$813.95	149	94%
\$9,000,000 - \$9,999,999	2	\$969.63	17	97%
\$10,000,000 - \$14,999,999	7	\$1021.20	252	96%
\$15,000,000+	*	-	22	7.5

TRENDS IN LUXURY

Creating the best environment for yourself and your family is essential. Since the pandemic, luxury amenities within homes have increased and are becoming a necessity. Some of the latest trends include air filtration, which is an essential part of feeling comfortable within your own space, resulting in more homes getting updated HVACs and air filtration systems. UV lighting and big windows are also becoming very popular within new construction. This brings in natural light making the space feel more open and hospitable for our greenest trend - houseplants! They are seen in almost every home these days. Caring for a house plant and bringing greenery inside can contribute to the overall air quality and healthy environment of your home. For more luxury trends contact Monson Luxury Group, The Noble Agency at 480.618.1147.

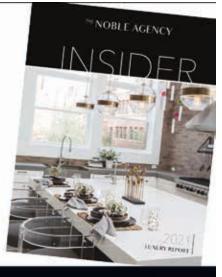


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Understanding the Complexities of Medicare

While they're working, many Americans become accustomed to getting health insurance through their employer. They make their initial selections and then update their choices once a year when it's time to renew and during life events like adding to the family or, perhaps, starting a new job.

But virtually all U.S. residents face a milestone when they reach age 65 and qualify for Medicare, which provides a new and, possibly, more complex approach to health insurance.

Keep in mind that even if you take early Social Security benefits at age 62, you must wait until age 65 for Medicare.

Breaking down Medicare's four parts

Part A: Hospital insurance

Helps pay for:

- · Inpatient hospital care
- Hospice care
- Skilled home-health services for homebound patients

Part A also helps with short-term inpatient care in Medicarecertified skilled nursing facilities, but only if the patient is there for rehabilitation – not for long-term or custodial care.

Qualifying

Once you reach age 65, you qualify for Part A. It's unlikely you will be charged a monthly premium if you have worked and paid the Medicare payroll tax for a minimum of 10 years.

Part B: Medical insurance

Helps pay for:

- Doctors' services
- · Outpatient hospital care
- · Medical equipment and supplies
- · Some preventive services

Qualifying

All U.S. citizens and all legal aliens who have lived in the United States for at least five years qualify for Part B at age 65. No work history is required, but everyone who wants Part B must pay a monthly premium.

Monthly premiums are based off the worker's modified adjusted gross income (MAGI) from filed taxes with higher income individuals paying more. Your first opportunity to sign up for Part B is the initial enrollment period, which begins three months before and ends three months after your 65th birthday month.

Part C: Medicare Advantage

Part C offers an option to buy health insurance from the private sector as an alternative to joining the "traditional Medicare" program that comes from the government.

If you choose a Part C plan, you will generally get all of your Medicare-covered services, including all services, supplies, and drugs that are otherwise covered by Parts A, B, and D, from your Part C plan instead. However, Part C plans typically restrict your choices of health care providers.

Medicare enrollees who choose Part C must continue to pay their Part B premiums, and Medicare will pay the plan a monthly fee. You might have to pay an additional monthly premium depending on the plan.

Part D: Prescription drug coverage

The optional Part D covers prescription drugs. If you have Part A, Part B, or both, you will qualify for Part D.

Like Part C, Part D comes from a private company, not directly from the government. When you turn age 65, you will have the right to enroll in one of several Medicare-approved Part D prescription drug plans.

Medicare pays most of the cost of Part D. However, if you choose Part D, you will pay a monthly premium to the company you select.

Supplementing your coverage

Medicare alone is not likely to be enough. To help minimize outof-pocket expenses, many retirees have some other arrangement to supplement Medicare's coverage. Some options include:

- Former employer health insurance. Your former employer may let you carry its group health plan into retirement. If you are retired and eligible for Medicare, your employer's group health plan is your Medicare supplement.
- Medigap insurance. Medigap is supplemental health insurance you buy from a private insurance company to fill in some of the gaps in Part A and Part B. Medigap policies pay some or all of Medicare's deductibles and copayments, and some cover a few services that Medicare doesn't.
- Medicare Advantage Part C. Part C is not a true Medicare supplement because it replaces Medicare's coverage. But if you have Part C, you will not need a Medicare supplement.

This article contains basic information about Medicare, services related to Medicare, and services for people with Medicare. If you would like to find more information about the government Medicare program, please visit the official U.S. government site at medicare.gov.

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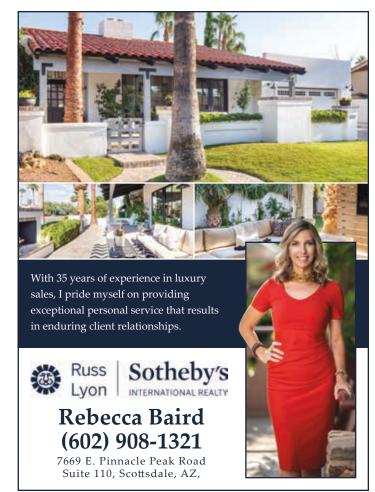
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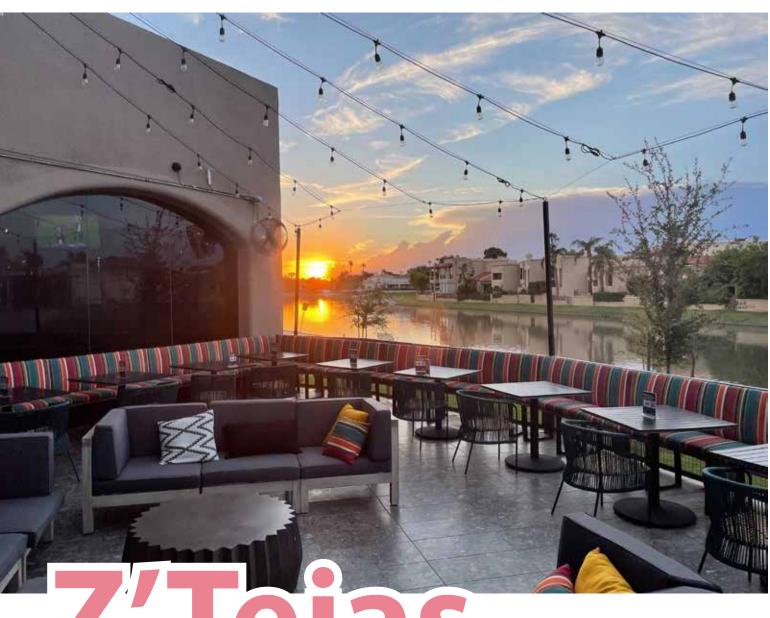


October 2021 • Life In Paradise Valley • October 2021









EJAS Southwestern Grill

events

Photos by Robert Keegan

recent On August 30th, 2021, Paradise Valley residents gathered at Z'Tejas Southwestern Grill's Scottsdale location at the Mercardo Del Lago center at 8300 N. Hayden Rd., Suite D101, to sample the culinary bites and enjoyed a private event sponsored by Z'Tejas and Maestro Dobel Tequila. We spoke to owner Robert Nethercut and he shared with us the 32-year-old history of the company and how hard they have worked to create this new space to honor the past, but also reflect something fresh and new.

> Z'Tejas Southwestern Grill puts a bold twist on Southwestern cuisine. From its roots in Texas to its newest location in Paradise Valley, AZ, their flavorful savory cuisine is memorable, authentic, and fresh. The hand-crafted cuisine includes classic Mexican staples like Chili Pork Verde, Smoked Chicken Chili Relleno, and Grilled Shrimp Tostada Bites. Their extensive margarita selection includes the Sixth Street house margarita, Chambord margarita, and tequila flights.

This local infusion of the Southwest is located in a 3,500 square-foot expansive space and features a large bar as the focal point. The raw edge table coupled with the Edison lights and a 2,200 squarefoot patio with lake views and access to Indian Bend Wash Greenbelt Park sets this location apart as a destination for community and relaxation.

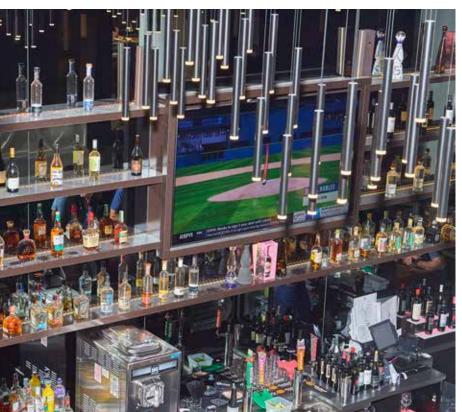
The upbeat atmosphere and friendly staff offer a welcoming environment. Their mission is to spread the Spirit of Z - delicious food and indulgent service in a fun and energetic setting that creates lifelong memories for our guests. As guests relax year-round on the waterfront patio with the cooling mister system they can watch the breathtaking Arizona sunsets and are guaranteed an experience to remember.





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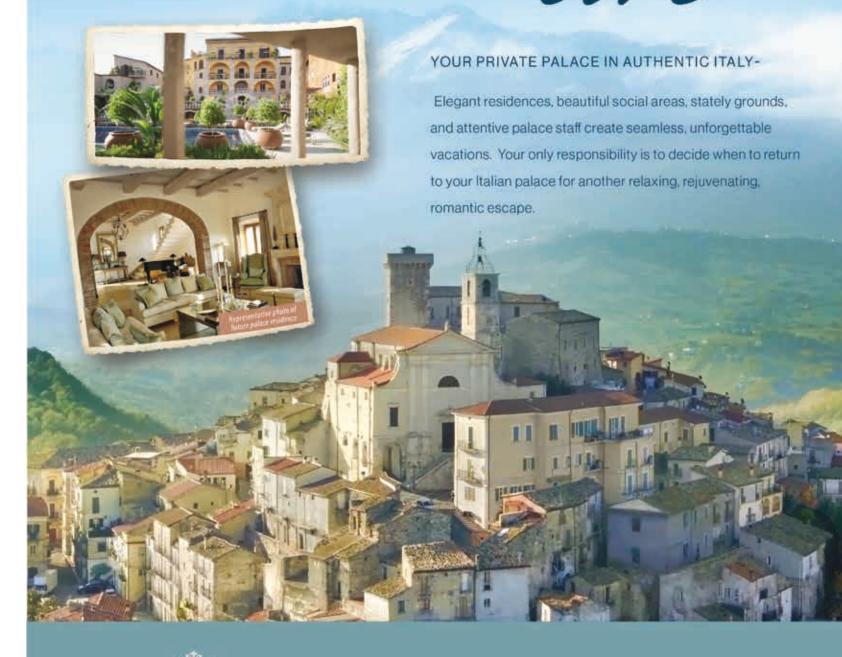




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what HIGH INCOME EARNERS should know about SOCIAL SECURITY

good ideas for my paradise valley neighbors

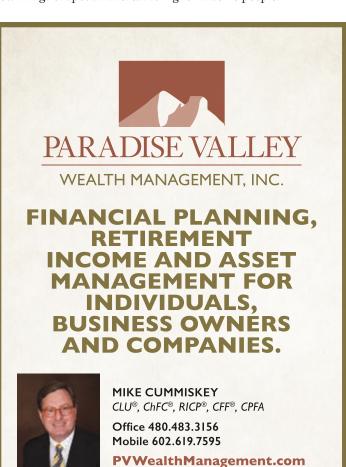
By Resident Contributor **Mike Cummiskey**, CLU®, ChFC®, RICP®, CFF®, CPFA



What High-Income Earners Should Know About Social Security

You might think Social Security benefits aren't very meaningful, but with your benefits potentially exceeding \$1,000,000, you should take notice. There

are several nuances in Social Security planning and here are just a few things of special interest to higher-income people.



Social Security is designed to provide a social safety net, so benefits are primarily designed to benefit lower-wage earners. As a higher income earner, your social security benefits would be higher, but would make up a smaller percentage of your pre-retirement earned income.

However, as you'll see, research has shown that affluent people generally have longer lifespans, and this can have a positive longterm value on your Social Security income.

Self Employed? Don't Minimize Your Lifetime Benefits

Your reported earnings history is essential to calculating your Social Security Benefits. For self-employed people with S-Corporations, taking substantial dividend income instead of taking W-2 wages will minimize FICA (Social Security) taxes, and thereby reduce your projected social security benefits. My suggestion to self-employed people is to discuss with your CPA, but don't jeopardize a lifetime of inflation-protected income. Consider earning up to the annual FICA limit (\$142,800 for 2021) and taking dividend income thereafter.

When to Claim

Social Security is an actuarial exercise based on average life expectancies. You get less monthly income when claiming early and more monthly income by claiming later.

Mathematically, it doesn't make much difference either way for a single person who dies right on the date of their life expectancy. But if you or your spouse have longevity, claiming too early will permanently reduce benefits by perhaps hundreds of thousands of dollars over your lifetimes. Go ahead and retire when you want but consider waiting to claim your social security benefits (not longer than age 70) if that makes sense for your specific circumstances.

For example, John enjoyed a good income as a primary earner throughout his career and decides to take a permanently reduced income benefit of \$1,838/month by claiming at his age 62. He dies at 84. The income benefit for his surviving spouse at that time

has grown with inflation to about \$2,842/month and continues increasing with inflation until she dies at age 94. That lifetime of benefits adds up to about \$1,011,546.

If John claimed his social security at age 70, his benefit would have started at \$3,792/month. The continuing income to his spouse at his death would have started at \$5,004/month, and the total benefit at her death would have totaled \$1,450,007. What if she lived to 100?

Continuing benefits to a spouse are very important when deciding what your claiming strategy will be. Whether it's \$1 million or \$1.4 million, social security income benefits can be substantial and should be included as the foundation of your retirement income plan.

Affluence Favors Longevity, so Plan Accordingly

It's no surprise that greater income and affluence can lead to healthier lifestyles, better medical care, and longer life expectancies. Several studies have noted this impact on Social Security claiming strategies. In 2016, Brookings found the mortality differences been rich and poor is offsetting the fundamental redistribution of benefits, which favors lower wage earners. Affluent workers have an advantage in claiming a larger number of months collecting social security benefits, and, of course, these additional months are during the years of highest income benefits.

If you are unsure of your own retirement benefits with Social Security, go to **SSA.GOV**, set up your account and run your own my Social Security statement. You'll see your earnings history and benefit projections at various claiming ages. If you or your spouse are within a few years of claiming, I suggest you meet with your financial advisor and/or make an appointment at a Social Security Administration Office. I've been to the office at Tatum and Bell a few times and find them to be very helpful.

If you need additional information and help, we can provide you with additional information about social security and illustrate various claiming strategies for you with our social security software. You can also view articles about social security strategies under the "Services" tab on my website, www. pvwealthmanagement.com.

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.pywealthmanagement.com.**

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recent events

A B2B Speed Lunch for Sponsors — At 18 Degrees Bar & Grill

The business owners who support this magazine have had a rough year-and-a-half! We like to support them in any way we can. Recently, the sponsors of this magazine and others came together for a B2B Speed Lunch—every two minutes they got to meet somebody new, hand out their cards, and scribble notes on the back.

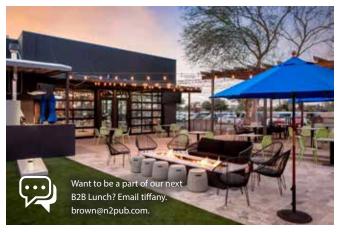
If you're a business owner, I hope you'll join us next time! And when you shop, please remember to shop local and support the businesses who have chosen to partner with your community.

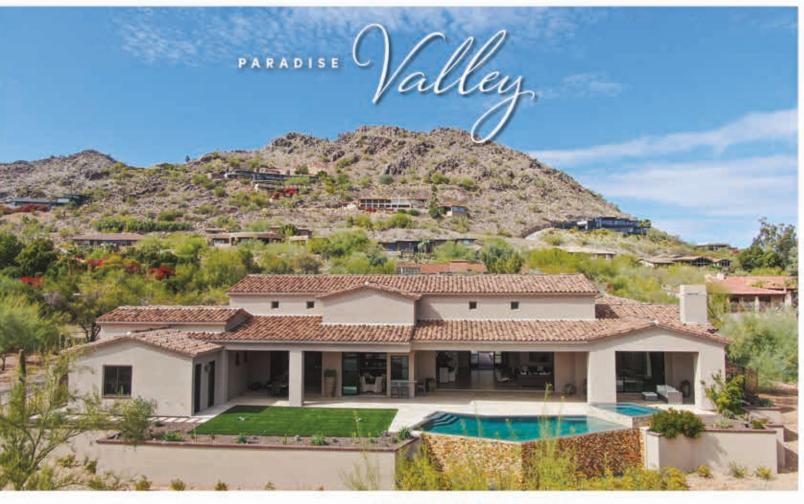
Each guest was also able to enjoy the savory food choices in the large restaurant, their full-service bar, and extensive patio.

18 Degrees is modern American fare with a twist! Their scratch kitchen prepares everything from raw ingredients, even down to the dressings, using the highest quality meats and local products available. The venue offers incredible amenities including a giant video wall, an outdoor wood-fired pizza oven, and—if the

timing is right—you can watch the Arizona Coyotes during their practice.

The menu was created by Chef Julie Kilgore and offers some delicious options like Baja Fish Tacos with one of our favorite club sandwiches in the area, Join the Club. It is the perfect venue for any occasion with a private meeting room, 32 TVs, and one of the largest big-screen TVs in the state. Eighteen Degrees is located at 9375 E Bell Rd., Scottsdale, AZ 85260



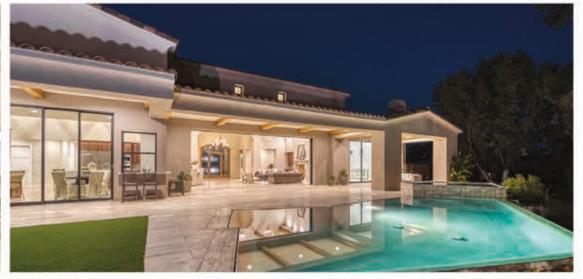


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The Show Must Go En!



paradise valley gives back

By **Tiffany Brown**



"You don't have to be in the woods to see a forest in your mind's eye." - Hope Ozer $\,$

From its humble beginnings in 1989 when Valley Youth Theatre held rehearsals in churches and other donated spaces, to the Herberger Theater Center and its own renovated facility in Copper Square in Downtown Phoenix, Paradise Valley resident Hope Ozer continues to help children learn the importance of the Arts.

Hope always had a passion for the stage. She even had the lead role in her high school senior play. "That was the finale of my not-so-stellar acting career!" she says. Always having a love for performing arts, years later when her young daughter, Courtney, would build sets in her bedroom out of cardboard boxes with stuffed animals for audience members, Hope knew it was time to involve her in theatre. Thus, Courtney auditioned for (and was cast!) in a production at a brand-new theatre company: Valley Youth Theatre. Hope would take her to constantly changing locations for rehearsal and performance, wherever the company could cut a deal.

Hope knew that the theatre needed support. There were amazing volunteers, but there was no one raising money, no one with access to resources in the community. The theatre's mission from the get-go has always been to make the Arts accessible to every child for free. Kids don't pay for costumes nor is there a requirement to sell tickets. Kids come from throughout the Valley and beyond. One was driven down by his grandmother from Flagstaff for every rehearsal. There was an expectation of sweat equity from parents, to help usher at a show or work the concession stand, but they needed more.

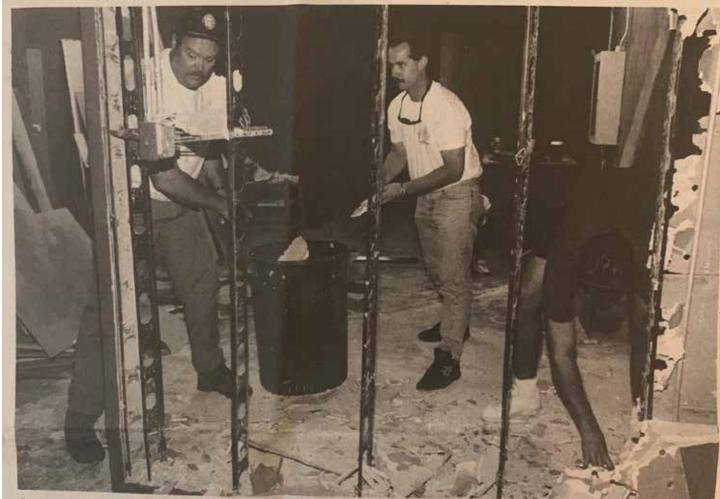
At first, Hope's help came in the form of advice and printing promotional materials at her husband's office print shop and reaching out via snail mail to friends and family

to raise funds. Even if it was only \$5 or \$25 at a time, the money started flowing in. Her years of community involvement in parent leadership roles and other community endeavors gave her the experience and connections to take things to the next level.

Thus, Hope formed a Board of Directors. She began reaching out to community leaders, championing the importance of expanding the limited performing arts opportunities for children. Financial support was critical. Hope still gets teary-eyed when she recalls meeting with the then-General Manager of SRP, who wrote a \$500 check in August of 1990. "I thought I had died and gone to heaven!" She reached out to companies that could support with in-kind donations—they received lumber and paint from Home Depot to build the sets and had massive volunteer support from Scottsdale Rural/Metro Firefighters to help with demolition when they found their first actual home for the theater.

• • •

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Stephen Mounteer/Scottsdale Progress

Rural/Metro fire chief Karl Keierleber (left) and firefighters Greg Marlar and Dan Bunce take down a wall recently as part of their work in preparing a 10,000-square-foot facility at Tower Plaza for construction of the Valley Youth Theatre's first permanent home. The firemen, who voluntered to help on the project, are just three examples of the community support given the Valley Youth Theatre in its attempts to open the theater by mid-August.

Flash forward to 2021. Valley Youth Theatre is now located on the southeast corner of First Street and Fillmore. In 1998, they gutted a blighted building into four walls and a roof (then found out that the roof leaked!) and rebuilt it to include a 202-seat theater with a 30-foot-wide proscenium stage and orchestra pit, a stunning lobby with a box office, as well as the necessary backstage areas: a lighting and sound booth, scene and costume

shops, and rehearsal and dressing rooms. The theatre has incredible alumni including the lovely Emma Stone, whose acting roots date back to performing as Otter in VYT's "The Wind in the Willows" at 11 years old. She even thanked VYT's Producing Artistic Director Bobb Cooper, when accepting her Oscar for "La La Land."





Young stars return home for youth theater benefit

From left, Paradise Valley resident Emma Stone, Scottsdale residents Max Crumm and Brennan Hillard, Paradise Valley resident Hope Ozer, Valley Youth Theatre Past President and Scottsdale resident Chelsea Staub, Nick Cartell and Bobb Cooper, VYT producing artistic director, catch up and reminisce May 31 during a VIP reception held prior to the

The most spectacular part of the theatre is not the building itself nor the amazing Board of Directors and even Founding Chair Emerita (not surprisingly) Hope Ozer—it's the magic of the theatre and what it does for children. The ability for children to have a place that is dedicated to building their sense of self, developing their presentation skills, and increasing their poise and self-esteem. Hope attests that everyone that works on a show is important—whether they are on tech crew, running lights, an actor, or sweeping backstage. Everyone is important for the show to go on.

"You took a child that no one believed in and gave him a chance. That's something that no one had ever done for him. You saw beyond the child that gets hyper when he's nervous and trying to fit in, and made him part of the family. You stuck by him at those times when it would have been easier to walk away, instead you showed him direction and gave him reason to feel proud." -Parent of a VYT actor

Amongst several outreach programs, VYT's "Literacy and the Arts" gives students from Title 1 schools a page-to-stage experience, combining the power of reading with the enchantment of experiencing live theatre. With grant support, books are provided to each child to keep forever, integrated into their curriculum, and then on a school day field trip, they attend a dedicated

performance of the story they're reading and witness it come to life on the stage. Magical.

Hope Ozer says, "I have always believed that exposure to the performing arts and to the magic of live theatre are critical to the development and nurturing of young minds. Children must be exposed to things that spark their young imaginations. Their lives are so hectic these days. Unlike when many of us were children, there is so little time and so little room for imagination and creativity.

"Above the desk in my office hangs a plaque that reads: 'A Hundred Years From Now It Will Not Matter What My Bank Account Was, The Sort Of House I Lived In, Or The Kind Of Car I Drove...But The World May Be Different Because I Was Important In The Life Of A Child.' Every time I see the wonder in the eyes of a child in a Valley Youth Theatre audience - the metamorphosis telling me that a young VYT participant has gained a stronger sense of self, a poise, a self-confidence, a self-esteem - I realize how blessed I am to have made a difference in the life of a child."



The theatre has had a challenging time navigating Covid and what that has meant for the youth is they were unable to do in-person shows—but, always resourceful, they continued to offer virtual participation.

In addition to virtual workshops, concerts, and performances for other nonprofits, in August 2021 VYT produced an eight-hour telethon with performances by close to 100 children, alumni, and current participants, to raise funds for their upcoming programs. The telethon was creatively constructed with the children singing together, albeit on Zoom, and some would come to the theater one at a time to perform live. They raised funds but haven't yet met their goal. To view the telethon, make a donation, or apply to join their board of directors, please visit www.vyt.com and let the show go on.

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Pumpkin Spice Oatmeal (DAIRY FREE)

Feel the fall vibes with this deliciously healthy Pumpkin Spice Baked Oatmeal. Perfectly baked and topped with a caramelized walnut crumble.

INGREDIENTS

- 2½ cups gluten free rolled oats (203g)
- 1 tsp aluminum free baking powder
- 1 tsp pumpkin pie spice
- 1 tsp cinnamon
- ½ tsp nutmeg
- 1 tbsp hemp seeds (see notes)
- ½ tsp pink Himalayan salt
- 1 cup canned pumpkin (250g)
- ¼ cup maple syrup
- 1 tsp vanilla extract
- $1\frac{1}{2}$ cups unsweetened coconut milk (or milk of choice)
- 1 tbsp coconut butter, softened

Topping

- 2 tbsp coconut sugar
- ullet 2 tbsp chopped walnuts or pecans
- 1-2 tbsp raw pumpkin seeds (optional)
- 1/4 cup gluten free rolled oats
- 1 tbsp coconut butter, softened
- ½ tsp cinnamon

INSTRUCTIONS

- Preheat the oven to 375 F.
- Lightly oil an 8-inch baking dish or line with parchment paper.
- In a large bowl combine oats, baking powder, pumpkin pie spice, cinnamon, nutmeg, hemp seeds and salt.
- In the same bowl add the pumpkin, maple syrup, vanilla, coconut butter, milk and combine well.
- Prepare topping ingredients—oats, walnuts, pumpkin seeds (optional), melted coconut butter, cinnamon and sugar—in a small bowl.

- Pour oatmeal mixture in the baking dish and sprinkle on the topping mixture.
- Bake for 30-35 minutes or until the top is golden. Remove from the oven and allow to cool.
- Once cooled, cut into 6-8 portions and enjoy!

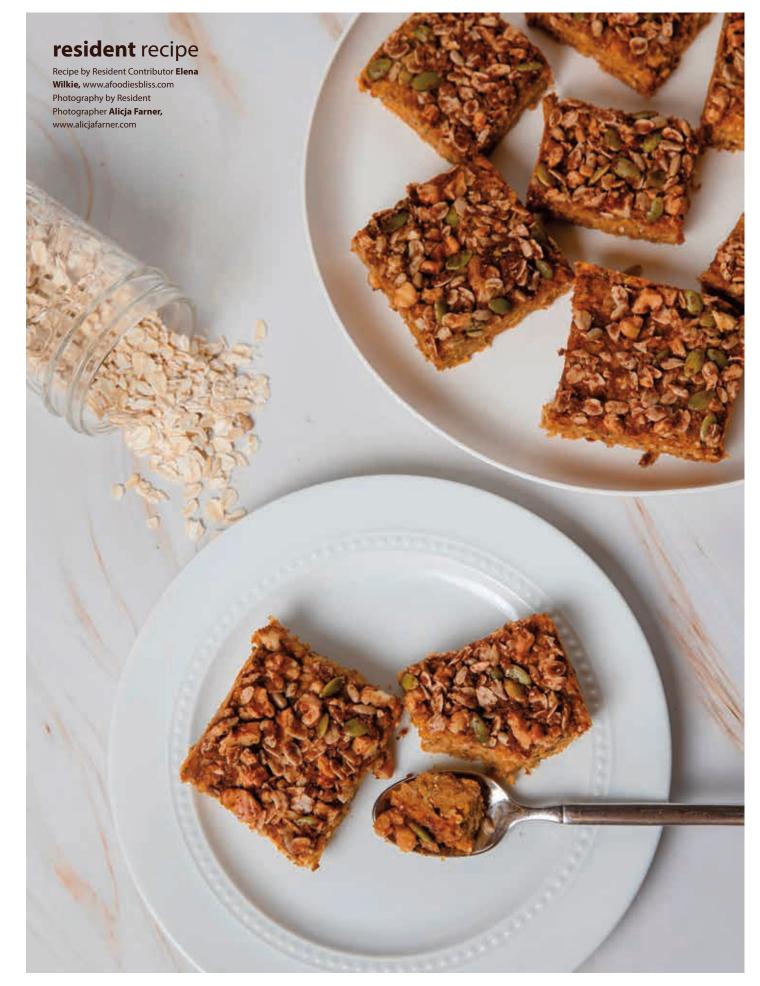
Storage

- Once cooled, store leftovers in the refrigerator for 4-5 days or freezer for 1-2 months.
- Reheat Baked Oatmeal: I recommend setting the oven to 350 F for about 10-15 min.

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Evolve Tone is designed specifically to increase muscle strength and tone. It is also a non-surgical procedure, which will enhance the shape of your body with no downtime, scarring or incisions. It uses hands free electrical muscle stimulation (EMS) to stimulate involuntary muscle contractions, helping to strengthen and tone muscles on the abdomen, arms, buttocks, and more.

There is no recovery period needed after these procedures, which generally take 15 minutes to an hour. Patients typically see results with just four to six treatments. Results will continue to appear even after treatments end, some patients seeing a continued positive difference and improvement even nine months down the road.

"Thanks to new technologies not everyone needs surgery to achieve their goals. EVOLVE offers an alternative that is safe, virtually pain free, and effective. And now it's available here," said Dr. Berardi.





Other popular treatments like Coolsculpting are limited in areas they can be used. In addition, EVOLVE costs less, requires less treatments, has no downtime and virtually pain free in comparison.

Close to one-third of Dr. Berardi's patients travel to Scottsdale specifically to see him.

Evolve Memberships are also available. There are two membership options. The VIP is a three-month membership and includes one body part per week and discounted spa treatments, skincare and injectables. The ELITE is a 12-month membership with two months free, one body part per week, discounted spa treatments, skincare and injectables.

For more information about Dr. Berardi's and his practice visit https://www.theplasticsurgeon.org.



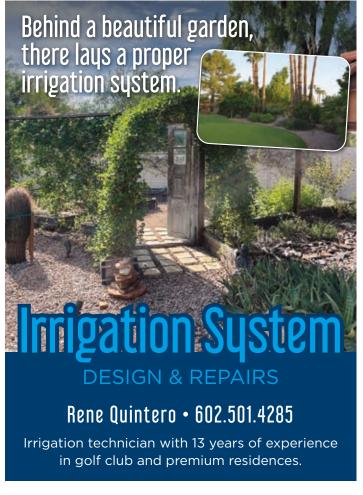
To schedule an interview with Dr. Berardi about EVOLVE and his Scottsdale medical practice, please contact Jennifer

Parks-Sturgeon at 480-495-3806 or JParks-Sturgeon@ RoseMoserAllynPR.com

About Dr. Joseph Berardi:

Board-certified by the American Board of Plastic Surgery, Dr. Joseph Berardi received his undergraduate degree from Northern Arizona University, graduating magna cum laude, and his medical degree from the University of Arizona. He then completed his general and plastic surgery residency at the University of Texas Medical Branch before returning to Scottsdale to launch his own practice in aesthetic and reconstructive surgery. Dr. Berardi has received many awards including "Best Plastic Surgeon" in Scottsdale, AZ.

For Dr. Berardi, medicine is truly a calling, something that he was drawn to as a sophomore in college and has passionately pursued ever since. There are many types of surgeons, but within his residency training, he completed specialized training in cosmetic surgery of the breast, body, and face, cancer reconstruction, and microsurgery and stays current on the latest surgical and minimally invasive techniques in the field of aesthetic and reconstructive surgery through his involvement in the American Society of Plastic Surgeons, the American Society for Aesthetic Plastic Surgery, the Arizona Medical Association and the Arizona Society of Plastic Surgeons.





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Loving Your Home is Loving Mounself

By Resident Contributor Barbara Kaplan

Your home is the most important outward expression of who you are, after your physical body. The way we treat ourselves - what we eat, how much exercise and rest we get, and all the other daily decisions we make about our body including our appearance - speaks volumes about who we are.

Our home becomes an extension of our body and soul. It is our sanctuary where we can be real and heal. Like our bodies, it is the expression of all our thoughts and desires, our fears and doubts. Home is the safe haven for our body, mind, and spirit.

Keeping this in mind, what does your most personal environment look like? Does your home have the look and feel of comfort and fun? Does your home support and reflect who you are? When people come into your home, do they see you?

When someone comes into your home they are seeing the real you. James Allen wrote in As A Man Thinketh, "Men do not attract that which they want, but that which they are." Therefore, your home is a reflection of you, as you are right now.

Your home may no longer feel in sync with who you are today. It may have lost its continuity and harmony with your needs. Possibly you have outgrown or become bored with your surroundings. A new energy may be needed. If that's the case, read on. I have answers for you.

This is the time to begin your journey of reevaluation and redesign. It may be as much as a move to a new location, a remodel, or just to rearrange or refresh what you already have. The size of the project doesn't matter as much as the specific changes you intend to make that will impact you to make a difference. Keep in mind, the walls don't care what color they are or the floors their

covering, or the sofa the size and shape of the pillows...but you do. When you know what you like and all your design and decoration decisions are made to please you, the decisions become easy.

You may ask, "What about the people I live with?" Easy, this is an opportunity to open a conversation about how each of you wants to live and how you can accomplish this together. It needs to be a family project with input from everyone to find what is important to all.

One of the things you can do together is look through magazines to discover what you like and, as importantly, what you don't like. Once you think you have made a few choices, test yourself:

- Buy a can of paint and experiment with a new color on one wall.
- Bring flooring samples home to see how they look in your light.
- Throw some daring accent pillows on the sofa...you might only need one

Observe what happens to the room and feel your reactions. Don't make quick decisions. See how it looks at different times of the day. Take your time. Get used to the changes. Begin to understand your choices. You might like one change but not another. Become aware of how each change affects something else. So do one thing at a time. Don't be afraid to challenge yourself. And most of all, trust yourself. Only you know how you want to live. Remember, rooms have no feelings, YOU do!



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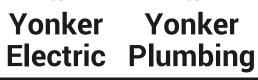


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