

LIFE IN

# PARADISE VALLEY

A SOCIAL MAGAZINE FOR THE RESIDENTS OF PARADISE VALLEY

SEPTEMBER 2021



MEET YOUR NEIGHBORS

## Barbara Kaplan – PV's Master of Style

Photo by David Lee/Paparazzo Film

Resident Recipes

Home of the Month: Dancing Lights

The Stranger in the Café – a 9/11 Story

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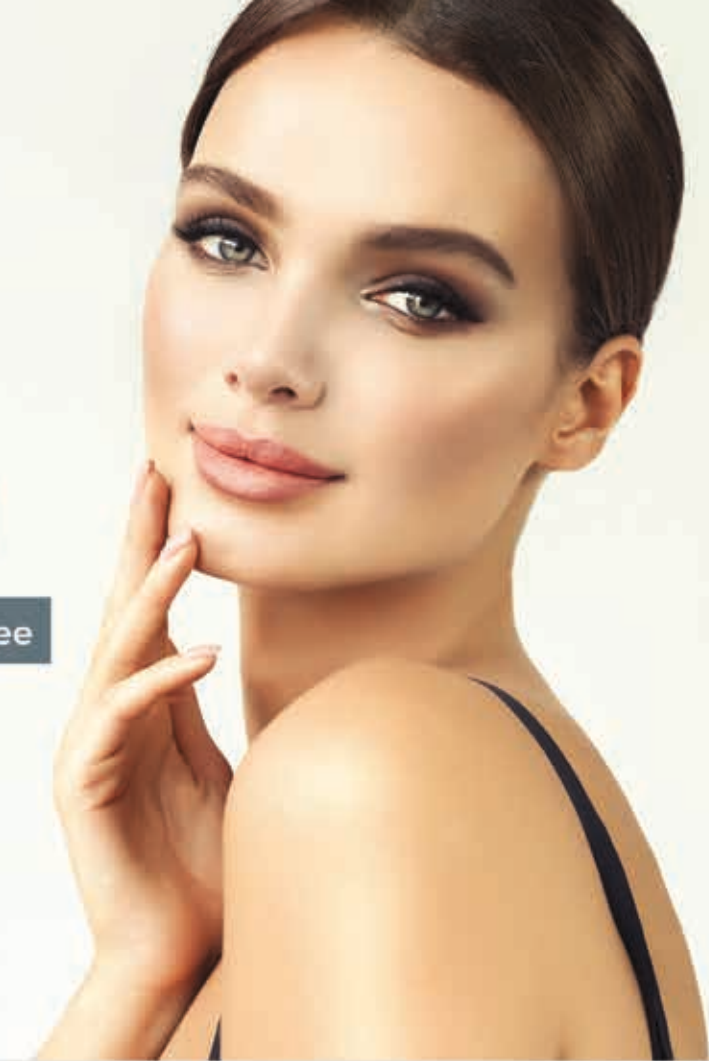
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## What's Ahead for *Life in Paradise Valley*

Hi! Allow me to introduce myself: I'm Britt Bennett, the new Publisher of *Life in Paradise Valley*. Dana Caranci will still be around—you'll see her at all the events. In the meantime, I wanted to share a little bit of my vision for this unique and highly personal magazine for the residents of Paradise Valley.

**First of all, I want this magazine to be a reflection of you.** Please scan over the list of article ideas below and brainstorm with me: Who would be a good match for each story? And remember: You can nominate yourself!

**Second, I want this magazine to serve you.** I want to assemble the best businesses who will serve you well. Every advertiser you'll find in this magazine has been screened by me or by Dana, so you can know that the businesses you'll find here can be trusted.

**And finally, I want this magazine to honor you.** How? By giving you the best magazine I can imagine! I picture this magazine carrying art, photography, photos, articles...and all at the highest level of quality possible.

**Here's how you can help.** Since this magazine is about you and your neighbors, we warmly welcome your involvement and would love to hear from you! Does your neighbor have a great story to tell? Feel free to nominate them for inclusion! We are open to your suggestions and looking for several types of stories and content. Please take a few minutes to acquaint yourself with the list below. Additionally, if you have an idea for a unique type of feature that is not mentioned below, we are open!

**Meet Your Neighbors:** This is where we spotlight various families and highlight your favorite parts of living in Paradise Valley and local go-to spots, plus understanding your careers, hobbies, interests, etc.

**Pet of the Month:** Pets are our pride and joy so let us know who they are and who you are. Tell us about their personalities, what wags their tails and flocks their feathers? We would be honored to feature your companions. Past pets in other N2 publications include turtles, horses, dogs, birds, and cats. We don't discriminate and are always looking for neighborhood mascots to feature.

**Home of the Month:** Is your home fabulous enough to showcase? Featured homes can be active listings on the market or a



**publisher's notes**  
By Britt Bennett

home that you currently reside in and simply take pride in maintaining.

**Recipe of the Month:** This is where you can let your cooking secrets out to the public. All we need are the recipe and preparation advice. Pictures are also a must!

**Welcome New Paradise Valley Resident:** New to Paradise Valley over the last year? This is for you! We would love to get to know you, and help you get acclimated and networking with other Paradise Valley residents.

**Paradise Valley Gives Back:** We love to recognize and feature residents making a difference in the world. This is a chance to inform us about your passion or cause. We will promote your cause by generating intrigue and awareness throughout the community.

**Travel Tales:** Gone on a trip that was unique, life changing, or just a trip that you would like to share with others? We want to hear about it! Please note, it doesn't have to be a recent trip. Pictures are important for this one!

**What Drives You?:** Do you have a car that you are really proud of, or it has a unique story and history? We want to hear from you.

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### KARINA SAYED — PLAYA REALTORS

Co-founder Karina Sayed was born in Buenos Aires, Argentina. She is a Certified Public Accountant (CPA) and directs asset and property with owners and investors to deliver (CPA) management services, financial services, and the day-to-day operations for the company. In this role, she is responsible for developing relationships with owners and investors to deliver asset management services. She oversees the financial administration of the company, its developments and the properties managed under the umbrella.

Karina began her career in accounting and financial services more than 25 years ago. Prior to founding PLAYA REALTORS CORP, she managed financial services for commercial, retail and industrial companies. She has a deep knowledge in international trade.

Karina specializes in the sale of real estate developments in Playa del Carmen, Tulum, and the Riviera Maya. Playa Realtors represent the most prestigious and innovative real estate developments and offer their clients prompt and exclusive access to the highest quality properties. These modern apartments and houses are not only designed for real estate investments, but also for acquiring a second home, a vacation residence, or a retirement home in the Riviera Maya.



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### KYLE KUNKEL — EXP REALTY

Kyle is a family man — his beautiful wife Megan, their little girl Anaiah, and their dog Koda are his world. Being a real estate agent in SW Colorado and helping people call this slice of heaven on earth “home” is an honor. Honesty, integrity, and building trust are the core values of his business. He will work harder than anyone else out there to help you reach your goals in investing, buying, or selling homes. Helping you find your dream home is his goal.

Kyle loves to coach baseball and football at the high school and enjoys golfing, fly fishing, trail running, and cribbage. His real hobby, though, is traveling; he and his wife have been to a combined 43 countries between the two of them. In addition to his work with local communities, he also enjoys motivational speaking and empowering people to go after their dreams. He is a follower of Jesus and lives to say “yes” to what he has for him daily. He looks forward to serving you, your families, and your friends.



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## pet of the month

Submitted by Resident Contributors **Ray and Lori McBurnett**

# Meet Ollie

**Owners' names:** Ray and Lori McBurnett

**Type of animal/breed:** West Highland White Terrier "Westie"

**Name, gender, and age of pet:** Ollie, male, 15.5 years old — in March he will be 16.

**Is there a story behind his name?** His first owner named him, and we thought he should get to keep his name since he lost everything else he was used to.

**What nicknames do you call him?** When we first rescued him, we called him "Jolly Ollie" because he was so fat his belly hung to the ground! Now he is just Ollie since we got the excess pounds off of him.

**What's the story about how Ollie became yours?** His

owner had to surrender him when he was 12 years old because he was not getting along well with her new baby. Our 12-year-old Westie had just passed. My daughter told us it was meant to be and that we had to go get him. I said I didn't have the emotional strength to go through it again, and she assured me I did! I went and picked him up. He has been a joy to us ever since.

**Does Ollie have any special talents?** Nope! We figured at his age, getting up and being excited about a treat is good enough! He is quite hard of hearing and nearly blind.

**What funny/weird quirks does he have?** I think he has trust issues since his "mom" surrendered him. He really wants to love me and is never more than a few feet away from me. But, he always keeps some distance and looks at me suspiciously. He never wants me to hold him or love him unless we are on a road trip. He does like to play with my husband. My husband is a Disney dad and gives him treats.

**What game(s) does Ollie like to play?** Mostly, "Let's go get your treat!"

**How spoiled is he?** He loves food. Since we got him he has had to "healthy" up, so not as spoiled as he would like. He has learned to enjoy his veggies!

**What adventures have you taken with Ollie?** We have a cabin east of Payson. That is his favorite place to be napping and lounging in the sun.

**What adventures has he taken without you?** He escaped out the door once when he saw a pit bull walking down the street. He charged the pit pull, who got off harness, picked Ollie up by the head and started shaking him around. It was not the pit bull's fault, but still scary. It all turned

out okay. Ollie was released and did not chase after any more dogs.

**What's a typical day for Ollie?** Eat, sleep, repeat!

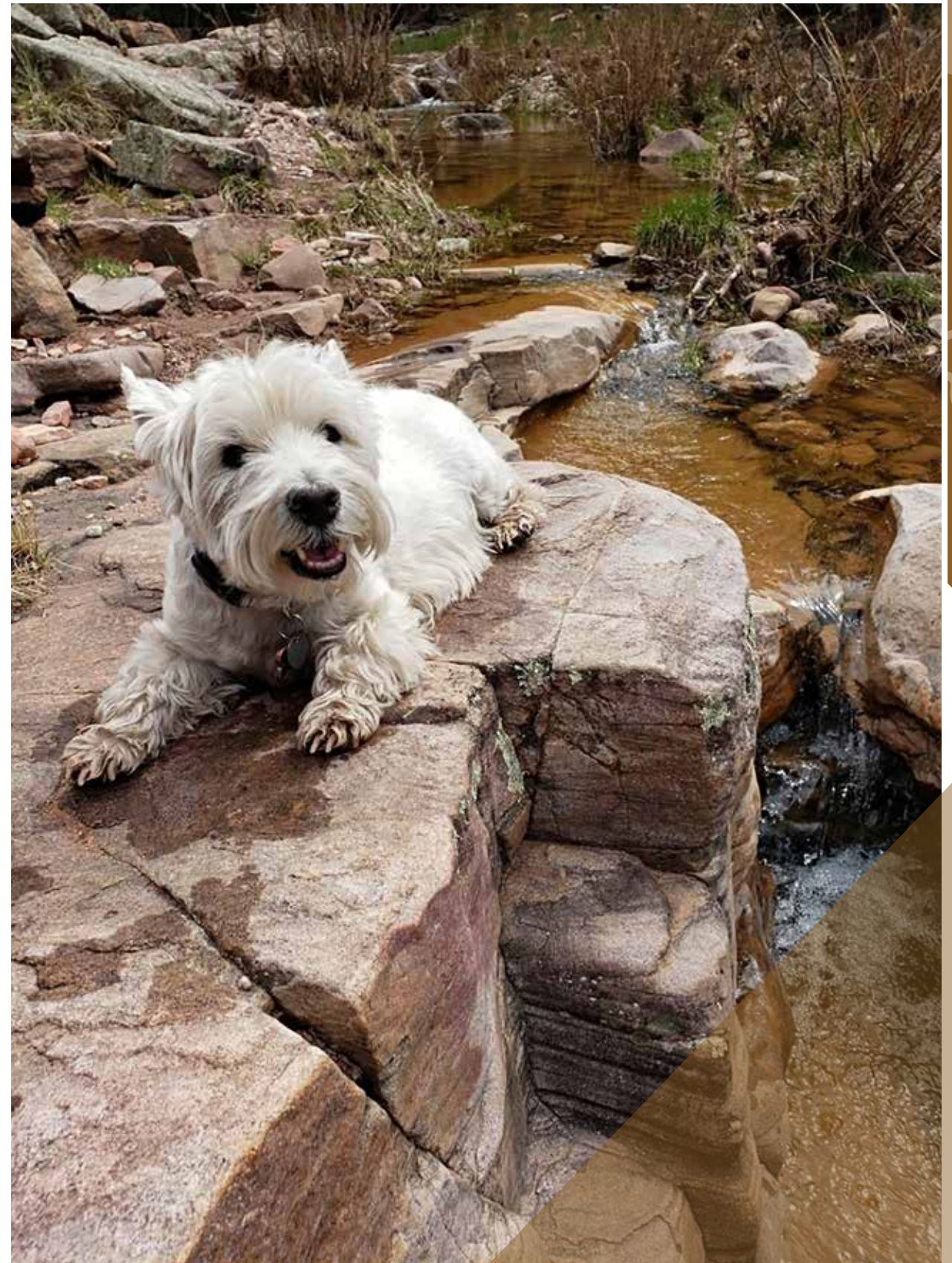
**How has he enriched your home/family?** Our hearts expanded to value rescuing senior dogs.

**What's his favorite treat?** Westies will eat anything and everything. He loves carrots, but they give him yeast infections.

**Does he have any favorite dog-friendly places to visit in Desert Mountain?** He loves any dog-friendly patio that could involve treats!

**Is there anything else we should know about Ollie?**

We know his days are numbered, so we are sure to value each one of them!



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# THE STRANGER IN THE CAFÉ

## a 9/11 Story

By Britt Bennett

### I was a road warrior once.

Friends would ask me out and I'd turn them down, saying things like, "I wish I could. But I'll be in Tokyo next week." Or Hong Kong. Or Minneapolis. Or New York. For some reason, people imagined that to be an exciting life, but after a while, all airports look the same, rental cars smell the same, and the meetings—the countless, endless meetings—they all blurred together in the end.

There was one night, though, when boredom was absent, and the events that followed never left my mind.

I was at the end of an East Coast business trip and tired—tired of inconclusive meetings, generic hotels, forgettable food. I sat down for an early dinner at the Airport Marriott in Newark, New Jersey. Halfway through my meal, a stranger walked in and seated himself, facing me, three tables away.

He and I were the only patrons. Our waiter was a tall, polite young man. He went to the stranger. I couldn't hear what the waiter tried to say, only what the stranger said: "Is the service any good here? I was at that restaurant across the lobby. The service there was terrible! *Is it any good here?*"

I've seen rude customers before; we all have. Once in a rental car agency outside the Denver Airport I saw an unbelievably incensed customer ("You knew a snowstorm was coming, and you rented me a *CAMRY?*"). He kicked the glass door beside me until the police came to take him away. I watched the episode dispassionately, shaking my head. But this instance—the stranger in the café—was different.

I stared at him after the waiter left. He wouldn't look up. His hair was black, cut close to his head. His face was misshapen into a scowl, studying the menu like he was reading a legal summons.

This wasn't just an irate customer—there was something more going on here, something deep, mysterious, inexplicable, almost disturbing. I sat there a long while, not eating, not knowing what to do. I left my dinner, paid the bill, tipped the waiter. I kept my eyes on the stranger as I left the café, but he never looked up.

The next day I drove to two meetings, then stayed another night at the Marriott. Finally, I boarded an 8:00 a.m. flight for the West Coast. We departed on schedule. Tired as I was, I couldn't sleep,

with the plane's droning engines, reconditioned air, and dividers digging into my ribs as I stretched across vacant seats. The idea of business trips had seemed so thrilling when I took this job! Now I just wanted to get home—cross the heartland fast as possible, slip between my bed's cool sheets.

But the jet changed course, banking abruptly. Its engines stuttered. We dropped in altitude.

I sat halfway up.

"Folks," said the captain over the PA, in a relaxed, almost bemused tone, "something's happening now that's never happened before in aviation history: All planes within U.S. airspace are being grounded, and that includes us. We've been ordered to the nearest airport. We'll be landing in Wichita, Kansas shortly."

Wichita, Kansas. It sounded like another word for purgatory, where I would be held against my will, further kept from returning home.

I sighed and laid back, stayed down as long as I could. When we finally landed, the captain said we could use our cell phones. I left mine off. But a man at the bulkhead turned his on. He listened for a while, then turned to the rest of us and said in a loud voice I can still hear to this day: "Folks! The World Trade Towers...*are gone!*"

I didn't know what to make of it. Who could have imagined? His apocalyptic announcement gave me shivers.

We rushed from the plane like it was on fire. On every TV in the Airport, scenes played as though on a loop: Blue-grey sky, flashes of orange, towers plummeting downward into clouds of dust. I found my way to a hotel, watched TV a little bit more, then had to turn it off.

This wasn't just an irate customer—there was something more going on here, something deep, mysterious, inexplicable, almost disturbing. ”

No jet contrails marred the sky the next day. I walked through a business park, followed a mostly empty highway, found a Long John Silver's and became their only customer.

Waiting for my seafood sampler plate, I picked up a newspaper from the top of a waste bin. On the front page, the photo of a man I recognized. He had stayed at the same Marriott, gone to the same airport as me. He boarded a flight scheduled to leave four minutes after mine.

Then, the stranger in the café burst into the cockpit of Flight 93, took control of the plane, and became notorious in history.

**This September marks the 20th anniversary of 9/11. If you'd like to help the families and survivors, check out the Tunnel to Towers Foundation at [www.t2t.org](http://www.t2t.org).**

## meet your neighbors

By Britt Bennett

# BARBARA KAPLAN

Philosopher of Life and Design



Photo by David Lee/Paparazzo Film

### THE NEW PLANET... ARIZONA!

Barbara Kaplan (IFDA, ALLIED ASID) began her love for interior design at an early age. As the only child of antiques importers in New York, she learned the appreciation and joy that beautiful art can bring. This influence inspired Barbara to study interior design, and she received her degree from New York's Fashion Institute of Technology.

Working for a design firm on Madison Avenue her life seemed on course for her future as a designer in New York, but one trip to Arizona changed all that. After visiting family in Phoenix, she returned to a typical cold New York City November and decided to sell everything and move. At that time the change was so drastic, she felt Arizona to be "more like another planet than another state."

It was a positive move, however, to an easier lifestyle to raise her family. Professionally, it was easier too. "In the valley I can see many more clients in a day than would have been possible in New York City."

Barbara first moved to a townhouse in north central Phoenix, then to Paradise Valley, and she's been in Paradise Valley ever since—29 years now. She focuses her practice on a more holistic approach to interior design. She created and practices, *The Bajaro Method: Rooms Have No Feelings, YOU Do!* which focuses first on her client's needs and desires before beginning to design the space.

"Being a creative person," says Barbara, "my mind is always going. I see the possibilities in people and things and how life could be made more purposeful and beautiful."

### A PHILOSOPHY OF LIFE

Life as an entrepreneur, wife, and mother is rarely easy, but Barbara has a positive outlook that's hard to argue with. "Life has its zigs and zags," she says. "In retrospect, like everyone, I have encountered challenges in life. But in hindsight, I see them now as gifts."

She continues, "I used to 'sweat the small stuff.' But somehow along the way, I realized that most of the things I worried about were really not that important. What matters most is to come from your heart and bring love into everything you say and do."

### A PHILOSOPHY OF DESIGN

Interior design is first about "our interior." It begins with how we feel in our heart, mind, and body. Once we understand the dynamics of our wants and desires and our taste and style, then we can begin the design process and create a room for each individual person. This is holistic living through interior design.



Barbara and her husband



Barbara's kids

Says Barbara of her job, "Good design is all about creating good feelings. My love is to bring awareness to people and to empower and support them to look within to discover what in their surroundings they love, to bring them joy and well-being. Living holistically, addressing the whole person, is the key!"

"My personal passion is to create beauty and joy in all environments! And especially, to make a difference for my clients lives by improving their awareness of what brings them joy!"





...

### KAPLAN ON DESIGN

- “The home has become the focal point, a safe place, a healing place.”
- “Design is not one-dimensional because people are not one-dimensional.”
- “Design has to look good, and it has to *feel* good, too.”
- “I design for people, not rooms. Rooms have no feelings, YOU do.”
- “I create holistic spaces to celebrate the whole person.”
- “Point to yourself and say, ‘This is the true “interior” design.’ Your room is the exterior expression of who you are.”
- “Biophilia speaks to the heart of my design work. Biophilia is defined as the passionate love of life and the innate human instinct to connect with nature and other living beings. I love to create ‘life’ in all my interior design projects.”

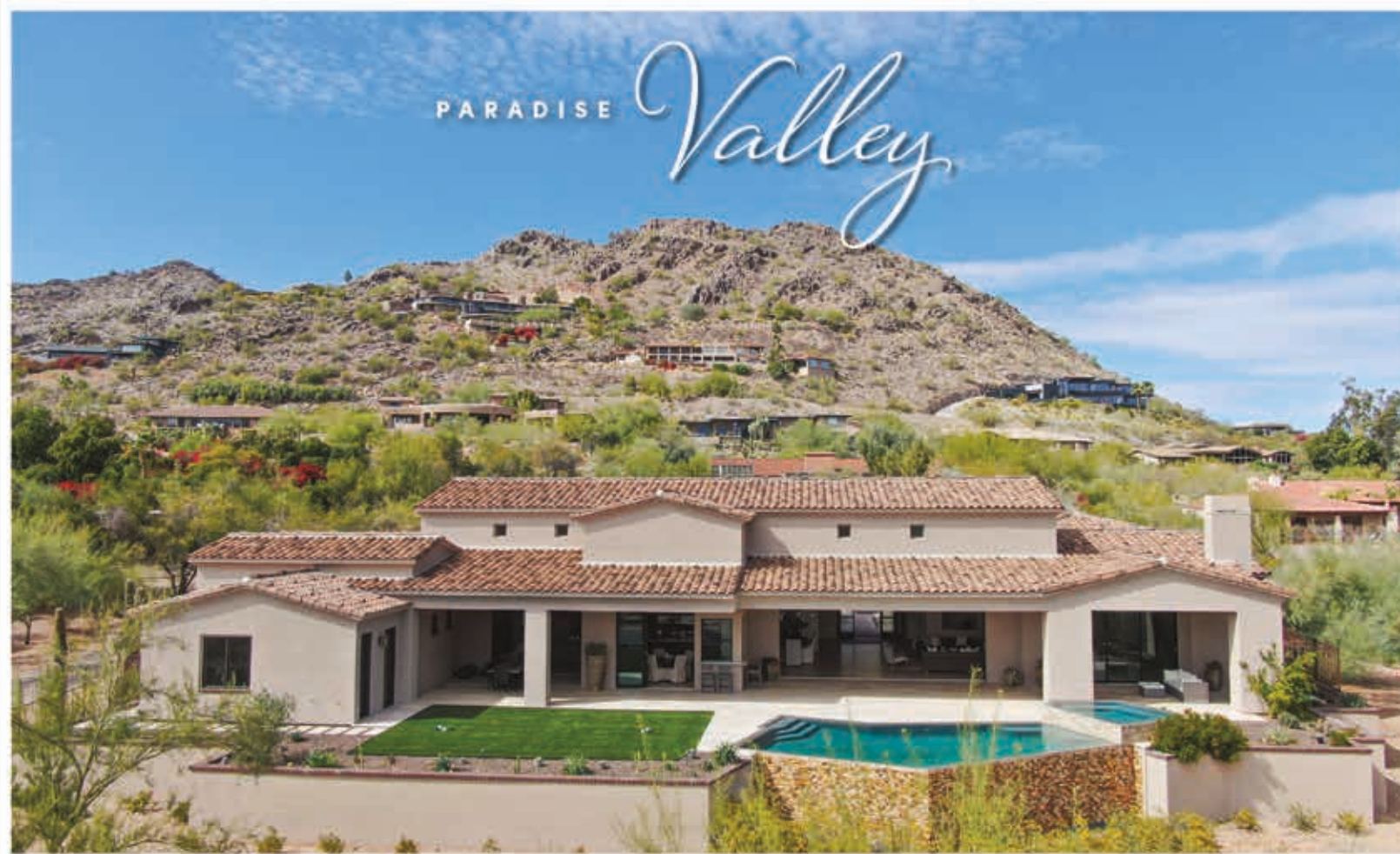
Want to learn more about Barbara Kaplan’s methods of interior design? Check out her book on Amazon.com: *The Bajaro Method: Rooms Have No Feelings, You Do!*

Barbara has also amassed a wide range of her favorite trades and freely shares her lists of recommended people and resources on her website: [www.barbaraspicks.com](http://www.barbaraspicks.com).



**Have a story to tell?**  
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\$3,470,000	6723 E LINCOLN DR	5	4.5	6,279	\$552.64	PROVIDED IN ESCROW	6192833
\$3,650,000	6324 E GOLD DUST AVE	7	7.5	5,510	\$662.43	SUNBURST FARMS EAST 5	6171082
\$3,750,000	7702 N MOONLIGHT LN	5	7	6,214	\$603.48	TATUM CANYON	6258217
\$4,500,000	7215 N BLACK ROCK TRL	4	5	5,500	\$818.18	CLEARWATER HILLS PRVT ROADS & TR A	6235860
\$4,595,000	4708 E CRYSTAL LN	6	8	7,171	\$640.78	PARADISE VALLEY COUNTRY ESTATES	6203640
\$5,499,000	6001 N 44TH ST	6	8	7,966	\$690.31	METES & BOUNDS	6136578
\$5,500,000	9300 N 71ST ST	4	4.5	6,390	\$860.72	CHAPARRAL VISTA	6236850
\$6,500,000	6672 E CACTUS WREN RD	5	8	8,844	\$734.96	JUDSON PLACE	6231708
\$8,200,000	5035 N INVERGORDON RD	7	11	15,302	\$535.88	CAMELBACK LANDS	6064279
\$18,000,000	5800 N YUCCA RD	8	11	21,379	\$841.95	JOKAKE CAMELBACK PROPERTIES TRACT A	6222976
\$18,000,000	8100 N 68TH ST	5	7.5	17,912	\$1,004.91	CAMELBACK COUNTRY CLUB ESTATES	6194320

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# DANCING LIGHT

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GBtwo Landscape Architects made the most of the exterior areas where the pool acts as a sanctuary. The heated pool was designed to passively cool the interior of the home with its strategic placement close to the house to draw in the breeze and pull the air through both the interior and exterior spaces.

A “Floating Roof Canopy” lifts upwards towards Camelback Mountain with a breathtaking effect, enhancing the impact of the spectacular views. “Tectonic-like shapes reference both the local geology and monsoon cloud formations,” says Brent Kendle. Architecture reflects nature and exhibits the same amount of unity as it prevails in nature. Brent Kendle incorporates his passion for Frank Lloyd Wright’s work and his interpretation of connecting nature to enhance daily living.

Wright believed in creating environments that were both functional and humane, focused not only on a building’s appearance but how it would connect with and enrich the lives of those inside it. Moreover, at its core, his organic design philosophy states that architecture holds a relationship with its time and place.

Priced at \$15M, **DANCING LIGHT** is a thrilling, innovative open plan space, giving way to airy desert skies that illuminate with light and blend beautifully into its natural surroundings, both drawing inspiration from and contributing to the setting. Located at 6121 N Nauni Valley Dr.

For a private showing please contact Jim Bruske of Engel + Volkers I Gestalt Group at **(602) 768-3772** or [jim.bruske@evrealestate.com](mailto:jim.bruske@evrealestate.com)

**AWARDS WON:**

- PCBC – Gold Nugget Award: Grand Award
- Professional Builder Design Awards: Project of the Year
- National Association of Home Builders, Best in American Living: Home of the Year
- National Association of Home Builders, Best in American Living: Platinum Award
- Luxe Magazine RED Awards: Winner, Contemporary Architecture

“Every site has a spirit to it and our job as architects is to try to figure out what the spirit of the site is and embed it into the work that we do.” - Architect Brent Kendle of Kendle Design

This desert oasis home, **DANCING LIGHT** was built in 2016 to serve as a functional art experience. Going beyond just the art and visual perceptions, the architectural impression captures all the senses. The spirit of this property was infused into the home through the layered rammed-earth walls, incorporating the earth into the walls and reconnecting the home to its origins.

From the minute you step through the frosted glass entry designed to allow for complete privacy, you walk into an awe-inspired open living environment. Your line of sight to the central courtyard’s outdoor garden in the middle of the house transforms the space and captures the natural light throughout the day.

Frank Lloyd Wright defined organic architecture as “that in which all the parts are related to the whole and the whole is related to the parts.”

For Wright, a truly organic building is developed from within outwards and is thus in harmony with its time, place, and inhabitants. “In organic architecture then, it is quite impossible to consider the building as one thing, its furnishings another and its setting and environment still another,” he concluded. “The spirit in which these buildings are conceived sees all these together at work *as one thing*.” Everything from Dancing Light’s Douglas Fir ceiling to the bathroom and kitchen fittings from Vola, and the Concrete Sonoma Cast countertops to its home automation from Savant is in harmony.

This 6,198 sq. foot property sitting on 2.8 acres has a main house of 5,613 sq. ft. with three bedrooms and 3.5 bathrooms plus a guest house of 585 sq. ft. of one bedroom and one bath. Owner Randy Knight, with Architect Brent Kendle of Kendle Design, worked with designer David Michael Miller and builder Jerry Meek of Desert Star Construction to celebrate nature through contemporary architecture.

The interior offers 180-degree views of Camelback Mountain throughout the property, fully complemented by seamless sliding walls and Fleetwood windows without frames keeping in tune with the synergy of nature.



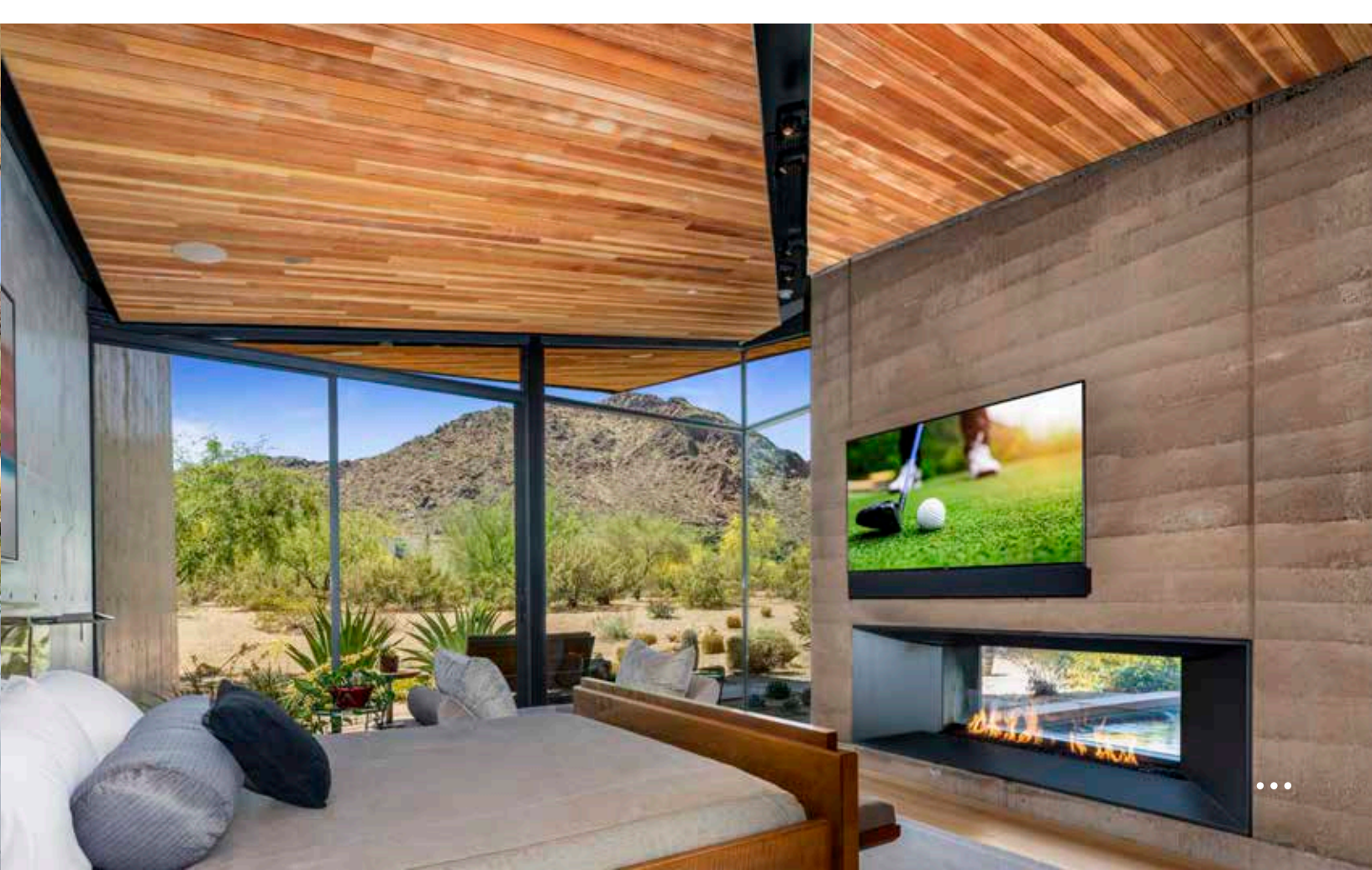
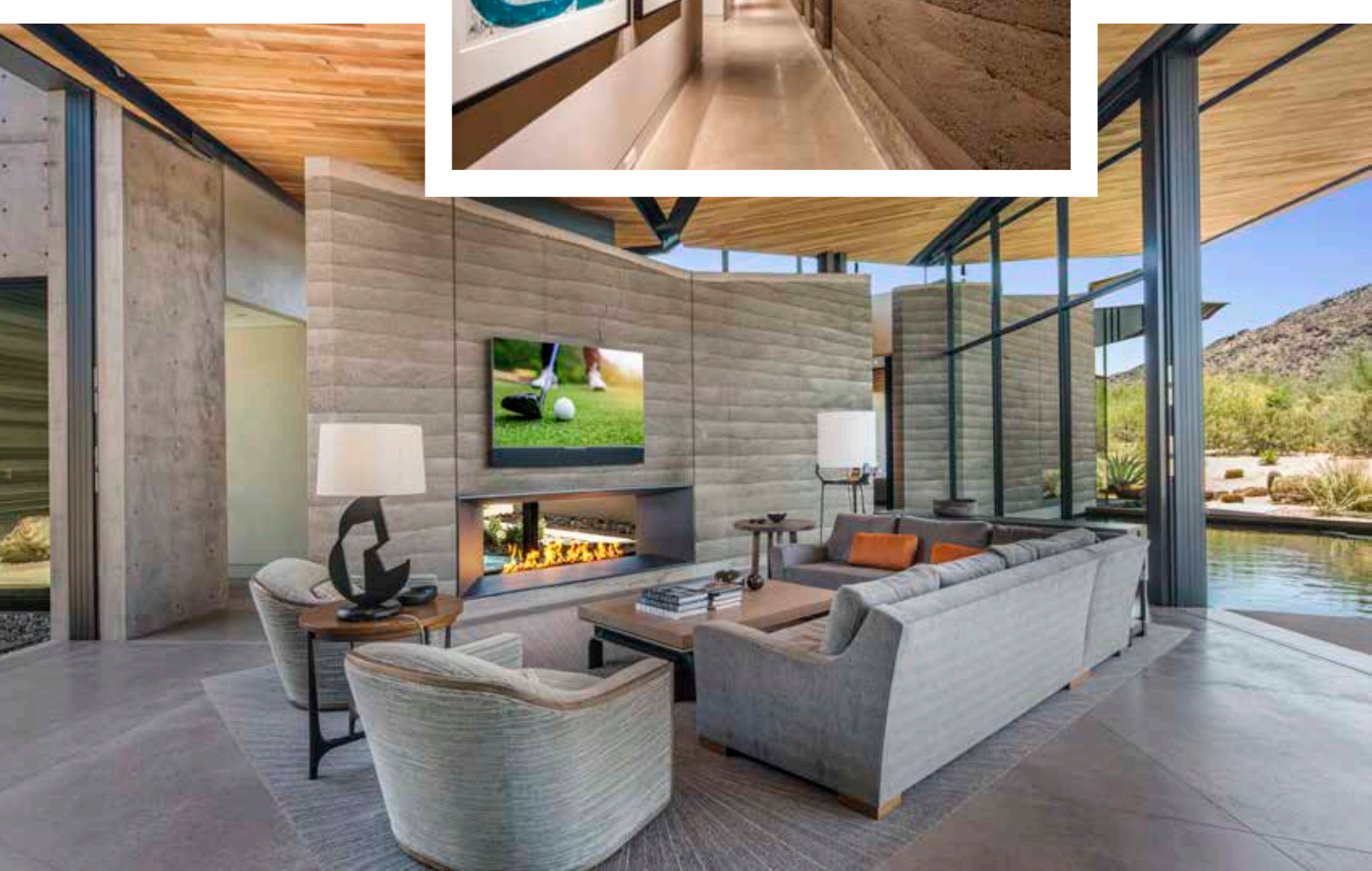
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Image reference Trigogy at Rio Verde



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# PARADISE VALLEY MARKET INSIGHTS

At the beginning of the year experts predicted a strong luxury real estate market but few anticipated just how much the impact of buyer demand would have on our market the first half of this year. Looking back at the first seven months of 2021, Paradise Valley saw an increase in luxury home sales by an astounding 68%, well above the national average of 26%. The overall sales price per square foot also saw an increase of 23%. While inventory levels have been slowly rising, homes are not staying on the market long. Looking at current trends within the luxury market, the majority of experts agree that we are now entering a calmer, more steady phase. The expectation is while the luxury sector will still experience strong seller market conditions, the ferocity of demand will continue to decrease and there will be a gradual shift to a more typical market.

## LUXURY SNAP SHOT

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

	2020	2021	change
# Closed Homes:	237	398	+68%
Avg. Sales Price:	\$2,529,685	\$3,196,276	+26%
Sales to List %:	95%	98%	+3%
Approximate SQ FT:	5,510	5,817	+6%
\$ Per SQ FT:	\$450.11	\$555.50	+23%
Avg. Days on Market:	167	110	-34%

## LAND SNAP SHOT

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

	2020	2021	change
# Closed Lots	33	41	+24%
Avg. Sales Price:	\$1,525,288	\$2,303,756	+50%
Approx. Total Acres:	1.078	3.0	+178%
Avg. Price Per Acre:	\$933,070	\$1,099,7597	+18%
Sales to List %:	92%	95%	+3%
Avg. Days on Market:	293	203	-31%

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

## LUXURY IN DETAIL


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

	# CLOSINGS	AVERAGE PRICE / SF	AVG DAYS ON MARKET	SALE TO LIST PRICE %
\$1,000,000 - \$1,999,999	110	\$456.62	97	100%
\$2,000,000 - \$2,999,999	124	\$502.28	91	97%
\$3,000,000 - \$3,999,999	79	\$559.99	135	97%
\$4,000,000 - \$4,999,999	31	\$636.09	98	97%
\$5,000,000 - \$5,999,999	20	\$726.76	163	98%
\$6,000,000 - \$6,999,999	13	\$791.12	124	98%
\$7,000,000 - \$7,999,999	9	\$918.85	112	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	\$1021.40	252	96%
\$15,000,000+	-	-	-	-

## TRENDS IN LUXURY

The use of natural materials such as wood, marble, stone and ceramic elements (especially if handmade) are strong trends through 2022. They are a wonderful, rich textural addition and a fashionable element to complete your luxury space. Straight, rigidly square lines begin to dissolve into smooth

bends, wavy shapes and soft edges. This Fall look for velvet upholstery, hemp curtains, wickerwork and jute for furniture and decor. Everything is rich and organic. Want to learn more about PV market statistics and trends? Contact Monson Luxury Group at The Noble Agency at 480.618.1147.



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## financial fitness

By David N. DeNitto, CRPC®, CFP®

# Retiring SINGLE:

## Five Strategies to Consider

Being single can bring a different set of challenges to planning for retirement. These five strategies can help.

If you're planning on retiring single, you aren't alone. Nearly 22 million Americans age 65 and older were unmarried in 2019, according to the U.S. Census Bureau. This group makes up 41.5% of all people in the U.S. in that age category.

Planning for retirement is challenging, from building an income stream for a longer lifespan to budgeting for increasing living expenses and health care costs. These and other retirement planning issues can be especially pressing for singles, who need to prepare financially without the decision-making and income support of a spouse or partner.



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Here are five tips to consider when it comes to setting a source for those solo retirement years.

### 1. CREATE A FINANCIAL FALLBACK PLAN

Retirees may discover that there's a gap between what they thought they would need for retirement and what they discover they actually need. As a single retiree, you may not have a second income stream to rely on in case your finances are unexpectedly disrupted (for example, by dealing with a major health issue or illness).

To plan for the unexpected, it's important to periodically review your investment portfolio and build effective financial backup plans. Such contingency planning could involve a higher cash emergency savings total than couples might need and could require considering more robust disability and long-term care insurance protection than couples might select. You could also choose to take a part-time job for extra income.

### 2. BUILD A NETWORK OF PROFESSIONAL ADVISORS

You might appreciate the independence and freedom of your lifestyle, but with autonomy could come a reluctance to seek advice and ask questions regarding important financial matters. However, it's especially important for singles to consider forming a team of trusted professionals — including a financial advisor, an accountant, an attorney, and health care providers — to rely on for professional advice and guidance.

### 3. COUNT ON FAMILY AND FRIENDS — TO A POINT

It's important to have strong relationships with friends and family to help you out in good times and in times of need. However, it's equally important to make sure they don't take advantage of your independent status or create serious financial burdens for you.

For example, you should take extreme care before turning over your financial matters and decisions to anyone else, whether a loved one or a professional. Make a point to stay actively involved in those decisions and work with a team of people you trust to help make decisions that are in your best interests. Evaluate the possibility of engaging a corporate trustee to manage finances, should you become incapacitated.

### 4. GET ESTATE AND WEALTH-TRANSFER PLANS IN PLACE

Many people drag their feet when it comes to estate planning. According to a 2019 survey by Caring.com, more than half of American adults don't have estate planning documents such as a will or trust. Even if you've put some documents together, are you sure you have what you need to ensure your wishes are carried out?

### HERE ARE THE KEY DOCUMENTS THAT FORM THE FOUNDATION FOR MOST ESTATE PLANS:

- Will
- Power of attorney (POA) for financial matters
- Durable power of attorney for health care
- Health Insurance Portability and Accountability Act (HIPAA) release authorization
- Living will
- Revocable living trust

Additionally, you could help prevent confusion and misdirected bequests by managing other critical planning documents: Carefully designate beneficiaries of assets in IRAs, employer-sponsored retirement plans, insurance policies and annuities. Lay out clear directions for the distribution of remaining assets for your heirs. Also, don't forget about your digital assets and accounts. Will your executor or trustee have proper authority to access and manage those items? Talk to your attorney about keeping your digital planning secure and up-to-date.

### 5. PLAN FOR CHANGE

Although you may be single now, that could change during retirement—or even before. Entering into a committed relationship or getting married could mean making adjustments in your financial life now and down the road to and through retirement. Look at your insurance coverage, emergency fund and future income plan.

Think about having a frank discussion with your new partner about how you want your assets to be divided in the event of divorce or death. If there are ex-spouses or children in the picture on either side, consider managing your finances and estate plans separately, rather than jointly.

With the assistance of your financial advisor and estate-planning attorney, you can get a basic estate plan put in place, and, as appropriate, discuss other strategies for preserving wealth.

**ONE FINAL TIP:** Set a time on your calendar for a regular review with your team of professionals to keep all of your documents up to date.

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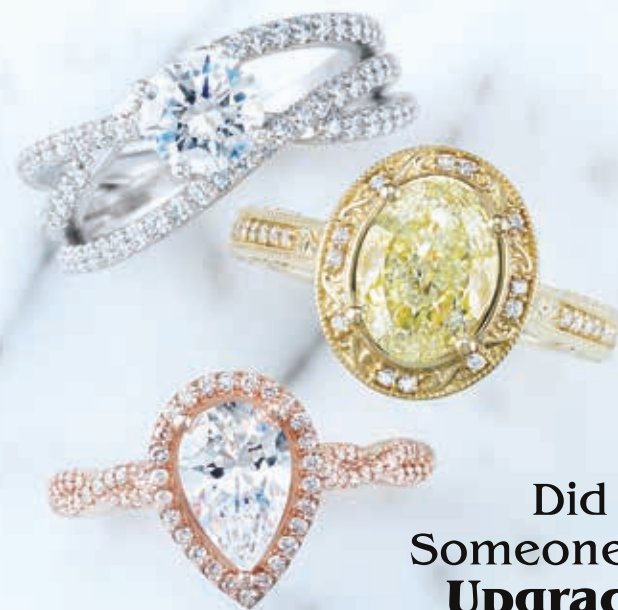
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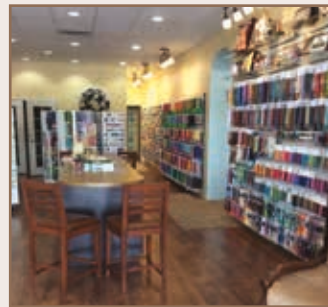
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### Uncompromising Personalized Service

When you work with Carmel Homes Design Group for your home design and building needs, you'll get unsurpassed and undivided personal attention. This means listening carefully to your needs, then designing, building, and renovating your home in a creative, unique manner, and involving you as much as you'd like to be a part of your home's transformation.

You'll have at your service a committed and creative group of architects, engineers, building construction specialists, remodelers, interior designers, and landscapers. They can also work with the architect of your choice, or if you already have plans ready to bid.

They've designed, built, and remodeled countless luxury and celebrity homes, and most of their builds are referral-based. Rather than just take any job, they would rather commit to highly individualized building work, with a laser focus on exquisite, harmonious design, and superior detail and craftsmanship. They are the go-to new home builder in the Scottsdale area.

### Passion and Excitement

They design and bring to life the type of custom home remodeling Scottsdale and Paradise Valley residents get charged up about, since they bring true passion and excitement to each job, resulting in a truly fun and enjoyable home renovation. You'll notice this enthusiasm from your first meeting, all throughout the home building process, as they involve your vision in tandem with their experienced designers and builders that truly make your home one of a kind.

To see how Carmel Homes Design Group could be the right luxury home remodeler/builder for you please contact Jamie Vaughn at (602) 348-2430 or email [jamie@carmelhomesllc.com](mailto:jamie@carmelhomesllc.com).

**Tell us a bit about yourself and your family:** Jan and I are high school sweethearts, married 47 years, and have two adult children. We moved to Arizona in 1975.

### What is the business – and what is the name of the company?

I started out as a carpenter while going to college, fell in love with construction, and never looked back. I'm a hands-on builder. I do not have a superintendent. I like to run all my work. I love to build, the more difficult the better. Jan is a Former IRS auditor and runs the business end. Before turning to home remodeling, I was a speck builder in Paradise Valley who sold over 70,000,000. In sales, I have had the highest price on several occasions. I went into remodeling mainly because the big homes were taking several years to build. I love hillside construction. I built my first hillside in Paradise Valley at Tatum Canyon in 1992. I know Paradise Valley Hillside development guidelines and the process of obtaining building permits. Several celebrities have owned my homes including professional athletes, authors, artists, musicians, etc.

### If this is a family-run business, what roles do each of the family members have in the business?

Family run since 1987. I guess you can say only two employees but then you would have to know our relationship without sub-contractors since they are really our employees. We strive to make it an enjoyable work atmosphere. They have all been with us since its inception. I have the absolute best in tradesmen. There are no apprentices that work for us. We really are a family who look out for one another, respect one another's work product, and are always there to lend a helping hand when needed, and they all, me included, appreciate the trust our client puts in us.

**How long have you been in business?** I started East Four Peaks Contracting as a framing contractor in 1987. We built our first speck as Carmel Homes Plus in 1990 at Invergordon and Horseshoe Road and made custom builder of the year nationwide. We sold it in '91 for over \$1,000,000.00 — I think we were one of the first homes sold for over a million at that time. We had an investor that owned several McDonalds. We built a great friendship, and we built some unbelievable homes in Paradise Valley.

### Describe anything new about your business and/or a recent or upcoming milestone.

As I look around Paradise Valley there seems to be a plethora of work available for high-end luxury homes. Everybody's building them. However, there are a lot of people who are getting priced out of the market because of the high cost of new construction and especially the timeframe involved — from design to permitting and building it can take 2-3 years to complete a project. You can spend a year just in design and engineering. We are confident that we have the talent to help Paradise Valley residents who have nice properties but their homes are in need of serious updating. However, when they meet with builders, they are usually steered towards razing the home and building a new home. Why? Because it's so much easier to start from scratch. Or they don't have the vision or the talent to see how valuable the property really is without having to tear it down.

**What is unique about your business? What sets you apart?** "Unsurpassed Personalized Service." That's why I supervise all of my projects and I get to have a personal relationship with my clients. We develop a better relationship and I think, more importantly, the lines of communication are so much better. They also see the relationship we have with



our subcontractors. And most importantly we have a blast doing what we do. We make building fun and enjoyable for everyone.

**Given your business expertise and the nature of what you do, what advice (whether general or specific) can you offer to the residents of the neighborhood?** Advice? What a great question. From a designer-builder point of view, this is a tough one. Be upfront with your design team and builder as to what your budget is. It's a poker game to most clients. They think that if they show their hand that we might have an opportunity to use that inside knowledge to increase our profits. And I get that. However, we can't design without knowing the true cost. You have to trust us to have your best

interest in mind. It's so disappointing, especially in today's market, for clients to put their dream home on paper then send it out to bid and find out its way out of their budget.

Other advice: If your property is hillside, make sure you know the town's hillside design guidelines as they can be challenging to understand. A lot of the community members have all heard the horror stories of developing a hillside property and a lot have given up on the hope of improving their lifestyle because of those negative stories. I've never found that true of the town and I have been through some difficult applications. A skilled designer-builder will guide you through the process. I actually like the challenge. The town code can be tricky. You have to ask the right questions.



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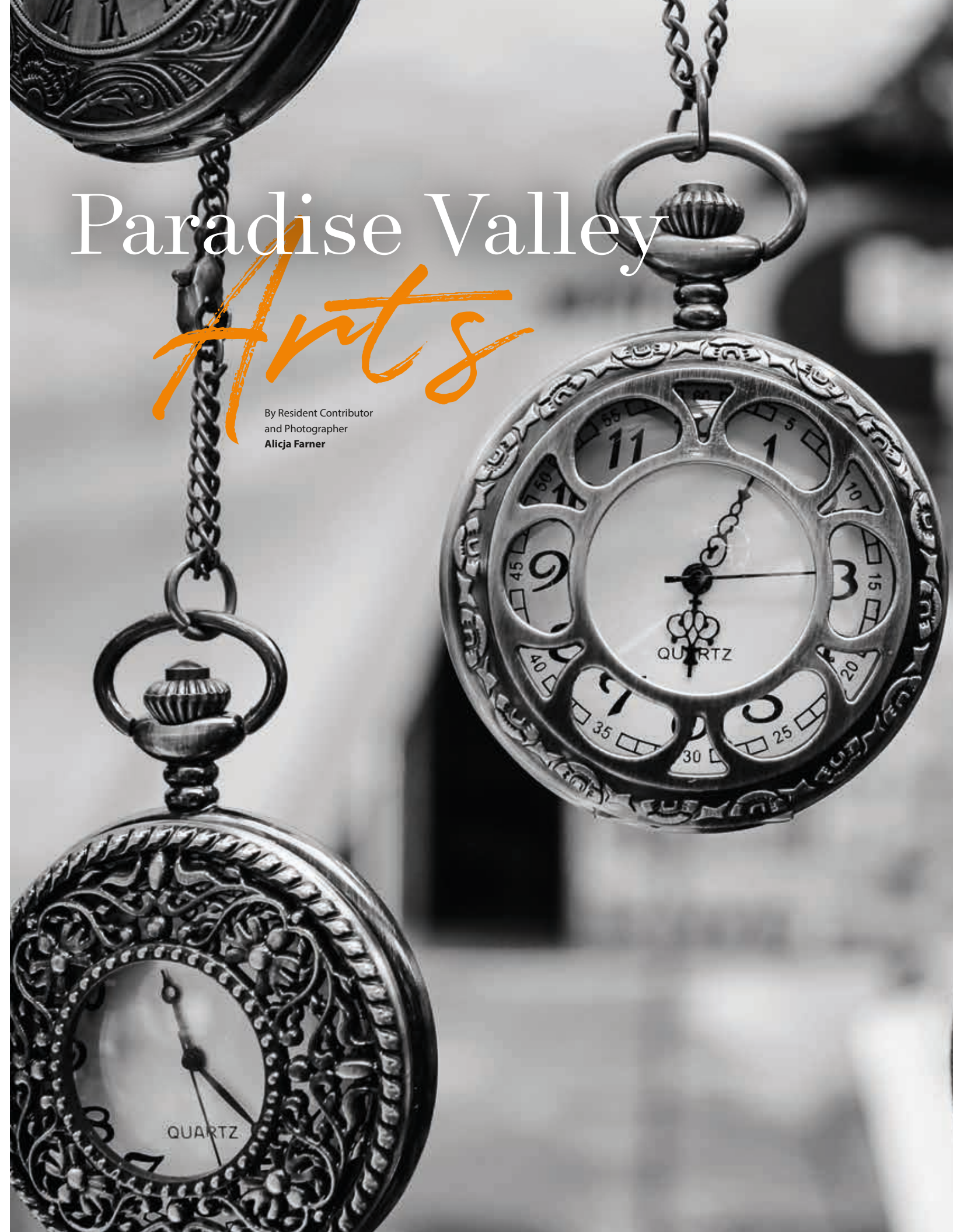
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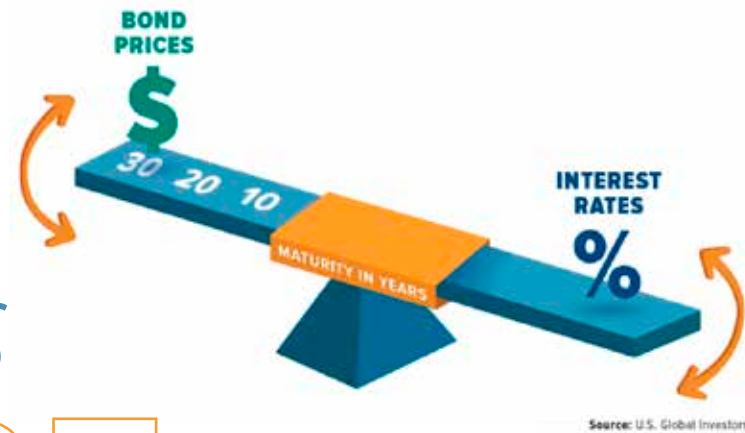
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# Rethink Your Bond Funds BEFORE Interest Rates RISE



Source: U.S. Global Investors

not want to purchase your lower yielding bond unless they can buy it at a substantial discount.

## Yesterday's "Junk Bonds" are Today's "High Yield" Bonds

If you thought the solution to this dilemma is to purchase "High Yield" bonds, be cautious. The reason those yields are higher is because the quality of the underlying bonds in the portfolio are lower. Bond issuers (companies as well as municipalities) having financial challenges typically offer a higher interest rate on their bonds to attract investors when their credit quality had declined and may present more risk. Although high yield bond fund managers seek to minimize the risks of default, the objective of the funds is to manage the higher risks relative to potentially higher yields.

"High Yield" sounds pretty good, but not too long ago these lower quality portfolios were referred to as "Junk

Bonds." Check out the percentage of low-quality bonds when you review a fact sheet or prospectus of bonds funds that you own or are considering. Look at the profile of the bond fund and see how much of the portfolio is "non-investment grade," rated BB or lower by Standard and Poors, or Ba or lower by Moody's. It's good for you to be aware of this and decide how much tolerance you have for this type of risk in your bond holdings.

## A Bond Strategy Worth Considering Today

I believe it probably still makes sense for most investors to have some exposure to bonds. In the approaching rising rate environment, you can try to take advantage of this future trend by utilizing short term bond funds. By keeping the maturities of the bonds short, such as one-to-three years, the bonds in the portfolio can mature and be reinvested more quickly, hopefully capturing the higher yields that may be available at that time. Longer term bond funds of five, eight, 10 years, or longer may underperform as their lower yields become less and less competitive as market rates move upward.

Look over your bond funds or talk to your advisor to see if any changes may be worth considering in your investment portfolios.

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](http://www.pvwealthmanagement.com).

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*Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. Past performance is no guarantee of future results. Please note that individual situations can vary. Therefore, the information presented here should only be relied upon when coordinated with individual professional advice. In general, the bond market is volatile as prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.*

Did you know you can *lose* principal in a bond fund? I am not providing investment advice here, but there are issues surrounding bond funds that you might consider for your own situation.

### How Can Bond Funds Lose Money?

Many of us have enjoyed the benefits of declining interest rates since the mid-1980s. Freddie Mac shows us the average annual mortgage rate peaked at 16.63% in 1981, and Bankrate shows us one-year C.D. (Certificate of Deposit) rates, which approached 12% in the early 1980s, are now near zero. The very long decline in rates has been 1) increasingly helpful for those seeking a mortgage or other types of financing, 2) disappointing over time for C.D. buyers, and 3) great if you were a bond investor. Why?

Bonds issued at higher rates become more valuable as rates decline. Investors seeking higher yields may be willing to pay a premium to buy an older higher yielding bond, and the longer the term of the bond, the better. For example, if you owned a \$10,000 bond paying 10% for 20 years, then two years later a similar bond was now paying 8.5%, an investor might be willing to pay you a premium to purchase your higher yielding bond.

Now, since rates are currently at or near all-time lows, rising rates will likely have the opposite effect. If you've owned a 3.00% bond and the current rate two years later is 4.50%, you may have to sell your bond at a discount if you wanted to redeem it or trade for a higher yielding bond. This is because other investors would



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**The Vivace device** is one of the newest generations of micro-needling done with radio frequency. The device is FDA-cleared for your safety and is a non-surgical treatment for contouring and tightening the face, neck and body. Along with the tightening, the deep heat stimulates the production of collagen, and reduces fine lines and wrinkles. Micro-needling with radio frequency has come a long way. The treatments are designed for a comfortable experience with little to no downtime.

**Our LaseMD:** this laser is again used to stimulate collagen and help refine texture, tone and pigmentation. This treatment is done in a series and does help keep the skin in "red carpet" condition.

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## resident recipe

Recipe by Resident Contributor **Elena Wilkie**, [www.afoodiesbliss.com](http://www.afoodiesbliss.com)  
Photography by Resident Contributor and Photographer **Alicja Farner**, [www.alicjafarner.com](http://www.alicjafarner.com)

# Chicken Thighs

## *in a Sweet Fig and Orange Broth*

**Chicken Thighs in a Sweet Fig and Orange Broth is a wonderful and comforting dinner. The combination of sweet figs, citrus zest, and tender boneless chicken thighs in a warm broth is so delicious!**

### INGREDIENTS

- 3 cups butternut squash, cubed (about 1 medium)
- 3 cloves garlic, chopped or minced
- 5 (5 oz) boneless, skinless chicken thighs (about 1.5 lbs.)
- 1 tbsp orange zest (about 1 large orange)
- 1 tbsp orange juice (half of an orange)
- 1 tbsp potato starch (arrowroot starch works great too)
- 4 dried figs (sliced)
- 2 cups veggie or chicken broth
- 1 tbsp thyme
- 1 tbsp olive oil, plus 1 tsp
- ½ tsp kosher salt
- ¼ tsp pepper

### INSTRUCTIONS

1. Peel and cube the butternut squash and chop the garlic.
2. On medium heat add 1 tbsp oil (use veggie broth if oil free) to a medium sized pot or saucepan. Add chopped garlic and sauté for about 2-3 min. Then add 1 tbsp of dried thyme and cook for about a minute, stirring frequently until fragrant.
3. Add the cubed squash and veggie broth to the pot. Cover and cook on medium heat for about 15-20 minutes until it softens a bit.
4. In a small bowl, grate 2 tsp orange zest (about 1 orange). Cut the orange in half and squeeze 1 tbsp orange juice into bowl. Mix zest, juice and 1 tbsp of potato starch until smooth. Slice 4-5 dried figs and stir into the mixture. Set aside.
5. While squash is cooking, trim excess fat off of chicken and sprinkle both sides with 1/2 tsp of salt and some pepper.
6. On medium-high heat add a tsp of oil (just to coat) to a separate pan. Add chicken and cook for about two minutes on each side.
7. Once squash is tender, transfer the chicken with all its juices to the pot. Bring mixture to just a boil, then reduce heat and simmer, covered until chicken is cooked through, about 12-15 minutes.
8. Once chicken is done add the fig mixture into the pot. Increase heat and cook, covered until vegetable mixture thickens, about 5 minutes.
9. Serve warm and enjoy!

**Follow us on Instagram: @afoodiesbliss and @alicjafarnerphotography**





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With a stellar reputation built on integrity, professionalism, and a commitment to going above and beyond for his clients, Tyler Van Twist brings comprehensive market knowledge and exceptional marketing skills to Pacific Sotheby's International Realty. Tyler previously owned his own real estate marketing company and a luxury-driven Facebook and Instagram page called @luxury\_homes, amounting to a combined total of over 1.3 million followers. Tyler has a vast understanding of utilizing social media to provide his clients with every advantage in marketing their homes. As a native of Orange County, Tyler loves sharing his knowledge of the community - its distinct neighborhoods, lifestyle amenities, and secret treasures - with his clients, family, and friends. This knowledge is an excellent resource in finding his client's dream home in a neighborhood that matches their lifestyle. From helping first-time homebuyers to finding investment opportunities for his clients, Tyler makes it his mission to help everyone around him succeed. He loves to empower the people he surrounds himself with and wants to create relationships with his clients that last a lifetime.



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