SCOTTSDALE INDEPENDENT
@yourvalley.net
Volume 38 Issue 22

INSIDE

Teens teach kids financial literacy
Page 12



NOVEMBER 11, 2026
Scottsdale North's Nonpartisan Newspaper
FREE

Mayor says city missed out on parking garage alternative site

By J. Graber
INDEPENDENT NEWSMEDIA

Scottsdale Mayor Lisa Borowsky called council members "ignorant," who would not give her time to negotiate a possible deal with HonorHealth to buy 1.7 acres near Second Street and Drinkwater Boulevard for a controversial garage in Old Town.

Councilmember Jan Dubauskas said back in February 2025 that HonorHealth was not interested in selling the land and hence the council voted down her request for more time to negotiate a deal.

Now Borowsky says it's clear HonorHealth was willing to sell the land because they did to developer Empire Group in October.

"I've got colleagues who just closed the door on the discussion, wouldn't even hear of it," Borowsky said. "They just slammed the door on the potential opportunity ... They were completely ignorant and they completely fabricated reasons why we shouldn't pursue the discussion."

Dubauskas said she doesn't appreciate the insult.

• See **Mayor** Page **21**

Scottsdale Farmers' Market move a success story

By J. Graber
INDEPENDENT NEWSMEDIA

The Scottsdale Farmers' Market's move to the City Hall parking lot seems to be a success.

"I love it!" said Ryan Poteet, who recently spent a Saturday morning with his girlfriend at the market.

He said there was more room to walk around without bumping into people — it is a larger spot — though he added that his girlfriend misses the old location out of a sense of nostalgia.

The old location was the former Parking Corral site at the corner of First Street and Brown Avenue.

The market was forced to move from there at the end of last season in order to make room for a controversial four-story — one subterranean level and three above-ground floors — parking garage. The $20.9 million garage — which city officials say will actually be more like $18 million — is expected to open in June 2027.

The market opened in the City Hall parking lot Oct. 3.

Michael Reid, with the Farmers' Market management team, said

• See **Market** Page **13**



Scottsdale Farmers' Market vendors say they are seeing lots of new faces at their booths after the market moved to the City Hall parking lot on Oct. 3. (Independent Newsmedia/J. Graber)


$2 BILLION IN RESIDENTIAL SALES!
Andrew Bloom
Co-Founder | REALTOR®
andrew@bvoluxury.com | (480) 999-2948
WHAT'S MY HOME WORTH?
BV LUXURY GROUP
The Sign Of A Good Market!
kw KELLER WILLIAMS BEVERLY HILLS
kw KELLERWILLIAMS REALTY SONORAN LIVING
Luxury kw | sports+entertainment LAND

PRSRT STD
US POSTAGE
PAID
Phoenix, Arizona
Permit No. 1424

Postal Customer
*********ECRWSSEDDM****

JINGLE at JW DESERT RIDGE

PRESENTS

ice!™

FEATURING

elf™



Carved *from* 2 Million *pounds of* Ice



Phoenix, discover ice! featuring Elf™, a beloved Christmas attraction filled with hand-carved scenes, icy slides, and unforgettable family moments.

So Much Christmas | ***Nov. 18 - Jan. 3***
JWDesertRidgeChristmas.com

ELF and all related characters and elements © & ™ New Line Productions, Inc.



7501 E Palo Verde Drive Lot 4 Scottsdale AZ 85250

3 Bed | 4 Bath | 3,970 Sqft

— Offered at $$4,500,000 —

Secluded, private, and convenient. Comprising a fully walled and landscaped desert oasis, this flag lot property provides a unique hidden and secure lifestyle, yet minutes from the fine dining and shopping that Paradise Valley and Scottsdale are known for. The main house is a fully restored vintage 1959 Spanish brick territorial with heightened ceilings and a clay tile roof. Custom windows, doors, and cabinets, two limestone gas fireplaces, and top of the line appliances. The guest house is fully self contained with its own garage with room for a double lift and total garage parking for 8 cars. The landscaped grounds include towering pines and palms, old-growth native trees, citrus grove, landscape lighting, large heated pool/spa, and bocce ball court. Once you arrive you won't want to leave!









WHAT'S MY HOME WORTH?

BV LUXURY GROUP
The Sign Of A Good Market!

kw | KELLER WILLIAMS BEVERLY HILLS

kw KELLERWILLIAMS REALTY SONORAN LIVING

Luxury | kw | sports + entertainment | KELLERWILLIAMS LAND

Each Keller Williams Office is Independently Owned and Operated

ANDREW BLOOM
CO-FOUNDER | REALTOR®
andrew@bvoluxury.com

CALL ME NOW!
(480) 376-8725



SCOTTSDALE INDEPENDENT

Get In Touch
16853 E. Palisades Blvd., Ste. 201,
Fountain Hills, AZ 85268
888-665-3848
ScottsdaleIndependent
YourValley

Advertising
azads@iniusa.org

Newsroom
aznews@iniusa.org

Obituaries
Azobits@iniusa.org

Public Notices
Legals@iniusa.org

Staff
Ryan Winslett,
Managing Editor

Brittany Bowyer, J. Graber, Allison Kotzbauer, Andrew Lwowski, Linda McThrall, Connor Van Ligten
Newsroom

Brett Beckwith, Brent Cruikshank, Duke Kirkendoll
Advertising Consultants

Erik Maurer, Mona Lisa Navarrette, Erica Odello, Chris Pitts, Chris Williams
Advertising Designers

Kip Kirkendoll
Customer Service

Natasha Beal
Marketing & Brand Manager

Charlene Bisson
President & CEO

YourValley.net

Take the Civility Pledge
Yes, I will do my part to help my community become a safe place for people to engage in civil discourse about public issues. Visit iniusa.org/civility-pledge/.

This publication is offered free of charge in an effort to keep our neighbors informed, as well as to support the local business owners who make up our community. Please support their business. Every effort is made to avoid errors, misspellings and omissions.
If an error comes to your attention, please accept our sincere apologies and notify us.

This newspaper is recyclable, biodegradable and contains recycled materials.

Copyright 2026. All rights reserved. No part of this publication can be printed or reproduced without the publication's permission. *Independent Newsmedia Inc., USA*, assumes no responsibility for unsolicited material.

NEWS IN BRIEF

MORE ONLINE
See more news at yourvalley.net

Roundhouse play facility at railroad park running in the red

The Scottsdale City Council cut the admission rate to the new McCormick Stillman Railroad Park roundhouse play facility in half and it bled red all summer long, according to a memo by Scottsdale City Manager Greg Caton.

It was supposed to be a way to provide affordable family entertainment and introduce people to the 7,500-square-foot facility that opened in August 2025 and features a railroad-themed indoor play structure, public restrooms, offices, conference rooms and support spaces.



City Council's entrance fee cut for the new roundhouse play facility at McCormick Stillman Railroad Park this summer resulted in the facility losing almost $51,000. (Courtesy City of Scottsdale)

Scottsdale breaks ground on Thompson Peak Parkway bridge

Scottsdale marked the start of the Thompson Peak Parkway bridge project with a groundbreaking ceremony Oct. 27.

The project will add a second bridge over Reata Wash, improving safety for drivers, bicyclists and pedestrians while strengthening connections to nearby neighborhoods, parks and schools, according to a press release.

The $14.2 million project will eliminate a bottleneck where four travel lanes narrow to two across the existing bridge.

Monterra reopens at WestWorld

Monterra at WestWorld of Scottsdale is welcoming a new chapter after city renovations transformed the longtime venue into a fully climate-controlled space for weddings, corporate gatherings and community celebrations year-round.

Monterra has been part of WestWorld since 1990. It operated under a private agreement until November 2024, when the city council approved bringing the operating rights to the city.

Before reopening on Oct. 23, the city installed a new heating and cooling system and roof, replaced indoor and outdoor flooring, painted the interior and exterior, and upgraded restrooms to improve accessibility for people with disabilities.

Ascension Lutheran Church gives $1.25M in grants

Ascension Lutheran Church, a Scottsdale-area Lutheran congregation founded in 1952, is giving $1.25 million to 11 Valley nonprofits, the largest single act of community giving in the congregation's history. The gift comes as the church completes its merger with North Scottsdale United Methodist Church to form Peace in the Desert Church, a new union congregation that launched Aug. 1.

As part of the merger process, Ascension's council voted to offer one final round of community grants before joining fully with North Scottsdale United Methodist Church.

THIS WEEK IN HISTORY

Nov. 8, 1898

Scottsdale founder Winfield Scott was elected to the Arizona Territorial House of Representatives. The town threw him a lemonade party to celebrate. Scottsdale was dry until prohibition was repealed in 1933.

BØ LUXURY GROUP

DESIGN • BUILD • REMODEL • SELL • TRADE



UNDER
CONTRACT

12429 N 138th Place
Scottsdale AZ 85259

4 BED | 5 BATH | 5,764 SQ FT

Scottsdale Mountain

OFFERED AT $3,495,000



COMING
SOON

12819 E Appaloosa Place
Scottsdale AZ 85259

6 BED | 5 BATH | 4,796 SQ FT

Los Diamantes

OFFERED AT $2,300,000



ANDREW BLOOM
CO-FOUNDER | REALTOR®
andrew@bvoluxury.com

CALL ME NOW!
(480) 376-8725

WHAT'S MY HOME WORTH? →

BØ LUXURY GROUP "The Sign Of A Good Market!" | kw KELLER WILLIAMS BEVERLY HILLS | kw KELLERWILLIAMS REALTY SONORAN LIVING | Luxury | kw sports+entertainment | KELLER WILLIAMS LAND

Each Keller Williams Office is Independently Owned and Operated

OPINIONS WITH CIVILITY

TAKE THE PLEDGE

Yes, I will do my part to help my community become a safe place for people to engage in civil discourse about public issues. Visit iniusa.org/civility-pledge/ to take the pledge.

YOUR OPINION

We hope to stimulate debate, not control it on our opinions pages. We reserve the right to edit submitted opinions. We insist on civility. Please include your name, physical address and phone number, so we can contact you for clarification or confirmation. We welcome your photo. All opinions must be no more than 300 words.

Letters judged as personal attacks or complaints about neighbors, businesses or other opinion writers will not be considered. No person may submit more than two opinions for publication during a calendar month. Two submissions in the same issue will not be published. Letter content is the responsibility of the person who submitted it.

SPEAK UP

We support the use of pen names. Too many people do not speak up because they fear intimidation or even danger to their families and/or careers. Pen names are an important part of our nation's history.

CORRECTIONS

We promptly correct factual errors. We offer a "right of reply" to the people we cover. Readers who disagree with a news story may respond with a letter.

Arizona's health care system needs to improve

I pray to God something improves with our health care system.

My husband is dead and gone because the health care system here in Arizona failed him. I called 911 because my husband had fallen a couple of times. He didn't need to die four weeks later – he had low sodium and low electrolytes. I thought they'd give him an IV and I'd take him home in a couple of days. He ended up getting sepsis, sending him to a rehab, bringing him back to the hospital and back to rehab.

It was absolutely horrible. I still have nightmares about it. He's been gone three and a half months.

Please do something about our health care system. I pray to God I never have to go to the ER. I felt angry and frustrated. Most of the time I didn't feel like anybody was helping me or certainly helping my husband.

Patricia Brooks
SCOTTSDALE

A call for refugee support

In this fraught time when so many freedoms are endangered, this letter calls for support for vetted refugee immigrants.

This October, the Department of Homeland Security cut the 30-day refugee termination notice to a mere 10 days – endangering previously granted work authorization, ability to support children and applications for green cards.

Historically, termination of thoroughly vetted refugees has been rare because refugees are identified overseas and go through years of security vetting, medical screenings and in-person DHS interviews. Now, DHS has begun systematically revisiting previously settled cases. A 10-day deadline makes it nearly impossible for individuals and families to get legal help or gather evidence needed to avoid being detained or deported.

Meanwhile, redesignation of Temporary Protected Status for Ukrainian refugees is on hold, endangering families who cannot safely return to an active war zone. Also, the Afghan Special Immigrant Visa program remains paused while the latest travel ban removed the Afghan SIV exemption. Thus, Afghan allies who supported our troops and have been vetted and deemed eligible for visas, are barred from entering the U.S.

All these people have trusted our country with their safety. Neighbors throughout the Valley of the Sun have helped to house, resettle and support vetted refugees who are contributing to our communities. Please contact our elected officials to restore the 30-day refugee termination notice period, release the hold for Ukrainian refugees and support Afghan SIVs.

Kristine Bartanen
FOUNTAIN HILLS

ATTENTION PLEASE!

We are committed to publishing a variety of reader opinions, as long as they meet our Civility Guidelines

Please send comments to azopinions@iniusa.org. More letters are on **yourvalley.net**.

What parents may be missing about bullying

When parents think about bullying, they may picture a confrontation in a school hallway or a cruel comment at lunch. Those situations still happen, but social media and messaging apps have extended bullying well beyond the school day. A child can be home, sitting beside a parent, while classmates target them on their phone.

An April 2026 Pew Research Center report found that roughly 3 in 10 U.S. teens who use Snapchat have experienced harassment on the platform, including offensive name-calling, rumors or physical threats.

October is National Bullying Prevention Month, an opportunity to rethink how we recognize and respond to bullying. That starts with taking children's online experiences as seriously as what happens in person.

Bullying can unfold in group chats, online games and social media accounts that adults never see. A private message may be circulated to embarrass someone, or a fake account created to mock a classmate.

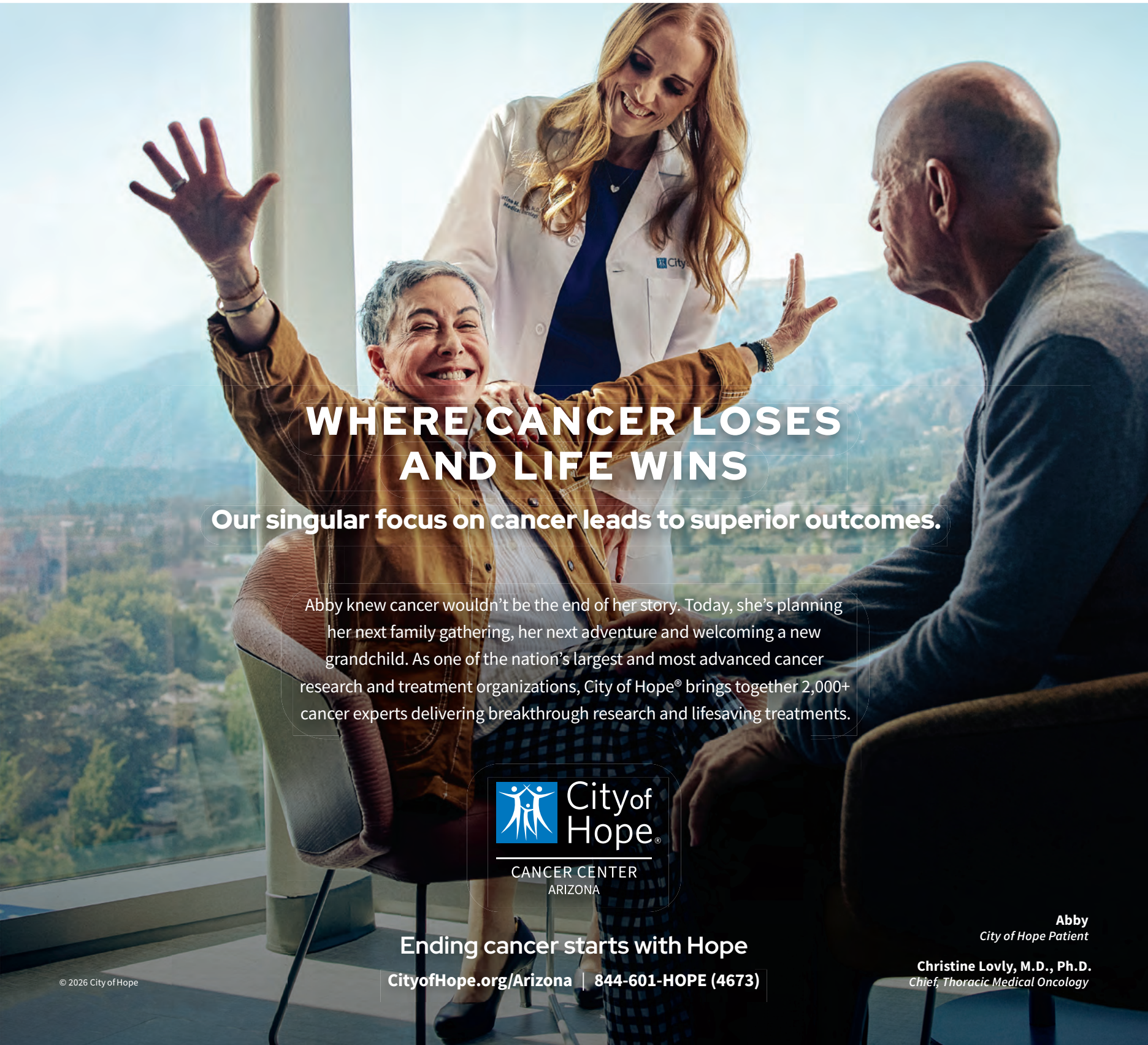
Telling a child to "just put your phone away" does little to address a rumor they will face at school tomorrow. Make online friendships part of everyday conversation. Who do they play games with? How do people treat each other in their group chats? Showing interest before a problem arises can make it easier for them to bring up something uncomfortable later.

An argument between friends is not automatically bullying. Young people can disagree, behave thoughtlessly and need help repairing a relationship.

Bullying involves aggressive behavior that repeats, or could repeat, and a real or perceived imbalance of power. That power may come from popularity, access to embarrassing information or several students targeting one peer.

This opinion was edited for length and can be read in full online at yourvalley.net. Fridda Ponce Duran is a program specialist at notMYkid, a Valley nonprofit focused on mental health, family support and substance-use prevention.

Fridda Ponce Duran
GLENDALE



WHERE CANCER LOSES AND LIFE WINS

Our singular focus on cancer leads to superior outcomes.

Abby knew cancer wouldn't be the end of her story. Today, she's planning her next family gathering, her next adventure and welcoming a new grandchild. As one of the nation's largest and most advanced cancer research and treatment organizations, City of Hope® brings together 2,000+ cancer experts delivering breakthrough research and lifesaving treatments.

City of Hope®
CANCER CENTER
ARIZONA

Abby
City of Hope Patient

Christine Lovly, M.D., Ph.D.
Chief, Thoracic Medical Oncology

Ending cancer starts with Hope

CityofHope.org/Arizona | 844-601-HOPE (4673)

© 2026 City of Hope

BUSINESS IN BRIEF

MORE ONLINE
See more Business news at yourvalley.net.



Scottsdale businessman Dave Smoot has received funding for sustainable aviation fuel (Submitted photo/Northwest Advanced Bio-Fuels)

Local businessman secures funding for aviation fuel plant

A new partnership will help finance the development of one of the nation's largest sustainable aviation fuel projects, a woody biomass-based biorefinery planned for Washington State. Northwest Advanced Bio-Fuels (NWABF) announced a funding partnership with Black Gold Equity Partners, a private equity platform that finances and transforms innovative businesses into institutional-quality operating platforms.

"One of the greatest challenges facing the sustainable fuels industry isn't technology - it's access to capital," said Dave Smoot, Scottsdale business owner and founder of Northwest Advanced Bio-Fuels. "Black Gold Equity Partners understands what it takes to build a project like this one. Their backing helps us move from concept to construction, and we believe it shows what's possible for sustainable fuel infrastructure across the country."

Time Mission to open first Arizona location

Time Mission, an immersive, team-based time-travel adventure experience, is expanding to Arizona with plans to open an approximately 10,000-square-foot venue in Scottsdale, 15745 N. Hayden Road in late spring or summer of 2027. The new location will mark Time Mission's first venue in Arizona.

The Scottsdale location will be developed by LOL Entertainment, the franchising team that helped bring Museum of Illusions and Cluville Kids Escape Room to the Valley.

Cheba Hut sandwich shop opens

Cheba Hut "Toasted" Subs is opening a store at 2200 N. Scottsdale Road, Suite 110 on Oct. 26.

The location is the 13th Cheba Hut "Toasted" Subs in the Valley area and the latest milestone for franchise owners Justin and Michelle Lemos, who now operate five shops in less than two years. They launched in North Scottsdale in February 2025, followed with the 101 and Shea a month later, additionally taking over Paradise Valley from Cheba Hut headquarters in January and adding Arcadia in June.

Edward Jones
> edwardjones.com | Member SIPC

Compare our CD rates
Bank-issued, FDIC-insured

3-Month	4.20 %	APY*
12-Month	4.55 %	APY*
2-Year	4.90 %	APY*

Call or visit your local financial advisor today.



Aaron J Donnelly, CFP®, AAMS®
Financial Advisor
8787 E Pinnacle Peak Rd 112
Scottsdale, AZ 85255
480-502-0091

*Annual Percentage Yield (APY) effective 10/29/26. CDs offered by Edward Jones are bank-issued and FDIC-insured up to $250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit www.fdic.gov or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

FDI-1867P-A-E-FL EXP 31 MAR 2028 AECSPAD 30584382



Corporate workspace finished in Scottsdale

Wespac Construction completed in September a 60,510-square-foot corporate workplace for Troon at Kierland II.

Located on the building's fourth floor, the new space brings together executive, meeting, collaboration and employee areas designed around Troon's day-to-day operations and long-term workplace needs, according to a press release.

Wespac served as general contractor for the project, working alongside Troon and RSP Architects to execute the tenant improvement and coordinate construction throughout the occupied Kierland II office environment.



Troon at Kierland II has opened its new headquarters. (Submitted Photo)

Wespac's project team included Project Superintendent Trevor Hibbert and Senior Project Engineer Jack Call, who worked with RSP Architects team members Alissa Franconi and Eli Toay.

Create a Personal Price Plan™

Call, click or stop by for a home & auto quote.



State Farm®

Dennis Mueller Ins Agcy Inc
Dennis Mueller, Agent

6263 N Scottsdale Rd, Suite 130
Scottsdale, AZ 85250

Bus: 480-991-2302
dennis@dlmueller.com

Prices vary by state. Options selected by customer; availability and eligibility may vary.

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL

State Farm County Mutual Insurance Company of Texas, State Farm Lloyds, Richardson, TX

State Farm Florida Insurance Company, Winter Haven, FL



IMPORTANT JEWELRY
Auction December 10 | New York

FEATURED:
Antique Diamond Earrings
$25,000 - 35,000
Antique Cut Diamond Rivière Necklace
$150,000 - 250,000

What could your jewelry sell for at auction?

Cori Pickett | 602.649.1009
scottsdale@freemansauction.com

FREEMANSAUCTION.COM

FREEMAN'S
AMERICA'S AUCTION HOUSE SINCE 1805

EDUCATION NEWS

MORE ONLINE
See more news at yourvalley.net

SUSD schools earn high marks from Arizona Department of Education

By J. Graber
INDEPENDENT NEWSMEDIA

Scottsdale Unified School District schools are excelling and getting better, according to the annual report cards of the state's schools and districts handed out by the Arizona Department of Education.

Twenty-four schools in the district earned an "A," which is two more than last year. Four schools got a "B" and two school got a "C." No school earned a "D" or an "F."

Last year the district had 22 "A's," six "B's" and two "C's." No school earned a "D" or an "F" last year either.

Perhaps the most notable improvement this year was from Mohave Middle School, which received an "A" ranking this year for the first time in over a decade.

"This accomplishment is a testament to the tremendous hard work, dedication and commitment of our students, teachers and staff, as well as the unwavering support of our PTO and community," Mohave Principal Paul Ferrero said in a written statement to the Daily Independent. "It truly takes all of us working together to make a difference, and we are incredibly proud of what our Mohave family has accomplished. This is something worth celebrating!"



Hohokam Elementary School was one of four Scottsdale Unified School District schools to earn a "B" from the Arizona Department of Education this year (Independent Newsmedia/J. Graber)

Also, Redfield Elementary School earned more points — 99.59 points —than any other K-8 school in the district.

Other notable scores include Kiva Elementary School, with 98.35 points; Cheyenne Traditional School, with 97.87 points and Chaparral High School, with 97.46 points.

Overall, 14 district schools had scores in the 90s.

"Our 130-year legacy is built on generations of students, educators, families and community members who believe in the power of education," Superintendent Dr. Scott Menzel said in a press release. "These results reflect the incredible work happening across our schools every day and our continued commitment to providing students with the opportunities and support they need to succeed."

District schools earning "A's" this year were Anasazi, Cherokee, Cochise, Desert Canyon, Hopi, Kiva, Laguna, Navajo, Pima, Pueblo, Redfield, Sequoya and Tavan elementary schools; Cocopah, Desert Canyon, Ingleside, Mohave and Mountainside Middle Schools; Cheyenne Traditional and Echo Canyon K-8s; and Arcadia, Chaparral, Desert Mountain and Saguaro High Schools.

• See **SUSD** Page **11**




XTREME GYMNASTICS
move • learn • excel
Beginner-Competitive Boys & Girls » Ages 3-12 years
Parent/Tot Classes » Ages 1-3 years
Risk FREE Trial » All ages
(480) 596-3543 • xtremegymnastics.com
14000 N. Hayden Rd. #102, Scottsdale, AZ
XTREME GYMNASTICS move • learn • excel

SUSD

• From page 10

District Schools earning "B's" this year were Hohokam and Yavapai elementary schools; Copper Ridge K-8 and Coronado High School.

District Schools earning "C's" this year were Tonalea Middle School and Scottsdale Online Learning.

State and federal law require the grades be assessed every year.

According to the board of education, the grades mean:

• A (excellent): A combination of distinguished performance on the statewide assessments for math, English language arts, and science; significant student growth; high four-year graduation rates; high and/or improved test scores for students identified as English language learners; and/or high student participation in honors, dual enrollment, or career and technical education courses.

• B (highly performing): A combination of above average performance on statewide assessments for math, English language arts, and science; high and/or improved student growth; above average four-year graduation rates; and/or above average student participation in honors, dual enrollment, or career and technical education courses.

• C (performing): Adequate performance in multiple measures, but with needs for improvement on key indicators, such as proficiency, student growth, and/or graduation rate.

• D (minimally performing): Inadequate performance in proficiency, growth and/or four-year graduation rate relative to the state average.

• F (failing): Systematic failures across all or the majority of measures, with a performance in the bottom 5% of the state.

Please submit comments at yourvalley.net/letters or email them to azopinions@iniusa.org. We are committed to publishing a wide variety of reader opinions, as long as they meet our Civility Guidelines.

SUSD election results

As of deadline on Nov. 5, Dr. Jennifer Johnson was leading the race for two seats opening up on the Scottsdale Unified School District Governing Board next year. The district's five-year, $375 million capital improvement bond was also passing, as was the question giving the district the authority to sell, lease or exchange certain old school locations.

Here are the results so far:

• School board: Johnson 43,294 votes (37.51%), Amy Carney 37,724 votes (32.69%) and Jeanne Beasley 34,387 votes (29.8%).

• Bond: Yes 49,207 votes (54.35%) and no 41,323 votes (45.65%).

• Land Yes 6,873 votes (62.29%) and no 26,984 votes (30.71%).



Election results from Scottsdale Unified School District's races are becoming clearer with time. (Independent Newsmedia/J. Graber)

SCOTTSDALE COMMUNITY COLLEGE
A MARICOPA COMMUNITY COLLEGE

EARN COLLEGE CREDIT WHILE IN HIGH SCHOOL

Did you know that high school students can earn college credits?

SCC offers several programs that can save you time and money as you jumpstart your college education.



DUAL ENROLLMENT
Provides college credit for the high school classes you are currently taking.
bit.ly/scc-dual



ACHIEVING A COLLEGE EDUCATION (ACE)
A two-year mentoring program for high school students selected through an application process.
bit.ly/ace-scc



CONCURRENT ENROLLMENT
Gives you the opportunity to take college classes while still in high school.
bit.ly/scc-concurrent-enroll



HOOP OF LEARNING
A college bridge program serving Native American students.
bit.ly/hoop-of-learning

Scholarships and financial aid may be available.

(480) 423-6700 • scottsdalecc.edu/future-students

The Maricopa County Community College District (MCCCD) is an EEO institution and an equal opportunity employer of protected veterans and individuals with disabilities. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, age, or national origin. A lack of English language skills will not be a barrier to admission and participation in the career and technical education programs of the District.

The Maricopa County Community College District does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs or activities. For Title IX/504 concerns, call the following number to reach the appointed coordinator: (480) 731-8499. For additional information, as well as a listing of all coordinators within the Maricopa College system, visit www.maricopa.edu/non-discrimination.

MARICOPA COMMUNITY COLLEGES

ROCKEFELLER
GLOBAL FAMILY OFFICE
ZWMG



Trusted Advice for
the Whole Family

OUR SERVICES

At Rockefeller Global Family office, we tailor our client experience around the dynamic needs that unfold over every stage of wealth. We work diligently with you and for you – and help your family achieve multi-generational success and wellbeing.

- Exclusive Investment Opportunities
- Family Office Solutions
- Trustee Services
- Tax and Estate Planning
- Family/Next Gen Education
- Philanthropic Advisory
- Sports & Entertainment Advisory
- Business Succession Planning

CONTACT US
16220 N. Scottsdale Road, Suite 460
Scottsdale, AZ 85254
Visit rockco.com/ZWMG to learn more.



Jason Zilveti, CPWA®, CEPA
Private Advisor
Managing Director, Sports & Entertainment Director
JZilveti@rockco.com
(480) 923-9350



Ryan Papez, CFP®
Private Advisor
Senior Vice President
RPapez@rockco.com
(480) 923-9352

Investment Risks: Investing involves risk, including risk of loss. Past performance is no guarantee of future results. Organizational Disclosure: Rockefeller Capital Management is the marketing name of Rockefeller Capital Management L.P. and its affiliates. Investment advisory, asset management and fiduciary activities are performed by the following affiliates of Rockefeller Capital Management: Rockefeller & Co. LLC, Rockefeller Trust Company, N.A., The Rockefeller Trust Company (Delaware) and Rockefeller Financial LLC, as the case may be. Rockefeller Financial LLC is a broker- dealer and investment adviser dually registered with the U.S. Securities and Exchange Commission (SEC); Member Financial Industry Regulatory Authority (FINRA), Securities Investor Protection Corporation (SIPC). These registrations and memberships in no way imply that the SEC has endorsed the entities, products or services discussed herein. Additional information is available upon request. RCM016218

NEIGHBORS

Area teens teach Valley kids financial literacy



Kids interact with finance games at a recent Dollars & Decisions event at Aspiring Youth Academy. (Photo submitted by Braden Shuster)

Phoenix Country Day School students create Dollars & Decisions

By Allison Kotzbauer
INDEPENDENT NEWSMEDIA

Two Phoenix Country Day School seniors are teaching Valley children how to save, spend and invest through a financial literacy program they created after seeing firsthand how financial hardship can affect young people.

Braden Shuster, a Phoenix resident, began volunteering with SWIFT Youth Foundation as a freshman and then joined the organization's Teen Leadership Board with Scottsdale resident

• See **Teens** Page **14**

HARCK5 CONSULTING

Healthcare navigation
Medical bills review
Personalized consulting available

email: info@harck5consulting.com
www.harck5consulting.com



Market

• From page 1

there were some logistical problems with setting up the market at first but things are going smoother now, and that the market has the exact same number of vendors and similar crowds.

There's a bit of a parking crunch and people are often trying to park in a fire lane, but that is working itself out, too, Reid said.

"People are starting to figure out they can park over in the Civic Center Library parking garage," he said.

Sandra Stenton, who dropped in on the market while in town for a convention, said they were impressed.

"Compared to our neck of the woods, it's incredible," said Stenton, who is from Santa Cruz, California. "Culturally, you get different foods, nicely made. The vegetables look fresh and crisp. That was incredible, and it is a very nice location."

She said, "entering was a little bit hard, but once you're in here, you're good."

The merchants also seem to like the new location ... at least so far.

"It's too soon to tell because it's only been one month at the new location or so, but I am quite happy," said Anna Flik at the Butta Cultured Milk Drinks booth.

She said the new location seems to be bringing new customers.

"We're seeing a lot of new faces than we used to," Flik said. "The circulation is a little bit different."

Patrick Tyrrell, at the Jagerhund booth — which sells deer antler chews for dogs — has been setting up shop at the market for three years and he said he "like(s) the new location a lot."

He said the old and new locations both have pros and cons.

"The original one was right off the road, so it was a little easier for foot traffic," Tyrrell said. "This one has a little more open space ... I think the people are liking this location a little bit more."

Like Flik, Tyrrell said he does see a lot of new faces, but is also getting a lot of regulars showing up.

And the market seems to be drawing people into the Civic Center park area on the other side of City Hall to enjoy some grass and trees, not to mention a children's playground.

And Lupita Infante and her Mariachi Band was performing on the east bowl stage for people's enjoyment.

Tim Stewart, manager of the AZ88 restaurant, said the farmers market has always been good for business "whether it's over there or over there. It hasn't affected us."

Please submit comments at yourvalley.net/letters or email them to azopinions@iniusa.org. We are committed to publishing a wide variety of reader opinions, as long as they meet our Civility Guidelines.





Sponsored Content



Primary Care is Getting a Makeover in Scottsdale. And it's About Time.

Longer appointments, less waiting, and no fees. Corner Health is rethinking how primary care works in Arizona

Finding a primary care provider close to home shouldn't be this hard. Yet, nearly one in five adults in the state doesn't have a personal doctor or healthcare provider, according to 2024 data from the Centers for Disease Control and Prevention. For those who do, getting an appointment can mean waiting weeks or months, only to spend a few rushed minutes discussing their health concerns.

A growing network of local providers thinks Arizonans deserve better, and they're working with Corner Health to build a different kind of primary care practice to prove it.

Through Corner Health, more than 100 local practices are putting the focus back on the patient-provider relationship, including several right here in Scottsdale.

Their approach? Fewer patients. Longer appointments. And more time to actually listen.

Across the Corner Health network, appointments average 34 minutes and new-patient visits average 40 minutes. Instead of racing through a packed schedule, providers have time to ask questions, understand their patients' concerns and develop a plan together.

While this type of personalized healthcare is often associated with concierge medicine and expensive fees, practices on the Corner Health network accept major insurance plans, including Medicare, without requiring a membership fee.

The model gives highly vetted, experienced nurse practitioners the freedom to own and operate their practices, while Corner Health handles the behind-the-scenes work. Providers get to spend more time caring for patients and building lasting relationships instead of getting bogged down in paperwork and corporate red tape.

Meet Your Neighborhood Primary Care Providers in Scottsdale.

These locally owned practices on the Corner Health network are welcoming new patients:

Randy Kauk, DNP, APRN, PMHNP-BC, ACNPC-AG
RJK Medical Health & Wellness
15323 N Scottsdale Rd, Loft 1 Ste 180, Scottsdale, AZ 85254
Book an appointment:

Mishael Arbuthnot FNP-BC, MSN, PhD, D.B.Expo
Savvy Wellness Center
8700 E Vista Bonita Dr,
Scottsdale, AZ 85255
Book an appointment:

Parita Javia, FNP-C, APRN
Open Arms Family Health Clinic
16620 N 40th Street, Ste G3,
Phoenix, AZ 85032
Book an appointment:

Services vary by practice but may include preventative care, annual wellness visits, chronic condition management and women's health. Appointments across the network are typically available in under two days.

To find additional providers, visit CornerHealth.com.

Teens

• From page **12**

and classmate Sahil Aggarwal.

The two started Dollars & Decisions in May 2025 after separate experiences made them want to help children better understand money.

Since then, they have hosted roughly 20 events across the Valley.

For Shuster, the idea began with a vending machine business he started while in high school. One of his first machines was placed in a laundromat at a government-subsidized housing complex where many children who attended SWIFT programs lived.

Shuster said children would sometimes ask him to count their quarters to see if they had enough money to buy a drink, prompting him to think about how he could help them develop financial skills.

Aggarwal had a different experience that shaped the program. During a government shutdown, he heard a 9-year-old boy express fear about where his next meal would come from after his family's benefits stopped.

"It was very concerning to me," Aggarwal said. "I just don't think, as a nine- year-old child, he's got to be worrying about welfare benefits and whether or not he can eat at night."

Those experiences led Shuster and Aggarwal to create games that teach financial concepts in an accessible way.

The program uses a Jeopardy-style trivia game and a Game of Life-style board game in which children earn fake money. At the end of each round, they pay taxes on their earnings and decide how to divide their money among spending, savings and investment jars, Shuster said.

"Not only are they learning through the Jeopardy Game, but they're also managing their money in real time," he said.

The program began with SWIFT and has since expanded to organizations including the Boys & Girls Clubs, the YMCA, Aspiring Youth Academy and Roosevelt Plaza Apartments, Shuster said.

Seeing the children's enthusiasm has encouraged the two to keep expanding the program.

"A lot of times, the kids will ask to play the activity we played maybe the week before again, and it shows that they're learning stuff, but they're also really enjoying it ... and that just motivates me to continue expanding the program, and help as many kids as possible," Shuster said.

Aggarwal said the program also has shown him the importance of making financial literacy accessible to students as they get older.

He is conducting a research project with the Arizona Department of Education and the governor's office examining how financial literacy is taught in Arizona schools. The project includes teacher surveys and looks at financial literacy instruction in schools.

Arizona requires financial literacy instruction as part of the economics course required for graduation, Aggarwal said, but his research has raised questions about how consistently it is being taught.

While Dollars & Decisions focuses on younger students, Aggarwal said he hopes the program raises awareness about the importance of continuing financial literacy education through high school and helps bridge a gap he sees in the Valley.

Allison Kotzbauer can be reached at akotzbauer@iniusa.org. Please submit comments at yourvalley.net/letters or email them to AzOpinions@iniusa.org. We are committed to publishing a wide variety of reader opinions, as long as they meet our Civility Guidelines Education

MORE ONLINE
See more news at yourvalley.net

Imagine your home, totally organized!

Custom Closets, Garage Cabinets, Home Offices, Laundries, Pantries, Wall Beds, Hobby Rooms and more!



2024 © All Rights Reserved. Closets by Design, Inc.

40% Off
Plus
Free Installation

PLUS TAKE AN EXTRA **15% Off**

Terms and Conditions: 40% off any order of $1000 or more or 30% off any order of $700-$1000 on any complete unit order of custom closet, garage, or home office, and any other products. Take an additional 15% off on any complete unit order. Not valid with any other offer. Free installation with any unit order of $850 or more. With incoming order, at time of purchase only. Offer not valid in all regions. Expires 11/30/26.

SPECIAL FINANCING
FOR **18** MONTHS!
With approved credit. Call or ask your Designer for details. Not available in all areas.





Call for a free in home design consultation and estimate

480-764-2884 IN

closetsbydesign.com

Locally Owned and Operated. Licensed and Insured: ROC312904

ClosetsbyDesign®

Tourism brought $3.7B to local economy in 2025

By J. Graber
INDEPENDENT NEWSMEDIA

Tourism continues to be a crucial part of Scottsdale's economy.

It contributed $3.7 billion to the local economy in 2025, supporting more than 29,000 jobs and brining in $78.7 million in city tax revenue, according to Experience Scottsdale.

Experience Scottsdale is a private nonprofit dedicated to drawing tourism to Scottsdale and Paradise Valley. Its operating budget is $22 million this yea, 45% of which comes from Scottsdale's annual bed-tax revenue generated by overnight guests at Scottsdale's hotels, resorts and short-term rentals.

For every dollar invested from the bed tax, Scottsdale got a return of $214 for the local economy, according to Amir Eylon, president and CEO of Longwoods International and the keynote speaker at Experience Scottsdale annual meeting Oct. 29.

Thats compared to an average of about $50 for every $1 invested in other destination cities.

"You're kicking butt," Eylon said, to the applause of the 500-person crowd at the Fairmont Scottsdale Princess.

The theme of the meeting was "Powered by Insight," meaning Experience Scottsdale staff are using past experiences and analytics to get the message out not necessarily to everyone, but to the target audience, which are homes with income of $150,000 per year or more.

Which they seem to have done. The $3.7 billion number is the same as reported in 2024, though the number of visitors to the area declined by about 100,000 to 11.6 million people.

That means fewer people are spending more per person.

"It's not just about having more visitors, it's about having the targeted visitors, that are a lot like our residents, who appreciate what Scottsdale has to offer and will support our business," Experience Scottsdale President and CEO Rachel Sacco said after the event. "(People who) actually want to buy art and want to go into the preserve and love the museums, love our restaurants, who will spend dollars here and fill our tax coffers as well."

The city's bed tax revenue alone was up 2% to $35.6 million last year.

And it's not just all about the money, said Sacco, who noted that the tourism market is also good for residents' quality of life.

"We would not have the resorts, the restaurants, special events or any of the things we value so much, even the golf courses, without tourism helping to actually make that happen," she said.



Amir Eylon, president and CEO of Longwoods International, speaks to a crowd of about 500 people at Experience Scottsdale's annual meeting Oct. 29. (Independent Newsmedia/J. Graber)



Western
Bank • Invest • Insure
Your Hometown Bank

11-MONTH OR 18-MONTH CD
4.20% APY*

6929 E Shea Blvd • Scottsdale
480-596-0883 • WESTERNBANKS.COM

*Annual Percentage Yield (APY) effective 10/12/26. Personal and business accounts only. No municipalities or institutional funds. Minimum $1,000 deposit required to open the account and obtain the advertised APY. Early withdrawal penalties may apply. Fees could reduce earnings on the account.

Member FDIC

Scottsdale wins lawsuit over Prop. 490

By J. Graber
INDEPENDENT NEWSMEDIA

The current parks and preserve tax can stay on the books ... at least for now.

The Arizona Court of Appeals denied a claim Oct. 27 saying voters did not pass the tax, known as Proposition 490, by a large enough margin in November 2024 to make it enforceable.

The suit, filed by the Goldwater Institute in June 2025 on behalf of Robert Stamper and Gretchen Jacobs, rests on state law that says referendums must pass by least a 60% margin to be enforceable.

Propositioned 490 passed with 58.25% of the vote.

The court of appeals, though, ruled Proposition 490 , which took effect July 1, 2025, is not a referendum and therefore not subject to that stipulation.

"Prop. 490 is already doing wonderful things in our community, increasing wildfire mitigation, adding police rangers in our parks and preserve, adding a second fire department technical rescue team and doing amazing improvements in our parks already," said Carla, who was the campaign manager for the Vote Yes Yes citizen's group, which supported Proposition 490.



The Arizona Court of Appeals ruled Scottsdale can continue collecting a 0.15% sales tax to pay for improvements to the city's parks and preserve. (Submitted Photo/City of Scottsdale)

But the battle may not be over just yet.

"The Goldwater Institute is disappointed with the court's decision," Goldwater Institute spokesman Ryan Mills said in an email to the Daily Independent. "The constitution's referendum protections apply when a local government refers a tax to the ballot. We plan to seek review of the decision from the Arizona Supreme Court."

Proposition 490 created a new 0.15% sales tax, which is expected to raise $1.2 billion over its 30-year life span. It replaced a 0.2 % sales tax that expired on the last day of June 2025.

In a separate lawsuit related to Proposition 490, the institute also sued the city June 2024 on behalf of former mayor Jim Lane and local activists Susan Wood and Yvonne Cahill to keep the measure off the ballot in the first place, because they felt the ballot language was misleading.

The city was calling Proposition 490 a tax decrease because it would be less than the 0.20% tax on the books at the time but didn't say that tax was ending anyway.

The institute initially lost that suit but ultimately prevailed in the court of appeals.

That led to the city council to hold an emergency afternoon session two days before the deadline to set the ballot language and alter the wording. The court also ruled the city had to pay $45,461.76 in legal fees.



Sponsored Content

In 30 Minutes I Had a Plan for My Shoulder Pain that Didn't Require Surgery or Pills

By Shoulder Pain Expert, Dr. Matthew Hernandez, Ethos Integrative Medicine

"I was losing sleep. I couldn't get comfortable at night and would wake up constantly. That was the most frustrating part. Everything I was told to do was not helping... the pain was only getting worse."

Tim, 46, came to us after exhausting every option outside of surgery. A competitive volleyball player, energetic entrepreneur, and father to two boys, Tim took pride in his active lifestyle and was determined to find a solution for his shoulder pain.

Ice packs and heat compresses were no longer helpful, and relying on pain-pills was not an option he wanted to take. He committed to physical therapy for several weeks with little impact, tried dry needling and cortisone injections without success, and was ultimately told by multiple doctors to stop all activity that aggravated his arm. Tim had done everything his insurance allowed but was still stuck at square one.

What The Other Doctors Missed...

Tim had fallen into what we call "The Gap"— where insurance-based care cycles with no end in sight, surgery isn't an option, and waiting for the pain to get worse seems like the only choice. Most providers only look for what they know how to treat. But our comprehensive 'Deep Dive' approach and expertise allowed us to bridge that gap for Tim.

Using a detailed pain profile, 32-point shoulder inspection, MSK ultrasound scan, and diagnostic injection, we were able to confirm Tim's SC Joint injury and quickly develop a targeted treatment plan to heal the damaged tissue.

A Comprehensive Solution, NO Surgery or Pills

In just 4 weeks, the pain improved significantly, allowing Tim to regain his range of motion, sleep soundly at night, and return to the sport he loves:

"My body is performing better than before, and I have resumed playing volleyball — something I didn't think I would ever be able to do again! If you're tired of the 'just hope for the best' from many in the medical field, and want a complete set of options, Ethos Integrative Medicine is the place to go."

Your Next Step: The Deep Dive for a Pain-Free Shoulder

You're one step away from a pain-free shoulder, too! Imagine being able to comfortably sleep in your side again, play catch with your kid, or put on a t-shirt without pain...

Call 480-573-6171 to schedule your Deep Dive with our specialists at Ethos Integrative Medicine and scan the QR code to access our free report, "Shoulder SOS: The Expert Guide to Decoding Your Pain."

OUR COMPREHENSIVE DEEP DIVE TO AVOID SHOULDER SURGERY

1. Ethos Pain Profile: Is designed to identify the specific characteristics of your pain, so we can pinpoint exactly where it's coming from.

2. 32-Point Shoulder Inspection: Your pain bothers you during specific movements. Our 32-Point Shoulder Inspection allows us to replicate those painful movements so we are one step closer to eliminating them.

3. Precision Shoulder Scan: Our advanced musculoskeletal ultrasound exam gives a detailed, real-time view of your shoulder's structures, providing more accuracy than a regular MRI.

4. Ethos Pain Map: This is a specialized method to confirm the exact source of pain in your body. This detailed approach helps us create a personalized strategy, increasing your likelihood of long-term success.

5. Easy-To-Understand Explanation: We skip the complex terms and offer you a direct, honest breakdown of your diagnosis.

6. Leave You Better Promise: If by the end of the visit you do not have a better understanding of your pain or what your options are moving forward we will give you a full refund on your visit.

Get Out Of Pain TODAY: Call 480-573-6171 to Get Started with your Deep Dive at Ethos Integrative Medicine!



Call today to reserve space or make any changes to your listing.
Early payment discount deadline is September 25, 2026.
Final deadline is October 16, 2026

Please call 888-665-3848 or email azads@iniusa.org
for more information or to make any changes.

Fountain Hills Times INDEPENDENT

Sponsored Content

Numbness, tingling, or burning? What to know about neuropathy and what type do you have?

Neuropathy is very common today. The majority of new patients in my office suffer from it and come to me for help. One of the biggest concerns is whether they really have peripheral neuropathy, and what is the cause. Burning, foot pain, or numbness may not be that simple of a diagnosis. It can be misdiagnosed quite often. Some of these symptoms may be caused by other conditions; here are just a few.



Spinal stenosis may cause neuropathy symptoms

I've treated spinal stenosis in my practice for 31 years. Yes, this may cause burning, numbness and tingling in the feet, but there is more to it. Spinal stenosis is a narrowing of spaces in your spine that put pressure on your spinal cord or your peripheral nerves. It's a severe condition that, in many cases, is manageable conservatively. It's generally caused because of degeneration of the discs between the vertebrae that compress the nerves or spinal cord, causing pain. It's degenerative and doesn't go away on its own. Although other symptoms may come and go, the condition is still there. My patients have great results with my specific protocols, and I've been able to save them from surgery.

Poor circulation in the legs

Poor circulation may be caused by diabetes, blood clots, peripheral artery disease (PAD), and more. In many cases, it is diminished by walking or rest. It's important to be tested for these other conditions so we can treat your neuropathy effectively.

Foot Problems

There are certain foot conditions that can cause neuropathy symptoms. We will examine the feet to determine if that is the cause of your symptoms.

Serious spinal or brain conditions

If your initial exam or imaging reveals either of these, we will refer you to an appropriate specialist.

How we can differentiate between a neurological or circulation cause

In my office, we have a test that takes about 15 minutes. It involves the use of 3 FDA cleared devices all in one, and it's covered by Medicare. The test assists in the early detection of peripheral artery disease (PAD), cardiometabolic risk, vascular health, and autonomic dysfunction from diabetes. This may allow alternative treatments to be rendered, before your condition becomes serious. To book an appointment for this simple test, please call my office today at 480-584-3955.

For any questions regarding my articles, please email me at DrLeisa@CaringPainRelief.com.

Leisa-Marie Grgula. DC
Chiropractic Physician
Accurate Care Medical Wellness Center
18261 N. Pima Rd. Ste. #115
Scottsdale, AZ 85255
(480) 584-3955
Website www.CaringPainRelief.com



Let the Outside In...

AT LASTING IMPRESSIONS WE SPECIALIZE IN:
- Replacement Windows
- New Construction Windows
- Multi-Slide - Bi-Folding Doors
- Entry, French & Patio Doors
- Barn Doors & Hardware
- Interior Doors & Trim
- Velux Skylight and Sun Tunnels
- Security Doors & Retractable Screens

Stop by our showroom to view the latest trends!
SAVE UP TO $1500

CALL TODAY FOR A
FREE IN HOME ESTIMATE

Mon-Thurs 8:30AM-5PM | Fri 8:30AM-4PM | Sat by appointment
4454 East Thomas Road, Phoenix, AZ 85018
602.508.0800 | liwindow.com

LASTING IMPRESSIONS
ARIZONA'S WINDOW AND DOOR SPECIALISTS
ROC# 179513



At The Law Office of Libby Banks, we create highly customized estate plans that meet your unique situation, values, and personal goals. In our complimentary first meeting you will meet with one of our experienced attorneys to discuss your situation and determine what plan best fits your needs.

Remember, when you choose us, you are choosing an experienced team to create a plan that serves your family in the way that you want and, after you are gone, a trusted advisor that your loved ones can depend on. We pride ourselves on the relationships we form with our clients, so that they know they are taken care of and have peace of mind both now and into the future.

THE LAW OFFICE OF
LIBBY BANKS
ESTATE PLANNING | WILLS | TRUSTS

5010 E. Shea Blvd, Suite 205 Scottsdale, AZ 85254
602.375.6752 | www.libbybanks.com | info@libbybanks.com

Tutera® Medical

TRT · TESTOSTERONE THERAPY FOR MEN

This is what optimized feels like.

~~$250~~ LIMITED-TIME SALE

$149 / month TRT

ALL-INCLUSIVE Medication. Labs. Ongoing provider support.

FREE
new patient TRT consult + labs
($200 VALUE)

BOOK YOUR FREE VISIT
480-874-1515
ads.TuteraMedical.com

4 ARIZONA LOCATIONS · SCOTTSDALE / CHANDLER / GLENDALE / PAGE

Law Talk

Sponsored Content

Conversations Worth Having Before Carving the Turkey

By: Allison Gloss
THE LAW OFFICE OF LIBBY BANKS

Thanksgiving is one of the few days each year when the whole family is under one roof. The kids and the grandkids travel in, the extra chairs come out, and the whole day is spent cooking together in the kitchen. This is also one of the best opportunities you will have to talk about something that most families avoid: what happens when you are gone or when you can no longer make decisions for yourself.

The best time to have this conversation is when everyone is healthy, calm, and together. Waiting for a crisis means having the hard conversations in a hospital hallway, under stress, and possibly being too late. The holidays give you built-in time and a natural theme. Thanksgiving is about gratitude, and this conversation is an act of it: you are telling them that you care enough to spare them the confusion.

Start with why, and not numbers. You do not need to open with account balances or read your Trust aloud. Start with your reason. Try something like, "We updated our estate plan this year, and I want you to know who is responsible for what and where everything is kept." That single sentence opens the door without demanding a full discussion.

Focus on the information your children will actually need:

- Who you have chosen as successor trustee, executor, and agent under your financial and healthcare powers of attorney, and why.
- Where your documents are kept and how to contact your attorney.
- Your healthcare wishes, including who makes decisions if you cannot.
- The reasoning behind any unequal or unusual gifts.
- Who should receive sentimental items.

Maybe this conversation has you realizing your plan is out of date. Perhaps a child has married, a grandchild has been born, or the person you named as trustee has moved away or passed. The holidays are a good time to act on that. Many people have extra time off between Thanksgiving and the new year, and a few free hours is often all it takes to review your documents and schedule an appointment to have your documents updated. Don't let a busy calendar push it into next year.

Documents are only half of a good estate plan. The other half is a family that understands it. When children know your wishes, they can honor them rather than argue over them, and they can grieve without also having to decode your intentions. This year, after the turkey is carved and the dishes are done, consider giving your family something that will matter long after the leftovers are gone: clarity.

If these conversations are too difficult for you to have with your kids, let us do it for you. Our clients can join our Legacy Care Program that offers a Family Care Meeting and the Successor Trustee Training. In these meetings, we will gladly meet with your family and your successor Trustee to explain your estate plan to them and let them know what they can expect in the trust administration process.

If you are ready to put a plan in place, bring an existing one up to date, or learn more about our Legacy Care Program give our office a call at 602-375-6752 to schedule a free initial consultation.

Mayor

• From page 1

And while Borowsky said Dubauskas "lied" about HonorHealth not wanting to sell the land, Dubauskas said she simply had repeated what former Mayor David Ortega had told her.

"It's unfortunate she would say something like that," Dubauskas said.

She also noted that HonorHealth did not tell the city through official channels that they were seriously considering selling the city the land.

"They didn't do that, which supports the decision that was made to move forward," Dubauskas said.

But Borowsky said it was made plain to her that the health care provider would have considered selling the land when she called HonorHealth CEO Todd Laport in early 2025 and asked him about selling the land back to the city.

"He goes, 'You know it's perfect timing, we were just about to start going through our inventory of unused properties or underutilized properties,'" Borowsky said. "I said, 'Great, I can't wait to talk to you about this.'" However, the council voted to deny her time to have those talks.

Instead the four-story garage is going in at First Street and Brown Avenue.

Many, including Borowsky, were vehemently opposed to that location because it would force the Scottsdale Farmer's Market to move, and they say it would destroy the character of the neighborhood, which includes the historic Old Adobe Mission.

The city sold HonorHealth a 1.7-acre site at the corner of Second Street and Drinkwater Boulevard for $1.5 million on a no-bid contract to "help downtown Scottsdale maintain and enhance its place as a first-class downtown health and residential area," according to a resolution dated March 22, 2011, that was signed by then-Mayor Jim Lane.

And now HonorHealth has turned around and sold the land in October as part of a larger 3.1-acre parcel for $17.3 million to developer Empire Group.

That site cannot be used for medical purposes, according the CC&Rs HonorHealth placed on the land Oct. 14, but the site plan for the location submitted to the city by HonorHealth calls for 238 residential units and a 223-room hotel in a nine-story building.

A spokesman for HonorHealth said the site plan fits with the health care providers long-term plans.

"Since (2011), HonorHealth has invested more than $200 million in the Osborn campus to expand services, meet growing community needs and strengthen its role as an anchor in downtown Scottsdale," the spokesman wrote in an email to the Daily Independent.

"As the campus has continued to grow, HonorHealth's focus has remained on meeting patients' needs, expanding access to care and supporting the health of the community by creating a vibrant, walkable destination that brings together healthcare, hospitality, residential living, dining and entertainment, enhancing the experience for patients, visitors, employees, residents and the broader community while supporting the campus's continued growth and vitality," he continued.

Please submit comments at yourvalley.net/letters or email them to azopinions@iniusa.org. We are committed to publishing a wide variety of reader opinions, as long as they meet our Civility Guidelines.





REAL ESTATE

MORE ONLINE
Find more real estate news online at YourValley.net.

Scottsdale's 3 real estate markets moving in different directions

By J. Graber
INDEPENDENT NEWSMEDIA

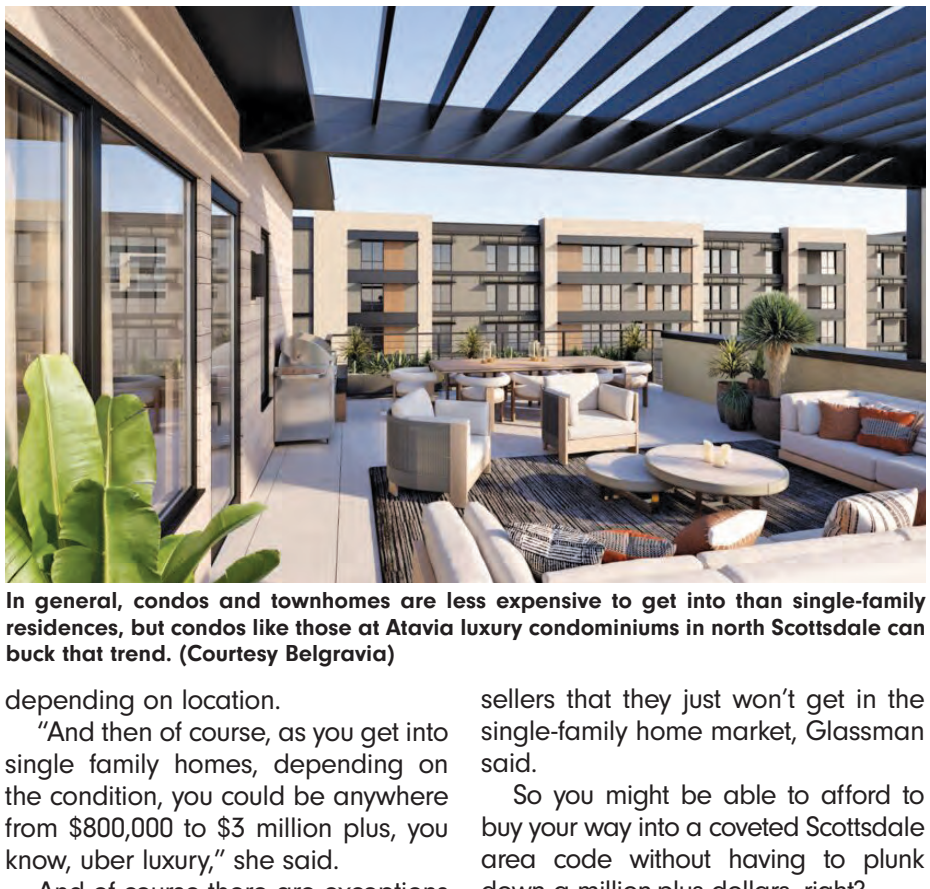
While everyone may be used to hearing about the ever increasing home prices in the Scottsdale real estate market, there are actually three separate markets in the city, and not all of them are heading on the same trajectory, according to Phoenix REALTORS Board President Sammy Glassman.

While it is true prices for single family seem to be heading perpetually upward, the markets for townhomes and condominiums aren't faring as well.

The year-to-date median price for a single family home is up 5.5% in 2026 to $1.25 million, it's also true the year-to-date median price for townhomes and condominiums is actually down 1% to $495,000.

Looking a little deeper into the numbers show condominium prices are staying flat or even declining slightly while townhomes are climbing slightly, just not as fast as single-family residences, Glassman said.

"I would say for condos, you could get into a two-bedroom in the $300,000s to $400,000s," Glassman said. "In some areas, if you want to go larger, obviously you're going higher. I think for a townhome, you're looking at, gosh, we just put one under contract in the mid-$600,000s. So you're going to be $500,000-plus, I think, on a townhome. And then on a condo, you're going to be below $500,000, depending on location, as low as $250,000 for a one bedroom, depending on location.



In general, condos and townhomes are less expensive to get into than single-family residences, but condos like those at Atavia luxury condominiums in north Scottsdale can buck that trend. (Courtesy Belgravia)

"And then of course, as you get into single family homes, depending on the condition, you could be anywhere from $800,000 to $3 million plus, you know, uber luxury," she said.

And of course there are exceptions to the rule. Luxury condominiums in somewhere like the Optima McDowell Mountain are going to set you back more.

The difference between a condominium and a townhome is the land comes with a townhome.

So while it is a sellers market for single-family homes, it's actually more of a buyers market for townhomes and condominiums. Townhome and condominium buyers should be able to get more concessions from sellers that they just won't get in the single-family home market, Glassman said.

So you might be able to afford to buy your way into a coveted Scottsdale area code without having to plunk down a million-plus dollars, right?

Well ...

Like everything else in the world, there are catches.

New financing requirements are requiring buyers to put down as much as 20% up front for condominiums, Glassman said.

Likewise, insurance requirements are often higher for townhomes and condominiums and their homeowners association fees tend to higher than single-family homes.

That means prospective buyers not only have to look at what they can qualify for in a loan, but also how do they get the monthly costs down to an affordable level, Glassman said.

But there is some good news when considering buying a townhome or condominium in Scottsdale, said Phoenix REALTORS Board Vice President Jen Taege.

"Single-family homes have generally demonstrated stronger value retention than condominiums and townhomes; however, Scottsdale's condo and townhome markets have performed relatively well compared with neighboring markets, continuing to outperform the broader MLS market. While these property types have experienced greater year-over-year softness in value retention than single-family homes, Scottsdale continues to show relative strength within the attached-home segment." Single-family homes have generally demonstrated stronger value retention than condominiums and townhomes. However, Scottsdale's condo and townhome markets have performed relatively well compared with neighboring markets, continuing to outperform the broader MLS market. While these property types have experienced greater year-over-year softness in value retention than single-family homes, Scottsdale continues to show relative strength within the attached-home segment.

Please submit comments at yourvalley.net/letters or email them to AzOpinions@iniusa.org. We are committed to publishing a wide variety of reader opinions, as long as they meet our Civility Guidelines.

LG Electrolux FRIGIDAIRE SAMSUNG LG GE APPLIANCES SUB-ZERO WOLF Beautyrest FRIGIDAIRE

BLACK FRIDAY SALE

STARTS TODAY!

NO MATTER WHERE YOU SEE IT, READ IT, OR HEAR IT, SPENCERS ALWAYS HAS A LOWER PRICE! EVERYDAY, IT'S LIKE HAVING A FRIEND IN THE BUSINESS WE GUARANTEE IT

NO INTEREST TILL 2028

AMANA

WASHER
- 3.4 Cu. Ft. Capacity
- 8 Wash Cycles
- 3 Temperature Settings
- Dual Action Agitator

NTW4501XQ CLOSEOUT

DRYER
- Super Capacity
- Multiple Drying Cycles
- Automatic Dryness Control

NED4500VQ CLOSEOUT



$399 EACH

KITCHEN REMODEL

Whirlpool

REFRIGERATOR
- 25 Cubic Foot Capacity
- Infinity Slide Shelves
- Pizza Pocket
- Fingerprint Resistant Black Stainless Steel

WRS325FNAM CLOSEOUT

DISHWASHER
- 24"
- 15 Place Settings
- 5 Wash Cycles
- Total Coverage Spray Arm
- Anyware Basket

WDT750SAHZ CLOSEOUT

RANGE
- 30"
- 5.3 Cu. Ft.
- Dual Elements
- Flex HeatTM
- Self Clean
- Storage Drawer

WFE515S0JS CLOSEOUT

OVER-THE-RANGE MICROWAVE
- 1.7 Cu. Ft.
- 1000 Watts
- 2 Speed Fan

WMH31017FS CLOSEOUT



PLUS GET $400 REBATE*

$2399 BUYS ALL 4 PIECES

PRICES EVEN LOWER WHEN YOU CALL OR COME IN!

FRIGIDAIRE



18 CU. FT. CAPACITY REFRIGERATOR
- Humidity Controlled
- Crisper Drawers
- Top Freezer
- Modern Design

FFHT1822UV Stainless Steel

$499

Hotpoint

DISHWASHER
- Normal Wash Cycle
- Heated Dry On/ Off
- Standard Upper Rack

HDA2000VBB CLOSEOUT



$319

FRIGIDAIRE

STAINLESS STEEL 23 CU. FT. SIDE BY SIDE
- Deli Drawer
- Crisper Shelves
- LED Lighting

FFSS2315TS CLOSEOUT



$999

*See store for details. ***NO INTEREST IF PAID IN FULL IN 12 MONTHS, $799.00 Minimum finance amount, Minimum Payments Required. If the amount of the purchase is not paid in full by the end of the promotional period, interest charges will be imposed from the purchase date at the variable purchase rate on your account, which is 29.99% APR. This APR is as of Feb. 25, 2024 and will vary with the market based on the Prime Rate.

"SPENCERS, IT'S LIKE HAVING A FRIEND IN THE BUSINESS"

SPENCERS TV & APPLIANCE "It's Like Having a Friend In The Business"

OPEN DAILY 9AM - 9PM • SATURDAY 9AM - 6PM
SUNDAY 11AM - 5PM

DISCOVER NOVUS VISA MasterCard AMERICAN EXPRESS Cards

WWW.SPENCERSTV.COM

MESA SHOWROOM | 115 W. First Ave. | 480-833-3072
AHWATUKEE | 4601 E. Ray Rd. | Phoenix | 480-777-7103
GILBERT Santan Village | 2711 S. Santan Village Pkwy | 480-366-3900
GLENDALE | 10220 N. 43rd Ave | 602 504-2122
GOODYEAR | 1707 N. Litchfield Rd | 623-930-0770
RECONDITION CENTER | 160 East Broadway | 480-615-1763
SCOTTSDALE | 14202 N. Scottsdale Rd. | 480-991-7200
SCOTTSDALE/PHOENIX | 13820 N. Tatum Blvd. | 602 494-0100
MESA CLEARANCE CENTER | 115 W. First Ave. | 480-833-3072
MESA | 5141 S. Power Rd. | 480-988-1917
BILTMORE - PHOENIX | 2102 E. Camelback Rd. | 602-457-4770
NEW ARROWHEAD RANCH | 7760 W. Bell Road | 623-487-7700

LG Electrolux FRIGIDAIRE SAMSUNG LG GE APPLIANCES SUB-ZERO WOLF Beautyrest FRIGIDAIRE

YOUR NEIGHBORHOOD TO-DO LIST

LIVE JAZZ

ABOUT: January through June, Ravenscroft, 8445 E. Hartford Drive, Scottsdale.
INFO: Live performances by various artists.
WEB: theravenscroft.com

LIVE CLASSICAL MUSIC

ABOUT: 7 p.m. Nov. 12 and 4 p.m. Nov. 15, La Casa de Cristo Lutheran Church, 6300 E. Bell Road, in Scottsdale.
INFO: The Scottsdale Philharmonic will play a selection of works that includes Mozart's Symphony No. 40 and Saint-Saens' Piano Concerto No. 2.
WEB: scottsdalephilharmonic.com

ARTIST STUDIO TOUR

ABOUT: 10 a.m.-5 p.m. Nov. 20-22 and Nov. 27-29, 38 different studios throughout north Scottsdale, Carefree and Cave Creek.
INFO: Speak to 151 local artists and view their work in their home studios in this free self-guided tours
WEB: sonoranartsleague.org

ART GALLERY

ABOUT: Through Nov. 29 at Royse Contemporary, 7077 E. Main St., Suite 6, Scottsdale.
INFO: "Paintings in Perspective," a solo exhibition by Casey Wakefield. This new collection explores the intricate relationship between perception and experience, inviting viewers to consider how the act of seeing shapes—and is shaped by—our understanding of the world around us.
WEB: roysecontemporary.com

ART EXHIBIT

ABOUT: 11 a.m. 5 p.m. Wednesday, Friday, Saturday and Sunday, and 11 a.m. 7 p.m. Thursdays , Scottsdale Museum of Modern Art, 7374 E. Second Street, Scottsdale
INFO: "Chicomoztoc: The Cosmic Throne," the first museum exhibit of Estephania González , explores concepts of spacetime and cosmologies from both physics and Indigenous narratives and how they intersect with personal identity.
WEB: scottsdalearts.org



Concert goers can hear multiple genres of music — such as traditional and contemporary jazz, swing and R&B — During Ravenscroft's spring 2027 concert season. (Submitted Photo/Ravenscroft)

BLUE ZONES

ABOUT: 9-10 a.m. Sundays. Outdoor Movement Moai at Mountain View Park, 8625 E. Mountain View Road, Scottsdale. Chaparral Park Lunch and Walk Moai. 11:30 a.m.-noon sack lunch and 12:30 p.m. group walk through Dec. 21 at Chaparral Park, 5401 Hayden Road..
INFO: Blue Zones Project Scottsdale is bringing neighbors together through a series of free gatherings called "moais" (pronounced moh-eyes), and there's something for everyone.
WEB: bluezonesprojectscottsdale.com

JINGLE AT JW

ABOUT: Through Jan. 3 at JW Desert Ridge. 5350 E Marriott Drive, Phoenix.
INFO: Register online for a Christmas tradition at Desert Ridge, bring "Elf" to life in a breathtaking frozen world.
WEB: jwdesertridgechristmas.com

CAREFREE MARKET

ABOUT: 9 a.m.-1 p.m. Fridays, Nov. 13, 20 and 27, Carefree Sundial Gardens, 101 Easy St., Carefree.
INFO: The weekly outdoor market features seasonal produce, locally made foods, flowers and artisan merchandise. The market takes place in downtown Carefree near the town's landmark sundial.
WEB: carefreecavecreek.org

YOUR EVENTS, PLEASE

We welcome your events for our neighborhood To-Do List page. Please send the following for publication in our calendar: name of the event, time, date and location with address and if there is a cost to attend.
Email us: **aznews@iniusa.org**

IN EVENTS

The Mesa Independent will host the Mesa Senior Expo Friday, Nov. 13. Individuals wishing to participate may reach out to the sales team.
Email us: **azad@iniusa.org**

LIVE COUNTRY MUSIC

ABOUT: 8 p.m. Tuesdays-Saturdays throughout November, Buffalo Chip Saloon and Steakhouse, 6823 E. Cave Creek Road, Cave Creek.
INFO: Resident band Pick O' The Litter performs live music five nights a week at the Western-style saloon. The venue also offers free line-dancing lessons Tuesdays, Saturdays and Sundays at 7 p.m., with couples dance lessons Thursdays at 7 p.m.
WEB: buffalochipsaloon.com

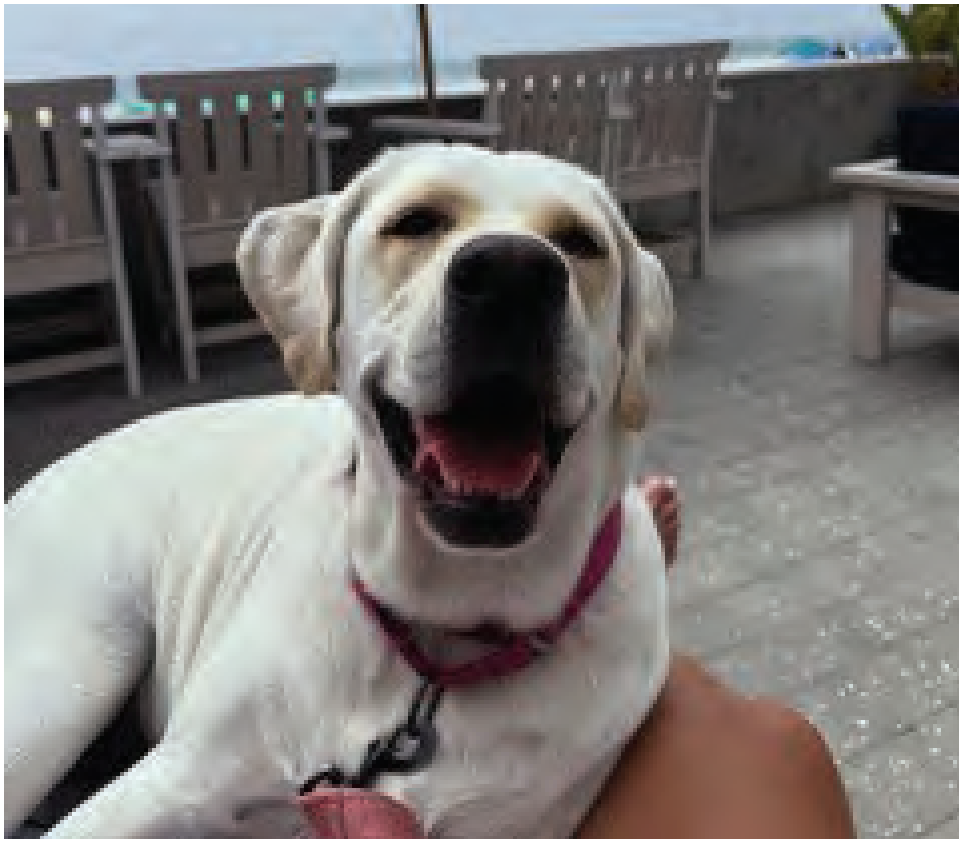
CHRISTMAS BAZAAR

ABOUT: 9 a.m.-4 p.m. Friday and 9 a.m.-3 p.m. Saturday, Nov. 13-14, Our Lady of Joy Catholic Church, 36811 N. Pima Road, Carefree.
INFO: Our Lady of Joy Catholic Church will host its two-day Christmas bazaar, offering a seasonal community shopping event ahead of the holidays.
WEB: carefreecavecreek.org

PET OF THE WEEK:
WE LOVE OUR PETS

JOIN THE FUN & SUBMIT YOUR PET TODAY

Email Steve at sstockmar@iniusa.org or use the QR Code to save a step.



MEET OPAL

Meet Opal the service dog. He lives with Hydie Pfeifer.

America's Desert Christmas

CHRISTMAS EVENT
DESERT LIGHTS
EST. 2022
FESTIVAL



Enjoy over one million lights! Race down our NEW winter tubing hill. Get immersed in the Jolly Journey Train ride. Explore the Candy Cane Maze, meet Santa nightly and more - included with admission!

Admission starts at $24.95 • Ages 2 & under free

November 20 - December 27

CLOSED CHRISTMAS DAY



14629 W Peoria Ave, Surprise, AZ 85355

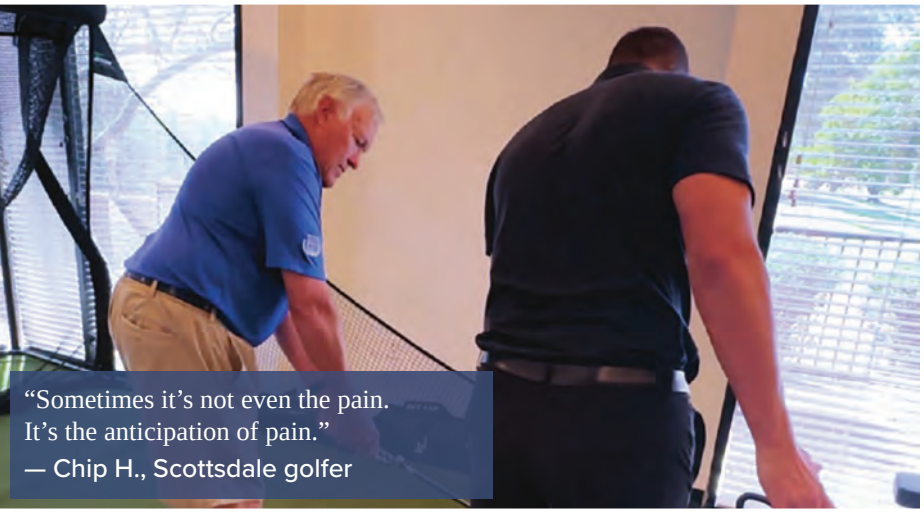
Reserve your tickets at TheDesertLights.com

Use code: SANTA for $2 OFF admission Mon-Thur excluding the week of Christmas

THE ACTIVE ADULTS EDITION · PART 1 OF 3: GOLFERS

Still Playing Golf, But Holding Back on Your Swing?

Why back, hip, and sciatica pain has so many Scottsdale golfers hitting shorter than they used to, and what a TPI-certified Doctor of Physical Therapy looks for first.



Dr. Lance Martin, PT, DPT, TPI-certified, checks how a golfer's hips and back share the work of the swing.

You still play. Maybe three or four times a week.

But something changed. You swing a little easier now. You think twice before you turn hard through the ball. You wonder how your back will feel tonight, or tomorrow morning when you get out of bed.

Nobody in your foursome says anything. But they've noticed you're not hitting it as far. You think about it on the walk from the tee box back to the cart.

Or maybe you've already stopped. The clubs are in the garage, and you keep telling people you'll get back out "once the back settles down." You call it being smart. Part of you knows you'd rather be back on the course.

THE BACK USUALLY ISN'T WHERE IT STARTS

The golf swing is a rotation, and most of it should come from your hips and mid-back. When those stop turning the way they used to, from years at a desk, an old injury, or simply moving less, the swing still has to happen. So your lower back turns instead. It was never built for that job.

That's how stiffness after a round becomes pain in the glute, the hip, or down the leg.

WHY NOTHING CARRIES OVER TO THE COURSE

Then come the different answers. You get stretched. You get a massage. It helps a little, for a day or two. But nothing seems to carry over to the course.

So you figure your only options are to take it easy, play less, or stop swinging so hard.

There's another option: find out which link isn't doing its job.

WHAT A TPI SCREEN LOOKS FOR

Dr. Lance Martin and our Doctors of Physical Therapy are certified through the Titleist Performance Institute, the system used worldwide to evaluate how the body affects the golf swing. In one visit, they look at hip rotation, mid-back rotation, how your pelvis and spine share the work, your balance, and your core stability.

Dylan J., a Scottsdale golfer, had visited close to twenty clinics for low back and hip pain. "Now I can swing a golf club almost every day without thinking about my back."

WHO THIS IS FOR

If back, hip, or sciatica pain has changed how you play, or whether you play, this is for you.

If you've tried stretching, massage, injections, or another round of therapy and it didn't hold, this is for you.

If someone mentioned surgery and your gut said slow down, this is for you.



TRY THIS TONIGHT: THE HIP ROTATION CHECK

Sit on the floor with your knees bent and feet a little wider than your hips. Keeping your chest tall, let both knees fall slowly to one side, then the other. If one side won't go as far, or your upper body twists to help, that hip may not be turning, and your back may be making up for it on every swing.

Two Ways to Get Answers

Ready to find out what's driving it? Each month we reserve a limited number of TPI Golf Back & Hip Screens for golfers whose back, hip, or sciatica pain has lasted longer than three months. It's one-on-one with a Doctor of Physical Therapy. You'll leave knowing what may be driving your pain and your next step to get back on the tee box with confidence, even if that step isn't with us.

Call 623-432-8311 or visit thedoctorsofpt.com/discovery-visit-golf

SCAN TO REQUEST YOUR SCREEN



Not ready to come in? Request the Golf Longevity Kit: Dr. Tom's bestselling book *Solving the Root Cause of Pain*, plus the Golf Longevity Guide and Scorecard, mailed to your door.

Call 623-432-8311 or visit thedoctorsofpt.com/golf-kit

The Doctors of Physical Therapy · 13880 N Northsight Blvd #109, Scottsdale · *Live Life Today*

SUDOKU

By Metro Creative Services

		8	4	9				3
		2			8	5		
5		1						
	2					7		9
3							6	
	5		2		3			
7		5		1				
			8			4	7	

Level: Intermediate

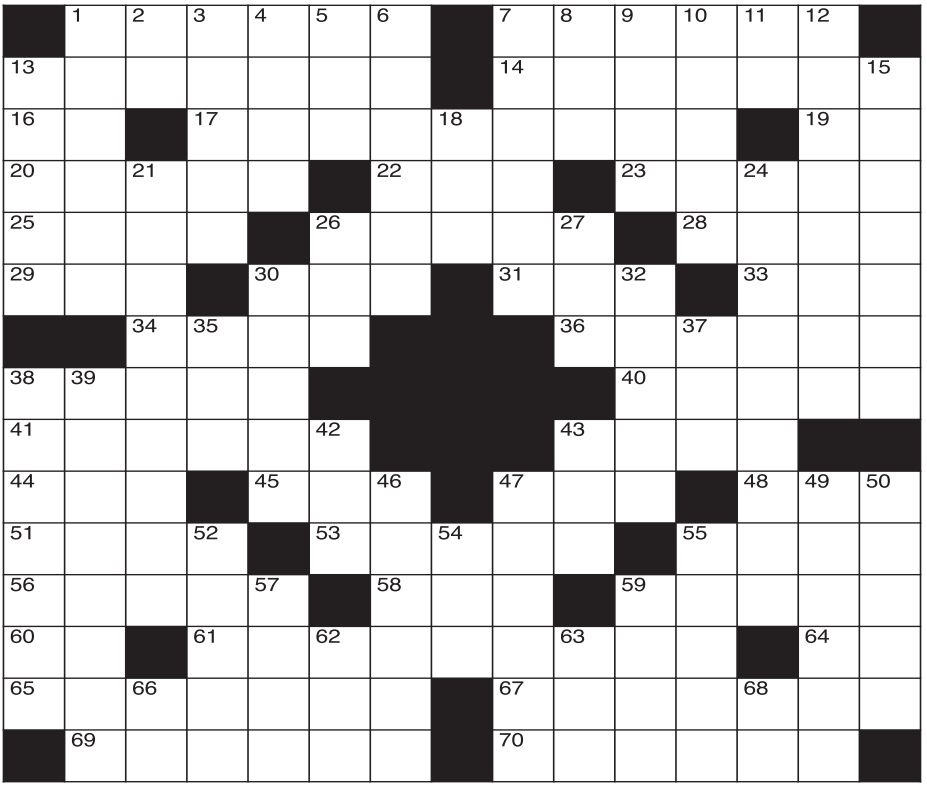
HERE'S HOW IT WORKS:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes.

ANSWER:

6	7	8	4	9	5	1	2	3
4	3	2	1	6	8	9	5	7
7	9	5	3	2	4	6	8	1
5	6	9	8	4	1	2	3	7
8	4	1	9	7	6	3	2	5
3	2	6	7	5	9	8	4	1
1	5	4	2	8	3	7	9	6
9	8	7	6	1	2	4	5	3
2	1	3	5	9	7	6	8	4

CROSSWORD BY METRO CREATIVE SERVICES



CLUES ACROSS

1. Spiritual leaders
7. Containing salt
13. Fortified wine
14. Edible mollusk
16. Blood type
17. Make a comparison
19. Government lawyer
20. "Game of Thrones" actor Ciaran
22. 8th month of the year (abbr.)
23. Very willing
25. __ ex machina
26. Satisfies
28. New Zealand mountain
29. A doctrine
30. Popular Dodge truck model
31. Dekagram
33. Naturally occurring solid material
34. Company higher-up
36. Villains
38. Cricket frog genus
40. Influential early psychologist
41. Endured
43. Servant
44. You can get stuck in one
45. __ and feather
47. Passive optical network
48. French ballet dynasty
51. Employee stock ownership plan
53. Forming a bottom layer
55. Sound
56. Yankees slugger Judge
58. Dickens character
59. Beloved late sportscaster Craig
60. "The Mount Rushmore State"
61. Sarcastic and critical
64. Atomic #79
65. Longtime Atlanta Braves pitcher
67. Humor
69. Shawl
70. Preliminary assessment of patients

CLUES DOWN

1. Animal disease
2. Commercial
3. Craft supplies
4. Containers
5. A way to save for your golden years
6. Common Arabic greeting
7. Bulged downward
8. Acquired brain injury
9. Lay about
10. Intestinal
11. Not yes
12. In a way, pleased
13. Messianic figure in Islam
15. Resulting from intense conviction
18. Not in
21. Number above the line in a fraction
24. Lawn pest
26. Pouch
27. Ancient language (abbr.)
30. Start anew
32. Wild flower
35. Fourteen
37. Graphical user interface
38. Facing the same way
39. Campaigns
42. Touch lightly
43. "Boardwalk Empire" actress Gretchen
46. Violent seizure of property
47. One who supports the Pope
49. Malaise
50. Body fluid
52. Inauthentic person
54. Title of respect
55. Moth genus
57. Central Japan city
59. Silk garment
62. Draw from
63. Automobile
66. A male
68. Powerful government lawyer

SOLUTION ON PAGE 31

Why your windows get dirty again so fast.

It's the soap.

Soap is built to be sticky — that's how it grabs dirt. Rinse & rinse a soapy dish and it's still slick. **Unger**, who makes the pros' squeegees, says stripping old soap takes three pure-water cleanings. **Tomorrow's dust sticks to what's left.** Arizona dust is roughly 70% quartz, harder than glass — and a squeegee drags it across the pane.

I use ultra-pure DI water and 15–30+ fresh microfiber cloths. **Glass is hand-scrubbed and polished 3×** from 12 inches. No squeegee. No chemical residue.
No scratch complaints. **Just glass. Just me. No crews.**

MurrayWindows.carrd.co ← See the proof

480-853-0605

26 YEARS — Call or text — I answer my own phone.

2027 MODELS IN STOCK NOW

Club Car

onward

SCOTTSDALE'S AUTHORIZED CLUB CAR DEALER

AMERICAN MADE

80% American Parts
100% American Labor



Authorized Club Car Dealer

1975-2026 ... SERVING THE VALLEY OVER 50 YEARS!

New • Used • Rebuilt
Gas & Electric Cars

Sales • Repair • Service • Parts • Accessories
Factory Trained Technicians • Batteries • Pick Up & Delivery

FINANCING AVAILABLE

AS LOW AS 0% PLUS FEES
OAC THRU SHEFFIELD FINANCIAL

SOUTHWEST GOLF CARS

LITHIUM, LEAD ACID & ELECTRICS AND EFI GAS

8340 E. Raintree Suite C-5, Scottsdale

We're Between Benjamin Moore Paint and Pace Art Collective

480-590-1427 | Mon – Fri 9 to 4 • Sat 9 to 3

BUSINESS DIRECTORY & CLASSIFIED ADS

VISIT US: INIUSA.ORG/CLASSIFIEDS | EMAIL US: AZADS@INIUSA.ORG | OFFICE HOURS: MONDAY THROUGH THURSDAY 9AM-4PM

EMAILS:
azads@iniusa.org
legals@iniusa.org

TO PLACE YOUR AD CALL US AT
888-665-3848

AUTOMOTIVE, GARAGE SALES & MERCHANDISE RATES
$20 PER MARKET - 30 WORDS
Your ad appears in the newspaper of choice plus online
$5 for color and each additional photo
25¢ extra per additional word

BUSINESS/SERVICE DIRECTORY RATES
STARTING AT $45
for one column by three-inch advertisement
$15 per inch after
(maximum size 8.55 inches)
Logo and photos included
4-weeks minimum

EMPLOYMENT ADS
STARTING AT $60
for one column by three-inch advertisement
$15 per inch after
(maximum size 8.55 inches)
Logo and photos included
No minimum commitment requirement

Announcement

NOTICE
Independent Newspapers
will not knowingly accept any advertisement that is illegal or considered fraudulent. In all cases of questionable value, such as promises of guaranteed income from work-at-home programs - if it sounds too good to be true, chances are that it is.
If you have questions or doubts about any ad on these pages, we advise that before responding or sending money ahead of time, you check with the Better Business Bureau at 877-291-6222 for previous complaints.

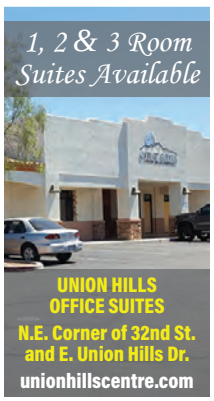
Full Time

Software Developers for enterprise-level software apps for corp & gov't clients. Remote work permitted, but travel is required to various unanticipated jobsites w/in U.S. Mail to The Maxis Group, 8225 E. Del Camino Dr, #100, Scottsdale, AZ 85258

Office Space



3 ROOMS FOR THE PRICE OF 2
See details at unionhillscentre.com



Golf Cars





Cellular



Hearing Care



Landscaping



Concrete





Fountain Repair



Handyman



Landscaping



Remodeling





Miscellaneous



Butcher's Deluxe Package

2 Bacon-Wrapped Filet Mignons (5 oz.)
2 Butcher's Cut Top Sirloin Filets (5 oz.)
4 Air-Chilled Chicken Breasts (4 oz.)
4 Boneless Pork Chops (5 oz.)
4 Classic Jumbo Franks (3 oz.)
8 FREE Omaha Steaks Smash Burgers (3.2 oz.)

82792CKZ **PACKAGE PRICE $89**

GET 8 FREE SMASH BURGERS on $89+ orders

OmahaSteaks.com/Deluxe4087 | 1.855.758.1301
Ask for 8 FREE burgers on $89+ orders with offer 82792CKZ
See site for details. Expires 12/31/26. 26M10423

Miscellaneous



Pittman & Davis
FREE SHIPPING
King Comice Pears

CALL 1-888-254-0535 PITTMANDAVIS.COM/P7YF35
Mention Code P7YF35 for your savings on items #PE1X or #PR9X.
*Good while supplies last. Some restrictions may apply. Limit 7 per customer.
IC: P7YF35

Miscellaneous



Remodeling

KITCHENS & BATHS
SINCE 2007
480-420-9188
FREE Consultations + Kitchen Designs
BulldogKitchenandBath.com
ROC #329447

Shredding

ABCO Shredding Services
...more than just paper shredding

- Paper
- All shredded paper is recycled
- Hard Drives in/out of Laptop/Computer
- iPads, Tablets, Cell Phones, Etc.
- Witness the shredding 9am-2:00pm M-F or drop off 9am-2:30pm
- A Certificate of Destruction is included on the receipt.
- Pickup Service Available

602-374-4408
www.abcoshredding.com
2640 E Rose Garden Lane
Suite 4, Phoenix, AZ 85050

Miscellaneous



Miscellaneous



Hale Select Deluxe Gift Box | #483X
855-680-8709 Use Code H7YG41
HaleGroves.com/H7YG41
IC: H7YG41

Plumbing

480-828-6779

$49 Any Drain Unclog with Complementary Camera Inspection

SUPERIOR DRAIN SOLUTIONS

Up To **15% OFF** First Responders Senior & Military

$500 OFF Any Sewer Replacement over $5,000

- Water Heater Repair/Replacements & MORE!
Estimates - & 2nd Opinions - 24 HR Emergency Plumber
Locally Owned & Operated

* Terms and conditions apply. * Offers cannot be combined ROC#355782

Roofing

YORK
ROOFING & PAINTING LLC
Senior & Military Discounts
Specializing in Repairs & Replacements
Roof Repairs • Roof Replacements • Flat Roofs Coatings • Tile • Shingles Foam Roofing • Mobile Home & Patio Roofs
Turbine Repairs • House Painting • Water Proofing • Roof Tiles • Roof Shingles
John York - Owner/Operator
602-705-5209
Licensed • Bonded • Insured
ROC #188602 #327991, #327992, #327993
FREE ESTIMATES

Roofing

ONE CALL
DOES IT ALL
THE LEAK STOPS HERE
Senior & Military Discounts
Josh
THE ROOF GUY
ALL TYPES OF ROOF REPAIR
Shingles • Tiles • Flat Roofs
Rubber Roof Coatings/All Rubber Roofing
Emergency Patch and Repair
SAME DAY SERVICE
ALL WORK GUARANTEED
FREE ESTIMATES
623-456-5788

Sun Screens

SunSetter
America's #1 Awning
SAVE $350
when you transform your patio into an outdoor oasis.
Call 1-877-363-1321 now to SAVE $350 TODAY!
Instant shade at the touch of a button.
Enjoy more quality time with family and friends.
Up to 10-Year Limited Warranty.



CROSSWORD SOLUTION
PUZZLE ON PAGE 28

	R	A	B	B	I	S		S	A	L	I	N	E	
M	A	D	E	I	R	A		A	B	A	L	O	N	E
A	B		A	N	A	L	O	G	I	Z	E		D	A
H	I	N	D	S		A	U	G		E	A	G	E	R
D	E	U	S		S	A	T	E	S		C	R	A	N
I	S	M		R	A	M		D	K	G		O	R	E
		E	X	E	C				R	O	G	U	E	S
A	C	R	I	S						W	U	N	D	T
B	R	A	V	E	D				M	A	I	D		
R	U	T		T	A	R		P	O	N		H	U	S
E	S	O	P		B	A	S	A	L		T	O	N	E
A	A	R	O	N		P	I	P		S	A	G	E	R
S	D		S	A	T	I	R	I	C	A	L		A	U
T	E	H	E	R	A	N		S	A	R	C	A	S	M
	S	E	R	A	P	E		T	R	I	A	G	E	

Roofing

Where Quality Matters!
Phillips ROOFING LLC
Licensed, Bonded, Insured
ROC 223367 CR 42
BBB A+ Rating
Office Hours: 8:00 a.m. - 4:30 p.m.
49 Years Roofing in Arizona
20 Years AZ Licensed Contractor
Residential & Commercial
New Roofs | Re-roofs | Repairs
Family Owned and Operated
FREE Estimates
Call us today! 623-873-1626 • phillipsroofing.org

Be a Civility Advocate!

Civility Checklist

How to engage in respectful, honest & civil dialogue about public issues

☐ **Take the high road.** Respond to the topic — not the person. Refrain from demonizing others for their opinions. Assume those you disagree with are, like you, genuinely interested in improving the community.

☐ **Be respectful.** Bullying, public humiliation, insults, name-calling, harassment, and threats directed at another person — or that person's race, gender, religion, ethnicity, etc. — have no place in civil discussions. Find ways to respectfully disagree without questioning someone's character or motives.

☐ **Be truthful.** Base your opinions/arguments on facts. Value honesty. Make only accurate statements when making your point and avoid exaggeration and stereotypes. When appropriate, cite your sources of information that others may question.

☐ **Don't misrepresent.** Always identify your opinions as opinions (not stating opinions as facts). Never misrepresent the views of others or falsely claim your opinions represent someone else. If quoting the words of others, identify and credit the source.

☐ **Listen & learn.** It's both polite and respectful to listen to those we disagree with (as well as those we support) and be genuine in our attempts to understand their point of view. Expand your mind by thoughtfully seeking out views that don't agree with your own.

☐ **Look for common ground.** When disagreeing with others, look for even small areas of agreement — which can be the gateway to working together for the greater good.

☐ **Respect privacy.** Keep private things private — whether it involves your own information or those with whom you disagree. Revealing private information about someone else is rude, unethical, potentially harmful and, in many cases, illegal.

☐ **Set a good example.** Practice civil behavior online as well as in public and in your interaction with others. Encourage others to practice these civil behaviors. And it's OK to challenge disrespectful behavior — but be courteous, respectful and helpful in your approach.

*Now that you've read the checklist, take the Civility Pledge at **yourvalley.net/civility-pledge.***

HEATING PLUMBING COOLING

Scan for FREE Quote or Schedule Service



FALL SAVINGS!
NO INTEREST. NO PAYMENTS UNTIL 2027 ON NEW SYSTEM INSTALLATIONS. OAC

PRESIDENTS AWARD
FACTORY AUTHORIZED DEALER Carrier

Carrier®

10 YEAR WORRY FREE GUARANTEE ON NEW UNIT INSTALLATIONS
some restrictions apply, limited time only, call for details.



HOLIDAY TUNE UP SPECIAL

$20+ A DONATION
VALUED AT $25 OR MORE
-NON-PERISHABLE FOOD,
-NEW TOY WITH TAG,
-OR GIFT CARD
DONATIONS GO TO SUPPORT:
Children's cancer network

$89 VALUE!

YOUR TUNE UP INCLUDES:
- Inspect system performance
- Check electrical components
- Inspect condensate drain line
- Remove & change standard filter*
- Check refrigerant levels (if applicable)
- Inspect safety controls
- Check thermostat operation
- Inspect airflow and temperatures
- Lubricate moving parts (if applicable)
- And more!

* Customer supplied. Some restrictions may apply. Please mention this coupon when scheduling service. Cannot be combined with any other offers. **Expires 11/30/2026.**

WESTERN STATES
AC • HEAT • PLUMBING • INDOOR AIR QUALITY

FREE IN-HOME ESTIMATES VALLEYWIDE

480-878-3724

HVAC ROC 349214
PLUMBING ROC 321722

BBB ACCREDITED BUSINESS A+ rating

Google Reviews 4.8 ★★★★★