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PHOENIX ARIZONA

Information Guide



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Please do not hesitate to contact our customer service department to speak to a live representative if we can provide any assistance. Our toll free number is (866) 595-3792.

HOW TO USE THIS GUIDE

The NewMarket Services Information Guide is designed as a valuable resource tool for you, the newcomer to Phoenix. It is our intent in producing this publication to standardize important and helpful information on your new community in a format that is most useful to you.

Stores and services are listed by category in the business directory.

Phoenix Welcomes You!

Listings are keyed to the NewMarket

Services map of Phoenix that appears on the page preceding the business directory.

Important telephone numbers, packing and moving suggestions, and much, much more useful information is found throughout the Guide pages. Selected area businesses, many offering significant savings are found in the Business Directory Section, sorted by category.

Also in this Guide you will find a sampling of demographics and price ranges of real estate in Phoenix and the surrounding suburbs, along with several condominiums and new construction single family home developments.

The Guide can save you both time and money while providing you a continuous resource tool as you become more familiar with the metroplex. We do hope you find our Relocation Guide to be of assistance to you. If you do not find something you need, or if you have any suggestions for future issues of the Guide, please give us a call. We will be happy to assist in any way.

(866) 595-3792 Toll Free
From everyone at NewMarket Services
Welcome to Phoenix!



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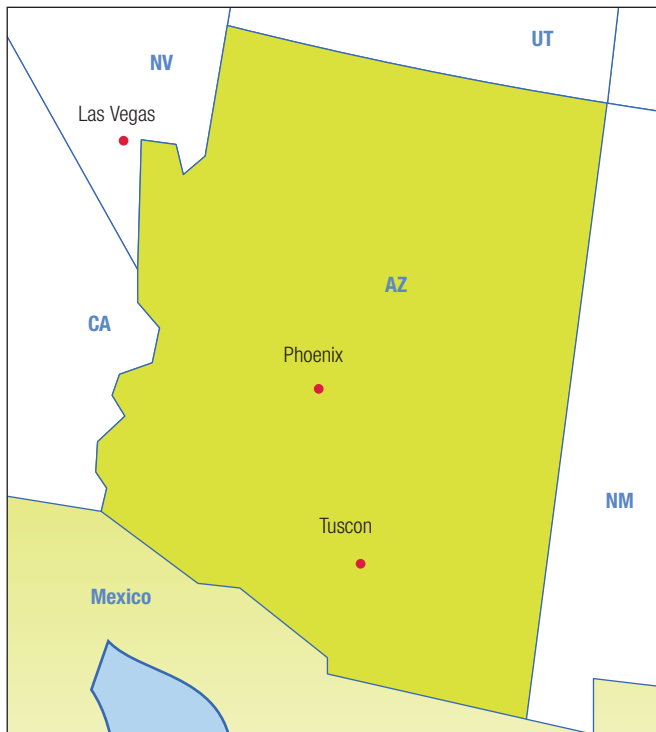
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THE STATE OF ARIZONA



Arizona is located in the Southwestern United States. It is one of the Four Corners states. It borders New Mexico, Utah, Nevada, California, touches Colorado, and has a 389 mile international border with the states of Sonora and Baja California in Mexico. The Grand Canyon is a colorful, steep-sided gorge, carved by the Colorado River, in northern Arizona. The canyon is one of the seven natural wonders of the world and is largely contained in the Grand Canyon National Park—one of the first national parks in the United States. Aside from the Grand Canyon, many other National Forests, Parks, Monuments, and Indian reservations are located in the state.

Meeting its original native inhabitants, Marcos de Niza, a Franciscan, explored the area in 1539. Coronado's expedition entered the area in 1540–42 during its search for Cibola. Father Kino developed a chain of missions and taught the Indians Christianity in Pimeria Alta (now southern Arizona and northern Sonora) in the 1690s and early 1700s. Spain founded fortified towns (presidios) at Tubac in 1752 and Tucson in 1775. When Mexico achieved its independence from Spain in 1821, what is now Arizona became part of the Mexican State Nueva California, also known as Alta California. In the Mexican–American War (1847), the U.S. occupied Mexico City and forced the newly founded Mexican Republic to give up its northern territories, including the later Arizona. The Treaty of Guadalupe Hidalgo (1848) specified that the U.S. pay Mexico the sum of \$15 Million US in compensation. In 1853 the land below the Gila River was acquired from Mexico in the Gadsden Purchase. Arizona was administered as part of the Territory of New Mexico until southern New Mexico seceded from the Union as the Confederate Territory of Arizona on March 16,

1861. This is the first official use of the name. A new Arizona Territory, consisting of the western half of New Mexico Territory was declared in Washington, D.C. on February 24, 1863. Arizona became a state on Valentines Day 1912. It was the last of the 48 continental states to be accepted into the Union. Arizona's population grew tremendously after World War II, in part because of the development of air conditioning, which made the intense summers more comfortable.

For decades the driving forces behind Arizona's economy were the five C's: Copper, Cattle, Cotton, Citrus and Climate. The mining and farming industries have become less important to the Arizona economy. In the 21st century another C is being added: Computers. More broadly defined as high technology, computer and computer related industries already account for 49 percent of Arizona's manufacturing employment. Nationally, only 14 percent of the manufacturing workforce works in high-tech industries. It's clear that Arizona is moving into the forefront of this new economic revolution.

Much of the support for Arizona's high-tech industries comes from small business. By all estimates, small business is big business in Arizona. Over 60 percent of all Arizonans work in companies that employ less than 100 people and more than 80 percent work in companies with less than 250 employees.

Arizona also continues to rely on tourist dollars. Whether it's the thrill of an outdoor adventure amid some of the most awe-inspiring scenery on the planet, an exotic sun-drenched getaway to an indulgent, world-class spa or to examine and experience the rich history and multifaceted cultural offerings of the Grand Canyon State, visitors to Arizona enjoy a plethora of activities, while spending money.

Sales Taxes

State Sales Tax: Arizona Transaction Privilege Tax (sales) and Use tax rates generally are 6.6%. Currently, all fifteen counties levy a tax. County rates range from .5% to 1.125%. The state rate on transient lodging (hotel/motel) is 5.5%. The state of Arizona does not levy a state tax on food for home consumption or on drugs prescribed by a licensed physician or dentist. However, some cities in Arizona do levy a tax on food for home consumption. City rates range from 1% to 4.25%.

Personal Income Taxes

Tax Rate Range: Low - 2.59%; High - 4.54%

Income Brackets: * Lowest - \$10,000; Highest - \$150,000

Number of Brackets: 5

Personal Exemptions: Single - \$2,100; Married - \$4,200 with no dependents, \$6,300 with one dependent; Dependents - \$2,300; 65 years or older - \$2,100

Standard Deduction Single: - \$4,677; Married filing jointly - \$9,354

Medical/Dental Deduction: Allows deductions for all qualified medical and dental expenses.

Federal Income Tax Deduction: None

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THE STATE OF ARIZONA

Retirement Income Taxes: Social Security and Railroad Retirement benefits are exempt. Up to \$2,500 total of military, civil service, and Arizona state/local government pensions are also exempt. All out-of-state government pensions are fully taxed. Frequently asked tax questions

Retired Military Pay: Up to \$2,500 of retired pay and/or survivor benefits excluded. For information on veteran's services, click here.

Military Disability Retired Pay: Retirees who entered the military before Sept. 24, 1975, and members receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

VA Disability Dependency and Indemnity Compensation: VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

Military SBP/SSBP/RCSBP/RSFPP: Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

Property Taxes

There is no state property tax. Tax jurisdictions set tax rates, which may vary considerable from one area to another. Property tax is administered by county assessors. Single homeowners 65 and older who earn less than \$3,750 and married couples who earn less than \$5,500 are eligible for a tax credit of up to \$502. With the exception of centrally valued properties such as airlines, railroads, and mines, property tax in Arizona is assessed and administered in each individual county by the county assessor. For a list of links to county websites click here.

Persons at least 65 years old who have resided in their primary residence for at least two years and have total income not more than four times the Social Security supplemental security income (SSI) benefit rate may apply to the assessor by September 1 to have the valuation of the primary residents and up to 10 acres of adjoining undeveloped land frozen at the full cash value when the application is filed.

Arizona also taxes personal property, which is defined as all types of property except real estate. Taxable personal property includes property used for commercial, industrial and agricultural purposes. Personal property is considered to be movable and not permanently attached to real estate. For details, click here.

A personal property manual is available which contains information regarding the identification and valuation of locally assessed personal property, taxpayer reporting requirements, valuation tables, and descriptions of the methods of making value adjustments that are used in the assessment of many kinds of personal property. The manual describes a wide variety of personal

property items, including information on the identification and valuation of mobile home and manufactured housing units.

In lieu of a personal property tax on automobiles, the state imposes an annual motor vehicle license tax. There is a \$4.00 title fee; an \$8.00 registration fee; plus an air quality research fee of \$1.50; and a vehicle license tax (VLT) assessed in place of a personal property tax charged by other states. There may also be a weight fee and commercial registration fee, if the vehicle is registered as commercial. The VLT is based on an assessed value of 60% of the manufacturer's base retail price reduced by 16.25% for each year since the vehicle was first registered in Arizona (15% before 8/1/98). Then, as of the Dec. 1, 2000 reduction, the rate is calculated as \$2.80 (new vehicles)/\$2.98 (used vehicles) for each \$100 of the assessed value. For example, for a new vehicle that costs \$25,000, the first year assessed value would be \$15,000 and the VLT would be \$420.00. The second year the assessed value would be \$12,562.50 and the VLT would be \$363.06

Inheritance and Estate Taxes

There is no inheritance or gift tax and the estate tax does not apply to decedents whose date of death is on or after January 1, 2006.

For further information, visit the Arizona Department of Revenue site, www.azgov.org. For other tax questions, call (602) 255-3381.

Fast Facts

POPULATION: (2006 Est.) 6,166,318

CAPITAL: Phoenix

LARGEST CITIES: Phoenix, Tucson and Mesa

HIGHEST ELEVATION: Humphreys Peak 12,633 ft (3,851 m)

LOWEST ELEVATION: Colorado River 70 ft (22 m)

STATE NICKNAME: The Grand Canyon State

WEB SITE: www.az.gov



RICH IN NATIVE CULTURAL HISTORY

Perhaps more than any other state in the country, Arizona is a living testament to the rich geologic and native cultural history of this ancient North American continent. Geologic marvels such as the awe-inspiring Grand Canyon, the Canyon de Chelly, the Petrified Forest, and the Painted Desert with their impossibly steep cliffs and multi-layered red and tawny rocks, embody the potent work of nature over the course of billions of years. The winding of the Colorado River and its fierce capability of cutting through stone is visible in every inch of the Grand Canyon, and the traces of fossils from the Triassic Period, 200-250 million years ago, and explosions of volcanoes west of the Colorado Plateau 60 million years ago is written on the face of every petrified log in the Petrified Forest. The Sonora Desert with its hardy cacti and myriad breeds of animals is living proof of the tenacity and adaptability of countless species of vegetation and animals who have learned to survive under the harshest of conditions. Arizona is home to 23 Native American Reservations that 21 tribes call home including Navajo, Hopi, Havasupai, Hualapai, and Apache Native American Indian tribes.

Phoenix, the capital of the state of Arizona, is the repository for much of this richness. Hohokam Native Americans settled the area that is now Phoenix as long ago as 200-300 BC, and developed such a sophisticated society that they thrived in the Sonora Desert for 1700 years. They gouged 300 miles of 15 foot wide and 10 foot deep irrigation canals out of the desert land, and the canals carried water from the Salt River to hydrate and nurture their corn, beans, and squash. They pioneered a complicated cotton weaving technique; crafted pottery, stone and shell jewelry; and built architecturally accomplished multi-level adobe houses and walled-in ball courts. At the zenith of their reign, about 1100 AD, they numbered over 100,000. These remarkable people vanished after 1700 years due to an unknown cause.

After the Civil War, a gold rush brought the United States Army to the region to establish a fort, and settlers soon followed. Darrell Duppa foresaw a great city rising from the ashes of the Hohokam civilization like the Phoenix rising from its own ashes. Sure enough, soon thereafter the old Hohokam canals were cleared out and utilized once more, and the city of Phoenix was born.

Contemporary Phoenix and the surrounding valley is home to more than half the population of the entire state. It is the capital of the state, the county seat of Maricopa County, and the 5th largest city in the U.S. Industries that support Phoenix are high-technology manufacturing (Motorola is one of the three largest employers in the state); tourism; construction; and agriculture. The atmosphere in the city is a mixture of laid-back Southwestern ease, Latino, Mexican, and South American influence, and a growing cosmopolitan savvy. The slow pace and ease of the city may be partly due to how intensely intertwined it is with the raw beauty of the desert: prickly pear, cholla, barrel cactus, and giant Saguaros that live to be 200 years old are sprinkled throughout the desert and the city, and rattlesnakes, scorpions, and Gila Monsters populate the more remote desert regions. In the nearby mountains are mountain lions, black bears, and javelina, and at night coyotes can be heard howling at the big sky. Mountains ring the valley on all sides, easily winning



continued on page 12

ABOUT PHOENIX

out over buildings in the competition for most spectacular feature of the skyline. The South Mountains, McDowell, Superstition Mountains, Sierra Estrellas, White Tanks, and Mazatzals shield the valley from winds and create warm winters and hot summers. In the winter, soft rains fall on the desert, and in the summer dramatic thunderstorms crash through the valley, pounding the dry earth with their wet gift.

Phoenix also boasts many museums and cultural attractions. Frank Lloyd Wright had a home in Phoenix, and designed many buildings in the area. The modern Phoenician can explore artistic impulses with visits to the Herberger Theater Center for theater and ballet, the Phoenix Symphony Hall for concerts, Frank Lloyd Wright's winter home, Taliesin West, for fine architecture viewing, and the Phoenix Art Museum (which is thought by many to be the most important art museum in the Southwest) for taking in a permanent collection of over 14,000 works or one of the 20 temporary exhibitions that the museum hosts annually. Museums such as the Heard Museum, a nationally acclaimed institution

featuring Native American artifacts, and the Pueblo Grande Museum which houses Hohokam ruins and artifacts, celebrate the art and craft works of the native cultures of the region. The US Airways Center holds athletic games year-round, and you can hang out there to watch games of the Phoenix Suns, the Phoenix Mercury, the Arizona Rattlers. The Phoenix Coyotes have a brand new home, the Glendale Arena which also hosts the Arizona Sting, a Lacrosse team. Chase Field is home to the recent World Series Champions, the Arizona Diamondbacks. Phoenix has many parks, more than 190 golf courses, and several fun-parks for the whole family. It is close to countless outdoor natural wonders, including several lakes, the Grand Canyon, many national parks, Mexico, Las Vegas, California, and Zion and Bryce Canyon National Parks in Utah. Phoenix has an extensive education system including Arizona State University (ASU), Northern Arizona University, the University of Arizona, the University of Phoenix, Prescott College, and numerous other universities, colleges and community colleges.

NEIGHBORHOOD INFORMATION

Phoenix has many neighborhoods and smaller surrounding cities.

Ahwatukee

Separated geographically from downtown Phoenix by South Mountain, Ahwatukee is often thought to be its own city. Due to its ideal location, it is one of the fastest growing urban villages in Phoenix boasting a population of close to 90,000 within its 35.8 square mile borders. The majority of Ahwatukee residents are affluent, college educated and between the ages of 25-48 earning an average income of \$67,000 annually.

Arcadia

Arcadia, with its lush green lawns is a neighborhood that sits on the Phoenix and Scottsdale city line. Arcadia is a former orange grove with its own irrigation system, and rows of citrus trees line its blocks of quaint homes built in the 1950s and 1960s on large lots. Because Arcadia is so highly regarded for its greenery and high-performance schools, which are in the Scottsdale system, prices are on the high end: Starter homes begin at \$300,000. Homeowners tend to do a lot of remodeling, adding much diversity to the once similar-looking homes; it's not uncommon to see a country cottage adjacent to a Spanish hacienda. Residents brag about being close to Scottsdale's high-end shopping, a world-class resort, arts centers and good restaurants, as well as downtown Phoenix.

Biltmore Estates

Biltmore Estates area means surrounding yourself with exquisite beauty and upscale living. The Biltmore area's homes for sale range from \$800,000 to 12 million and beyond. The Biltmore area is home to the renowned Biltmore Resort, Biltmore Fashion Park and dozens of fine dining restaurants. Imagine buying a Biltmore home that backs up to the fairways of the Biltmore Golf Course

Downtown Phoenix

Whether lofts, condos, apartments, or homes, Downtown Phoenix's living options run the gamut of styles, locations, and amenities for nearly every kind of urban dweller. Living downtown will allow you to walk to work, stroll to a sporting event and enjoy great downtown amenities, right outside your front door.

Encanto-Palmcroft

For real proximity to downtown Phoenix, head for the Encanto-Palmcroft district, where many houses date back to the 1920s. The neighborhood abuts 200-acre Encanto Park, another welcome patch of green in this desert town.

The metropolitan Phoenix area continues its rapid growth. Included in the area are the following cities:

Chandler

As one of the fastest growing communities in the nation, Chandler is east of Phoenix and has transformed from a small agricultural town at the turn of the 20th Century to the High Tech Oasis in the Silicon Desert of today.

Fountain Hills

The Town of Fountain Hills, is a community located just east of Scottsdale and west of the McDowell Mountains. From the center of a man-made lake, one of the "World's Highest Fountains" sends a snow-white jet stream of water 560 feet into the blue desert sky. It is the centerpiece and landmark of Fountain Hills, a community of rolling hills and spectacular mountain views. The Town of Fountain Hills offers residents a high quality of life and many recreational activities and events throughout the year.

Glendale

It is an exciting time in the city of Glendale. The neighborhoods have been a preferred environment for growing families for years.

NEIGHBORHOOD INFORMATION

Businesses, too, have selected the city as their foundation for future success. And the addition of the NHL's Coyotes and the state-of-the-art Arizona Cardinals Stadium to Glendale's list of amenities has made the city the focus of national and global attention.

Mesa

Mesa is a rapidly growing city of over 440,000 (Mesa's population is expected to reach 567,000 by 2020), and is one of the fastest growing cities in the United States. Mesa offers a quality urban experience supported by a diversified economic base, educational institutions of excellence, professional local government, sophisticated infrastructure, and a superior workforce. Mesa takes pride in its progressive growth and pro-business attitude, and is still pursuing an aggressive economic strategy.

Paradise Valley

The Town of Paradise Valley was incorporated in May of 1961. It encompasses an area of 16.5 square miles with a population of 12,990. The Town is exclusively zoned for single family residential use. The majority of the Town is zoned for one acre lots with one house per lot. No multiple housing units or common walls are permitted. Any land use other than residential must be authorized by a Special Use Permit, which may only be granted after public hearings before both the Planning Commission and the Town Council. Some authorized Special Uses are: religious facilities, resorts, medical clinics, stables, golf courses, or private schools.

Tempe

The City of Tempe, the state's seventh largest city, is located in the center of the Valley of the Sun with more than 160,000 residents calling it home. Tempe is also the home to Arizona State University. The City of Tempe is bordered by Phoenix, Scottsdale, Mesa and Chandler. Access to Tempe is a snap with the Loop 101, 202, US 60, I-10 and Hohokam Expressway serving Tempe, making it the most accessible city in the metropolitan area.

Scottsdale

Named by the New York Times as "The Beverly Hills of the Desert," Scottsdale has become internationally recognized as a premiere and posh destination, while maintaining its own identity and culture as "The West's Most Western Town."

The city is home to several technology firms, such as Motorola Research and Development and Medical Operations, General Dynamics C4 Systems, Taser International, internet company Go Daddy, and JDA Software. Other businesses including Best Western, Petsmart, and U-Haul.

In 2005, Scottsdale was ranked tenth in home sales with \$594 million dollars in luxury home sales. The area contains some of the most expensive real estate in the Greater Phoenix metropolitan area, with some homes selling as much as \$25 million. North Scottsdale is an exceptionally hot market for new home construction.



*A desert building should be nobly simple in outline
as the region itself is sculptured:
should have learned from the cactus
many secrets of straight line patterns for its forms,
playing with the light
and softening the building into its proper place
among the organic desert creations –
the manmade building heightening the beauty of the
desert
and the desert more beautiful because of the building.
Anyone may see that the desert abhors sun-defiance
as nature abhors a vacuum.
This universal sun acceptance by way of pattern
is a condition of survival and is everywhere evident.*



*That means integral ornament in everything.
Sun acceptance in building means
dotted outlines and wall surfaces that
eagerly take the light and play with it,
break it up and render it harmless or
drink it in until sunlight blends
the building into place with the creation around it.*

*– Frank Lloyd Wright, 1938
about Taliesin West*

AM Radio

KFYI	550	News/Talk
KTAR	620	Talk Radio/ News
KGME	910	Sports
KDUS	1060	Sports
KOY	123	Nostalgia
KFNN	1510	Financial News
KMIK	1580	Disney

FM Radio

KBAQ	89.5	Classical
KDKB	93.3	Rock
KESZ	99.9	Soft Rock
KMLE	108	Country/ New Country
KMXP	96.9	Rock/ Pop/ 80s + 90s
KNIX	102.5	Country
KOOL	94.5	Oldies
KSLX	100.7	Classic Rock
KUPD	97.9	Rock
KYOT	95.5	Smooth Jazz
KZON	101.5	Alternative Rock
KZZP	104.7	Contemporary Hits

Cox Cable - Starter

2	C-SPAN
3	KTVK – Independent
4	WGN America
5	KPHO – CBS
6	KASW – CW
7	Cox7
8	KAET – PBS
9	KUTP – My Network
10	KSAZ – FOX
11	Government Access
12	KPNX – NBC
13	KAZTV – Independent
14	AZ News Channel
15	KNXV – ABC
16	TBS
17	KPPX – ion
19	KTVW – Univision
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21	KPAZ – TBN

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83	KPNX – NBC 12 News
	Weather Pluss
85	CBS 5 Weather Nows
88	PBS Worlds
93	KAZT-RTVs
94	KAET (simulcast)s
95	Go-AZs
96	Home Shopping Net
97	TV Guide Channel
98	QVC
99	Educational Access
115	MCTVs
119	ShopNBCs
122	The Pentagon Channels
123	AZCapitol TVs
129	Jewelry TVs
1003	KTVK – 3 HD
1004	WGN America
1005	KPHO – CBS HD
1006	KASW – CW HD
1008	KAET – PBS HD
1009	KUTP – My Network HD
1010	KSAZ – FOX HD
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35	Disney
36	CNN
37	Nickelodeon
38	HLN
39	ABC Family
40	A&E
41	HGTV
42	TLC
43	AMC
44	Golf Channel
45	TruTV
46	Food Network
47	Fox News
48	Travel Channel
49	CMT
50	Syfy
51	Comedy Central
52	E! TV
53	Cartoon Network
54	KFPH-CA – Telefutera
55	Galavisión
56	KPDF – Azteca
57	Animal Planet
58	TV Land
59	BET
60	Bravo
61	History
62	CNBC
63	mshbc
69	Versuss
70	The Weather Channel
71	Turner Classic Movie
72	National Geographics
74	Fox Sports Arizona Pluss
109	Go Scout Homes
Cox	Real Estate 2s
124	C-SPAN (Simulcast)s
125	C-SPAN 2s
126	C-SPAN 3s

NATIONAL HEALTH ORGANIZATION PHONE NUMBERS

National Health Organization

Simply dial plus the number below 1-800-*

Allergy

Asthma & Allergy Foundation of America (AFFA) 727-8462

Cancer

American Cancer Society 227-2345
 American Institute for Cancer Research. 843-8114
 Leukemia and Lymphoma Society of America 955-4572
 National Cancer Institute (CIS) 422-6237
 Skin Cancer Foundation (SCF) 754-6490

Children's Health

American SIDS Foundation 232-7437
 Cystic Fibrosis Foundation (CFF) 344-4823
 Juvenile Diabetes Research Foundation 223-1138
 Sudden Infant Death Syndrome (SIDS) Alliance 221-7437
 National Reye's Syndrome Foundation, Inc. 233-7393
 Spina Bifida Association of American 621-3141

Infectious Diseases

AIDS Hotline, CDC National, National STD Hotline 342-AIDS
 (Spanish) 344-7432
 (Hearing Impaired) 243-7889

Internal Medicine

American Diabetes Association 232-3472
 American Heart Association 242-8721 or 968-1793
 American Kidney Association 638-8299
 American Lung Association 586-4872
 Arthritis Foundation 283-7800
 Crohn's and Colitis Foundation of America, Inc. 932-2423
 Lupus Foundation of America 558-0121
 National Kidney Foundation 622-9010
 Spondylitis Association of American (SAA) 777-8189

Mental Health

National Alliance for the Mentally Illness (NAMI) 950-6264
 National Down Syndrome Society 244-4444
 National Mental Health Association Resource Ctr 969-6642

Neurology

National Alzheimer's Association 272-3900
 Christopher Reeve's Paralysis Foundation 225-0292
 American Parkinson Disease Association 223-2732
 Epilepsy Foundation of America. 332-1000
 United Cerebral Palsy Associations (UCPA) 872-5827
 Huntington's Disease Society of America 345-4372
 Brain Injury Association of America Family Hotline 444-6443
 National Headache Foundation 843-2256
 National Multiple Sclerosis Society 344-4867
 National Stroke Association 787-6537

Patient Care

Medic Alert Foundation U.S. 863-3425 or 432-5378
 National Hospice Organization 658-8898
 Shriner's Hospital Referral Line 237-5055
 Visiting Nurse Association of America 426-2547

Physical Disabilities

American Council of the Blind. 424-8666
 American Speech/Language/Hearing Association 638-8255
 National Easter Seals Society 221-6827

Woman's Health

Endometriosis Association. 992-3636
 Y-ME National Breast Cancer Organization. 221-2141

*This is a Toll-Free Number!

This is only a partial list of national health organizations. Contact the National Health Information Center (NHIC) at (800) 336-4797 for a more complete list.

NOTE: This general information is not intended to replace the advice of a medical professional as it relates to your specific situation.

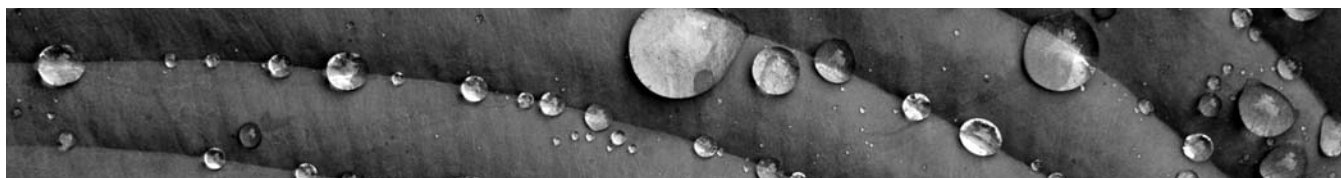


GREATER PHOENIX-MAJOR MEDICAL FACILITIES

Health care facilities in the Greater Phoenix area provide access to the latest developments in treatment and technology. In addition to several research facilities such as Mayo Clinic and the Arizona Heart.

Arizona Heart Hospital	Phx	John C. Lincoln Hospital-Deer Valley	Phx
1930 E Thomas Road		19829 N. 27th Avenue	
Banner Baywood Heart Center	Mesa	Institute, Greater Phoenix also has a variety of specialized hospitals and outpatient facilities.	
6750 E Baywood Ave.		John C. Lincoln Hospital-North Mountain	Phx
Banner Baywood Medical Center	Mesa	250 E Dunlap Ave	
6644 E Baywood Ave		Maricopa Intergrated Health System	Phx
Banner Desert Medical Center	Mesa	2601 E Roosevelt St	
1400 S Dobson Road		Mayo Clinic Scottsdale	Scottsdale
Banner Good Samaritan Regional Medical Center	Phx	13400 E Shea Blvd	
1111 E McDowell Road		Mesa General Hospital	Mesa
Banner Mesa Medical Center	Mesa	515 N Mesa Drive	
1010 N Country Club Dr		Phoenix Children's Hospital	Phx
Banner Thunderbird Medical Center	Glendale	1919 E Thomas Rd	
5555 W Thunderbird Road		Scottsdale Healthcare Osborn	Scottsdale
Boswell Memorial Hospital	Sun City	7430 E Orborn Rd	
10401 Thunderbird Blvd		Scottsdale Healthcare Shea	Scottsdale
Del E. Webb Memorial Hospital	West	9003 E Shea Blvd.	
14502 W Meeker Blvd.		St. Joseph's Hospital and Medical Center	Phx
		350 W Thomas Rd	
		St. Luke's Medical Center	Phx
		1800 E Van Buren	
		Tempe St. Luke's Hospital	Tempe
		1500 S. Mill Ave	

PHOENIX WEATHER



Phoenix has a subtropical desert climate, with extremely hot summers and warm winters. The average summer high temperature are some of the hottest of any major city in the United States. The temperature reaches or exceeds 100°F (38°C) on an average of 110 days during the year, including most days from late May through early September, and highs top 110 °F (43 °C) an average of 18 days during the year. Overnight lows greater than 80 °F (27 °C) occur frequently each summer. On average, 67 days throughout the year will see the nighttime low at or above 80 °F (27 °C).

Phoenix averages 85% of possible sunshine and receives scant rainfall, the average annual total at Phoenix Sky Harbor International Airport being 8.3" (210 mm). March is the wettest month of the year (1.07 inches or 27 mm) with June being the driest (0.09 inches or 2 mm). Although thunderstorms are possible at any time of the year, they are most common during the monsoon from July to mid-September as humid air surges in from the Gulf of California. These can bring strong winds, large hail, or rarely, tornadoes. Winter storms moving inland from the Pacific Ocean occasionally produce significant rains but occur infrequently. Fog is rare but can be observed from time to time during the winter months.

IMPORTANT PHONE NUMBERS

Phoenix Area Codes

Within the city of Phoenix, the following area codes are used: 602, 480, 623. Outside of Phoenix, the following area codes are used: 520, 928.

All phone numbers listed below are in area code 602 unless otherwise specified.

Community and Volunteer Information

American Red Cross Blood Donations	(800) 448-3543
Better Business Bureau	(602) 264-1721
Community Information and Referral (24 hrs)	263-8856
Referral Services of the Maricopa Bar Assn.	(602) 257-4434
United Blood Services	(602) 431-9500
Volunteer Center of Maricopa County	(602) 263-9736

Emergency

Emergency	911
Adult Protective Services	(877) 767-2385, 255-0996
Charter Statewide Crisis Line	(800) 242-7837
Center Against Sexual Abuse (crisis intervention)	254-6400
Child Crisis Center- East Valley	969-2308
Child Help USA Hotline	(800) 422-4453
Child Protective Services	1-888-SOS-CHILD; (800) 767-2445
COMCARE Crisis Services	(800) 631-1314
Department of Homeland Security	(800) 237-3239
FBI Information line	(866) 483-5137
Maricopa County Sheriff	256-1000
Maricopa Co. Emergency Psychiatric Services	267-5881
My Sister's Place (Women's Domestic Violence)	821-1024
National Crisis/Suicide Hotline	(800) 999-9999
National Domestic Violence Hotline	(800) 799-7233
National Substance Abuse Hotline	(800) 378-4435, (800) 435 7111
Parents Anonymous of Arizona 24-Hr	(800) 352-0528
Poison Control	253-3334 or (800) 362-0101
Pregnancy Hotline	(800) 848-5683
Pre-Habs Autumn House (Shelter for abused women and children)	835-5555
Senior Helpline	264-4357
Suicide Prevention Center's EMPACT Counseling	784-1514
Teen's Talking to Teens Peer Counseling	461-8888
Terrorist Activity Hotline	(602) 223-2680
Tumbleweed (Counseling/Shelter for adolescents)	271-9849
Victim Information and Notification Everyday (VINE)	(800) 816-0491, (800) 865-4314
Youth Crisis Hotline	(800) 448-4663

Financial Services

Automatic Teller Information

ATM Locator	(800) 248-4286
MasterCard ATM	(800) 424-7787
VISA Plus System	(800) 843-7587

Lost or Stolen Credit Cards

American Express	(800) 233-5432
AT&T Universal Card	(800) 423-4343
Diners Club	(800) 234-6377
Discover Card	(800) 347-2683
JCB	(800) 736-8111
MasterCard	(800) 826-2181
VISA	(800) 336-8472

Lost or Stolen Travelers Checks

American Express	(800) 221-7282
Thomas Cook MasterCard	(800) 223-7373
Travelers Check Customer Service	(800) 645-6556
VISA	(800) 227-6811

Government Numbers

Arizona General Information	(602) 542-4900
Arizona Game and Fish Department	(602) 942-3000
Arizona State Bar Association	(602) 252-4804
Arizona Department of Revenue	(602) 542-2076
Governor's office	(602) 542-4331, (800) 253-0883
Maricopa County General information	(602) 506-3011
Maricopa County Board of Supervisors	(602) 506-3415
Maricopa County Health Department	962-9181
Maricopa County Assessor's Office	(602) 506-3406
Maricopa County Treasurer	(602) 506-8511
Secretary of State's election office	(602) 542-VOTE (8683)
Veterans Affairs Medical Center	(602) 277-5551

Libraries

Mesa	(480) 644-2207
Glendale	(623) 930-3530
Phoenix	(602) 262-4636
Scottsdale	(480) 994-2474
Tempe	(480) 350-5555

Shipping & Postal Services

Airborne Express	(800) 247-2676
DHL Airways	(800) 225-5345
Emery Worldwide	(800) 443-6379
Federal Express	(800) 463-3339
UPS	(800) 742-5877

IMPORTANT PHONE NUMBERS

Support Networks

Alanon/Alateen(24 hrs)	(480) 069-6144
Alcoholics Anonymous (24 hrs)	(800) 556-6222, 834-9033
Alcoholism Council East Valley	(480) 962-7711
ASU- Counseling training center	(480) 965-5067
AZ Smokers Helpline	(800) 556-6222
AZ Tobacco Education and Prevention Program	(602) 870-3145
Arizona Psychology Association	(480) 675-9477
Arizona Psychiatric Society & Referral Service	(602) 808-9558
East Mesa Senior Center	(480) 380-0962
East Valley Alcohol Council	(480) 962-7711
Jewish Family and Children's Services (Mesa)	(480) 820-0825
Interfaith Counseling (Mesa Office)	(480) 969-2783
LDS Social Services	(480) 968-2995
Mesa Senior Center	(480) 962-5612
Samaritan Behavioral Health Services	(602) 254-4357
Sirrine Adult Day Care	(480) 464-1061
Teen Link (Various Topics)	(800) 235-9678
ToughLove	(623) 864-5464

Utilities

Cable Companie

Cable America(Mesa)	(480) 461-0715
Cox Communications (Phoenix)	(602) 277-1000
Sun Lakes Cable	(480) 895-8084
Triax Cablevision	(480) 982-2528
U.S. Cable	(800) 783-5704

Electricity

Arizona Public Service	(602) 371-7171
Salt River Project	(602) 236-8888

Gas

Southwest Gas	(602) 861-1999, (800) 873-2440
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Internet Service:

COX Communications	(623) 594-1142
Earthlink	(800) 511-2041
HEI Communications	877) 900-9063
Qwest	(800) 996-2516

Telephone Service:

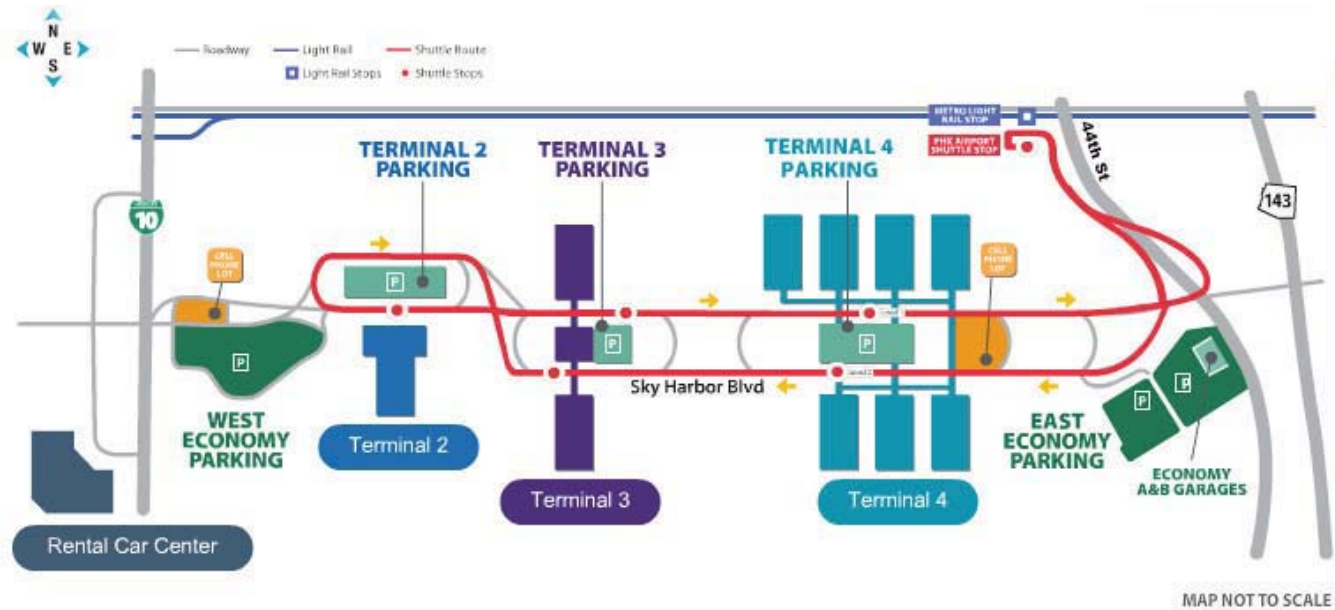
Comm South	(888) 224-5901
Compass Telecommunications	(480) 367-8004
Cox Communications	(602) 277-1000
MCI WorldCom	(800) 950-5555
Qwest Communications	(800) 244-1111

Water and Trash Collection

Phoenix	(602) 262-6262 ext. 335
Tempe	(480) 350-8265
Mesa	(480) 644-2688
Scottsdale	(480) 391-5600

TRAVEL INFORMATION

Phoenix Sky Harbor Airport Map



Rental Car Center
Advantage
Alamo
Avis
Budget
Dollar
Enterprise

Terminal 2
Alaska
Continental
Great Lakes
United Airlines

Terminal 3
Air Tran
American Airlines
Delta Airlines
Frontier Airlines
Hawaiian Airlines
JetBlue Airways

Terminal 4
Aeromexico
Air Canada
British Airways
Southwest
US Airways
WestJet

Airports

Phoenix Sky Harbor International Airport

Phoenix Sky Harbor International Airport welcomes aviary voyages from skies near and far, opening its arms to more than 12 million people who visit the Phoenix area each year—and many of the 25 million people who visit Arizona each year. Twenty-three airlines fly in and out of Sky Harbor daily.

Public transportation to and from the airport is provided by Phoenix Transit Buses: Red Line and #13 buses run from the airport to downtown Phoenix and throughout the metropolitan area. For information about this service call (602) 253-5000 (voice) or (602) 261-8208 (TDD).

Senior Citizens and people with disabilities may call Dial-a-Ride for transportation to and from the airport 7 a.m. to 7 p.m. daily. Arizona Relay Service provides this service. Call (602) 253-4000 (voice) or (602) 231-0961 (TDD).

Alternative transportation options include taxi, van and private car services:

Airport Phone Numbers

Airport Paging	(602) 273-3455
Customs	(602) 379-3514

Ground Transportation	(602) 273-3383
Immigration	(602) 379-3122
Lost and Found	(602) 273-3307
Main Switchboard (V/TTY)	(602) 273-3300
Parking	(602) 273-0955

Airlines - Domestic

AirTran Airlines, airtran.com	(800) 247-8726
Alaska Airlines/Horizon Air, alaskaair.com	(800) 252-7522
Allegiant Air, allegiantair.com	(800) 432-3810
American Airlines, aa.com	(800) 433-7300
Atlantic Southeast, flyasa.com	(800) 282-3424
Comair, comair.com	(800) 221-1212
Continental Airlines, continental.com	(800) 525-0280
Delta Airlines, delta.com	(800) 221-1212
Express Jet, continental.com	(800) 523-3272
Frontier Airlines, frontierairlines.com	(800) 432-1359
Hawaiian Airlines, hawaiianair.com	(800) 367-5320
JetBlue Airlines, JetBlue.com	(800) 538-2583
Northwest Airlines, nwa.com	(800) 225-2525

TRAVEL INFORMATION

Midwest Airlines, midwestairlines.com	(800) 452-2022
Skywest Airlines, skywest.com	(800) 453-9417
Southwest Airlines, southwest.com	(800) 435-9792
Spirit Airlines, spiritair.com	(800) 772-7117
SunCountry Airlines, suncountry.com	(800) 359-6786
United Airlines, ual.com	(800) 864-8331
US Airways, usairways.com	(800) 428-4322
Virgin Atlantic, virgin-atlantic.com	(800) 862-8621
Virgin Atlantic, virgin-atlantic.com	(800) 862-8621

Airlines - International

Aer Lingus, aerlingus.ie	(866) 886 8844
Aeroflot, aeroflot.aero/eng/	(650) 615-9278
AeroMexico, AeroMexico.com	(800) 237-6639
Aerolineas Argentina, aerolineas.com.ar	(800) 333-0276
Air Canada, aircanada.ca	(800) 247-2262
Air China, china-airlines.com	(800) 986-1985
Air France, airfrance.com	(800) 237-2747
Air India, airindia.com	
Air Jamaica, airjamaica.com	(800) 523-5585
Air New Zealand, airnewzealand.com	(800) 262-1234
Alaska Airlines, alaskaair.com	(800) 426-0333
Alitalia, alitaliausa.com	(800) 223-5730
Asiana, us.flyasiana.com	(800) 227-9262
British Airways, british-airways.com	(800) 247-9297
Cathay Pacific, cathaypacific.com	(800) 233-2742
China Airlines, china-airlines.com	(800) 227-5118
China Eastern, flychinaeastern.us	(800) 200-5118
Egypt Air, egyptair.com.eg	(800) 334-6787
El Al, elal.co.il	(800) 223-6700
Eurofly, eurofly.it	(800) 477-6492
Eva Airways, evaair.com	(800) 695-1188
Iberia, iberia.com	(800) 772-4642
Japan Airlines, jal.co.jp/en	(800) 525-3663
KLM Airlines, klm.com	(800) 374-7747
Korean Air, koreanair.com	(800) 438-5000
LACSA, centralamerica.com/cr/lacsa/lacsa.htm	(800) 225-2272
LOT Polish, lot.com	(800) 223-0593
Lufthansa, lufthansa.com	(800) 645-3880
Mexicana, mexicana.com	(800) 531-7821
Philippine Airlines, philippineairlines.com	(800) 435-9725
Qantas, qantas.com	(800) 227-4500
Singapore Airlines, singaporeair.com	(800) 742-3333
Skyservice USA, skyserviceairlines.com	(877) 485-6060
Swissair, swiss.com	(800) 221-4750
TACA, taca.com	(800) 535-8780

USA 3000 Y Airlines, usa3000.com	(800) 872-3000
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The Stage & Go Lot

The Stage & Go Lot is a new area where drivers wait in their vehicles, free of charge, while passengers deplane, pick up luggage and walk out to the curb. The lot is located west of the Terminal 2 parking garage, across the street from the Executive Terminal. The Stage & Go Lot offers an alternative to circling the terminals. This free waiting lot includes 90 newly-paved parking spaces and signage with all of the airlines' phone numbers displayed. Also, a newly installed electronic flight information board displays flight and arrival information.

Parking

Surface and garage parking areas are available at Terminals 2, 3, and 4. The West Economy Parking lot is east of 24th Street, south of Sky Harbor Boulevard. The East Economy Parking lot is east of Terminal 4, south of Sky Harbor Boulevard.

Regional Airports

Williams Gateway Airport 5835 S. Sossaman Rd. Mesa, AZ 85212	(480) 988-1013
Deer Valley Municipal Airport 702 W Deer Valley Rd. Phoenix, AZ 85027	(623) 869-0975
Phoenix Goodyear Airport 1658 S Litchfield Road Goodyear, AZ 85338	(623) 9321200
Scottsdale Airport 15000 N Airport Dr. Scottsdale, AZ 85260	(480) 312-2321

Bus Service

Greyhound Bus	(800) 231-2222
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Cruises/Resorts

Disney World Reservations	(800) 227-1500
Holland America Cruises	(800) 426-0327
Princess Cruises	(800) 774-6237
Royal Caribbean International	(800) 327-6700

Hotels/Motels

Best Western	(800) 528-1234
Budgetel Inns	(800) 428-3438
Clarion Hotels	(800) 424-6423
Comfort Inns	(800) 424-6423
Courtyard by Marriott	(800) 321-2211
Days Inn	(800) 329-7466
Doubletree Hotels	(800) 222-8733
Econo Lodges	(800) 446-4777
Embassy Suites	(800) 362-2779

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TRAVEL INFORMATION

Fairmont Hotels	(800) 527-4727
Four Seasons	(800) 332-3442
Hilton Hotels	(800) 445-8667
Holiday Inns	(800) 465-4329
Howard Johnson Motor Lodges	(800) 654-2000
Hyatt Hotels	(800) 233-1234
La Quinta Motor Inn	(800) 531-5900
Loews Hotels	(800) 223-6397
Marriott Hotels	(800) 228-9290
Meridien Hotels	(800) 543-4390
Omni International	(800) 843-6664
Quality Inns	(800) 228-5151
Radisson Hotels International	(800) 333-3333
Ramada Inns	(800) 228-2828
Red Roof Inns	(800) 843-7663
Ritz Carlton Hotels	(800) 241-3333
Sheraton Hotels	(800) 325-3535
Stouffer Hotels	(800) 468-3571
Super 8 Motels	(800) 800-8000
Travelodge Motels	(800) 578-7878
Westin Hotels	(800) 228-3000

Light Rail Transit Project

Light Rail, MetroLightRail.org (602) 253-5000

The 20-mile light rail starter line opened December 2008 and served 12.6 million riders in 2010, exceeding the prior year by 11 percent and system projections by 51 percent. METRO's 20-mile light rail line is the longest starter line in federal New Starts grant history. It was built entirely in-street using a train-only trackway and traffic signals to allow trains to safely move through the cities of Phoenix, Tempe and Mesa, Arizona. The cost was \$1.4 billion paid for using a \$587 million federal New Starts grant, \$59 million from federal Congestion Mitigation and Air Quality funding and local tax dollars.

METRO is responsible for building a 57-mile high-capacity transit system as defined in the Regional Transportation Plan by 2031. Planning, and design in some cases, has begun on the six extensions that make up the remainder of the 37 miles yet to be built. Two have been defined as light rail corridors: the Northwest and Central Mesa extensions. A 2.6-mile modern streetcar line will be built in central Tempe. The other three – Phoenix West, Glendale and Northeast Phoenix – have yet to determine a specific transit mode and route.

Private Car Services

The following are private car or limousine services offered in the Phoenix area to and from Sky Harbor:

Airport Limousine Phoenix/Scottsdale	(480) 575-9700
Arizona Limousines, Inc.	(602) 267-7097

Arrive! LLC	(602) 286-6161
Elite Limousine & Transportation, Inc.	(602) 629-1010
Sedona Phoenix Shuttle Service, Inc.	(928) 282-2066
Transtyle, Inc.	(480) 948-6131, Toll Free: (800) 410-5479

Public Transportation

Valley Metro Bus Service

Valley Metro Bus Service provides easy and economical transportation throughout Phoenix and the surrounding valley. Buses run seven days a week including holidays. Customer Service representatives available Monday-Saturday, 4 a.m.-10 p.m. and Sunday 6 a.m. to 8 p.m. Closed Holidays.(602) 253-5000 (voice); (602) 261-8208 (TDD)

Local Bus service is \$1.75 per ride, and Express Bus Service is also provided for a \$2.75 standard adult fare. Monthly passes may be purchased, and discounted fares are available for those who qualify. Park-and-Ride services are available, as is a DASH shuttle to transport you speedily around downtown Phoenix.

Bus tickets, passes, and tokens may be bought at Central Station, located at Central Avenue and Van Buren Streets.The Valley Metro Bus book provides a comprehensive listing of all bus-related information and is available at the above phone number as well as at public libraries and city offices.

Rental Cars

Advantage, advantage.com	(800) 777-5500
Alamo, alamo.com	(800) 462-5266
Avis, avis.com	(800) 331-1212
Budget, budget.com	(800) 527-0700
Dollar, dollar.com	(800) 800-4000
Enterprise, enterprise.com	(800) 736-8222
E-Z, e-zrentacar.com	(972) 574-3360
Fox/Payless, foxrentacar.com	(800) 225-4369
Hertz, hertz.com	(800) 654-3131
National, nationalcar.com	(800) 227-7368
Thrifty, thrifty.com	(800) 367-2277

Taxi Service

There are three taxi companies that have contracts with Sky Harbor International Airport to provide cab service at predetermined rates. Rates are listed below, but Sky Harbor also advises that passengers calculate their approximate fare before the meter is turned on. These rates are the maximum rates allowed under the contract, and some rates may be significantly lower than these. Drivers will often negotiate fare prices, and Sky Harbor encourages taxi riders to discuss fares with drivers.

Apache Taxi:	(480) 557-7000
AAA/Yellow Cab:	(480) 888-8888
Mayflower Cab:	(602) 955-1355

TRAVEL INFORMATION

Rates remain the same regardless of company, number of passengers and number of bags. The first mile is \$5. Each additional mile is \$2.10. Each hour of a traffic delay is \$21. The minimum fare is \$15. Each per trip airport surcharge is \$1

Van Service

SuperShuttle, a national van service that offers 24-hour transport to and from airports, operates vans in Phoenix and the surrounding areas. Vans will pick up passengers at their doorstep and bring them directly to the airport; riders share the van space with other travelers who are also headed for the airport. There is a flat rate fare for all passengers within a given geographical area, and rates vary

according to how far you are from the airport and how many other passengers are sharing the van ride with you. Rates generally run as follows:

From Downtown Phoenix to Sky Harbor:	\$6-\$35
Tempe/ Mesa to Sky Harbor:	\$7-\$35
Biltmore/ Central Phoenix to Sky Harbor:	\$7-\$35
Scottsdale/ Paradise Valley to Sky Harbor:	\$10-\$35

Call ahead of time for reservations and precise fare information
SuperShuttle: (602) 244-9000 (voice), (602) 243-7786 (TDD)
Toll Free: (800) BLUE-VAN

DRIVER'S LICENSE/VEHICLE REGISTRATION

The quick and easy way to access services from the Arizona Department of Transportation, Motor Vehicle Division, www.serviceaz.com. You can take advantage of more than 20 services, from renewing your vehicle registration and obtaining permits to purchasing a unique license plate and accessing your driving record. You can even register to vote.

Arizona Department of Transportation www.azdot.gov

New residents are required to obtain a valid Arizona state driver's license and vehicle registration immediately upon moving to the area. Vehicles must be inspected and given emissions tests prior to applying for registration.

Call the MVD at (602) 255-0072 or (800) 324-5425 to find a location near you where you can have your vehicle physically inspected and apply for your new license and registration. Call (800) 284-7748 to find Department of Environmental Quality locations where you can have your vehicle put through emissions tests.

- Items you will need to bring with you to the DMV to complete this process are:
- Two forms of identification, one including your photograph
- Documentation that your vehicle has been inspected by an Arizona MVD inspector
- Documentation proving that your vehicle has been successfully emissions-tested
- Out-of-state title and registration (registration will suffice if title is being held by an out-of-state lender)
- Call ahead to find out if any additional documents are needed to complete the process.

Learner's Permit

Teenage drivers may obtain an initial learner's permit at the age of 15 and 7 months. Arizona has a series of levels for teen learner's permits that rewards regular safe driving with a license. If learners' permit is held for 5 months without incident and certain other qualifications, including successful completion of a road test, have been met, an initial license (also governed by certain restrictions) will

be issued at age 16. See www.dot.state.az.us for more information.

See <http://www.azleg.state.az.us/ars/28/title28.htm> for precise information on Arizona driving laws.

Direct all questions to the Arizona Department of Transportation (ADOT)

Arizona Department of Transportation (602) 255-0072

Motor Vehicle Division

PO Box 2100

Phoenix, AZ 85001-2100

Call Monday, Tuesday, Thursday and Friday 7:30am to 5:30pm, Wednesday 8am to 5:30pm, and Saturday 8am to 5pm. Closed holidays.

Vehicle Registration

Vehicle owners who have relocated to Arizona must obtain new license plates and registration immediately. Call for office hours and locations or other information.

Phoenix (602) 255-0072
Tucson (520) 629-9808

- All 1967 and newer vehicles located in or commuting to metro Phoenix or Tucson must be emissions-inspected before they can be registered.
- Vehicle Inspection Program VIP Hotline: (602) 470-4646 or (800) 2-VIP-SITE [284-7748]

To apply for registration:

- Obtain an emissions test, if applicable
- Provide out-of-state registration and license plates
- Provide most recent title. If title is held by a lender in another state, provide current loan information
- Pay all applicable title and registration fees, including a vehicle license tax assessed in place of a personal property tax charged by other states
- Present the vehicle for a physical inspection
- Vehicle must be properly insured.

Welcome to the Neighborhood

Valley Metro: Expanding transportation choices

For newcomers like Maryann, transit is an easy way to get to know the Valley without the worries of finding your way around busy city streets and highways. And, in addition to the convenience of leaving the driving to Valley Metro, options like an extensive Park-and-Ride system, a vanpooling program and the upcoming Bus Rapid Transit and Light Rail systems are some of the other services Valley Metro offers that will help make the transition that much easier.



The ultimate guide to getting around Phoenix.

When asked what advice she would give someone that is new to the Valley, Maryann had this to say: "Getting around in a new place is hard. With all of the things you have to consider when you move, using public transportation makes the transition that much easier." Leave the driving to Valley Metro: the ultimate guide to getting around in Phoenix.



Desert Mountain Preserve



Papago Park

Just leave your vehicle under a shaded canopy at a Park-and-Ride location near your home, and take the bus to work or to play. Call Valley Metro's customer service department or go online to set up a vanpool with other com-

muters near you and drive to work using a Valley Metro van. In 2003, get on a Bus Rapid Transit bus that takes you from a designated location near you directly to where you need to go. Or, in 2006, get on the Light Rail system and you can travel anywhere from north-central Phoenix to the city of Mesa.



Phoenix Skyline



Your Ride is Here!

www.ValleyMetro.org

(602) 253-5000 • TTY (602) 261-8202

Discover Valley Metro

We're here to make the transition easier



Arrowhead Mall

*M*aryann is a young business professional who moved here from northern California not quite a year ago. She's the GenX type that you see in red convertibles zipping down the highway to get to the nearest coffee shop before work. But, as a newcomer to the Valley, she has found many reasons to use Valley Metro transit services instead of her car to get around. Maryann commutes several miles to and from downtown Phoenix on a daily basis. "All I have to do is get on the bus at my stop with other commuters, mothers with their children all types of people and let the operator do all the driving. This city is a big place," says Maryann. "It's the cost of wear-and-tear on my vehicle, parking and gas. Since I started taking the bus I only fill up my car twice a month. It's great!"

"The bus system in Phoenix is pretty simple."

"My route is direct, and I can take the bus just about anywhere in the Valley. The system is pretty extensive. You can go just about anywhere."

- **Bus**
- **Vanpool**
- **Bus Rapid Transit** (Future)
- **Light Rail** (Future)
- **Park-and-Ride**



Central Station





A MULTI-CULTURAL DESTINATION

The city of Phoenix is a cultural mecca, featuring architecture and activities reflecting the Native American and Hispanic heritages that are an integral part of the Phoenix lifestyle. The 5th largest city in the United States, Phoenix boasts more than 12 million visitors each year.

The city of Phoenix has grown by incorporating the diverse skills and heritages of its people into the rich melting pot it is today. About one in four residents is from an emerging ethnic group, bringing traditions, beliefs and values that enhance the city's social fabric. With its roots in the cultures of ancient Native Americans like the Hohokam and Anasazi, with contributions from the Spanish who made what is now Arizona a Spanish province in 1821, with recent influences of an increasing Asian-American population and the contributions of African-Americans, the rich cultural mix found in Phoenix is a distinct component of its personality.

The Multi-Cultural Affairs Department and the Multi-Cultural Affairs Council (MCAC), components of the Greater Phoenix Convention & Visitors Bureau, are reinforcing the commitment to bring a greater awareness of this rewardingly diverse cultural heritage to visitors as well as residents.

Museums

Phoenix Art Museum

1625 N. Central Ave.

(602) 257-1880 (24-hr.), Recorded info.: (602) 257-1222

phxart.org

The largest facility of its kind in the Southwest, the Phoenix Art Museum features more than 14,000 works in its collection. The Thorne Miniature Rooms and the interactive ArtWorks Gallery for children are added attractions.

Phoenix Art Museum was founded in 1949 and opened in 1959. It is a private not-for-profit organization that evolved from its predecessors, Phoenix Art Center and the Phoenix Fine Arts Association. In 1996, Phoenix Art Museum celebrated the conclusion of an extensive \$25 million expansion and renovation which more than doubled its size. At over 160,000 square feet, it is one of the largest general visual arts institutions in the Southwest. Hosting over 567,000 visitors in 1999, providing privileges to over 22,000 Museum members, and reaching an additional 40,000 through its outreach programs, Phoenix Art Museum offers something for everyone in the family.

The expansion of Phoenix Art Museum was designed by Tod Williams/Billie Tsien & Associates of New York in association with Phoenix firm Lescher & Mahoney/DLR. The classically progressive design of the Museum integrates art and architecture with the Southwestern landscape, accommodating larger traveling exhibitions, an expanding collection and growing arts audience. A variety of unique architectural details, including sculptural and painting niches, use of natural light and natural fibers, gives the Museum "a magical quality and liveliness," according to architect Tod Williams. Throughout the Museum are openings in walls and windows in unusual shapes and places that provide spatial and



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visual orientation cues to the visitor. No one gets lost in Phoenix Art Museum!

The exterior celadon green panels are made of an aggregate of green glacier quartz from Utah mixed with white sand and mica from Georgia, which makes the walls sparkle in the sun. There are approximately 110 panels in all, 12 feet wide, 11 inches thick and weighing 30 tons. The new 9,100 square foot Cummings Great Hall is home to large contemporary painting and sculpture and can accommodate a group of 400 for special events, like Members' openings. Whiteman Hall features 294 sight-line perfect seats and is put to good use for lectures, audiovisual presentations, film festivals and meetings.

Phoenix Art Museum's Collection includes over 17,000 artworks that span the centuries. Emphasis is on American, Asian, European, Latin American, Modern and Contemporary, and Western American art, plus Fashion Design and the Thorne Miniature Rooms of historic interiors. The Museum also features an interactive "child-friendly, please touch!" gallery called ArtWorks. You can learn about the Collection through video presentation in the Museum's Orientation Theater. You may also create your own tour by using the audio guide. The Museum encompasses over 160,000 square feet, and approximately 1,000 works from the Collection are on view at any one time.

Pueblo Grande Museum and Archaeological Park

4619 E. Washington St.

Phoenix, AZ 85034-1909

(SE corner of 44th Street and Washington)

(602) 495-0901 or 0902, Toll free: (877)706-4408

Recording: (602) 495-0900

Hours: Mon-Sat: 9:00 a.m. - 4:45 p.m.; Sun: 1:00 - 4:45 p.m.

Southeast corner of the platform mound ruin at Pueblo Grande. A 2/3 mile (1K) Interpretive Trail takes park visitors to the top of the 800-year old Hohokam ruin. Interpretive signs along the trail give information on the prehistoric village site and the Hohokam people.

Pueblo Grande Museum is located at a 1,500 year-old Hohokam village ruins in modern day Phoenix. For over 70 years the museum has been dedicated to the study and interpretation of the Hohokam culture. On the 102 acre park grounds, visitors explore the ruin of an 800 year-old platform mound possibly used by the Hohokam for ceremonies or as an administrative center. An excavated ballcourt, where ritualized games may have been played, can be viewed along the ruin trail. The site also includes some of the last remaining intact Hohokam irrigation canals. Museum History

The prehistoric Hohokam people lived in central and southern Arizona from about AD 1 to 1450. They were expert farmers, growing crops such as corn, beans, squash, and cotton. They used adobe to construct their villages, often centered around platform mounds and ballcourts, and engineered hundreds of miles of canals to irrigate their fields. Distinguished by their red-on-buff pottery, the Hohokam wove beautiful textiles and made jewelry from shell obtained from the Gulf of California. Drought, floods and perhaps internal strife, forced the Hohokam to abandon the Salt River Valley

in the fifteenth century. When Spanish explorers arrived in the sixteenth century, they found the Hohokam villages in ruins. However, they also found thriving villages of Akimel O'odham (Pima) natives, who claim to be descendents of the Hohokam. Pueblo Grande Museum and Archaeological Park is dedicated to increasing knowledge and understanding of the peoples of the Southwest, past and present. Read more about the Hohokam online - Desert Farmers at the River's Edge: The Hohokam and Pueblo Grande. Order this and other books using the museum's Archaeology and History Publication Order Form.

The Museum's long-term exhibit hall, Hohokam Landscapes and Lifeways, describes the fascinating life of the Hohokam people. This exhibit focuses on the Hohokam people of Pueblo Grande and the Salt River Valley. Several themes are contained in this fascinating exhibit to include: agriculture, canal building, craft production, trade and astronomy.

Doorways to the Past: Hohokam Houses, a new exhibit along the Ruin Trail, features full-size replicas of Hohokam houses. Visitors are able to explore the everyday life of the Hohokam people while walking through an adobe compound and pithouse cluster. Replicas of Hohokam artifacts and other features give visitors the experience of entering the long vanished world of the Hohokam.

The Changing Exhibit Hall showcases three exhibitions per year on topics such as archaeology, southwestern cultures, and contemporary American Indian arts. Your children can discover the excitement of archaeology in our hands-on exhibit: Explore Archaeology.

The Museum Store is a great place to find that one-of-a-kind gift or personal item. Located off of the museum lobby you will find a wide variety of books, American Indian jewelry and pottery, games and books for kids, shirts, compact discs, cassette tapes and lots of other interesting items.

The Pueblo Grande Museum offers a wide variety of interesting and educational activities throughout the year. Public Archaeology Programs offered by the museum fit within its mission to provide educational experiences that enhance peoples understanding of the Hohokam people, other peoples of the Greater Southwest, past and present, and the science of archaeology. See the Calendar of Events for specific details on dates and times of programs.

The Museum provides regularly scheduled tours of the museum exhibits and Hohokam village ruins for walk-in Museum visitors. Tours are on Saturdays and Sundays at 11:00 A.M. and 1:00 P.M. Tours of the Hohokam irrigation canals in the Park of Four Waters are offered on the last Saturday of each month at 10:00 A.M. (October - April). On Saturdays in June and July the museum is open at 7:00 A.M. for guided tours of the platform mound ruin and ballcourt. Group Tours and School Tours are also available and can be arranged by calling the museum at (602) 495-0901.

Shemer Art Center

5005 E. Camelback Road
 (602) 262-4727, (602) 262-6713 (TDD)
 (602) 256-3220 (Central/East District)
 www.shemerartcenterandmuseum.org

Near the base of Camelback Mountain, Shemer Art Center is a reminder of the early days of Phoenix. Built between 1919 and 1928, the 1920s Santa Fe mission-style adobe residence has become a cultural center offering classes, concerts, lectures and art exhibits that change monthly to showcase Arizona and nationally-known artists. Shemer Art Center is open Monday, 10 a.m.-5 p.m.; Tuesday, 10 a.m.-9 p.m.; Wednesday-Friday, 10 a.m.-5 p.m.; and Saturday, 9 a.m.-1 p.m. Admission is free for most shows. Shemer Art Center is one of the Phoenix Points of Pride.

Arizona Doll and Toy Museum, Inc. (602) 253-9337
 Heritage & Science Park
 602 E. Adams St.

This museum's changing exhibits showcase antique and modern dolls and toys. A re-created 1912 schoolroom features antique dolls as "students." Tours are available.

Arizona Hall of Fame Museum (602) 255-2110
 1101 W. Washington St.

Housed in a renovated 1908 Carnegie library, the museum showcases people who made a significant contribution to Arizona. Permanent exhibits include the Arizona Women in Government (part of the museum's Arizona Women's Hall of Fame) and "My Name is Arizona," featuring life-casts of buffalo soldiers, Navajo code talkers, ranchers, and suffragettes.

Arizona Historical Society Museum at Papago Park (480) 929-9499
 1300 N. College Ave.
 Tempe
 Information line: (480) 929-0292

The 82,000-square-foot facility features an 11-minute video, "Traces on the Land," which introduces visitors to 1,100 years of Arizona history, from the Hohokam to the present. Admission is free.

Arizona Military Museum (602) 267-2676
 52nd St. and McDowell Rd.

Exhibits of uniforms, photographs, weapons, and various artifacts help illustrate Arizona's military history. Housed in an old adobe arsenal, the museum is sponsored by the Arizona National Guard Historical Society.

Arizona Mining and Mineral Museum (602) 255-3791
 1502 West Washington Street

Housed in the historic El Zaribah Shrine Auditorium, the museum displays more than 3,000 mineral specimens, a fluorescent display,

and the Mofford Gallery of Arizona memorabilia. Outside exhibits include a baby-gauge steam engine, headframe, and ore cars.

Arizona Museum for Youth (480) 644-2467
 35 N. Robson St.
 Mesa

Three annual fine arts exhibits and hands-on art activities for children are featured at this downtown Mesa art museum.

Arizona Science Center (602) 716-2000
 600 E. Washington St.

This 120,000-square-foot facility features 350 hands-on exhibits, a theater with a five-story screen, and a state-of-the-art planetarium. Visitors may explore the wonders of astronomy, computers, geology, and biology.

Arizona State Capitol Museum (602) 542-4581
 1700 West Washington Street

The museum, located under the copper dome of the Arizona State Capitol, preserves Arizona territorial and state governmental history. The capitol was built in 1900. Restoration has returned the building to the way it looked in 1912, when Arizona gained statehood. Tours are offered daily.

Cave Creek Museum (480) 488-2764
 6140 E. Skyline Dr., Cave Creek

The museum, open October-May, displays Southwest Native American artifacts and local pioneer memorabilia. Outside exhibits include a historic church, an original tubercular cabin, mining and ranching equipment, and a small desert garden.

Champlin Fighter Aircraft Museum (480) 830-4540
 4636 E. Fighter Aces Dr.
 Mesa

The museum, located at Falcon Field Airport, displays memorabilia and features 34 historic combat aircraft. An art gallery also is on-site.

Chandler Museum (480) 782-2717
 178 E. Commonwealth Ave.
 Chandler

The museum traces the history of Chandler through exhibits about its founding, agriculture, early architecture, and water development.

Gilbert Historical Museum (480) 926-1577
 10 S. Gilbert Rd.
 Gilbert

The museum, housed in a building listed on the National Register of Historic Places, is operated by the Gilbert Historical Society and displays historical items from the community's past.

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Hall of Flame Museum of Firefighting (602) 275-3473
6101 E. Van Buren St.

More than 90 classic, restored fire engines are displayed in the museums air-conditioned galleries. The facility is open daily.

Heard Museum of Native American Culture (602) 252-8840
Main: 2301 N. Central Ave.
Phoenix
North: Scottsdale Rd. and Carefree Hwy.
Scottsdale
(480) 4388-9817

Experience the culture and art of Native Americans of the Southwest. Visitors enjoy ten exhibit galleries of outstanding traditional and contemporary Native American art, as well as hands-on activities for the entire family.

Hoo-Hoogam Ki Museum (480) 850-8190
10005 E. Osborn Rd.
Scottsdale

The museum, housed in an example of the traditional “sandwich-style” home built by the Pimas and Maricopas, explains their cultures. Basket weaving is demonstrated on tours. Traditional food is available at lunchtime.

Mesa Southwest Museum (480) 644-2230
53 N. MacDonald St.
Mesa

Watch for the “blow-out Grand Opening in May 2000” when this museum unveils its double-the-fun expansion. New exhibits include Arizona and the Movies and a “blue screen,” which allows visitors to “star” in a movie.

Museo Chicano (602) 257-5536
147 E. Adams St.

Museo Chicano presents changing exhibitions on the art, history, and cultures of Latinos, on local to international levels. The museum store carries Latino art and bilingual books.

Musical Instrument Museum (480) 478-6000
4725 East Mayo Boulevard
Phoenix, AZ 85050
www.themim.org

MIM, the valley’s newest museum, offers a shared experience of the history of musical instruments throughout the world. The space is bright and open, providing guests with a warm and comfortable environment. Wireless “hot spots” around MIM provide loops of streamed music, immersing guests in the sounds of musical instruments throughout the museum.

Guests are given wireless headsets to wear throughout the museum. As they approach each display, they can hear the instruments being played, either solo or as an ensemble. Audio and video clips familiarize guests with the unique sounds of each musical culture, allowing them to share a common experience. The

wireless audio system is user-friendly for guests of all ages.

Native American Travel and Tourism (480) 945-0771
4130 N. Goldwater Blvd., Ste. 114
Scottsdale

This nonprofit organization promotes Native American attractions around the state.

Pioneer Arizona Living History Museum (602) 253-2734
105 N. 5th St.

Located in Heritage & Science Park, the museum features interactive exhibits detailing local history. Prehistoric artifacts, Native American items, and pioneer memorabilia from Arizonas territorial days are displayed.

Phoenix Museum of History (623) 465-1052
3901 W. Pioneer Rd. (exit 225 off I-17)

This living-history museum, open Wednesday-Sunday, features costumed interpreters and 26 historic buildings, which provide a look at life during Arizonas territorial period. Call for hours.

Scottsdale Historical Museum (480) 945-4499
7333 E. Scottsdale Mall
Scottsdale

The museum, located in the Little Red Schoolhouse in historic Old Town Scottsdale, preserves, interprets, and displays Scottsdales history.

Scottsdale Museum of Contemporary Art (480) 994-ARTS [2787]
7380 E. 2nd St.
Scottsdale

The Scottsdale Museum of Contemporary Art collects, exhibits, and interprets works of contemporary art, architecture, and design. The museum features selections from the Gerard L. Cafesjian studio glass collection, prints from the Segura archives, and works from Scottsdale’s Fine Art Collection.

Sylvia Plotkin Judaica Museum (480) 951-0323
10460 N. 56th St.
Scottsdale

Permanent collections of ancient and modern Jewish art, displays of Jewish holiday traditions, and three changing exhibitions each year are museum highlights. School programs, videos, and lectures also are offered.

Tempe Historical Museum (480) 350-5100, (480) 350-5125
809 E. Southern Ave.
Tempe

The history of Tempe, founded in 1871, is illustrated through hands-on activities, photos, and artifacts. Galleries offer biannual exhibits.

West Valley Art Museum (623) 972-0635
17420 N. Avenue of the Arts, Surprise

In its 18,000 square feet of exhibition space, the West Valley Art

Museum shows the best artists of Arizona and the nation in five galleries. The facility is known for its extensive collection of international ethnic clothing.

If you're expecting to find Phoenix filled with early western homes and architecture, you're in for a disappointment. Phoenix and The Valley don't boast early western territorial architecture, nor do they have rows and rows of Civil War-era brick homes, since the city virtually grew from nothing as the American Civil War was taking place.

As matter of fact, one of the earliest existing homes is the Rosson House, built in 1895. It's now a museum depicting life in the early days of the community. It's situated in the heart of downtown in Heritage Square at 6th Street and Monroe. The park offers other examples of structures from the original town site.

Architecture

Arizona Biltmore Resort and Spa (602) 955-6600
2400 E Missouri Ave
www.arizonabiltmore.com

The famous Arizona Biltmore Resort is located just north of the Camelback Corridor in Phoenix. Often mistakenly credited to Wright himself, the Biltmore was actually designed by his colleague, Albert Chase McArthur. Nonetheless, the Wright influence is strong, and the hotel certainly is one of Phoenix's architectural highlights.

If you visit the hotel, be certain to look up the hill to another well-known landmark in Phoenix, the Wrigley Mansion (2501 E Telawa Trail), the former home of the chewing gum magnate

Burton Barr Central Library (602) 262-4636
1221 N Central Ave
Phoenix
www.phoenixpubliclibrary.org

On Central Avenue, the most significant contemporary architecture in downtown Phoenix is undoubtedly the Burton Barr Central Library designed by Will Bruder. The copper exterior is perfectly suited for Arizona, one of the world's leading copper-producing areas. Glass walls, mirrors, and skylights create magical lighting effects within the Crystal Canyon, a five-story glass atrium. The largest reading room in North America is located on the top floor and is covered by a cable-suspended steel ceiling.

St. Marys Basilica (602) 252-7651
3rd and Monroe St.

Built in 1881, St. Marys is the oldest Catholic parish in Phoenix. This Roman Catholic basilica is noted for its carillon tower and lovely stained-glass windows.

Taliesin West (480) 860-2700
12621 Frank Lloyd Wright Boulevard

Frank Lloyd Wright literally created Taliesin West "out of the desert." He and his apprentices gathered rocks from the desert floor and sand from the washes to build this great desert masterpiece.

From the beginning, this remarkable set of buildings astounded architectural critics with its beauty and unusual form.

Situated on 600 acres of rugged Sonoran desert at the foothills of the McDowell Mountains in Scottsdale, Arizona, Taliesin West is now a National Historic Landmark.

Visitors to Taliesin West will not see a museum, but rather a remarkably vital and active community of students and architects working together to maintain Wright's vision. Today 70 people live, work and study at Taliesin West.

Taliesin (pronounced TALLY EHSEN) literally means "shining brow" in Welsh, the nationality of Wright's ancestors. Taliesin in Wisconsin sits on the "brow" of a hill overlooking the valley below while Taliesin West is located on a broad mesa. Taliesin West was selected by the American Institute of Architects (AIA) as one of 17 buildings nation-wide that exemplify Wright's contribution to American architecture.

In 1987, at Taliesin West's 50th anniversary, the U.S. House of Representatives recognized the complex as "the highest achievement in American artistic and architectural expression."

Wright was drawn to Arizona as early as 1927 when he was asked to collaborate on designs for the Arizona Biltmore. In 1937, Wright bought several hundred acres of raw, rugged desert at the foothills of the McDowell Mountains and, with his architectural apprentices, began construction of Taliesin West.

At age 70, when most men would have given strong consideration to retirement, Wright went on to stage one of the most remarkable professional comebacks of the century. In his seven decade career, he designed more than 1,100 works; nearly one-third of his entire output of work occurred during the last decade of his life, much of which was spent in Arizona.

Taliesin West as conceived by Wright was a bold new architectural concept for desert living - "a look over the rim of the world," in the architect's own words. It served as Wright's winter home until his death in 1959.

Taliesin West is notable because of its unusual forms, its rough rocky surface and its innovative uses of material such as textiles and plastics. Taliesin West was literally built of the desert. Wright scooped up rocks from the desert floor and sand from the washes to build a great desert sculpture.

"We devised a light canvas-covered redwood framework resting upon massive stone masonry that belonged to the mountain slopes all around," Wright said about Taliesin West. Hundreds of cords of stone, carloads of cement, carloads of redwood and acres of stout white canvas went into the construction of the complex.

"Our new desert camp belonged to the Arizona desert as though it had stood there during creation," Wright said.

Taliesin West is entered by crossing a graveled courtyard with views of a vine-covered pergola and colorful sculptures. Shallow steps lead to the sunset terrace with a 240 degree panoramic vista of distant mountains and the surrounding desert landscape.

Turning from this view, the dominant theme of Taliesin West comes to view with stone and concrete walls, white translucent

THE ARTS

roofs and connecting horizontal parapets, all as a backdrop to lawn, pool and gardens in the foreground.

Taliesin West includes the Cabaret Theater for films, the Pavilion theater for performing arts, a drafting studio, Wright's former architectural office and living quarters, dining room and kitchen, the little Kiva theater, pools, terraces, gardens, a workshop and residences for the apprentices and staff of the school of architecture. The Garden Room, or living room, with its dramatic canted roof is the central showpiece of Taliesin West. Experimental desert residences, built by apprentices, dot the 600 acre desert landscape surrounding the complex.

Taliesin West is the international headquarters for The Frank Lloyd Wright Foundation.

Tovrea Castle

(602) 262-6412

5041 E. Van Buren St.

Built in the early 1900s by cattle baron Edward Tovrea, this structure sits atop a hill like a giant tiered wedding cake. Now owned by the city of Phoenix, the castle and grounds are currently under renovation and not open to the public.

Had it not been for a man and his sheep, the Castle - now known as Tovrea Castle - just might have been counted among the area's stately winter resort hotels.

Italian immigrant and San Francisco businessman Alessio Carraro had hoped to develop a prestigious resort when he purchased 277 acres of rugged desert land east of Phoenix in 1928. He saw great potential in the property, which offered beautiful mountain views and fronted the main route from the city to what was once the popular Papago Saguaro National Monument.

Carraro's plan for the land was to build a hotel and use it as the center piece of a first-class residential development that would be called "Carraro Heights." The hotel, he figured, would provide him a steady flow of potential home buyers.

The hotel, which took the shape of a three-tier castle, was built without any specific plans. Two granite knolls were leveled with dynamite and a third was blasted open to form the bed for the basement. Much of the granite was crushed and made into concrete blocks for the foundation. The building was framed with wood and covered with stucco sheathing.

Inside, Carraro went for many recycled materials. The maple flooring throughout the hotel came from a house in Phoenix that was being razed. The kitchen cabinets were made from mahogany and oak salvaged from the Phoenix National Bank, which was being remodeled. And, a vault from the bank was turned into a basement wine cellar.

Outside, Carraro had developed a spacious desert garden, filled with more than 300 varieties of desert plants.

The hotel was just about finished as the 1930 Christmas season approached. Carraro celebrated by installing 1,000 red, green, yellow and blue lights on the split-rail fence that surrounded the property and topping the arched gateway with a 10-foot electric tree. The display won The Arizona Republic's holiday decorations contest and the newspaper called the entry a "brilliantly lighted

castle in the desert." It was the first time the building was publicly referred to as a castle, a label that would last to this day.

Carraro's dream of a resort hotel and a subdivision of fine homes ended a few months later. For some time, Carraro had tried unsuccessfully to buy 40 acres adjacent to his land that would serve as an important buffer between his property and a stockyard and meat packing plant. When the acreage finally was sold, it went not to Carraro, but to the owner of the nearby packing company E. A. Tovrea.

Tovrea promptly put up sheep pens on the land. That was it for Carraro, who figured few people would be interested in buying a nice home next to a flock of sheep. In June, 1931, Carraro accepted an offer from a real estate agent for the hotel and much of the property. Unknown to him was that the buyer was Della Tovrea, the wife of the packing company owner. Would it have made any difference had he known the name of the buyer? No one knows.

The Tovreas turned the hotel into their home and moved in before the end of the year. The following year, E. A. died. Della later married William Stuart, publisher of the Prescott Courier, and they lived in the home until his death in 1960. Della stayed on until her death in 1969.

Today, the interior of the castle is virtually as Carraro constructed it. It appears to be marred only by areas of deterioration from water damage, vandalism and, in some cases, the removal of small items such as door handles. The exterior, too, is generally intact, but suffers from years of neglect. Most of the window sashes have been replaced with single pane reflective glass and two additional layers of stucco surfacing have been applied to the original walls.

For nearly 70 years now, the grand Tovrea Castle has stood out among the community's historical and architectural wonders. Thousands have admired it from afar, awed by the imposing picture it forms atop a small desert hill in the heart of an urban setting. Few, however, have been beyond its fenced surroundings and permitted inside its granite walls.

The city of Phoenix, which acquired the landmark and some of its adjacent property in 1993, is hoping to change that with an exciting plan to open the three-tiered castle and the sprawling Carraro Cactus Gardens that surround it to the public.

The ambitious plan, developed by the city's Historic Preservation Office and Parks, Recreation and Library Department, includes three key elements – the purchase of as much of the 43-acre compound as possible, the restoration of the castle and the redevelopment of the gardens.

The Carraro Cactus Gardens

It was a Russian gardener who first suggested to Alessio Carraro that his plans for a resort hotel and the "Carraro Heights" development of fine homes would be greatly enhanced if they included an extensive desert garden. Carraro found the idea appealing and he promptly hired the gardener, Mokta, to make it happen.

Soon, the 10-acre garden was filled with more than 300 varieties of cacti and other desert vegetation. Mokta made name plates for the different types, and staked them throughout the gardens. A “welcome” sign was placed at the entrance to the property and crowds of curious Valley residents and tourists flocked to see the display.

To add more interest to his popular attraction, Carraro designed walkways throughout the gardens and installed two concrete-lined fish ponds to attract wildlife. He even added a unique lawn game, a cross between miniature golf and pocket billiards in which players would stand atop a lawn table and try to putt golf balls into one of six holes.

Della Tovrea, who purchased the property from Carraro in 1931, and her husband, E. A. Tovrea, made some improvements to the grounds after they transformed the hotel into their home. She put in a large reflecting pool, built an aviary for a bird collection, planted a rose garden, constructed a concrete patio with a central fire pit for cool winter evenings, and installed electric lights and concrete urns throughout. She also brought in peacocks and allowed them to roam free, saying they made excellent sentries.

Today, most of the original exotic imported cactus species are gone, the victim of drought, bacterial infection and lack of maintenance. However, more than 530 large saguaros and an assortment of barrel, organ and other types of cactus remain. And, many of the other garden features appear to have held up well, although most show signs of having weathered over the years.

The development plan will bring the sprawling garden back to life through the re-establishment of the historic plant species and the restoration of the extensive landscape features. Self-guided tours, continually changing exhibits and a variety of enrichment programs and workshops are planned. And, perhaps, even a peacock or two.

The & Land

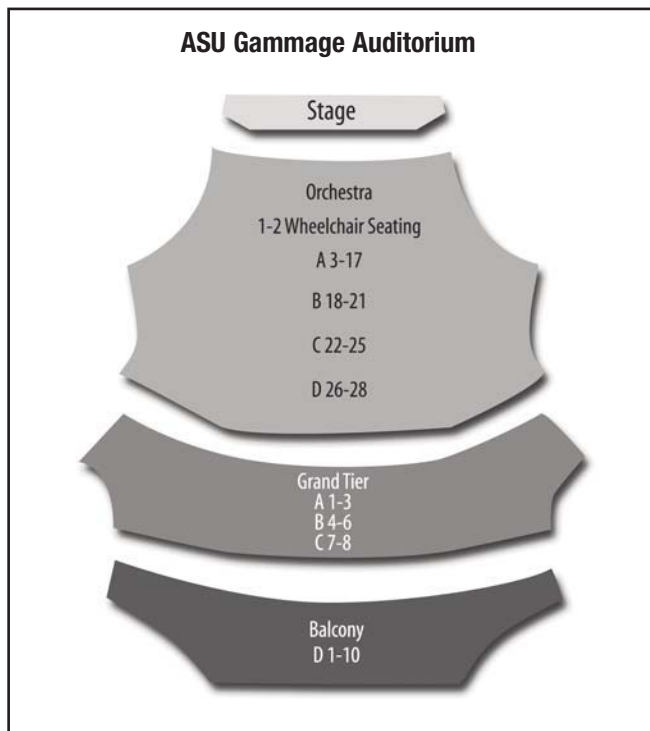
The city now owns about 19 acres of the compound. That’s just about enough to allow for the restoration of the castle, the rebuilding of a major portion of the gardens, the development of a limited pedestrian trail system and the construction of basic support facilities. Much more is needed, though, and acquiring a substantial amount of the land now owned by the Tovrea Trust, is critical.

Additional land is required to link the property with existing bikeways, trails and the Papago Trail, which is being built in Phoenix, Tempe and Scottsdale, and will connect various cultural, heritage and recreational attractions in the three cities. Land also is needed for a visitor’s center, covered ramadas, a special events building and parking facilities.

Performing Arts

ASU Gammage Auditorium (480) 965-5062
 ASU main campus
 Apache Blvd. and Mill Ave.
 Tempe
 Box office: (480) 965-3434

A creation by Frank Lloyd Wright and internationally known for its design, this 3,017-seat auditorium hosts the America West Airlines Valley Broadway series plus dance and theater, symphonies, concerts, comedy, and lectures. Gammages intimate “On-Stage” series puts the audience on stage with the artists for a unique performance experience.



Ashley Furniture Home Store Pavilion (602) 254-7200
 2121 N. 83rd Ave.
 Phoenix
 Cricket Concert Info Line: (602) 254-7200

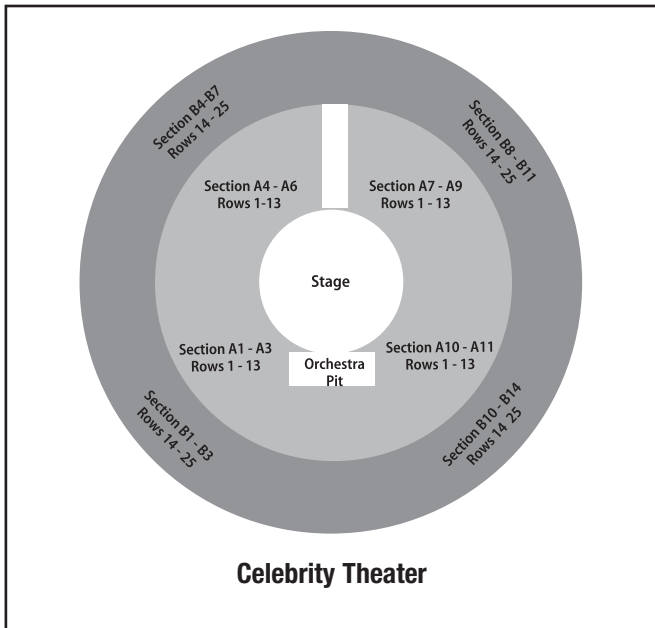
This 20,000-seat outdoor facility hosts live music performances by artists from around the world. The pavilions season typically runs from mid-spring through mid-fall and attracts more than 400,000 concert-goers annually.

Celebrity Theatre (602) 267-1600
 440 N. 32nd St.
 Phoenix

This intimate, 2,650-seat theater-in-the-round hosts concerts, plays, and conferences.

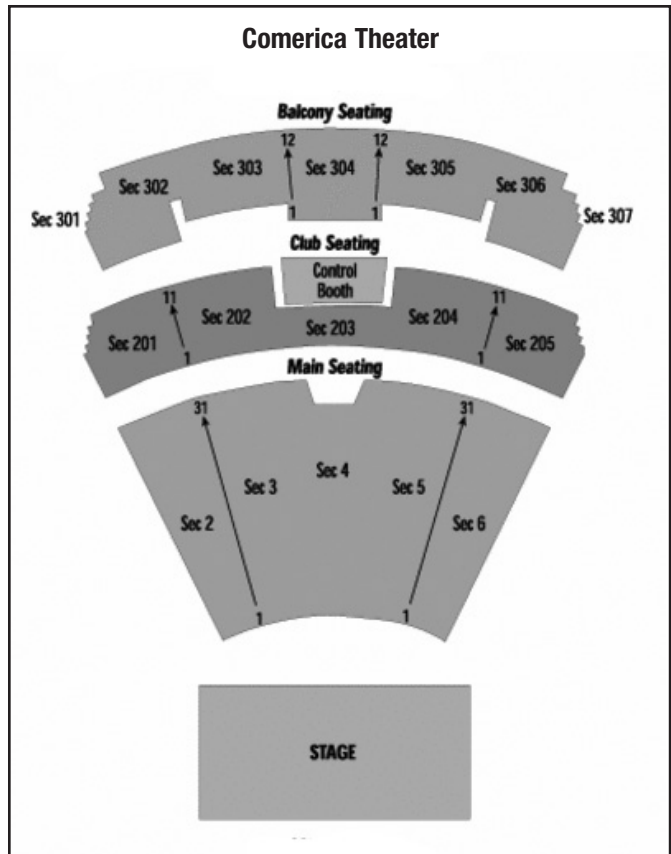
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THE ARTS



Chandler Center for the Arts (480) 782-2680
 250 N. Arizona Ave.
 Chandler

The Chandler Center for the Arts features a turntable-divisible auditorium, allowing it to be divided into three theaters. Its Main Stage is used for large-scale events, the Hal Bogle Theatre seats 350 people, and intimate performances are held in the 250-seat Recital Hall. The centers Exhibition Hall showcases the visual arts.



Ethington Theater (602) 589-2871
 3200 W. Camelback Rd.
 Phoenix

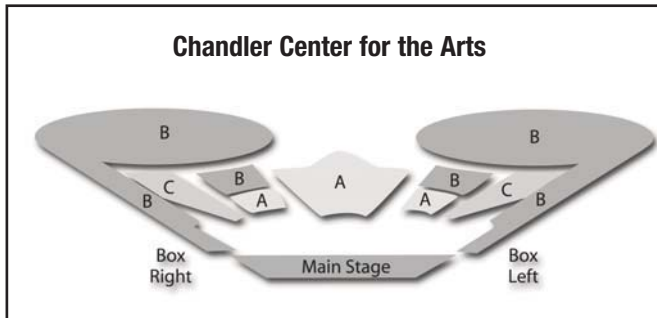
The theater is located on the campus of Grand Canyon University. The university's Department of Theater and Drama, in cooperation with the Department of Music, presents the Ethington Theater Series, which stages five major productions each year.

Gilbert Fine Arts Association (480) 545-8789
 Gilbert

The association presents an annual musical production each fall and sponsors youth ambassador instructional and performance programs; the Theatrical Academy for Youth drama programs; an annual Youth Scholarship Program and related Gilley Awards Program; plus classes, workshops, and performances.

Herberger Theater Center (602) 252-8497
 222 E. Monroe St.
 Phoenix

The center houses two theaters: Center Stages 827-seat theater is designed so that every seat is less than 66 feet from the stage; Stage West can be configured for theater-in-the-round, cabaret, or traditional theater. Herberger is home to Actors Theatre of Phoenix, Arizona Theatre Company, Ballet Arizona, and other performing arts groups.



Childsplay (480) 350-8101, (800) 583-7831
 132 E. 6th St.
 Tempe

Childsplay, a professional theater company of adult actors, performs works for families and young audiences in schools and in theatrical venues throughout the area and state.

Comerica Theatre (Formerly Dodge Theatre) (602) 379-2800
 400 W Washington St
 Phoenix, AZ 85003

Comerica Theatre is a state of the art entertainment venue designed specifically for concerts, Broadway shows, family stage shows, and boxing. Comerica Theatre seats up to 5,000 people.

THE ARTS

Mesa Arts Center (480) 644-2242, Box office: (480) 644-2560
155 N. Center St.

The center books free concerts, festivals, special events, classes, and an art film series. It is home to Mesa Youththeatre.

Orpheum Theater (602) 534-5600
203 W. Adams St.

This beautifully renovated 1,400-seat venue showcases both local and touring companies presenting theater, dance, and music.

Mesa Youththeatre (480) 644-2681
Mesa Arts Center
155 N. Center St.

This intergenerational theater group presents three dramatic productions each year and sponsors local outreach programs and arts instruction.

Phoenix Theatre (602) 254-2151
100 E. McDowell Rd.

The Phoenix Theatre offers professionally produced musicals, dramas, and comedies. Phoenix Theatres Cookie Company specializes in original childrens productions.

Mesa Symphony (480) 897-2121

The symphony performs classical concerts at the Chandler Center for the Arts and Word of Grace in Mesa, and pops concerts at the Mesa Amphitheatre. Its season runs from October through May.

Nelson Fine Arts Center (480) 965-6447
ASU main campus, Tempe

The center serves as the major performing and visual arts venue of the ASU School of Music, ASU Dance, and ASU Theatre on the Arizona State University campus. The ASU Art Museum also is located here.

Phoenix Symphony and Phoenix Symphony Chamber Orchestra

455 N. 3rd St., Ste. 390
Administration: (602) 495-1117, Box office: (602) 495-1999

The Phoenix Symphony is comprised of 75 full-time musicians performing classical, chamber, family, and pops concerts featuring world-renowned guest artists and conductors. The Phoenix Symphony Chamber Orchestra performs in the Scottsdale Center for the Arts, September through May.

Phoenix Symphony Hall Tickets: (602) 262-7272
225 E. Adams St.

Home of the Phoenix Symphony and Arizona Opera, the hall hosts entertainment ranging from opera and ballet to Broadway shows and concerts.

Scottsdale Center for the Arts (480) 994-ARTS [2787]
7380 E. 2nd St.

Located in the Scottsdale Civic Center, the center presents a season of music, dance, and theater; concerts under the stars in

the amphitheater; free Sunday AFairs October through April; and the annual Scottsdale Arts Festival in March.

Scottsdale Symphony Orchestra (480) 945-8071
3817 N. Brown Ave

The symphony offers concerts at the Scottsdale Center for the Arts and the Desert Mountain Auditorium.

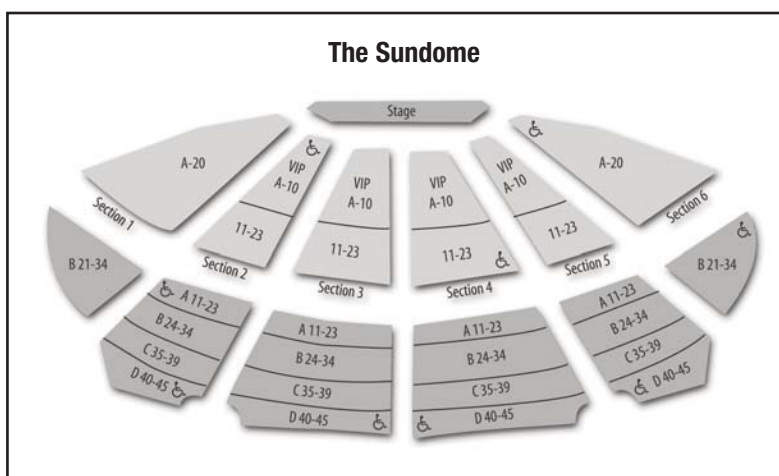
Sun Cities Chamber Music Society Tickets/info: (623) 972-0478
Concerts: Bellevue Heights Church
9440 W. Hutton Dr., Sun City
Office: 10451 W. Palmeras Dr., Sun City

The society sponsors an annual series of concerts by professional soloists and chamber ensembles of national and international renown.

Sun Cities Symphony of the West Valley (623) 972-4484
10451 Palmeras Dr., Ste. 210
Sun City

World-renowned guest artists appear in the six classical and two pops concerts presented in the Sundome Center for the Performing Arts, October-April, and three classical programs at ASU West.

Sundome Center for the Performing Arts (623) 975-1900
19403 R.H. Johnson Blvd.
Sun City West



The Sundome is a 7,000-seat theater and the main entertainment facility for the Sun Cities and West Valley. A venue of Arizona State University public events, the Sundome hosts a variety of performances. A wheelchair section accommodates 127 people.

West Valley Fine Arts Council (623) 935-6384
387 Wigwam Blvd., Litchfield Park

The council hosts exhibits, dance, music, and theater. Events include the Native American Arts Festival in winter, the Cool Desert Jazz Festival in the fall, and the Phoenix Symphony Pops Concert in the spring.

ATTRACTIONS

Explore the many Arizona parks and deserts, which feature impressive cactus gardens, rock gardens and waterfalls. Arizona's outdoor displays are breathtakingly beautiful!

Carefree Cactus Gardens (480) 585-0754
25601 N. Scottsdale Rd., Carefree

The gardens boast one of the largest cactus greenhouses in the area.

Deer Valley Rock Art Center (623) 582-8007
3711 W. Deer Valley Rd.

The center, at the foot of Adobe Dam, offers interpretive exhibits and a nature trail to the Hedgpeth Hills petroglyph site, the largest concentration of petroglyphs in the Phoenix area. The site is operated by Arizona State University and is listed on the National Register of Historic Places.

Desert Botanical Garden (480) 941-1225, (480) 481-8134
1201 N. Galvin Pkwy.

The garden, located in Papago Park, displays nearly 20,000 desert plants and offers horticulture classes, workshops, tours, exhibits, field trips, and special events.

Encanto Park (602) 262-6412
15th Ave. and Encanto Blvd.

This 222-acre park is a popular downtown destination featuring canals, a lagoon, a swimming pool, an amusement park, a nature trail, and two golf courses. Boating, picnicking, soccer, softball, tennis, basketball, racquetball, and general exercise areas are available.

Heritage & Science Park (602) 262-5029
115 N. 6th St.

The park, encompassing four city blocks in downtown Phoenix, contains the Phoenix Museum of History, the Arizona Science Center, and Historic Heritage Square. Historic Heritage Square, listed on the National Register of Historic Places, contains the Rosson House Museum, the Silva House Museum, and the Arizona Doll & Toy Museum.

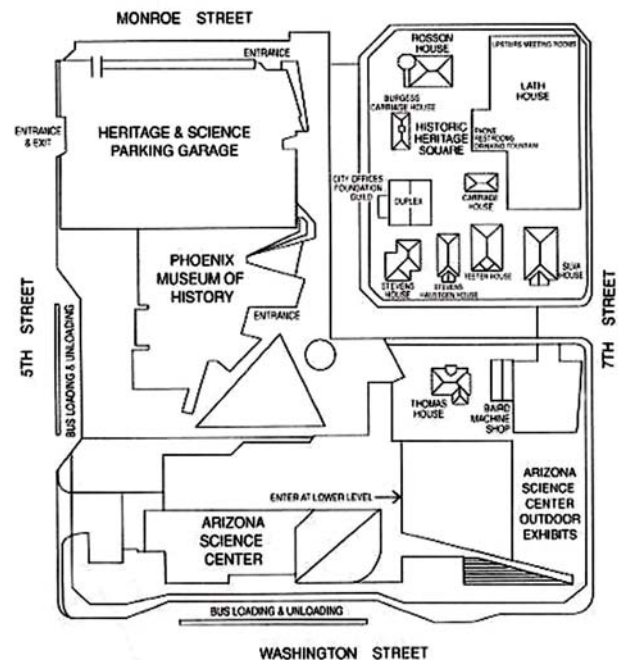
Historic Heritage Square/Heritage & Science Park (602) 262-5071
115 N. Sixth St.
Phoenix, AZ 85004
Recording: (602) 262-5029, (602) 262-6713 (TDD)

Historic Heritage Square is a striking remnant of Phoenix's Victorian past. The Rosson House is the cornerstone of a city block dating from the late 1800s. Museums, shops and restaurants now inhabit the block, which encompasses the only remaining group of residential structures from the original townsite of Phoenix. Historic Heritage Square is a part of Heritage & Science Park that includes the Arizona Science Center (602) 716-2000, Phoenix Museum of History (602) 253-2734, restaurants and a parking garage. The park is operated by the city of Phoenix Parks, Recreation and Library Department in conjunction with the Rosson House-Heritage Square Foundation.

Historic Heritage Square is one of the Phoenix Points of Pride. It is one of three significant sites that together make up Heritage &

Science Park, the others being the Arizona Science Center and Phoenix Museum of History. Call (602) 262-5029 for recorded information about Heritage & Science Park.

Discount parking is available with validation at the Heritage & Science Park garage, Fifth and Monroe streets. Take your parking ticket to be validated at one of the museums or restaurants for



discount. First hour free; hours 2-4, \$1; and hours 4-8, \$2.

Buildings on Heritage Square

The Lath House Pavilion, completed in 1980, serves as an outdoor community meeting area. Its design was influenced by several features of early Phoenix architecture: a botanical conservatory, a gazebo, a beer garden and a pedestrian shopping arcade. This contemporary structure was designed by architect Robert Frankeberger. The outdoor pavilion is the site of many popular special events, such as the Victorian Holiday Celebration and Matsuri, a Festival of Japan. This area is also available for rent by individuals and community groups for weddings and banquets. Small indoor meeting rooms are also available. For more information, contact the Phoenix Parks, Recreation and Library Department, Historic Heritage Square, (602) 262-5071.

The Rosson House was built in 1895 for Dr. and Mrs. Roland Lee Rosson at a cost of \$7,525. An outstanding example of the Victorian Eastlake style, the Rosson House was one of the most prominent homes in Phoenix. Purchased by the city of Phoenix in 1974, it has been restored authentically through the contributions of many individuals, groups and businesses. The home is open for docent-guided tours led by volunteers of the Heritage Square Guild. Admission is \$3 for adults, \$2 for senior citizens and \$1 for children

ATTRACTIONS

6 to 12 years old. Special tours may be reserved by calling (602) 262-5071. For more information, call the recorded message, (602) 262-5029. Daily tours: Wednesday-Saturday, 10 a.m.-3:30 p.m.; Sunday: Noon-3:30 p.m. Closed mid-August through Labor Day - call (602) 262-5029 for dates.

Forest's Carriage House was moved to Historic Heritage Square from 130 E. Taylor St., where it was owned by the Forest Burgess family. It is all that remains of the Francis Marion Mognett Ranch, circa 1881. Today it serves as the Rosson House ticket office, information center and gift shop. For information call (602) 262-5070. Hours: Wednesday - Saturday, 10 a.m.-4 p.m.; Sunday, Noon - 4 p.m.

The Duplex is the youngest of the homes on the block. It was built in 1923 as an investment rental property by Anna and Marguerite Haustgen. In some ways, it is the most typical Arizonan house on Historic Heritage Square, with its sleeping porches constructed with canvas and wood panels that were pushed out at night to let in the cool desert air.

The northern half of the Duplex houses the Phoenix Parks, Recreation and Library Department Heritage & Science Park offices. The Heritage & Science Park manager and staff operate from this area and provide details regarding special events, rentals and group tour scheduling. Information on downtown programs and events also can be obtained through this office, (602) 262-5071.

The southern half of the Duplex serves as the headquarters for the support organizations of Heritage Square: the Rosson House-Heritage Square Foundation and Heritage Square Guild. These offices are not open for viewing. Foundation: (602) 261-8948. Guild: (602) 261-8063.

The Carriage House, in the center of Historic Heritage Square, was built around 1900. Vehicles, harnesses, horses and their groom were housed here. Currently serves as the Heritage Square Education Center, call (602) 261-8063 for programming information.

The Silva House is a fine example of bungalow architecture with neoclassical revival references. It was built in 1900 by A.F.C. Kirchoff, a Phoenix liquor dealer, on land he purchased from Flora Rosson. He sold it in 1906 to Alejandro Silva, a Glendale rancher and warehouse owner. His widow and remaining family members occupied the house until 1977.

The city of Phoenix purchased the home in 1977 as part of the development of Historic Heritage Square. For more information, call (602) 262-5071.

Hours: Thursday-Friday, 10 a.m.-4 p.m.; Closed mid-August through Labor Day - call (602) 262-5029 for dates.

The Bouvier-Teeter House, a Midwestern style bungalow, was built in 1899 by Leon Bouvier, a cattleman and flour miller. It was also used as a rental property. Bouvier sold the house to Eliza Teeter

in 1911 and she, in turn, rented out the property until she moved into the house in 1919.

Now known as The Teeter House, it is a charming Victorian tea room, and Lynne Behringer offers gourmet soups, salads and sandwiches. Tea ceremonies with a turn-of-the-century style are available by reservation. Beer and wine also are served. Catering is available for special events. Reservations are recommended but not required. Call (602) 252-4682. Hours: Tuesday-Sat, 11 a.m.-4 p.m.; Sunday: Noon 4 p.m.

The Baird Machine Shop, an early 20th century commercial structure built in 1929, is home to Pizzeria Bianco, equipped with a wood-burning brick oven. Chris Bianco creates pizzas and entrees made with his homemade mozzarella cheese, fresh-baked breads, and locally grown vegetables. Call (602) 258-8300 for reservations or more information. Hours: Tuesday-Friday dinner, 5-10 p.m.; Saturday dinner, 5 - 10:30 p.m.; Sunday dinner, 5 - 9:30 p.m.

The Thomas House was moved to Historic Heritage Square in the 1980s to save the home from demolition. This 1909 neoclassical-styled building houses Bar Bianco complementing Pizzeria Bianco. Hours: Tuesday-Friday, 5-10 p.m.; Saturday, 5-10:30 p.m.; Sunday, 5 -9 p.m.

The Stevens-Haustgen House was built in 1901 as a rental property by Constance Stevens. It was purchased by Edward Haustgen in 1911 for his sisters, Marguerite and Anna. Both this and the Stevens House were owned by the same families until the 1950s. Marguerite Haustgen, a dressmaker, lived there from 1937 to 1952. It is considered significant for its representation of the historic California bungalow style built around the turn of the century.

The Stevens House was built in 1901 by Constance Stevens, a widow and clerk in the local retail business known as the New York Store. This one-story red brick house was typical of the Midwestern influence and replaced the sun-dried adobe brick that had been used earlier. Of architectural interest is its unique roof system, an irregular belled hipped roof and double pyramidal roof over a projecting bay that raised the entire roof 16 inches above the attic level to allow space for air circulation.

The Arizona Doll & Toy Museum occupies the Stevens bungalow. It is filled with a wide variety of dolls and toys from yesterday as well as contemporary playthings and furnished doll houses. One room has been refurbished to reflect a 1912 one-room schoolhouse complete with antique dolls as "students." The museum has a gift shop stocked with unique items for children and adults. Admission is \$2.50 for adults and \$1 for children. For information or to schedule a tour, call (602) 253-9337. Hours: Tuesday-Saturday, 10 a.m. - 4 p.m.; Sunday, Noon-4 p.m.; Closed August 1 through Labor Day.

LOCAL CUISINE AND FOODS

Arizona may be a relatively new state in the union, but it is home to some of the oldest documented food traditions in North America. For example, corn and squash cultivation here can be traced back 4,100 years. The state's farmers still grow more than 160 of the same heirloom varieties of fruits, grains and vegetables that were produced here in 1912, when Arizona Territory became Arizona the state.

Many staples of Southwestern cuisine were first cultivated by native cultures. When the Spanish arrived in the 16th century, Aztecs were busy cultivating corn, chiles, beans, avocados, and tomatoes. As the Spanish moved north, they encountered Hopi, Navajo, Pueblo and Pima tribes tending to corn, beans and squash. In Native American culture, corn was the primary plant food. "Corn cuisine" of the Southwest includes red, yellow and white. The corn is ground into meal and flour for use in breads and tortillas. As for proteins, the more "exotic" ingredients in their cuisine can include iguana, rattlesnake, and deer. These proteins were the ones available to the ancient Indians inhabiting the area.

When the Spanish Conquistadors came to the Americas, they brought other varieties of flour and new recipes. The introduction of wheat flour and rice changed the way starches such as bread and tortillas were made. Spanish rice came with the Spanish, and Quesadillas were introduced. Oregano, sugar, cinnamon, black pepper, and cilantro came with the Spanish. From these early encounters, Southwestern cuisine got its start.

The sun isn't the only thing giving off heat in the Southwest. More than 200 varieties of chilies add fire to Southwestern food. Chiles come fresh or dried. Often they are roasted or smoked, and sometimes packed in adobo sauce. Chiles can be mild, like the Anaheim; medium, like the dark green poblano (perfect for rellenos); or super hot, like the habanero. Don't assume green chilies are milder than red—color is not a reliable indicator of heat.

Just a few of some local favorite restaurants.

Fry Bread House (602) 351-2345
4140 N. Seventh Ave.
Phoenix, AZ 85013

Cecilia Miller grew up on the Tohono O'odham Reservation learning how to make hand-stretched Indian fry bread from scratch. Practice has made perfect. Try it topped with red chile beef or as a dessert covered with butter and chocolate.

Los Dos Molinos (602) 43-9113
8684 S. Central Avenue
Phoenix, AZ 85042-7605

You'll love the quality, flavorful, and spicy Southwestern cuisine. Come find out what everyone is talking about when they say "Some Like It Hot!"

Quiessence (602) 276-0601
The Farm at South Mountain
6106 S. 32nd Street
Phoenix, AZ 85042
www.quiessencerestaurant.com

Tradition and seasonality inspire Quiessence's contemporary American farm cuisine made from domestic ingredients featuring Arizona's finest farmers, herdsman, and artisans. Our dinner menu proudly highlights the local market's availability, offering a true 'daily menu' experience. Nestled in the historic Farm at South Mountain property in Phoenix, Quiessence welcomes guests to escape the city and savor nature's bounty with handcrafted seasonal dishes for a truly 'soulful & satisfying' dining experience.

Sugar Bowl (480) 946-0051
4005 N Scottsdale Rd
Scottsdale, AZ 85251
sugarbowlscottsdale.com

New to town, we invite you down to "Old Town" Scottsdale to experience our full menu and fountain treats in the style and tradition we have been providing since 1958! Whether you are in the mood for savory soups, sandwiches, or salads or maybe something a little more fun like an ice cream cone, sundae, or float...we can satisfy any craving! Relive those memories of lazy days enjoying ice cream with friends, let the young ones enjoy birthday parties in our new arcade parlor, or take in our gift shop that features artwork from everyone's favorite family...the Family Circus (Bil Keane featured the Sugar Bowl many times in his daily comic strips).

LOCAL CUISINE AND FOODS

Local Farmer's Markets

Who knew an ear of corn or fresh tomato could improve your health, your community and the environment, all at the same time? Buying local Phoenix foods is a simple way to do all three. Local food doesn't suffer the "jet lag" of produce trucked across the country. It puts more money back into Phoenix's economy and saves a whole lot of gas.

The area has a bounty of fresh fruits and vegetables that creates a colorful welcome to those who appreciate the "buy fresh, buy local" idea. Also available at many local markets are pasture fed beef, pork, lamb, and the freshest eggs you'll find. Buy pasta, seafood, cheesecake, muffins, gourmet items, and honey - all fresh! Find the best sources near you.



Downtown Phoenix Public Market

(602) 493-5231

721 North Central
Phoenix, AZ 85004

Producers market featuring Arizona-grown foods, breads, pastries, flowers, herbs, unique southwest arts and crafts and more.

Year-Round, rain or shine.

Saturdays

October - April at 8 a.m. to 1 p.m.

May - September at 8 a.m. - Noon

Wednesdays - 4 p.m. - 8 p.m.

Roadrunner Farmers Market

(602) 290-5093

3515 East Cactus Road
Phoenix, AZ 85032

Saturday mornings

May - September - 7:00am - 11am

October - 8 am - 1

Local farm produce including fresh vegetables & fruit, baked goods, honey, jams and jellies, nursery stock, hand crafted items.

Roadrunner Park includes a large children's playground with play equipment, a fishing pond, ducks and geese on premises, a Junior Motocross track, swimming pool, soccer fields, and all kinds of special events such as dog shows.

Super Farm Market at Superstition Farm

(602) 432-6865

3440 South Hawes Road
Mesa, AZ 85201

4:30pm-7:30pm every Thursday night.

Come to Superstition Farm for an indoor Farmer's Market! It's a one stop shop for all of your local and organic food. You will be able to pick up your meats from Double Check Ranch, your seafood from Davy Jones Seafood, your local raw honey from Made by Bees, fresh bread from Great Harvest Bread and your salt, pepper and sugars from Go Lb. Salt! Of course, we will have fresh butter, cheese, milk and ice cream from the dairy and our free range eggs from our chickens.

Tempe Farmers' Market

1290 South Normal Avenue

Tempe, AZ 85281

<http://students.asu.edu/wellness/farmersmarket>

9 a.m. - 2 p.m., every other Tuesday

The mission of the Farmers Market at the ASU Tempe campus is to promote sustainability, healthy eating and green living practices among our students, faculty and staff by providing educational opportunities and convenient access to a variety of locally grown and produced foods through a learning-living partnership with Arizona farmers and artisans.

Twilight Farmers' Market

(623) 848-1234

101 on 59th Avenue

Glendale, AZ 85301

The Twilight Market is a family-friendly and pet-friendly launching point for the Citadelle's shopping and dining experiences, and a celebration of Arizona food.

Wednesdays

Hours: June - September 5pm-8pm

SPECIAL JUST TO THE VALLEY

Camelback Mountain

5950 N Echo Canyon Dr
Phoenix, AZ 85018

(602) 256-3220

Camelback Mountain, the name is derived from its shape, which resembles the hump and head of a kneeling camel. The mountain, a prominent landmark for the metropolitan Phoenix valley, is located in the Camelback Mountain Echo Canyon Recreation Area between the Arcadia neighborhood of Phoenix and the town of Paradise Valley. It is a popular recreation destination for hiking and rock climbing. Two hiking trails ascend 1,280 feet (390 m) to the peak of Camelback Mountain. The Echo Canyon Trail is 1.2 miles (1900 m) and the Cholla Trail is 1.4 mi (2300 m). Both trails are considered strenuous with steep grades. The hiking path has dirt, gravel, boulders, and some handrail-assisted sections. The average hike requires a round trip time of 1.5 to 3 hours (Depending on how fit you are).

The Praying Monk is a red sandstone rock formation which is used for rock climbing. Located on the northern slope, the formation resembles the silhouette of a man kneeling in prayer. It rises approximately 100 feet and the eastern face has several permanent anchor bolts for attaching a belay rope.

Lake Pleasant

Lake Pleasant Regional Park
41835 N. Castle Hot Springs Rd.
Morristown, AZ 85342

Lake Pleasant is the largest lake in the Greater Phoenix area located about 30 miles north of Phoenix within the city limits of Peoria, a Phoenix suburb. The lake features over 50 miles of shoreline with 10,000 acres of crystal clear water fed primarily from the Agua Fria River.

The lake was originally created in the 1920s with the building of the "Carl" Pleasant Dam which was later renamed as Waddel Dam. A new larger dam was constructed in 1992 which tripled the size of the lake. The original dam now lies under 100 feet of water.

Lake Pleasant is a water-lover's and boating enthusiast's paradise that includes camping, boating, house boating, sailing, water skiing, jet skiing and fishing. There are two paved boat launching ramps including a 10 lane and a 4 lane ramp. The adjacent parking lot will accommodate over 700 vehicles. The Pleasant Harbor Marina is full-service with wet slips, a convenience store, dry storage, and fuel service. They also have a boat repair center, a deli and a dockside bar. Boats are available for rent.

Lost Dutchman Mine

Superstition Mountain Museum
4087 N Apache Trail
Apache Junction, AZ 85219
www.superstitionmountainmuseum.org

480-983-4888

East of Phoenix in Apache Junction are two unique sites that link Phoenix to one of America's greatest mysteries, the legend of the Lost Dutchman Mine. Somewhere in the vast 160,000 acres of Superstition Mountain Wilderness is hidden an unclaimed treasure that has eluded "Dutch Hunters" for more than a century. The

Goldfield Ghost Town (1 N Highway 88) on Mammoth Mine Road has been rebuilt on the site of a rich gold strike in 1892. The town reached a population of nearly 4,000 residents almost overnight and then dried up when the mines flooded. Today, a renewed effort is under way to pump the mines dry and continue the quest.

On Highway 88, those interested in the legends and lore of the Lost Dutchman head right for the source of the best information available, the Superstition Mountain Museum (4087 N Apache Trail, Apache Junction). Located in the very shadow of Superstition Mountain, the museum offers artifacts from the mines that once bore vast amounts of gold and loads of memorabilia from the era.

Native Trails

3839 N. Drinkwater Blvd
Scottsdale, AZ 85251

(480) 421-1004

Each year representatives of tribal nations of Arizona and the United States come together to present musical performances and dances as well as share stories and cultural information at Native Trails. The performers may vary from year to year and even from week to week. Flutes, drums, tribal dances, hoop dancing, colorful costumes – the purpose of Native Trails is to introduce us to Native American traditions and principles in an entertaining outdoor performance. Native Trails is presented by the Fort McDowell Yavapai Nation, is produced by the Scottsdale Center for the Performing Arts, and is presented each year free of charge.

Ostrich Festival

2250 South McQueen Road
Chandler, AZ 85249
www.ostrichfestival.com

(480) 963-4571

The annual Ostrich Festival has been recognized as one of the "Top 10 Unique Festivals in the United States" There is something for everyone at the Ostrich Festival. The Ostrich Festival will feature Ostrich Races, an Exotic Petting Zoo, Pig Races, a Sea Lion Show, a Hot Rod Show, Amateur Boxing, a Thrill Circus (including the Globe of Death), Jest in Time Family Circus, Medieval Jousting, an additional live ostrich display and three stages of live entertainment, all included in admission price.

Scottsdale Fashion Square Mall

7014 East Camelback
Scottsdale, AZ 85251
www.fashionsquare.com

(480) 941-2140

Fashion Square Mall is the biggest and the best — true destination retail in Arizona with over 250 shops.

South Mountain Park

10919 S Central Ave
Phoenix, AZ 85042-8302

(602) 495-0222

At over 16,000 acres, South Mountain Park and Preserve often is considered the largest municipal park in the country. There are more than 50 miles of trails for horseback riding, hiking and mountain biking. Dobbins Lookout, at 2,330 feet, is the highest point in the park accessible by trail. If you aren't into hiking, biking or riding, you can simply drive to Dobbins Point to get a fantastic view of the

SPECIAL JUST TO THE VALLEY

Valley of the Sun. It's just over 5 miles from Central Avenue to Dobbins Lookout.

Spring Training

Cactus League

www.cactusleague.com

For baseball fans Phoenix means great games, great players, jumbo hot dogs, cheap tickets, and the opportunity to get up close and personal with the athletes.

15 teams playing Spring Training baseball in the Phoenix area:

Arizona Diamondbacks

Chicago Cubs

Chicago White Sox

Cincinnati Reds

Cleveland Indians

Colorado Rockies

Kansas City Royals

Los Angeles Angels of Anaheim

Los Angeles Dodgers

Milwaukee Brewers

Oakland Athletics

San Diego Padres

San Francisco Giants

Seattle Mariners

Texas Rangers

WILDERNESS AND RECREATION AREAS

Patriots Square Park (602) 495-3798 or (602) 261-8055
Central Ave. and Washington St.

The 2.5-acre park boasts an outdoor performing arts stage with a 10,000-watt PA system and framed by a man-made waterfall. A large parking garage is situated under the park.

South Mountain Park (602) 495-0222
10919 S. Central Ave.

Encompassing an impressive 16,500-acre section of Phoenix, South Mountain Park is the largest municipal park in the world. It boasts more than 300 species of flora and is home to a variety of fauna. Picnic areas and ramadas, hiking trails, and scenic lookouts are offered. A paved road leads to the mountains summit where visitors enjoy a panoramic view of the valley.

Squaw Peak Recreation Area (602) 262-7901
2701 E. Squaw Peak Dr.

Squaw Peak, part of the Phoenix Mountain Preserves, is one of the city's best-known landmarks. A 1.2-mile trail leads to the summit, which offers a spectacular view of the Valley of the Sun.

Telephone Pioneers of America Park (602) 262-4543
1946 W. Morningside Dr.

This barrier-free park features wheelchair-accessible playground equipment, two beep-baseball fields, a therapeutic heated pool (for disabled and their families only), an activity room, and courts for handball, volleyball, tennis, and basketball. Ramadas, grills, and picnic areas also are on-site.

Tonto National Forest (602) 225-5200
2324 E. McDowell Rd.

The forests 2.9 million acres comprise one of central Arizona's most scenic outdoor recreation areas. Its lakes are popular sites for water sports and serve as watersheds and wildlife habitats as well. The Salt and Verde Rivers offer opportunities for tubing, rafting, and fishing. In higher elevations near Payson and Young, there are camping and other outdoor recreation opportunities. Fire restrictions may be in place during the summer season.

Out of Africa Wildlife Park (480) 837-7779

Featured at this wildlife park are leopards, mountain lions, and tigers. The Arizona exhibit includes wolves, bears, and cougars. 2 mi. northeast of Shea Blvd. and Hwy. 87, Fountain Hills.

Papago Park/Hole-in-the-Rock (602) 256-3220
Galvin Pkwy. and Van Buren St.

Home of the Hole-in-the-Rock landmark, this park's attractions include the Phoenix Zoo, the Desert Botanical Garden, a golf course, museums, fishing lagoons, and hiking and biking trails.

The Phoenix Zoo (602) 273-1341
455 N. Galvin Pkwy.

Zoo trails showcase the animals and plants of the tropics, the African savanna, and the Arizona desert. Discovery Trail features small animals and a petting zoo and the new Harmony Farm. More than 1,300 animals make their home here.

Arizona Biltmore (602) 955-6600
24th Street and Missouri Avenue

Deer Valley Rock Art Center (602) 582-8007
3711 W. Deer Valley Road

Goldfield Ghost Town (480) 983-0333
North of Apache Junction, Highway 88

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WILDERNESS AND RECREATION AREAS

In Phoenix

Camelback Mountain East McDonald Drive at Tatum Boulevard	(602) 256-3220
Encanto Park 15th Avenue and Encanto Boulevard	(602) 261-8993
Lost Dutchman State Park Superstition Mountains	(480) 982-4485
Papago Park Galvin Parkway and Van Buren Street	(602) 256-3220
South Mountain Park 10919 South Central Avenue	(602) 495-0222
Squaw Peak 2701 East Squaw Peak Drive	(602) 262-7901
Telephone Pioneers of America Park 1946 West Morningside Drive	(602) 262-4543

Around Phoenix

The Apache Trail

Located on Arizona Hwy. 88, about 2 hours from Phoenix. This famous scenic drive trail will take you winding up, down, and all around through the Superstition Mountains and Tonto National Forest. You'll pass through thickets of Cholla, Palo Verde Trees, Saugaros and Chaparral, past the miniscule town of Tortilla Flat, and by Roosevelt Dam and Lake.

The Grand Canyon

Located on Route 180, about five hours from Phoenix. This is one of the great spectacles of the world, and words will not do it justice. Drive northwest as often as you like to bathe yourself in the magnificent presence of this 2.6 billion year old multi-hued geologic phenomenon carved by the Colorado River, the wind, and periodic shifting of the Earth's crust.

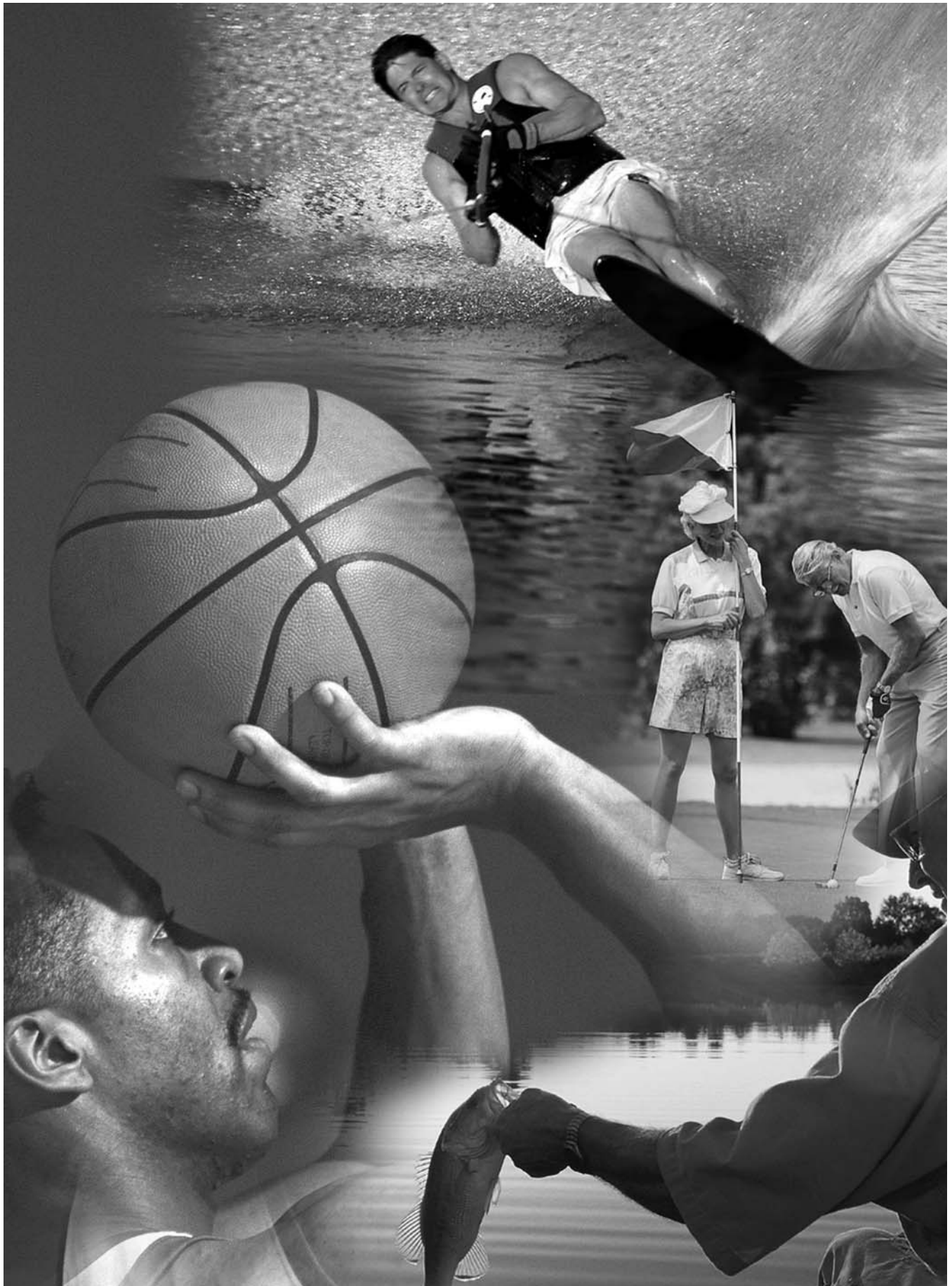
Sedona

Located on State Route 179, about two hours from Phoenix. Reputedly a powerful geographical location where major energy currents running through the Earth's crust converge, Sedona is replete with splendid red rock formations that seem to inspire visions of a divine power in all, no matter what their spiritual beliefs—the rocks have names such as “Cathedral Rock” and “Bell Rock,” and thousands of people come to Sedona each year on seeming pilgrimages to witness the power of these dazzling stone sculptures. It is home to hundreds of artists, and art galleries abound. On your way back to Phoenix, check out Jerome, a quirky and charming old mining town made up of beautiful Victorian houses with shaded porches built up and down a steep tree-covered mountain. The town is now an eccentric mélange of restaurants, cafes, odd museums, tiny bed and breakfasts, and galleries flanking the sides of steep streets you'll strain your shins to scale. The juxtaposition of old clapboard houses with big-leafed shade trees grazing their roofs and desert mountain air and animals will make you feel oddly transported to a town that's part East Coast New England, and part frontier desert Ghost Town.

Wine Country

Off of Arizona Route 83, just south of Tucson. Spanish padres many years ago were delighted to learn that the climate and geologic conditions in this area south of Tucson were ideal for growing sweet, fruity wine grapes. Currently the area boasts wineries, sophisticated and tantalizing restaurants, and a plethora of bed and breakfasts.

Other Arizona attractions not to miss include the Canyon de Chelly, the Painted Desert, Flagstaff, Tucson, and Kartchner Caverns State Park and Bisbee.





SPORTS WISE PHOENIX

With the Arizona Diamondbacks, past World Series champions, there couldn't be a more exciting time for baseball fans to be in Phoenix. In addition to the Diamondbacks who play at Chase Field, Phoenix is also the home base of the Arizona Cardinals (NFL), the Phoenix Suns (NBA), the Phoenix Coyotes (NHL), the Phoenix Mercury (WNBA), and the Arizona Rattlers (arena football), the Arizona Sting (NLL) and the Arizona Sahuaros (MPSL).

Phoenix is the host of the yearly Tostitos Fiesta Bowl college football festival, and rents rooms to players on seven major league baseball teams who conduct their spring training in Phoenix each year: the Chicago Cubs, San Diego Padres, Milwaukee Brewers, Anaheim Angels, San Francisco Giants, Seattle Mariners, and Oakland Athletics. The Phoenix Open (PGA), Standard Register Turquoise Classic (LPGA), and The Tradition (Senior PGA) are the pro golf matches that unfold in Phoenix each year. In addition, the Phoenix International Raceway and Manzanita Speedway feature Indy, NASCAR, and drag racing.

Glendale is the new home of NFL Arizona Cardinals. The new University of Phoenix Stadium offers an air-conditioned space for 63,000 permanent seats, expandable to 73,000 for mega events like the Tostitos Fiesta Bowl and NFL Super Bowls. It is a state-of-the-art facility featuring a roll-out natural grass field and retractable roof.

Arenas/Stadiums

University of Phoenix Stadium — Arizona Cardinals

Glendale, AZ, between the Loop 101 and 91st Ave
(623) 266-5000, Toll-Free: (800) 999-1402
www.azcardinals.com

Chase Field — Arizona Diamondbacks

Fifth and Jefferson Streets
(602) 514-8400
www.azdiamondbacks.com

The Fiesta Bowl

Information: (480) 350-0900
Tickets: (480) 350-0911

Dont miss NCAA bowl game excitement in Glendale in January!

Jobing.com Arena — Phoenix Coyotes, Arizona Sting

9400 W Maryland Ave
Glendale, AZ 85305
(623) 772-3200
www.PhoenixCoyotes.com, www.arizonalax.com

Phoenix International Raceway

115th Avenue and Baseline Road

(602) 252-2227

US Airways Center (602) 379-7800
 201 East Jefferson Street
 Phoenix Suns—basketball, Phoenix Mercury
 Arizona Rattlers—football
 www.nba.com/suns, www.wnba.com/mercury
 www.arizonarattlers.com

Arizona Rattlers (602) 514-8300
 One Phoenix Suns Plaza
 201 E. Jefferson St., Phoenix

The Rattlers have captured two arena football world championship titles since the team came to Arizona in 1992. Home games are played at America West Arena, and the action-packed season runs from April to August.

Baseball

“Americas favorite pastime” is also a Phoenix favorite. With more than 300 days of sunshine per average year, baseball is one of the most popular sports in the Valley of the Sun.

Arizona Diamondbacks (602) 514-8400, (480) 503-3111 (Dillard's)
 P.O. Box 2095
 Phoenix, AZ 85001

The defending National League Western Division Champion Diamondbacks begin their 2000 season April 4 against the Philadelphia Phillies. The season continues through October 1 featuring 81 regular-season games at Chase Field. The 49,075-seat park boasts a retractable roof, air conditioning, natural grass playing field, an interactive museum, and a swimming pool. Parking is available at nearby locations.

HoHoKam Park Tickets: (480) 964-4467, Stadium: (480) 644-4451
 1235 N. Center St., Mesa

The park is the spring-training home of the National Leagues Chicago Cubs baseball team.

Peoria Sports Complex (623) 412-4211
 6101 N. 83rd Ave., Peoria

The complex, 12 miles northwest of Phoenix, is the spring-training home for the San Diego Padres and the Seattle Mariners baseball teams.

Basketball

Phoenix Mercury (602) 252-WNBA [9622]
 One Phoenix Suns Plaza
 201 E. Jefferson St.

The Mercury basketball team is the new Women's National Basketball Association franchise for Phoenix. Games are played at US Airways Center from June through August.

Phoenix Suns (602) 379-7900
 One Phoenix Suns Plaza
 201 E. Jefferson St.

The Suns basketball team is the National Basketball Association franchise for Phoenix. Games are played at America West Arena.

Football

Arizona Cardinals (602) 379-0101
 8701 S. Hardy Dr.
 Tempe

Arizona Cardinals NFL football games are played at Sun Devil Stadium on the Arizona State University campus.

Hockey

Phoenix Coyotes (623) 772-3200
 6751 N. White Out Way, #200
 Glendale, AZ 85305

The Coyotes represent the Valley of the Sun as a member club of the National Hockey League. Catch Coyotes games at Jobing.com Arena.

Racing

Firebird International Raceway (602) 268-0200
 20000 Maricopa Rd.
 Chandler

Firebird Raceway presents NHRA drag racing, drag boat racing, International Hot Boat Association races, UHRA hydroplane races, and street/bracket racing year-round.

Phoenix Greyhound Park (602) 273-7181
 3801 E. Washington St.
 Phoenix

Greyhounds race nightly and some matinees year-round except Christmas Eve and Christmas Day.

Phoenix International Raceway (602) 252-3833
 7602 S. 115th Ave.
 Avondale

Phoenix International Raceways auto racing season runs October-May. The schedule includes five races and is topped by an Indy-car race in March and a Winston Cup stock car race in October.

Turf Paradise Race Course (602) 942-1101
 1501 W. Bell Rd.
 Phoenix

Thoroughbred horse racing is scheduled afternoons daily September-May.

Soccer

Arizona Thunder (602) 263-KICK (5425)
 P.O. Box 34268
 Phoenix, AZ 85067-4268

The Arizona Thunder is a charter member of the World Indoor Soccer League and plays at Arizona Veterans Memorial Coliseum (Seating Chart) July through December.

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GOLF COURSES

What Makes the Phoenix Golf Experience So Unique?

Start with near-perfect weather, add outstanding courses and the Sonoran Desert's scenic beauty and you understand why metro Phoenix is one of the world's top golf destinations.

The Phoenix area has 190+ of the state's 300 golf courses, Greater Phoenix offers abundance of challenging links. Statistics show that last year more than 2 million tourists and 500,000 Arizona residents spent nearly \$1 billion on golf and related products, while

playing 11 million rounds. So you can see, Phoenix golf is quite popular!

Greater Phoenix has added more golf courses than any place in the United States over the past six years. Since 1992, 585 holes have been added to the local golf inventory with 522 more in the planning stage or under construction. Arizona has more golf courses per capita than any state west of the Mississippi River.

Course	Address/Phone	USGA Slope Rating	Course Length	Par	Course Designer
Arizona Biltmore/Adobe	2400 E Missouri Av	119	6,522	72	William Bell/Bill Johnson
Arizona Biltmore/Links	Phoenix AZ 85016 (602) 955-9655	126	6,300	71	William Bell/Bill Johnson
Eagle Mountain	14915 E Eagle Mountain Pkwy Fountain Hills, AZ 85268 (480) 816-1234	139	6,777	71	Scott Miller
Estrella Mountain	11800 S Golf Club Dr Goodyear, AZ 85338 - 9512 (623) 386-2600	136	7,139	72	Jack Nicklaus
Gold Canyon/Dinosaur Mountain	6100 S Kings Ranch Rd Gold Canyon, AZ 85218 - 4679 (480) 982-9090	143	6,682	70	Ken Kavanaugh
Grayhawk/Raptor	8620 E Thompson Peak Pkwy	143	7,250	72	Tom Fazio
Grayhawk/Talon	Scottsdale, AZ 85255 - 9141 (480) 502-1800	143	6,973	72	Graham & Panks Int'l
JW Marriotts Wildfire/Faldo	5505 E Pinnacle Peak Rd	127	6,846	71	Nick Faldo
JW Marriotts Wildfire/Palmer	Phoenix, AZ 85003 (480) 419-6314	135	7,145	72	Arnold Palmer
Kierland/Ironwood/Acacia	15636 N Clubgate Dr Phoenix, AZ 85042 - 7214 (480) 922-9283	128	6,974	72	Scott Miller
Las Sendas	7555 E Eagle Crest Dr Mesa, AZ 85207 - 1053 (480) 396-4000	145	6,874	71	Robert Trent Jones, Jr.
The Legacy	6808 S 32 St Phoenix, AZ 85042 - 6004 (602) 305-5500	128	6,765	71	Gary Panks
Legend Trail	9462 E Legend Trail Dr Scottsdale, AZ 85250 (480) 488-7434	135	6,845	72	Reese Jones
The Phoenician	6000 East Camelback Rd Scottsdale, AZ 85251 - 1949 (480) 423-2449	130	6,300	71	Homer Flint/T. Robinson Sr.
Raven/South Mountain	3636 E Baseline Rd Phoenix, AZ 85042 - 7214 (602) 243-3636	130	7,078	72	David Graham, G. Panks

GOLF COURSES

Course	Address/Phone	USGA Slope Rating	Course Length	Par	Course Designer
Sunridge Canyon	15300 E Desert Canyon Dr Fountain Hills, AZ 85268 - 3179 (480) 816-9933	142	6,840	71	Keither Foster
Talking Stick/South	9998 E Indian Bend Road Scottsdale, AZ 85256 - 1201 (480) 860-2221	125	6,833	71	Bill Coore/Ben Crenshaw
TCP of Scottsdale	17020 N. Hayden Road, Scottsdale, AZ 85255 (480) 585-3600	138	7,216	71	Tom Weiskopf, Jay Morriah
Tonto Verde/Peaks	18401 E El Circulo	133	6,744	72	David Graham, G. Panks
Tonto Verde/Ranch	Rio Verde, AZ 85263 - 5033 (480) 471-2582	130	6,988	72	Gary Panks
Troon North/Monument	10320 E Dynamite Blvd	147	7,028	72	Jay Mornish, T. Weiskopf
Troon North/Pinnacle	Scottsdale, AZ 85262 - 5662 (480) 502-5360	147	7,044	72	Tom Weiskopf, J. Morriah
We-Ko-Pa	18200 E Toh Vee Cir Fort McDowell 85264 (480) 836-9000	137	7,225	72	Scott Miller
Whirlwind/Cattail	5770 W North Loop Road	132	7,218	72	Gary Panks
Whirlwind/Devils' Claw	Lone Butte, AZ (520) 796-4653	131	7,029	72	Gary Panks



PHOENIX SHOPPING

'TILL YOU DROP

Grocery Stores

The larger food stores in the Phoenix Metropolitan area include:

A. J.'s Purveyor of Fine Foods
Albertsons/CVS Food and Drug Stores
Bashas Supermarkets
Food City
Fry's Supermarkets
Safeway
Sprouts
Whole Foods

To find the nearest location please visit:

www.hellophoenix.com/YP/c_GROCERYSTORESBYNAME.Cfm

Major Shopping Centers

There are fine shopping malls all over the Valley of the Sun. Some are more traditional malls, some are outlet malls, and some are more specialty store oriented.

Arizona Center

455 N 3rd Street
Phoenix, AZ 85004-2240
(602) 271-4000

Located in the heart of downtown Phoenix, the Arizona Center is an open-air oasis of dining, shopping, ponds and gardens in a unique urban setting. Go to any major city's downtown area and you'll find one spot that seems to give the whole place its power. It's electricity. In Phoenix, that place is Arizona Center.

Arizona Mills

5000 Arizona Mills Circle
Tempe, AZ 85282
(480) 491-7300

The ultimate outlet shopping mall. featuring merchandise from the world's best brands, over 60 outlets store. The mall also features IMAX theatre and the Rain Forest Café.

Arrowhead Towne Center

7700 West Arrowhead Towne Center
Glendale, AZ 85308
(623) 979-9764
atc@westcor.com

Arrowhead Towne Center is the Northwest Valley's premier shopping venue serving this expanding marketplace of metropolitan Phoenix. The 1.3 million-square-foot center boasts an array of stores and eateries including five department stores – Dillard's, Robinsons-May, Sears, JCPenney, and Mervyn's, a 14-screen AMC Theatre, two sit-down restaurants, a terrific food court, more than 170 specialty retailers, and a scenic outdoor amphitheater.

PHOENIX SHOPPING

Biltmore Fashion Park

(602) 955-1963

2400 East Camelback Road
Phoenix, AZ 85016
Biltmore@westcor.com

The Valley's original luxury lifestyle shopping designation, Biltmore Fashion Park's collection of more than 70 boutiques and fine restaurants are showcased in a charming outdoor garden setting.

This year, Biltmore Fashion Park will embark on a multiphase redevelopment that will introduce a fresh, contemporary and sophisticated style to the center and the neighboring area. The new architectural design will be accented by unique outdoor spaces, refining the center's classic charm and elegance. A redesigned streetscape will provide better pedestrian and vehicular traffic flow, both within the property and in connection with the surrounding community. Once transformed, Biltmore Fashion Park will be a destination that is both metropolitan and chic.

Borgata of Scottsdale

(480) 998-5965

6166 North Scottsdale Road
Scottsdale, AZ 85253
www.borgata.com

The Borgata of Scottsdale has been a major shopping destination in Arizona for nearly two decades. This retail village is a favorite for both residents and visitors. The Borgata of Scottsdale's ambiance reflects the spectacular atmosphere of northern Italy's region. Scottsdale's popular shopping village mirrors what can be found in San Gimignano, Italy, complete with turrets and towers, thick stone walls and bubbling fountains. Visitors are charmed by the blend of specialty shops, patio dining and "Old World" courtyard atmosphere.

Chandler Fashion Center

(480) 812-8488

Chandler Boulevard & Loop 101
Chandler, AZ 85226
Email: cfc@westcor.com

Chandler Fashion Center is comprised of more than 240 shops and restaurants including Nordstrom, Robinsons-May, Dillard's, Sears, Coach, Williams-Sonoma and Pottery Barn. The regional shopping center is part of a 320-acre urban village which includes shopping, dining and hotels. Developed as an indoor/outdoor shopping experience, the center includes a 20-plex Harkins theater, a community room/conference facility, full-service concierge desk, Chandler visitor's information and valet parking. Shoppers can also delight in the SRP Centennial Waters—an impressive display of water, light and music.

Desert Ridge Marketplace

(480) 513-7586

21001 North Tatum Blvd
Phoenix, AZ 85050

Home to 75 stores and 31 restaurants, spread over 1.2 million square feet of retail space, Desert Ridge Marketplace delivers the ultimate shopping experience in a distinctive outdoor setting. Conveniently located north of the Loop 101 on Tatum Boulevard in

Phoenix, Arizona, the interactive shopping, dining and entertainment destination is approximately 20 minutes from downtown Phoenix and easily accessible from any of the surrounding communities.

Desert Sky Mall

(623) 245-1400

7611 West Thomas Road
Phoenix, AZ 85033-8008
dsm@westcor.com

Desert Sky Mall is conveniently located 1 mile North of the I-10 Interstate and 2 miles East of the Agua Fria Freeway (loop 101), on Southwest corner of 75th Avenue and Thomas Road. Anchor stores include Dillard's and Sears.

Fiesta Mall

(480) 833-5587

1445 W. Southern Ave Suite#2104
Mesa, AZ 85202-4842
www.shopfiesta.com

Fiesta Mall is located in Mesa, Arizona, the Phoenix metro area's second largest city. The 1.30 million-square-foot center is the home of more than 135 stores including Abercrombie and Fitch; Forever 21; Torrid; American Eagle Outfitters; Vans; and Zumiez! The Cafes at Fiesta offers a wide selection of eateries ranging from Johnny Rockets to Panda Express. The wide mix of merchants along with the Children's Play Area and Children's programs has made Fiesta Mall the perfect shopping destination for shoppers of all ages!

Kierland Commons

(480) 348-1577

15044 N Scottsdale Rd
Scottsdale, AZ 85254
KierlandCommons@westcor.com

Kierland Commons is a 38-acre "main-street" development that incorporates retail, entertainment, office, restaurant and residential components. Dispersed throughout the Commons in one-, two-, and three-story buildings, the different retailers face the project's Main Street and interior roadways. A lushly landscaped Central Plaza with shops, restaurants and a distinctive fountain help create an intimate gathering place at the heart of the project. Unique architecture and public spaces evoke a "main-street" ambiance unlike any in the Valley.

Paradise Valley Mall

(602) 996-8846

4568 E. Cactus Rd.
Phoenix, AZ 85032
pvm@westcor.com

Paradise Valley Mall offers just what you're looking for! In addition to Macy's, Dillard's, Robinsons-May, Sears and JCPenney, Paradise Valley Mall has more than 150 specialty stores and restaurants. Enjoy shopping at your favorite stores including GAP, Ann Taylor, Ann Taylor Loft, American Eagle Outfitters, Origins, Aveda, Tilly's, Limited Too!, and Old Navy. Relax by the Playground as you watch children play or grab a bite to eat at our food court where children of all ages can experience the mall's Coca-Cola Carousel.

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PHOENIX SHOPPING

Scottsdale Fashion Square

7014-590 East Camelback Road
Scottsdale, AZ 85251
www.fashionsquare.com

Home to more than 40 exclusive retailers not represented anywhere else in Arizona, Scottsdale Fashion Square boasts Arizona's only Neiman Marcus, Burberry, kate spade, Brooks Brothers, Louis Vuitton, Tiffany & Co. and Boss Hugo Boss, to name a few. Dillard's opened their largest store in the country at 350,000 square feet. Additionally, Macy's, Nordstrom's and Robinsons-May are anchor department stores located in the mall.

Superstition Springs Center

6555 E. Southern Avenue
Mesa, AZ 85206
ssc@westcor.com

We are thrilled to announce that Phase II of Superstition Springs Center Renovation is underway! Not only will Superstition Springs Center be adding a Borders Books and Music along with a new look for our outdoor amphitheater, the remodel will include the addition of two retail pads and extra parking spaces.

(480) 949-0202

Town and Country Shopping Center

2021 E Camelback Road
Phoenix, AZ 86014
www.townandcountryshops.com

(602) 955-6850

Town and Country Shopping Center has over 40 specialty stores. In addition to its stores, you can enjoy Town and Country's annual ART WALK November to April on the second Saturday of each month. A local favorite is our Farmers' Market. Many vendors provide a variety of fresh produce and baked goods. There is also weekly live entertainment at the Farmers' Market adding to the shoppers weekly must do!





MOVING

SMOOTH TRANSITIONS

Choosing a Moving Company

Have at least three movers come to your home and give estimates. Be sure to ask whether the estimates are binding, non-binding or guaranteed not to exceed a certain amount. Obtain each company's assigned Motor Carrier number and call the USDOT at (202) 358-7000 to determine if they are registered and have the proper insurance on file. Ask your prospective moving company for a copy of the "Your Rights and Responsibilities When You Move" booklet.

Relocation to Your New City

If you're one of the 40 million Americans planning to move this year, you need a strategy. Starting early and staying organized is the key to a painless move. In general, follow the pre-move checklists provided. These lists will help you track the myriad details needed to facilitate your move.

If you are selling your present home and/or buying a new one, refer to the home inspection checklist and the mortgage glossary. If you are planning to rent in your new city, read the article on rental tips. And, if you are undecided, we hope the article entitled "Buying vs. Renting" will help you assess the pros and cons of each.

Whatever decisions you face based on your particular circumstances, stay positive, calm and organized. And, don't forget to make some time just for yourself. It will probably save you a lot of time in the long run!

Packing Tips

- Sort your belongings. If you don't use an item, dispose of it.
- Label boxes indicating what they contain and in which room they should be placed.
- Drain gas and oil from power tools so they will not leak; dispose of all volatile or corrosive chemicals.
- After cleaning out the refrigerator and/or freezer, place pieces of charcoal in them to prevent mildew.
- Pack important records in easily accessible place. Include medical, dental, school, insurance, credit card and tax records.
- Use strong, clean containers with lids secured with twine or tape.
- Put no more than 50 pounds in each container.
- Place heavy items towards the bottom of the containers; lighter items on top.
- Protect all finished surfaces from scratching by wrapping them in paper.
- Use plenty of cushioning such as shredded or crumpled paper to protect belongings in boxes. Remember that newspaper ink can rub off and stain items packed with it.
- Pack items tightly to avoid shifting during move.
- Fragile items, like china, should be packed in reinforced boxes or in special boxes with compartments.
- Individually wrap and cushion electrical appliances.
- Make sure liquids and foodstuffs are placed in carefully sealed containers. Wrap and pack kitchenware tightly to prevent damage.



SMOOTH TRANSITIONS

- Chests and dressers should not be overloaded since glued furniture joints could collapse.
- Unusually shaped or valuable items should be crated or moved by you and not the movers. Easily crushed items should be individually boxed and cushioned.
- You should not remove home fixtures such as window treatment hardware, towel racks and electrical fixtures. Unless your sales agreement specifically states otherwise, such items are usually considered legally part of your residence. Let the moving company pack furniture, mirrors and artwork to prevent damage.

Stay Organized

Here are some basic tips to help make moving less traumatic:

- Pack an "Immediate Box" or an overnight suitcase with the necessities you'll be needing right away. Don't forget to include medicines and a first aid kit, toilet paper, tissue, and paper towels.
- Pack an "Immediate Kitchen" box including trash bags, the coffee pot or tea kettle, toaster, plastic silverware, paper plates, styrofoam cups and some non-perishable snacks, such as crackers, peanut butter, dried fruit. This way, there will be some instant sustenance while you get organized.
- Affix colored labels to the moving boxes according to destination. Put the same-color labels or signs on the door of the rooms

where these boxes go. This way, movers will be directed to the correct rooms if you're not available to tell them where to put each box.

- Make a detailed floor plan for where you want things to go in your new home. Photocopy it so you can tack up copies in every room for the movers.
- Take snapshots of wall units and shelves, so you know how things were arranged on them.

Settling Into Your New Home

- Start by making the beds. Bedding tends to be bulky and eliminating lots of boxes quickly and easily will be encouraging.
- Unpack and organize children's belongings next. Young children will quickly become restless without familiar things. Remember to position storage hooks and shelves that children will be using within their reach.
- Next, tackle the kitchen. This job will go much faster if each box has been specifically labeled as to its contents. Simply labeling "Kitchen" doesn't help you prioritize which box to unpack first.
- Stay positive. Getting settled into your new home can seem overwhelming unless you look at it as a series of small projects.
- Congratulate yourself! You accomplished a lot today!



You Pack, We Drive, You Save®

Every day, companies large and small are faced with guiding employees through one of the most difficult transitions in their lives — relocation. With so much riding on every relocation, you need a partner with the experience and knowledge to lessen the burdens of relocation. ABF U-Pack Moving® simplifies your corporate relocation program, bringing you and your employees money saving opportunities and friendly, personalized customer service. Mention this ad or enter **"NEWMKT"** in the referral box on the online quote form and receive \$50 off your moving quote.



How does ABF U-Pack Moving® work?



YOU PACK...

and load the trailer that ABF delivers to your home.



WE DRIVE...

the trailer to your new destination. The transportation industry recognizes ABF drivers for their outstanding safety record.



YOU SAVE...

money! There are no unknown costs like there are with renting a truck. You can even save thousands of dollars over full-service movers. Since you only pay for the space you use, we will never ask you for more money based upon the reweighing of your goods.



You Pack, We Drive, You Save®

(877) 450-3608

www.relocation.upack.com

A B F U - P A C K C O R P O R A T E M O V E S

WHAT'S ALL THE TALK ABOUT. YOU PACK, THEY DRIVE MOVING?

Moving Decisions

Are you faced with an upcoming job relocation? With so many options for moving your household items, it can be a difficult decision to determine which service best fits your moving needs. Also, with a limited relocation budget from your employer to cover your moving costs, finding a service that complements your pocketbook is important as well. While hiring a professional moving company may be time-saving, the cost for full-service moving could be several thousand dollars. A recent trend in the moving industry is the do-it-yourself moving option. Most people associate do-it-yourself with the truck rental option; however, the “you pack, they drive” moving alternative is becoming increasingly popular.

New Moving Alternative

With this type of service, you are expected to pack and load your items in an adequately-sized commercial trailer. You are given up to two business days to pack and load your goods. The cost of the move is controlled by the customer because this service allows you to pay for only the space used in the trailer. Once you have completed the packing and loading process, the trailer is picked up by the local dispatch office. The trailer is then transported by a professional driver to your destination. You will receive an estimated arrival time for delivery of your goods and will also have the ability to track your goods during the transit of your move. Upon arrival at your new home, the trailer is delivered at the appointed time and you will unpack and unload your goods. The local dispatch office will then come and remove the empty trailer.

Save Time and Money

The “you pack, they drive” moving alternative saves you the trouble of driving an unfamiliar vehicle as well as the stress and difficulty during a long-distance drive. Since the estimates provided for this service are based on volume (space) and not weight, you will avoid unexpected higher moving costs and hidden fees associated with other full-service moving companies. Unlike a rental truck, the normal moving expenses such as fuel, taxes, tolls, and unexpected costs such as flat tires and engine blowouts are covered by the service provider.

Loading Service Options

The cost savings of using the “you pack, they drive” service largely result from packing and loading your trailer. Some customers may not have the physical ability or manpower to pack and load their own trailer. This problem is relatively easy to solve—simply check with one of the packing and loading companies suggested by the “you pack, they drive” service provider. You can locate packing and loading assistance in both your origin and destination cities. By combining the “you pack, they drive” service with local loading and unloading assistance, you can save money versus using a full-service moving company.

The Choice is Yours

During your search for the best moving option for your upcoming job relocation, consider the “you pack, they drive” moving option and know that you are in control of every aspect of your move. You will not only save time and money, you will experience less stress and headache during an already stressful part of your life.

PRE - MOVE CHECKLIST

One Month Before

- Take Inventory. Decide what to keep and what to get rid of.
- Reserve a rental truck or select a moving company. Look for rental trucks and moving companies in local brochures, yellow pages, or through your rental agent/ real estate broker.
- Make a moving file for important documents, such as family medical and dental records, school records, legal documents and titles, banking and financial statements, stock and bond certificates, tax returns, birth certificates and insurance documents. Include all receipts – many expenses are tax deductible.
- Make any car rental, airline or hotel arrangements.
- Gather moving supplies such as boxes, tape, bubble wrap and paper for wrapping.
- Post Office: A week before you move, you should stop by your local post office to fill out a change of address cards. Correspondence cards are also available to send to various companies such as credit card companies, magazine publishers and any other organizations that should be informed of your move. The mail will be forwarded to your new home for a full year. After a year, the mail will be returned to the sender with your new address stamped on it. You can get an official change form at the local post office or on the Internet at www.usps.gov/movernet.
- Credit Card Companies: Immediately notify all your credit card companies of your move. Keeping an individual file on each one makes this process much easier. We suggest using the correspondence cards offered at the post office in addition to requesting in writing that they send you a letter of confirmation. It is also recommended to make a follow up call.
- Purchase Insurance: If you are moving from out of state and are insured by a fairly large company, they will most likely have an office in the city you are moving to. If you need to find a new company, it is important to get homeowners insurance at least one month before the move. Those moving to an apartment need to contact the insurance company two weeks before the move. If you have large amounts of jewelry and/or furs coats it's important to contact the agency as soon as possible since you will be needing additional coverage.
- Remember to request the return of any security deposits.

Two Weeks Before

- Notify Phone Company: Your new local phone company should be notified of your move no sooner than 30 business days prior to move, and no later than 5 business days before moving. The service representative will run a quick credit check and assign you a new telephone number.
- Notify Utilities: The electric and gas service companies should be contacted at least two weeks before your move. The old service will need your move out date and you should request the return of any deposits at this time. The new service will need your move in date to determine when service will be turned on or transferred to your name. You can inquire if they have a billing plan to balance out of season differences by paying a set amount each month. If moving into an apartment, check with the property manager to see if service was left on before you call the utility companies. Write down the emergency numbers to call in event of a problem or outage.
- Banks: (checking accounts, investments, etc.): Before you move to your new city, make sure all existing accounts in your old bank are closed. Find a new bank to fill your personal needs and open accounts, order checks and obtain direct deposit forms if applicable.
- Find a new doctor and dentist and have your family's medical records transferred to them.
- Refill any prescription medications which must be taken regularly and arrange to have those prescriptions transferred to your new city.
- Arrange to register your children in their new school(s). Contact their current school(s) to have their records forwarded.

PRE - MOVE CHECKLIST

One Week Before

- Confirm any travel plans or reservations.
- Finish packing and make sure all boxes are clearly labeled.
- Subscribe to the local newspaper and visit the Chamber of Commerce in your new city for additional community information.
- Change of Address Notification: You will need to notify the Postal Service that you are moving. It is now possible to do so without visiting the post office. Go to website listed above. For the fee of \$1.00 you may fill out the address change information online and receive an email confirmation. Or you may choose to print the form and mail it to your local post office. US Postal Service, www.usps.com
- Notify IRS: You will also need to notify the IRS that you have moved. This will ensure you receive your IRS refund and/or any other correspondence. To change your address with the IRS, complete a Form 8822 (PDF), Address Change Request. This is available on the IRS website. IRS, www.irs.gov

One Day Before

- Pick up your rental truck or confirm your move with the moving company.
- Make sure you and your movers have the directions to your new home. Plan your travel so that you will be there to greet them and unlock your home. Have a backup plan in case one of you gets delayed.
- Obtain the driver's cell phone number and give him/her yours so you can stay in touch in case one of you is delayed.
- Ask what form of payment the movers will accept (check, money order, certified check, travelers checks) and make necessary arrangements.

Moving Day

- Early on moving day, reserve a large place for the moving truck to park. Mark off an area with cones or chairs. If you need to obtain parking permission from your apartment complex manager or the city, do so in advance.
- Before work starts, walk through the house with the movers and describe the loading order. Show them items you intend to transport yourself. You should have these items grouped in an area prior to the movers arriving. Remain on site to answer the movers' questions and to provide special instructions.
- Walk through your home and make sure that everything was loaded. Make sure you have the keys to your new home.
- Remember that professional movers expect to be paid in full before your goods are unloaded. Check for damage, as items are unloaded and report any problems right away.
- Unless the company's policy prohibits the acceptance of gratuities, it is customary to tip each mover. \$20 is a good amount; you may want to tip more or less based on the service you received.
- If you are moving yourself and getting help from friends, make sure you create a task list. Be sure to have everything packed before your help arrives. It is natural for people to work in pairs, but you should consider each person's physical ability and health status. Plan to provide beverages and food for your volunteers. Load the truck according to the directions your truck rental agency gave you, and make sure that you understand how to operate and drive the rental truck before you leave the agency.

RELOCATING YOUR PET

Your coffee is finally brewing after what seemed like an endless search through the boxes left by the moving company. The disk jockey on the radio reads the weather forecast and you learn that it is 90 degrees outside with an expected high of 110. Welcome to your new city, but at least your company gave you a nice raise for relocating.

Just as you start thinking that everything is proceeding smoothly and that your new city really does have a lot to offer, you realize Prince, your four-year old Great Dane, isn't acting right. Now what? Is he really sick? Homesick? What's worse is that you don't know where the closest veterinarian is located and, of course, he or she can't be as good as Dr. Morris...and Prince just loved Dr. Morris.

Farfetched? Not really. Pets are probably most overlooked when it comes to relocating. Most people just expect their pets to wake up completely adapted to their new surroundings as if nothing changed. Although this is true for many pets, just as many find relocating to be traumatic. Furthermore, most people wait until their pet is ill before finding a new veterinarian.

What should you do then for your pet when relocating? Actually the place to begin is in your hometown before you move. Speak to your own veterinarian and tell him/her where you are moving and ask his/her advice. In most cases, this alone will be sufficient to find out what is necessary to prepare your pet for transition. Further, people will be surprised how often their veterinarian can recommend someone in the area where they are moving. Whether or not this person will actually become your new veterinarian is not as important as the peace of mind that the recommendation is from someone you trust.

Finally, don't wait until your pet is ill before looking for a veterinarian. This is an extremely emotional time and nothing can be more traumatic than having to find a veterinarian in the midst of a crisis. It is obvious, then, that you should find a new veterinarian before that first crisis occurs so that when the need arises, you will be prepared.

How do you go about finding a new veterinarian in a new city? The best place to begin is simply the NewMarket Services Information Guide. Location is an important factor, as many pets don't travel well and, in the case of emergency, distance may be a factor in receiving timely treatment.

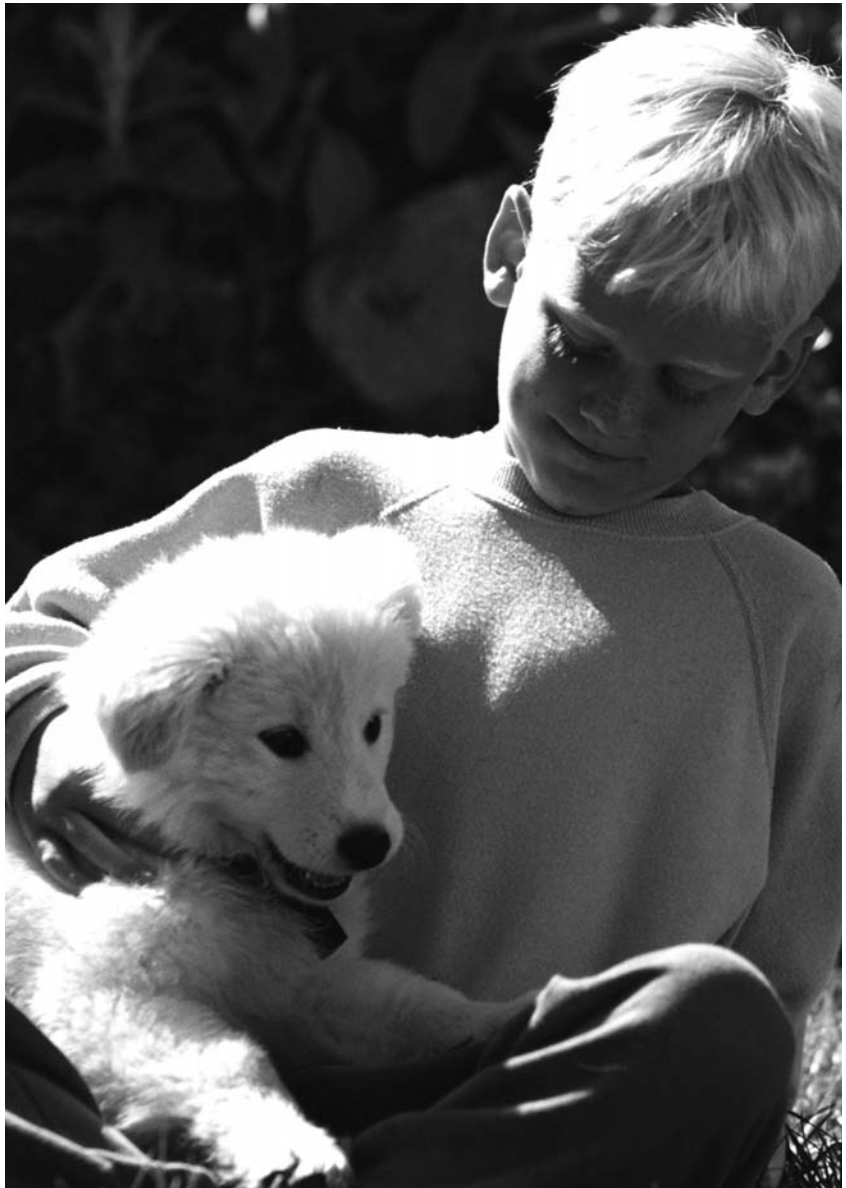
After making a list of local veterinary clinics, take the time to go visit them. Talk to the staff. Ask about office hours, fees, whether appointments are required, and what services

are available. Also, ask if it is possible to talk to the doctor so that you can introduce yourself and at least have a first impression to help you make your choice.

Finally, ask your neighbors which veterinarians they take their pets to and why. Then, of course, it's your decision, but at least you have gathered some information on which to base your decision.

All Arizona dogs must be licensed, and the license is required to be annually renewed. The exception is puppies under 4 months of age. New residents must vaccinate and license their dogs within 30 days of moving to the area. Maricopa County has leash laws and dog waste clean up laws. All dogs should be vaccinated for the possibly fatal disease Parvovirus which has run rampant through Maricopa County

Remember to NEVER leave your pet in a car in hot weather, as heat conditions in cars can quickly become fatal to animals.



THINGS TO KNOW ABOUT HAVING A PET IN THE DESERT

Dogs in the Yard

The best situation for your dog would be to have the dog be trained as an indoor pet, where she can keep cool inside the air conditioned house during the hot summer days. However, if the dog must be kept in the yard during the hot parts of the day in the summer it is absolutely essential that there be a dark, shady place where the dog can escape from the blazing sun. A tree is probably not good enough. A ventilated dog house, or a pen with shade cover, or a covered patio is a must. Make sure that there is adequate shade at all times of the day that the dog is outside. If the dog is outside, make certain that there is a good supply of clean water in a weighted dish (or two in different locations in case one gets knocked over anyway).

Keeping Dogs Cool

Some dogs enjoy water and can keep cool if a misting system is left on during the day, or if there's a kiddie wading pool for them with a couple of inches of water in it where they can sit to cool off. Keep these in the shade, too. Sitting in a tub of 110 degree water won't help the dog.

Dogs in the Pool

If your dog has access to your swimming pool or spa, make sure the dog is trained to get out of the pool. The dog needs to know how to get to the steps. If there are no steps or shallow areas, like in some lap pools, make sure the pool is fenced and locked so the dog can't get in. Every year puppies and dogs drown in backyard pools because they could jump in, but they couldn't get out.

Make sure you acclimate your pet to your new climate gradually. Take your dog for walks in the day and evening to get him used to all temperature extremes, starting with shorter walks and steadily getting longer. With indoor cats, let them out for briefer periods in the beginning, then increasing.

Yes, there is a lease law in Arizona, everyone has the right to be safe. But what about a dog's rights? Does it not have the right to run and bound through grass and mud? To meet others of his own kind?

Arizona is a pet friendly state. Now there are places where dogs can meet and socialize. They are referred to as "Bark Parks" or "Dog Parks" and they are quickly proliferating around the state. Dog Parks are designated fenced areas where people can bring their pets, regardless of make or model and allow them to romp unleashed with other dogs. Most of the Dog Parks have water available for the pets as well as pooper-scoopers or plastic bags. Some have trees and benches and double-gated entrances. Some common sense is the responsibility of the human involved when visiting an off leash facility.

If you fly your pet here, there are two areas for dogs at the airport. Got to love the park names!

Sky Harbor International Airport, Terminal 4

Traveling pets have a place to stretch their legs, get a drink of water and even take a restroom break at Phoenix Sky Harbor International Airport. The dog park and pet rest area is located right

outside of Sky Harbor's busiest terminal, Terminal 4, west end, baggage claim level. The "Bone Yard" provides a gravel area, shaped like a bone of course, where pet owners can take their companion animals for a restroom break. "Mutt Mitts" are provided for owners to clean up after their pets. The "Bone Yard" also provides two water faucets and buckets for pets that need to re-hydrate. The "Bone Yard" is shaded from the Arizona sun during day (hence no grass) and lighted at night.

Sky Harbor International Airport, Terminal 3

The "Paw Pad" is a fenced area for dogs to stretch their legs after a long flight. It offers water spigots and bowls, paw shaped decorations, "mutt mitts" for cleaning up and, of course, a red fire hydrant. Both pet parks at Sky Harbor are used also by the "working dogs" of the airport such as the TSA explosive detection canines.

Once settled into your new home, you will discover there are various parks located around the valley. Here is a sampling.

Steele Indian School Park 602-495-0739
300 E. Indian School Rd.
Phoenix

At the northeast corner of the park you'll find a gated area, divided into two sections, one for small dogs (under 20 lbs.) and one for larger dogs. There is a drinking fountain.

Rose Mofford Sports Complex (602) 61-8011
9833 N. 25th Ave.
Phoenix

This park features 2.5 acres and is divided into separate, double-gated areas for large and small dogs. There are water fountains, benches, trees, mutt mitt stations, and the park is accessible to people with disabilities.

Echo Mountain Off Leash Arena (602) 262-6696
17447 N. 20th St.
Phoenix

This park features 2.3 acres of grass surface divided evenly into separately fenced areas for large dogs and smaller dogs under 20 pounds. There are mutt mitt dog waste dispensers in each area. Dog water fountains have been installed.

PETsMART Dog Park at Washington Park (602) 261-6971
6455 N 23rd Av
Phoenix

The 2.65-acre park has 6-foot-high perimeter fencing, two double-gated entrances, a water fountain, disabled-accessible sidewalks, two watering stations for dogs, benches, mutt mitt dispensers and garbage cans for dog waste. Large trees located along the perimeter of the park provide shade. There's a small area of the park that is fenced off for smaller dogs.

RJ Dog Park 602-534-5252
17010 S 48th St.
Phoenix

RJ Dog Park has two separate areas (one for larger dogs, one for smaller dogs) totaling more than 2 acres of space. Water and mutt

continued on page 60

THINGS TO KNOW ABOUT HAVING A PET IN THE DESERT

mitt bags are available. The areas are lit, and there is a double-entry gate system.

Mitchell Park
900 S. Mitchell
Tempe

480-350-5200

There are lots of benches and a water hose area. There is a double-gated entry. No children under 12 are allowed without an adult, and only one dog per person is allowed in the enclosure. Mitchell Park also offers drinking fountains for both dogs and their people, tables, poop bags and trash receptacles, shade trees, and lights. 6 a.m. to 10 p.m. Closed Mondays for maintenance.

Northern Horizon Park
7800 N. 63rd Avenue
Glendale, AZ

623-930-2820

Northern Horizon offers an opportunity for dogs to play off leash in a special dog park area. This dog park has an area made for small dogs fenced off from the larger dog park. The design of the dog park allows parks staff to keep one large section of the dog

park open while allowing the other section to be worked on for maintenance. Water fountains and waste stations.

Horizon Park
15444 N. 100th St.
Scottsdale, AZ

480-312-2650

This Scottsdale off leash area is 2/3 of an acre, with a shade structure and a people/dog drinking fountain. There are trees and some benches for the humans. No one under 16 years old is permitted without an adult. The park opens at sunrise and closes at sunset. Closed for maintenance on Thursdays from 9:30 a.m. to 12:30 p.m.

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REINFORCE THE POSITIVES

Get family members focused on and involved in the process of moving. Hold a family meeting to discuss why, where, when and how the family will move. Encourage everyone to ask questions and express feelings. If possible, drive the family to see the new home and take a tour of the new neighborhood schools, shops and parks. Take photos or videotape the new house and neighborhood. Make lists for each older child of things to do to prepare for the move and assign them a special task or two. For example, they can read and inform other family members about the area history, landmarks, special events and amusements. Help children prepare for the move by having them assist with packing. Let them pack a box of special clothes, toys or books they would like readily accessible at their new home. Let each family member help plan how to set up his or her bedroom. Have them help select paint or wallpaper. Let them share ideas how to arrange the furniture. When the move takes place, set up the children's rooms first.

Choosing a School

One of the most satisfying experiences a family can have is finding a school that fits its needs. That school will "feel right" because its administrators, teachers, and parents are part of a strong community that shares the family's educational values. Children are eager to go there because the school program stimulates their curiosity and provides them with outlets for their interests. Parents will be pleased because their involvement in their children's education will be welcomed and encouraged.

In order to find the best school for your child, you should begin by observing your child's learning habits. Even as preschoolers, children begin to develop different approaches to learning. These inclinations provide strong clues about what kind of school would serve them best. In her book *Your Child's First School*, educational consultant Diana Townsend-Butterworth offers these suggestions of things to watch for in determining your child's orientation to learning:

- What does your child enjoy doing?
- What excites your child and arouses his or her curiosity?
- What seems to be frustrating?
- Does your child thrive in a structured environment or seem to prefer one that offers more freedom?
- Is your child quiet or rambunctious?
- Does he or she prefer to work on projects alone or with other children?
- Does he or she have any special interests or abilities?

Make a list of answers to these questions as well as taking note of any other characteristics you notice about your child. As you read more about individual schools, and when you visit the ones that interest you, you will be better able to choose a school that suits your child.



MOVING WITH CHILDREN

For high school, parents often choose a new school for their children. This is frequently because their current school goes only through eight grade. As you look for a high school, consider your child's learning style as well as his or her interests when deciding upon a school. Also keep in mind your own family goals, which may involve preparing for college, in making this important choice.

What about family expectations? In order to provide a good match, a child's school must also meet a family's needs. Here again, you may want to prepare a list of expectations and use it as a guide in the search for the best school for your child:

- What goal do you have for your child's long-term education? Is college preparation a priority?
- How important to you is parental involvement in school activities?
- Do you expect the school to have a role in developing a child's character by encouraging respect for adults and peers as well as others in society, including the disadvantaged?
- How important is it to you that you have a strong relationship and share a philosophy with other parents at the school?
- How interested are you in providing a home setting that gives your child time for homework?
- How important to you is a before-school and after-school program?

Before beginning a search for a school, parents should reflect on these questions, and their expectations for schools. Parents who choose schools wisely are pleased after their children enroll because the family and the school work in harmony with a common set of expectations for the youngsters. Admissions directors at schools will gladly connect you with parents of current students so you can make an informed choice for your child.

Most schools believe parents should have a strong role in their children's education. Being involved in a child's education strengthens the whole family and sends a message to children that education is an important part of their lives. Schools know that the way in which parents choose to become active in their children's schools varies greatly. They provide many different opportunities for parental involvement. Most schools have strong parent associations that organize social events, help coordinate volunteer activities, and provide an organized means of communication between parents and school.

Each of these encounters strengthens the life of the schools and creates a community of committed adults supporting the goals of the schools and the students. This feeling of community, with adults and students working together for a common purpose, is one of the distinguishing strengths of a good school.



SCHOOL DISTRICTS

There are 29 school districts with schools in Phoenix. To obtain general information about the school district, its educational

programs, attendance boundaries or holiday schedules, contact the school district directly.

Alhambra Elementary School District	(602) 336-2921	Osborn Elementary School District	(602) 707-2000
Balsz Elementary School District	(602) 629-6400	Paradise Valley Unified School District	(602) 867-5100
Cartwright Elementary School District	(602) 691-4026	Pendergast Elementary School District	(623) 872-8484
Cave Creek Unified School District	(480) 575-2000	Phoenix Elementary School District	(602) 257-3790
Creighton Elementary School District	(602) 381-6000	Phoenix Union High School District	(602) 271-3100
Deer Valley Unified School District	(623) 445-5000	Riverside Elementary School District	(602) 272-1339
Fowler Elementary School District	(623) 907-2100	Roosevelt Elementary School District	(602) 243-4800
Glendale Union High School District	(602) 435-6002	Scottsdale Unified School District	(602) 952-6100
Isaac Elementary School District	(602) 484-4700	Tempe Elementary School District	(480) 730-7102
Kyrene Elementary School District	(480) 783-4000	Tempe Union High School District	(602) 839-0292
Laveen Elementary School District	(602) 237-9100	Tolleson Elementary School District	(602) 936-9740
Littleton Elementary School District	(623) 936-9601	Tolleson Union High School District	(623) 247-4222
Madison Elementary School District	(602) 664-7900	Union Elementary School District	(602) 936-8711
Maricopa County Regionla Schools	(602) 452-4700	Washington Elementary School District	(602) 864-2600
Murphy Elementary School District	(602) 484-4000	Wilson Elementary School District	(602) 681-2200

Secondary Schools

AZ Accredited by North Central Association (480) 773-6900
 AZ Department of Education Report Cards (602) 542-5393
<http://copwww05.phoenix.gov/WebPMO/Portal/EduYouth.asp>

A complete listing of the public, private, and charter schools in Phoenix are available at Phoenix Maps Online. This feature also includes a mapping application and links to the individual school websites.

SELECTING CHILD CARE

When you're new to a community, locating a person or program to provide child care for you is not the easiest of tasks. Due to expanding demand, just finding an opening may be difficult. Pinpointing a place that is not too far or too expensive and, most importantly, a provider whom you trust, may take days or weeks of persistent phoning and visits.

As a parent, it is your responsibility to ensure that your child is safe and happy in a child care environment that is fun, educational, and nurturing. You will need to consider many questions. But you are not alone — an increasing number of parents rely on quality child care so that they may work. About 70% of parents place their young children in some type of daily care. Knowing in advance that this is not an overnight process makes it a bit less overwhelming.

Types of Child Care

You might like the home-like feel of a family child care home, or maybe you want your child to have opportunity to socialize with peers in a larger child care center. You might be looking for after

school care for your child, a summer camp experience or a program that can accommodate his or her special needs. It will help you in your search to learn more about each type of child care setting.

In home

Some parents may prefer the one-on-one contact an in-home care provider can offer, especially for an infant. The International Nanny Association (INA) recommends that you interview any prospective hire at least twice and that you conduct a criminal background check, which is usually done by most placement agencies.

One key to good child care is whether the caregiver can adapt to the needs of each child and family. Not all children of the same age are at the same level of development; each child has unique character traits. A good caregiver understands these personal and developmental differences and creates a program to meet each child's needs.

Center-Based Care

The most popular type because there are so many options for children of all ages. You take your child to a place that is organized and staffed specifically to care for a group or groups of children. Some types include day care centers, preschool programs, before/after school programs.

Day Care Center

If you're considering a day care center or another group setting, you should spend some time observing the center and talking to parents with children in the center. You should also expect that your child will be assigned to the same caregiver to promote a sense of security and consistency. Inquire about the rate of staff resignations; low staff turnover minimizes the need for young children to repeatedly adjust to new caregivers.

Preschool Programs

Preschool programs are offered through Head Start, child care centers or local public and private schools. They can be offered as a half-day program for three or four days a week or they can be part of a full day program at a child care center.

Before/After School Programs

These programs give children additional time and opportunity to engage in hands-on enrichment activities in reading, science, math, art, drama, and specific "safety" topics that include conflict resolution and drug abuse. Most programs offer homework assistance and some offer tutoring. Most also provide supervised physical activity and healthy snacks, or even dinner. School age programs are often provided through local schools, child care centers, churches, or youth-oriented community organizations. Quality features include opportunities for children to make individual and group choices about activities, opportunity to improve academic skills, spaces for children to relax and rest, well supervised spaces where they can be active, nutritious snacks, and parental involvement.

Choosing Child Care

In addition to the forms of child care, you want to take into account the following factors:

- Age and personality of your child.
- Child care needs of all the children in your family.
- Location of your workplace, home and child care facility.
- Hours you need child care.
- What you can afford.

When you begin your search, start with the telephone. Plan to spend a few minutes with each call. Describe your needs and ask about the program, staff, location, other children in care, and what is included in the cost. Make an appointment and visit the center, school or home, and plan on spending at least an hour at each place. Visit once to observe the children in care and at another time outside of regular structured hours to spend time with provider or director.

In any group center, health, safety, and hygiene must be given priority in all settings. All children and staff members should have

current immunizations; staff should have clear criminal background checks. The facility must be child-proof and all staff members should wear disposable gloves when changing diapers. Toys should be disinfected on a regular basis and frequent hand washing should be promoted among the staff and children to minimize the spread of infection.

Preparing Your Child for Child Care

Most young infants, up to seven months, adapt to caring adults and seldom have problems adjusting to good child care. Older infants may be upset when left with strangers. They may feel separation anxiety, which is a normal part of development for some children. They will need extra time and your support to "get to know" the caregiver. Some children show changes in behavior when they start child care. Toddlers may cry, pout, refuse to go to or act angry in other ways. Preschoolers may regress and behave like a younger child. They may be more wakeful at night. This behavior usually goes away after a few days or weeks in high-quality child care, just be sure to monitor.

You may help your child adjust to a new child care arrangement. Arrange a visit with in-home caregivers while you are at home or when you need child care for a short time. Visit the center or family child care home that you have chosen with your child before beginning care. Show your child that you like and trust the caregiver.

Some children like to carry a reminder of home when they go to child care. A family photograph or small toy can be helpful. Talking to your child about child care and the caregiver is helpful. Being prepared makes any new experience easier for children. There also are storybooks about child care that you and your child can read together. (Check with your local library, another great outing for a parent and child)

After a child has been in child care, a sudden change in caregivers may be upsetting. This can happen even if the new caregiver is kind and competent. If you are concerned about your child's feelings, you may want to arrange a meeting with the caregiver or ask your pediatrician for advice. Parents need to help the caregivers and the child deal with any changes in the child's routine at home or child care. High-quality child care helps children grow in every way and promotes their physical, social and mental development. It offers support to working parents. Your pediatrician wants your child to grow and develop with enjoyment in a setting that supports you as a parent.

In the final analysis, locating a child care provider with whom you are confident is well worth the searching. Why? Your child benefits greatly from such an arrangement, meeting and interacting with other children and adults. The child learns and grows from experience, often times a major step in establishing independence and becoming his or her "own person." And you feel more at ease leaving them.

For more information you may want to visit the following website: American Academy of Pediatrics, www.aap.org

KID ACTIVITIES

Age 8 and Under

Imagination Avenue

10614 N. 32nd Street
Phoenix, AZ 85028
(602) 765-3192

Imagination Avenue is an indoor play area for pre-schoolers. There are no mechanical rides here; all activities are imagination-powered. Once everyone's socks are on and their belongings are secured in a locker, the fun begins. Children can drive pedal cars on the Imagination Avenue highway, jump in the air bouncer, and play with props and costumes in various playhouses. There is a puppet theater, a puzzle and coloring room and a special play area for infants and toddlers. Whether your children like playing fireman or playing princess, they'll find entertainment here in air-conditioned comfort.

McCormick-Stillman Railroad Park

7301 E. Indian Bend Rd.
Scottsdale, AZ 85250
(480) 312-2312
therailroadpark.com

McCormick-Stillman Railroad Park, located in the heart of Scottsdale and is the most unique park of its kind in the country. Take a ride on the Paradise and Pacific Railroad and antique carousel. The Paradise and Pacific Railroad is operated as an exact 5/12 reproduction of a Colorado narrow gauge railroad. The Paradise and Pacific Railroad carries its passengers throughout the park on a one mile track. Visit a variety of shops and museum or play in one of the spacious playgrounds, or just relax in the grass under a tree or in one of the park's picnic ramadas.

Splash Pads and Splash Parks

A splash park is a public area where spraying or shooting water is provided. This makes it a great place to take kids that don't yet know how to swim. As an added benefit, most of them are in public parks, so they are free!

Children's Museum of Phoenix

215 N 7th St
Phoenix, Arizona 85034
(602) 253-0501
www.childrensmuseumofphoenix.org

Exhibits aren't just for looking at the Children's Museum of Phoenix. This is a place where children, typically up to the age of 10, can crawl, climb, draw, build, read, slide, pedal, design, create, feel and explore.

The site for the Museum was originally built in 1913. The Monroe School was, at the time, the largest elementary school in the West. On the National Register of Historic Places the building was purchased by the City of Phoenix.

The concept for the Phoenix Family Museum was initiated in 1998. The Museum focuses on early childhood education and school readiness by teaching through play. It includes hands-on experiential exhibits as well as static exhibits created by and for children.

Age 8 and Older

Big Surf Waterpark

1500 N. McClintock Dr.
Tempe, AZ, 85281
(480)994-2297
www.bigsurffun.com

America's original wave pool, Waikiki Beach is the place to be on a hot summer day. It is ranked as the third largest according to size/volume. It holds 2.5 million gallons of water and produces a wave every 3 minutes. The waves are, of course, what makes it fun. They get to about 5 feet high. In addition, there are more than 15 water slides at Big Surf, sure to please all levels of daredevils. Some of the more thrilling ones require that you be at least 48" tall to slide.

Wazee's World Laser Zone

9750 West Peroia Ave
Peoria, AZ 85345
(623) 418-8234
wazeesworld.com

Wazee's World Laser Zone opened in June 2009 and operates in a huge facility just northwest of Phoenix. Wazee's (pronounced wah-zeez) features a 7,500 square foot, two level "Area 51" themed laser tag arena and a nine-hole indoor cosmic (black light) miniature golf course and Makoto. Arcade and video games, air hockey, and a snack bar round out the current offerings.

At Wazee's World up to 36 people can play laser tag at a time using state of the art laser equipment. The object of laser tag is to hit certain targets on your opponent's vest with your laser gun. Each specific area on the vest is worth a certain point value. When a player gets tagged, their vest deactivates for a few seconds, depending on which target is hit. There are plenty of places to hide, and the smoke and music makes it that much more exciting! Each player receives a score card at the end of the game to see how they ranked.

Cosmic Golf at Wazee's World Laser Zone features an air-conditioned nine-hole miniature golf course played under black lights, with the putter, the ball and the hole itself glowing.

Any Age

Arizona Science Center

600 E. Washington Street
Phoenix, AZ 85004
(602) 716-2000
www.azscience.org

Located in downtown Phoenix, the Arizona Science Center features more than 300 hands-on exhibits, a state-of-the-art planetarium, a five-story giant-screen theater, live demonstrations, traveling exhibitions, and exciting science programs for people of all ages. The mission of Arizona Science Center is to inspire, educate and entertain people of all ages about science.

Heard Museum

2301 North Central Avenue
Phoenix, AZ 85004-1323
(602) 252-8344
www.heard.org

Families are encouraged to try hands-on activities that range from weaving with beads on an oversize loom and creating wearable art to forming their own butterflies, Apache burden baskets and Yaqui paper flowers. Take advantage of the wonderful valley weather by visiting several of the loveliest outdoor areas of the museum. In the museum's courtyards, landscape combines with water features and sculpture to create a variety of relaxing environments.

Since its founding by Dwight and Maie Heard in 1929, the Heard Museum has grown in size and stature to become recognized internationally for the quality of its collections, its educational programming and its festivals.

Phoenix Zoo

455 North Galvin Parkway
Phoenix, AZ 85008
(602) 273-1341
www.phoenixzoo.org

The Phoenix Zoo has more than 1,000 animals on exhibit. Because the Zoo makes a special effort to provide the animals with appropriate habitats, some of them may be a challenge to find them at times.

The Zoo participates in numerous local and international efforts on behalf of endangered species, including the Mexican wolf, thick-billed parrot, black-footed ferret, Bornean orangutan, Sumatran tiger, Asian elephant, and many more.

A special visit is often a family tradition at the winter holidays. Each year the Phoenix Zoo puts up an amazing holiday display of lights. The event is called ZooLights. ZooLights is open in the evenings for about six weeks during the holiday season, beginning late November and continuing through early January.

The zoo is a privately owned nonprofit park. That means that it operates strictly without any government funding. The Phoenix Zoo is totally supported by donors and private organizations.

HIGHER EDUCATION - WHERE TO GO?

A List to Consider When Making Decisions About College

Admissions experts from Baruch College, a senior college in the City University of New York, offer some tips to help parents cope with the stress of guiding their child through that all-important question: Where should I go to college?

Academics

1. Remember why your child is going to college in the first place. Now is the time for your child to reflect on what she truly wants. Compare her preferences and ambitions to the resources that each school offers. Consider each school's academics, study abroad programs, student life, extracurricular activities, career services, internship programs, etc., and ask how it will further your child's educational and career goals. Reassure your child that it's okay to be uncertain about her career ambitions but, if she is, a college with flexible academic programs and multiple options is probably a good bet.
2. What happens to people who graduate from this school? Look into what most of the graduates of the schools your child likes wind up doing. If your child is interested in the fine arts, and the majority of students at a particular school end up working in the financial industry, it should give you both pause.
3. The downside of high school success. Sometimes, even a top-performing high school student is surprised by the rigorous demands of college courses and professors. Even if your child was accepted at the school of his dreams, he needs to understand that he's starting all over once he gets to college; his sterling SAT score won't matter if he skips class or studying. Have an honest conversation with your child about the level of commitment required at the schools he likes and make sure he's prepared for it. It's (Almost) All About the Money
4. Factor college tuition into family budgeting. Try plugging the estimated cost of attendance (tuition, room and board, books, transportation, student fees) for each school at which your child is accepted into your family's budget. This will provide you with a better long-term financial plan. And don't forget about graduate school, if that is in your child's plans; it'll be upon you both before you know it.
5. Explore all avenues of financing. Don't count solely on the college's financial aid award for help. Learn about scholarships being offered by local businesses, community organizations, and employers; your family could qualify for additional aid monies.
6. Get to know your school's financial aid team. Most financial aid departments offer free workshops on how to plan for the cost of attending college. Take advantage of such sessions, and don't be bashful; ask as many questions as occur to you. Now is the best time to consider all your options.

Campus and Residential Life

7. What's new at school? It's been several months since you and your child did all that college research. Go back on the colleges' websites and see what's up! Schools may be offering new programs, hosting unique events on campus, renovating facilities, or announcing new faculty appointments— any of which could affect your child's decision.
8. Finding the right fit. Every school has a personality; you don't want to spend thousands of dollars on one that clashes with your child's. Visit the campus again—or for the first time if you haven't been yet! Encourage your child to attend an accepted student reception; sit in on a class; go to a sporting event; and talk to current students—without you hovering in the background! Students will speak candidly to each other about real-life college issues like the social scene, academic pressures, and drinking on campus— all things your child should be aware of in advance.
9. Safety first. Let's face it: sending your child off to college is scary enough without worrying about crime. Take note of a school's location and ask college officials about security: Is there a 24-hour security team? What kind of campus alert systems are in place? What are the crime statistics for the area? What security precautions exist in the residence halls? While you're asking questions, explore the college's mental health and counseling services—college can be stressful for kids as well as parents.

Coping

10. Breathe deeply and stay calm. Make clear to your child that you are available to talk things through, weigh the pros and cons, ask questions, and visit campuses with her but that, ultimately, the decision about where to go to college must be her's. It's hard to hand over the keys to her future, but when you watch her receive her diploma, you'll realize it was well worth it.

TYPES OF HIGHER EDUCATION

Community Colleges

Community colleges exist for two major purposes. The first is to serve as a bridge from high school to college by providing courses for transfer toward a bachelor's degree. Four out of 10 college-bound high-school graduates start their college education this way.

The second function of community colleges is to prepare students for the job market by offering entry-level career training as well as courses for adult students who want to upgrade their skills for the workplace. They often offer programs that are not available at four-year schools, like fashion design.

Liberal Arts Colleges

Liberal arts colleges offer a broad base of courses in the humanities, social sciences, and sciences. Most are private and focus mainly on undergraduate students. Classes tend to be small and personal attention is available.

Online Learning

Recent years have witnessed the rise of online degree programs, to allow the busy professional a chance to work at their own pace from the comfort of their home on the path to getting a degree. The costs to students are typically the same as for traditional classes—and financial aid is equally available—while the cost to the institution can be much less.

There are online universities ranging from legitimate distance learning systems to fly-by-night degree-mills. It's important to research a particular institution before deciding to enroll in their system. Generally, brick-and-mortar schools that also offer online classes are the safest, though there are plenty of fully accredited online universities out there.

Nearly 3 million students are believed to be taking online classes at institutions of higher education in the United States this year. That number has been growing about 25% a year recently. Now, virtually all public higher education institutions, as well as a vast majority of private, for-profit institutions, now offer online classes. By contrast, only about half of private, nonprofit schools offer them.

Online schools offer everything from Associate's degrees to Doctoral programs with available emphases in everything from Business Administration to Criminal Justice to Nursing. Some programs require students to attend some campus classes or orientations, but many are delivered completely online.

Online courses generally require a computer with a broadband connection, but are now a serious option for the busy professional.

Public vs. Private

Public colleges are usually less expensive, particularly for in-state residents. They get most of their money from the state or local government. Private colleges rely on tuition, fees, endowments, and other private sources. Private colleges are usually smaller and can offer more personalized attention and often more prestige.

Universities

Generally, a university is bigger than a college and offers more majors and research facilities. Class size often reflects institutional size and some classes may be taught by graduate students.

Upper Division

Upper-division schools offer the last two years of undergraduate study, usually in specialized programs leading to a bachelor's degree. Students then generally transfer to an upper-division college after completing an associate degree or after finishing a second year of study at a four-year college.

DEGREES AND CERTIFICATES

Certificate or Diploma

These non-degree offerings generally lead to employment in an occupational field. For example, to enter fields such as computer science or teaching, you may first have to get a certificate or diploma.

Associate Degree

You receive an associate of arts (AA) or associate of science (AS) degree after completing two years of study similar to the first two years of a four-year college. After earning an AA or an AS, you may transfer to a four-year college to complete the requirements for a bachelor's degree. The associate of applied science (AAS) degree is awarded on completion of technological or vocation programs of study.

Bachelor's or Baccalaureate Degree

Complete a four- or five-year, full-time program of study (or its part-time equivalent) at a college. The Bachelor of Arts (B.A.) and Bachelor of Science (B.S.) are the most common.

Combined Bachelor's/Graduate Degree (or Joint Degree)

Complete a bachelor's degree and a master's or first-professional degree in less than the usual amount of time. In most programs, students apply to the graduate program during their first three years of undergraduate study, and begin the graduate program in their fourth year of college. Successful completion results in awarding of both bachelor's and graduate degrees. These are sometimes referred to as "4 +1" programs.

Masters Degree

These signify more specialized training in a particular field. They are completed after the bachelor's degree, usually over the course of 2 years for the full time student.

Doctorates

These generally signify some significant research in the field, and are an upper level degree.

PAYING FOR SCHOOL

FAFSA

www.fafsa.gov

FAFSA, the Free Application for Federal Student Aid, is a form that must be filled out annually by university to determine their eligibility for federal financial aid (including grants, loans, and work-study programs). In addition, most states and schools use information from the FAFSA to award non-federal aid.

The FAFSA consists of numerous questions regarding the student's finances, as well as those of his or her family; these are entered into a formula that determines the Expected Family Contribution. The amount of the EFC can vary widely, depending on a number of factors; for example, one such factor is whether a student has siblings in college at the time.

The best place to look for help before you start filling out your FAFSA is at your school's financial aid office.

Other Sources

FAFSA only scratches the surface of the money available to students for school. There are many state and private scholarships out there. The easiest way to find listings of what scholarships that you may qualify for is by going to a scholarship database online and doing a search. Some handy sites for this are:

Lunch-money.com

Finaid.org

Fastweb.com

Collegeboard.com

It's not recommended that you participate in any website that asks you to pay a fee to search for a scholarship; there are many wonderful free sites available.

Types of Financial Aid

Financial aid may be classified into two types based on the criteria through which the financial aid is awarded: merit-based or need-based.

Merit-Based

Merit-scholarships are typically awarded for outstanding academic achievements, although some merit scholarships can also be awarded for special talents, leadership potential and other personal characteristics. Merit scholarships are sometimes awarded without regard for the financial need of the applicant. Athletic scholarships are a form of merit aid that takes athletic talent into account.

Need-Based

Need-based financial aid is awarded on the basis of the financial need of the student. The amount of need based aid is generally based off the criteria on the FAFSA.

Loans

While included in the term "financial aid" Higher Education Loans differ from scholarships and grants in that they must be paid back. They come in several varieties in the United States

- Federal Student Loans made to students directly: No payments until after graduation, but amounts are quite limited

- Federal Student Loans made to parents: Much higher limit, but payments start immediately
- Private Student Loans made to students or parents: Higher limits and no payments until after graduation.

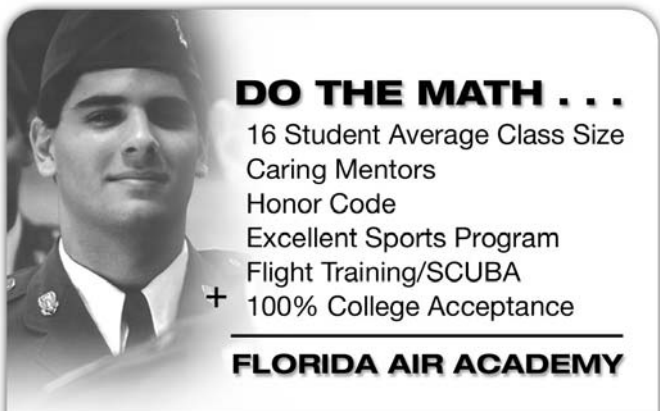
Getting Your MBA Part-time

Getting your MBA may be imperative to you and your career. More than 40% of all graduate students are working adults, so it is possible to balance the rest of your life with your desire to continue your education.

You'll generally spend three to four hours a week with the instructor in a 3-credit class. It's generally recommended that you spend about 8 additional hours a week studying and preparing for the next classroom session, so 12-15 hrs a week total.

So where are you going to find an extra 15 hrs a week? It helps to journal how you do spend your time during the week, and then list priorities. Lower priority items, like watching TV, may take up more time than you realize, and can be shelved so you can continue your education.


Re-prioritizing your time is the most crucial step in ensuring you'll have success on your path to your degree. Make sure you discuss your goals with your boss, friends, and family, so they know what to expect as you add this major commitment to your life.



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Phoenix, AZ 85021



IN THE KITCHEN

I received this recipe in an email from one of my co-workers. Well actually since he will be reading this, I'd better be more precise. He's my boss! But it's a summer Friday afternoon, so we're a little relaxed. Anyway, in spite of it being a Friday afternoon, it inspired me to write this article.

The avocado (*Persea Americana*) is a tree native to Mexico. The oldest evidence of avocado use was found in a cave located in Coxcatlán, Puebla, Mexico, that dates to around 10,000 BC. About 95% of United States avocado production – is located in Southern California. Fallbrook, California, claims the title of "Avocado Capital of the World", I've been there and it's amazing to see all those rows of trees filled with ripe avocados!

The Hass avocado is today the most common. It produces fruit year-round and accounts for 80% of cultivated avocados in the world. Hass avocados have ovate fruit with a dark green or black, rough, pebbled skin. All Hass avocado trees are descended from a single "mother tree" raised by a mail carrier named Rudolph Hass, of La Habra Heights, California. Hass patented the productive tree in 1935.

Spinks is another type you may be familiar with. Mostly grown in Florida, the fruit is larger and rounder, with a smooth, medium-green skin, and a less-fatty, firmer and fibrous flesh. Because it has less oil it often isn't as flavorful.

A fun project is to grow your own plant indoors. This is done by removing the pit from a ripe, unrefrigerated avocado. Poke the pit with three or four tooth picks, about one third of the way up. Place the pit in a jar with tepid water. In four to six weeks, it should split and out should come roots and a sprout. (If there is no change by this time discard and try again.) Once the stem has grown a few inches, it is placed in a pot with soil. It should be watered every few days. Avocados have been known to grow large, so be ready to repot the plant several times.

Enough about avocados. A small warning about the recipe. If you have been reading my recipes you will notice this one digresses from my normal format. I try to be very precise with my ingredients and directions, leaving nothing to chance. Patrick allows for you to be creative. Tonight Patrick, in Chicago, and I, in Scottsdale will be comparing our creations. I hope you enjoy yours.

Patrick's Authentic Irish Guacamole*

Ingredients

- 4-6 ripe avocados, depending on how many you people you are serving.
- About 1/2 or so of a medium to large white onion, depending on how much you like
- Couple nice tomatoes – plum if you want, depending on what you prefer.
- 2 jalapenos
- Bunch of cilantro
- 2 limes
- Sea Salt
- Tablespoon or so of olive oil

Directions

- Cut, spoon out avocado into a bowl. Mash them up, we decided we both prefer left chunky but you may prefer creamy.
- Dice onion, jalapeños, add to avocado
- Chop up the cilantro fine – few stems won't hurt, add Chop tomatoes into small squares, add salt and olive oil.
- Cut and squeeze limes into mix
- Mix all and enjoy with good tortilla chips & some hot sauce on the side!!!!

Please visit our website, www.NewMarketServices.com for more recipes.

*It's green, therefore Irish.

PHYSICAL AND MENTAL WELL BEING

Choosing a Health Club

Your move is filled with many new challenges. If your life style includes working out a priority will be to find a club that meets your needs. Or a new move may bring the perfect time to implement those healthy lifestyle changes that were on your New Year's Resolution list for the past several years.

Begin your search before you move. Ask your current club for recommendations or perhaps they even have reciprocity with a club in your new location. If you belong to a national chain, chances are good that you will be able to transfer your membership.

However if you do find yourself looking for a new club, use this check list to help you find the place that will work best for you. When visiting a club use your own observations and question the staff and current members. Be sure your new club will be able to meet your fitness, social, and safety needs.

- Is the club clean and well maintained, especially the locker rooms and the shower areas?
 - Are staff members friendly and helpful? Make sure there is always someone available to answer your questions, to show you a new exercise, or how to use a piece of equipment.
 - Does the location work for you? It's best to select a club that's near where you live or work.
 - Do fitness staff members have appropriate educational backgrounds and/or certification from nationally recognized certifying agencies?
 - Are new members provided with a club orientation and instruction on how to use equipment?
 - What age group do you see while visiting? If you are in your 50's, do you really want to work out with a group in their 20's (and vice versa)? Be sure to visit club at the time you will be normally using the facilities.
 - Does the club have the cardiovascular resistance equipment you want and need to achieve your fitness goals?
 - Does the club offer sufficient number and variety of programs for you to achieve your fitness goals (aerobic, racquet sports, basketball, etc.)? If classes or group activities help to motivate you and the health club doesn't offer the classes you need, sticking with your exercise program won't be realistic.
 - Does the club offer instruction in a sport or activity that you might want to learn (tennis, squash, swimming, etc.)?
- Does the club offer a variety of leagues? If you want to compete - is the club affiliated to the right leagues, and does it have teams of the right standard for your competencies?
 - Does the club offer a variety of high-quality weight equipment? It should include free weights, such as barbells and dumbbells, and machine weights, you really need both to get a proper workout.
 - Does the club offer a sufficient number and variety of programs for you to achieve other goals (stress management, weight management, smoking cessation, social activities, etc.)?
 - Are there long lines at the equipment, or crowded aerobics classes, at the time that you would be using the club?
 - What are the real costs? Make sure you understand all rates, charges and fees because these can vary widely, and many clubs require contracts ranging from a few weeks to a year or more. Be sure you're entitled to use all facilities, such as pools and spas at no extra charge.
 - Is child care available if you need it?
 - Is there adequate parking available if you need it?

One way to find out whether a club is right for you is to try it out for a few days. Some clubs offer a special guest pass for prospective members. But even if you have to pay for a week to try it out, it's better to spend the money than to make a long-term commitment to a club that doesn't work out. Try the club during the hours you will normally be using it. It will give you a realistic idea of what the club environment while you are there.

It's important to read health club contracts carefully. Don't assume the club offers classes such as aerobics as part of the membership. While some do, others charge extra. If the health club requires a long-term commitment, find out whether you'll be able to get a refund if you need to cancel your membership due to a job transfer, an injury or if you simply find that the club isn't working for you.

It's a fact that of every three people who join a health club, only one will work out there 100 days a year. Find a club that you are comfortable with and you will greatly increase your chances of being the one of three people that are there more than 100 days a year.

NewMarket Services wishes you good health.

PHYSICAL AND MENTAL WELL BEING

Coping With Change

Did you know that your body and mind sense change as stress? Whether you change the place you live or where you work, it all adds up to stress. The more changes that come at one time, the more stress you experience.

Self-Image

Your attitudes towards change often depend on your self image and expectations of how difficult it may be. Your self image is the inner vision of who you are. It is the basis of your every thought, word and action. Moving, with the many changes it entails, offers an excellent opportunity to modify and/or improve your self image through the risks of taking positive action.



Some people welcome change as a challenge or an exciting new experience. Others may resent the inconvenience and extra effort they need to make to re-establish a comfortable routine. Still others feel overwhelmed by the unknown and are not sure where to go or to whom to turn.

Often, stress causes old issues, defeats or concerns to resurface. Perhaps new worries and fears form unexpectedly, or you feel tired and fatigued most of the time. Decision making abilities are affected, and you seem to be having less fun and enjoyment. These are all telltale signs of stress brought on by change.

When signs of stress affect you, it may be a time of emotional transition, indicating old behavior patterns are not as effective as they once were. This is often a good time for self-reflection-to look at what you like in yourself and what you do not like.

Stress

When you relocate to a new city, all categories of your life are changed. Along with the obvious changes listed above, moving to a new community requires finding new sources for familiar services.

Finding a new hairdresser, barber, drugstore, food market, doctor, lawyer, cleaner and shoemaker are all necessary. You not only have to locate these services, but you need to determine if you are satisfied with the quality of the services provided. Forming a comfortable working relationship with the service provider adds more stress to the change itself.

Perhaps your whole lifestyle changes if you are moving from a smaller or larger community. With long-distance moves, you will have to make new friends and develop a different emotional support system. When these changes are not made through your own choices, but are the decisions of a boss or someone in your family, then the stress is even greater. Children have to make changes because of their parents. They need special help and understanding getting settled in school and making new friends. Often, they will have difficulties as they adjust to the new surroundings.

Changes produce stress not only within yourself, but also with the people with whom you are close. It may cause you to react differently from your usual behavior. If you are in a relationship or marriage, you may find more tension developing, with less patience or tolerance of the other person. If you live alone, not knowing where to go to make new friends can bring feelings of isolation and loneliness.

Creatures of Habit

Psychologically, most of us are creatures of habit and quickly develop repetitive patterns that make us feel comfortable and secure. Ever notice that most people find the same seat or section of the commuter train or bus? Drivers usually take the same route every day. We do this in order to reduce stress.

The sameness of established behavior develops a sense of control over ourselves and surroundings. By seeking repetitive habits, we save our energy for new events that are either unpredictable or uncontrollable. When change removes the sameness from our lives, we attempt to relieve the tension produced by uncertainty and newness. We look for ways to develop other familiar patterns.

Management of Change

To manage change effectively, several simple steps will help you adjust to the newness and extra effort needed to establish different patterns in your life.

- Organize your time so you can finish the tasks you have planned.
- Have realistic expectations. Do not plan to complete everything within the first few weeks.
- List your priorities and finish each one before you go on to the next.
- Provide your body with recreational time and time to relax.
- Trust your first impressions; they are most often right.

Periods of change can offer you an opportunity for growth within yourself. Professional consultation may be useful during this period.

PHYSICAL AND MENTAL WELL BEING

Choosing a Primary Care Provider

One of the most important decisions that you will make in your relocation process is choosing a Primary Care Provider for you and your family. Don't put off the decision until you get sick. Your PCP will be responsible for approximately 90% of your health care. The relationship you develop with this health professional can be the key to keeping illness at bay, and it is your best connection into the rest of the medical system. Your PCP can help you seek appropriate consultations with specialists if or when the medical problem is beyond the realm of his expertise.

A generation ago, people relied on General Practitioners (GPs) for all their medical needs, from treating colds, and backaches to setting broken arms and delivering babies. The competent GP knew the medical histories of every member of a patient's family because he treated them all. Today, Primary Care Providers are bringing this tradition back with the addition of providing preventive health measures. More emphasis is now placed on preventive medicine. You are now responsible for the health of you and your family by making informed decisions, improving your diet and exercising. A primary care provider (PCP) is a general practitioner who sees people of all ages for common medical problems. Your PCP is often involved in your care for a long time, so it is important to select someone with whom you will work well. You will want to choose someone that emphasizes wellness and self-care by giving you the information needed to make healthy lifestyle choices and health care decisions.

Below are some guidelines to help you make your decision.

Begin by Gathering Some Choices.

- Before you move ask your current health care provider for a referral. You can also ask other doctors you respect and see regularly.
- If you belong to a managed care plan, find out what doctors are affiliated with it.
- Ask friends, relatives or business associates. Referrals from people you know are usually based on trust and confidence in the provider.
- Hospitals usually offer a referral service that can provide you with the names of staff doctors who meet certain criteria you may be seeking, however they will not vouch for the quality of care.

Guidelines to Narrow Your Choices

- Insurance – With the rising costs of health care, be sure your insurance will be accepted.
- Professional credentials - any provider you consider should have graduated from an accredited medical school, and be sure they're board certified.
- Professional affiliations - Your provider should be affiliated with a large, well-equipped hospital, either as a staff member or as an attending physician, a title that carries with it admitting privileges.
- Practice arrangements - You may choose a solo practitioner or a group practice, in which two or more doctors in the same specialty or different specialties share the same office.
- Location and office hours - If these aren't convenient, you may have a difficult time making an appointment.

Make a Consultation Visit and Consider the Following

- Office is clean and the staff is courteous and helpful.
- You are seen by the doctor within a reasonable time of your appointment or you are given a good explanation for any delay.
- You are not rushed through the visit. The provider listens to you, does not interrupt you and encourages you to voice your concerns about your health.
- The doctor is well-informed about preventive health measures, such as nutrition, exercise and the widely recommended use of screening tests. He should be quick to inform you of healthy lifestyle choices.
- You're comfortable talking to the doctor and the doctor explains things so that you can understand.

Most importantly, don't put off the decision until you get sick. If a health care problem arises, and you have not yet chosen a provider, it is usually best to seek non-emergency care from an "urgent care center" rather than a hospital emergency room. This will often save you time and money. However recent years, many emergency rooms have expanded their services to include reasonably priced urgent care within the emergency room itself or an adjoining area—to find out, call the hospital first.

VOLUNTEERING IN YOUR COMMUNITY

One of the best ways to become involved in your new community is through volunteering. The benefits of volunteering are many, for everyone involved. Ask your employer for advice. Many companies give employees paid time off to volunteer and will often publicize their employees' community service. According to the research group Independent Sector, the U.S. volunteer sector is equivalent to 9 million full-time workers. Whether you have an hour or a weekend, if you want to help kids or the environment, there are great organizations that will excite your particular interest, broaden your horizons and fit into your time schedule.

Don't forget to include your family. If your children are school age chances are there are many opportunities to volunteer at their school, or even in their classroom. That is a great way to meet other parents with children the same age. Clean up a neighborhood park with your children. Spend a morning at a homeless shelter with your children. You'll find that volunteering is not only a fun family-bonding experience but a great way to teach children the importance of giving back to the community.

How you get involved with your community depends on your interests, skills and time. Choose something that fits well in to your schedule and makes you excited about working together to help make a difference. Every person has that capability. Each of us can right a wrong, fill a plate, visit a shut-in or clean up a park, and that does make the world a better place.

There are several things to consider when choosing in what to involve yourself. First of all be selective, think about what matters to you, and where you wish to spend your time. If you have certain social issues that you feel passionate about, it's a great place to put your energy. You may have particular skills that will steer you toward a certain organization. Are you willing to explore new opportunities?

Volunteering can teach you valuable new skills that you may use in other parts of your life.

Many people are reminded of their wish to volunteer during holiday seasons, but this is when organizations might have an excess of help. If you want to volunteer during the holiday, remember to contact the organization in advance. Otherwise, time your work for the lean season.

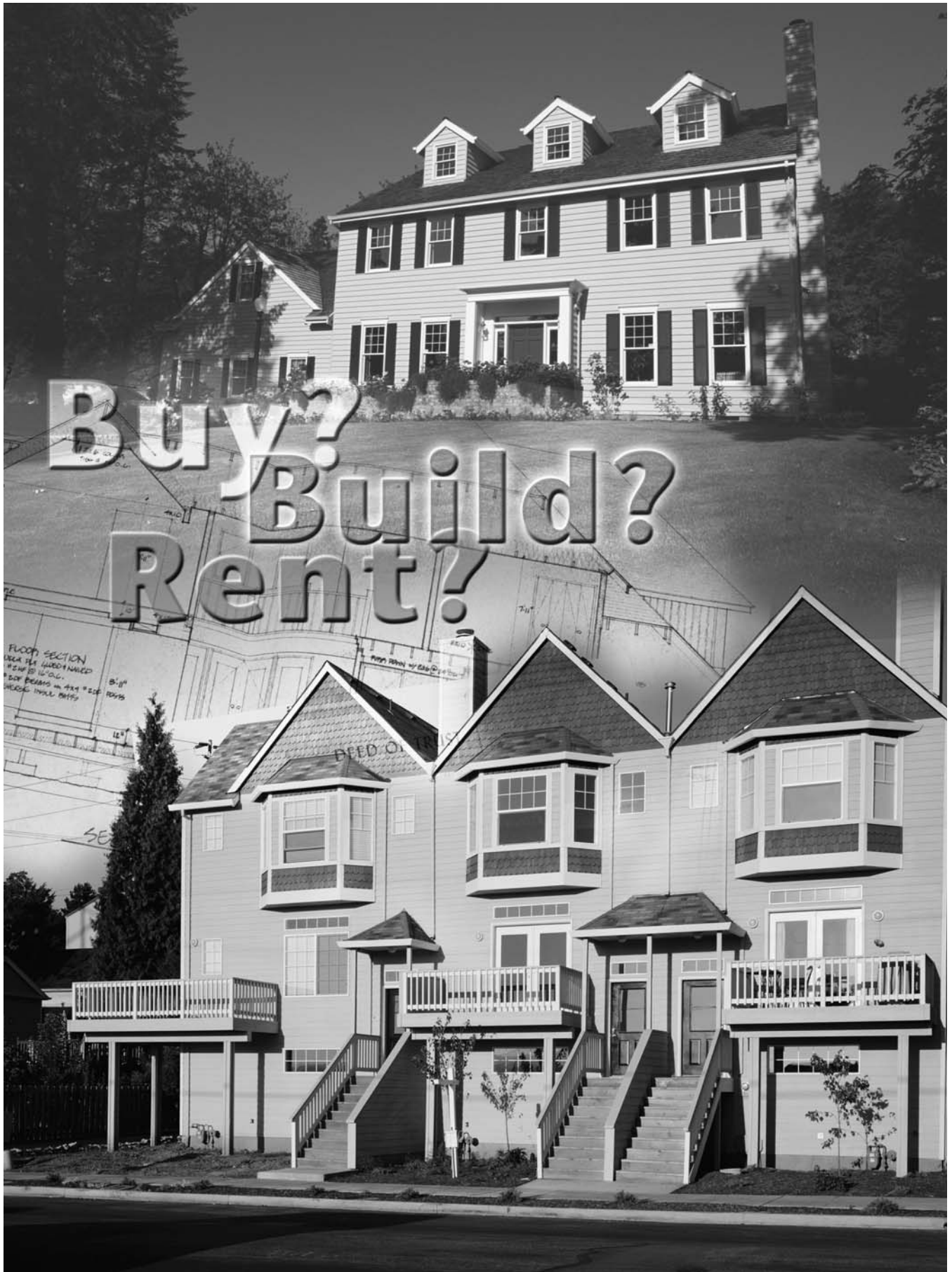
Volunteering is fun, leads to learning new skills, meeting interesting people, making new friends, sharing your talents, and keeping in touch with the community in which you live. Whether it is important to you to solve a community problem, advance a worthy cause or to develop as a person, volunteering offers many benefits in appreciation for the gift of your time and expertise.

Once you have chosen an area of interest, how should you go about involving yourself? See what the Web can do for you. (800) Volunteer.org, a service of the Points of Light Foundation & Volunteer Center National Network provides listings of local and virtual volunteering as well as contact information for Volunteer Centers across the nation. Open the classified section of your local paper. Check out the bulletin boards in your office. Or just start calling the local agencies you're interested in.

One of the best ways to make these contacts is to walk right into the organization—a library, a shelter, training facility, or a political office—and find out who organizes volunteers. You can tell a lot by meeting the volunteer coordinator and any volunteers who happen to be on duty. While you won't earn a paycheck for volunteering, you will earn valuable experience, a sense of accomplishment, and the satisfaction that only comes from personally making the world a better place to live.

*"You make a living by what you get,
but you make a life by what you give."*

- Winston Churchill





HOUSING

MAKING THE RIGHT CHOICE...

Rent or Buy?

The decision to rent or buy in your new location is dependent upon many considerations unique to your personal situation. Some of the potential factors involve the tax implications, down payment, other investment vehicles, the length of time you are anticipating being in your new location and whether or not your current home has sold.

If you decide to buy, should you purchase an existing home or build a new one? Again, many factors have to be considered. Will an existing home need a lot of repair or remodeling to bring it to your standards? What about the difference in the cost of operation and maintenance between new and an existing structure? How should you finance a renovation? Which home will appreciate faster? Will it be difficult to get a construction loan? Is it better to rent for a while to become familiar with neighborhoods in your new city? What about capital gains tax if you don't close in time?

We suggest you seek the advice of a certified financial planner and a realtor to thoroughly clarify your options. These choices can become quite complex.

Some Advantages to Renting

Whether you're in your first apartment or a longtime resident, there are many advantages you are afforded by choosing apartment living.

Mobility: You enjoy the freedom to move, to accept that better job, to take the vacation you've dreamed of.

No maintenance: Just relax and delight in the grounds and facilities maintenance technicians keeps attractive for you.

Flexibility: You have the ability to increase or decrease your living space without the burden of sales pitches, closing costs, interest rates or the high cost of maintaining a home and property.

Location: The choice is yours!

Recreation: Chances are, you've chosen an apartment community with a swimming pool, tennis court, weight room or sauna. Apartments have the equipment and people to maintain them, which is no small task for the homeowner.

No waiting: If you're like most apartment residents, moving into your apartment was easy and fast. You settled into your new home without lengthy paperwork, a loan approval period or a large financial investment.

Your Current Residence

As you prepare to move, a big decision may include whether to sell or rent your current property. Ask yourself the following questions as you make this decision. You may also want to ask advice from a real estate agent.

Market

Is it a seller's market? Signs include low interest rates and shortage of homes for sale. How long have similar homes been on the market and how long are you willing to let your home be on the market? Or is it a good rental market and do rental units have tenant waiting lists? Is your property in a trendy area? Desirable areas typically garner higher rents and seldom have vacancies.



MAKING THE RIGHT CHOICE

Financial

Is this property good for rental income? Can you charge more for rent than you pay for mortgage, taxes and upkeep? How will selling affect your federal and state tax situation? Furthermore, if your property does not sell quickly, can you afford to keep the home vacant while it's on the market? If not, do you feel you will be able to find a renter on a short-term basis? Are you likely to want to move back into the home some day?

Rental Tips

Apartment experts say that some detective work is needed to conduct a search that finds the most livable rental residence for the money. After you have weeded out a good apartment complex from many rent signs and/or listings, scanned the neighborhood you like for the best rental possibilities, you will be ready to scrutinize each property and landlord for shortcomings. It is easy for a prospective tenant to gather quick clues about the general care, maintenance of the building, and cleanliness of the area overall. Try to talk to the tenant who is vacating the apartment you are planning to rent. He or she can tell you a great deal about the pluses and minuses of living there. Here are some tips for inspecting the inside of the apartment:

Is it clean? Carpet should be cleaned and walls/ceilings should be freshly painted. Does the apartment have a bad odor? It could be a tip that the prior tenant had a pet or cooked spicy foods.

Check room sizes with a floor plan. Make sure the furniture that you will be moving will fit. Is the bedroom near the bathroom? Does the dining room adjoin the kitchen?

Inspect kitchen appliances. Check the stove to see if all burners work. Does the range have a hood with a fan? Is the oven self-cleaning? Is the stove gas or electric? If it is gas, you may have an extra monthly charge for cooking gas. This would also be true if you had a gas clothes dryer in your unit. Check out the refrigerator/freezer for storage space. Is there enough counter and cabinet space? Don't forget to keep an eye out for bugs, especially in a high-rise building.

Inspect the central air conditioning and heating systems. Ask other tenants if there is enough heat in the winter. It can be costly if you have to buy or rent window air conditioning units.

Is there enough storage space? Do you have enough closets for clothes, linens and general items. Are there built-in shelves and bookcases for books and DVDs? Do you also get a storage space that is not adjacent to the unit?

Does the building have special amenities such as a swimming pool, game room, barbecue area, and exercise room or tennis courts? Keep in mind that recreational amenities generally will increase your rent. You should consider what features you will really use.

How is the noise level in the complex? Have neighbors been playing music louder than you prefer? Are you located by a major airport, freeway or train tracks?

Do you need an apartment that takes pets? If not, do you want to live in an area that does? Do tenants appear to be cleaning up after their pets? What is the management policy for pet size and maintenance?

Rental experts suggest that tenants should tour several apartment complexes before placing a deposit on a unit. The minimum deposit to hold a unit is usually \$100. Prospective renters still need to fill out an application and pay an application fee. This will hold your unit while your employment, credit and rental histories are being checked out. This process usually takes 7 to 10 days to complete.

Apartment Finding Services and Realtors

Apartment Finders

3554 West Northern Avenue (602) 841-5055

Apartments and More

5835 North 16th Street (602) 279-9578

Arizona Insights Relocation Center

3610 North 44th Street (602) 952-2177, (800) 899-7356

Coldwell Banker Success Realty

5705 North Scottsdale Road (602) 481-8400

ERA Encore Realty

678 East Thunderbird Road (602) 938-2000

John Hall and Associates

11211 North Tatum Boulevard (602) 953-4000

CHOOSING THE RIGHT HOME

Making a final decision and determining which house to make an offer on shouldn't be taken lightly. The decision should be made rationally and not guided by emotion. You most likely won't have the luxury of taking your time on deciding which house you'd like to pursue. However, since it is such a major decision you would like to base it on factual information. Some broad categories to consider are:

Appreciation

Ask your real estate agent to retrieve sales of homes in the neighborhood over the past few years. If one neighborhood shows an annual average 8 percent increase and another is skyrocketing at 15 percent, you may have your decision made.

Crime

Go to the local police or sheriff department and ask about crime in your specific neighborhood. You might find theft or vandalism to be more prevalent in one area than another. Also please visit the website, www.familywatchdog.us. When you visit this site you can enter your address and a map will pop up with your house as the small icon of a house and red, blue, green, dots surrounding your entire neighborhood. When you click on these dots a picture of a person will appear with an address and the description of the crime he or she had committed.

Drawbacks

Rarely will you be lucky enough to find a perfect place. Think about the cons associated with each house and determine to correct them or how much of a negative impact each will have.

The House

Make a list of the amenities and attributes you want your house to have. Be specific. Prioritize that list. Then, rate how each house measures up to each need on your list.

Neighborhoods

If you have kids or pets and being close to a park is important, you'll want to consider that. How close are shopping, restaurants, churches, and other services? Are the streets maintained? How do your prospective neighbors keep up their property? How long will your commute to work be?

Property Taxes

Property taxes may vary from one neighborhood to another. This can sometimes affect whether you view a community as a desirable place to live. Higher property taxes often mean newer and more modern schools, well-maintained roads, and bountiful community services.

Schools

If you have school-aged children and plan to send them to public school, you definitely want to consider the reputation of the neighborhood school. If you plan on sending your child to a private school, how long is the commute? You will likely spend a lot of time driving your child not only during the school day but for extra-curricular events outside the daily school schedule. Which ever school you decide, you can usually find general district information and state standardized test results online. Always plan a visit to the school and receive the information first-hand from school administrators. You should also talk to teachers and parents.

Sellers' Situations

If you don't know already, ask your real estate agent how long the house has been on the market. Usually the longer a house has been listed, the better chance the seller will accept an offer lower than asking price. Conversely, if the house has been on the market for just a couple days, the sellers will probably wait for a better offer if you offer less than the listed price. Your real estate agent might also be able to dig up additional information about the sellers, like why they're selling. If it's a job-related move or a divorce, the sellers likely want to move as quickly as possible, meaning you have a better shot at them accepting a lower price.

Style and Substance

The SUBSTANCE are things that cannot be changed such as the location, view, size of lot, noise in the area, school district, and floor plan. The STYLE represents easily changed surface finishes like carpet, wallpaper, color, and window coverings. Buy the house with good SUBSTANCE, because the STYLE can always be changed to match your tastes.

HOME INSPECTION CHECKLIST

Finding faults in a home doesn't necessarily mean you shouldn't buy it. But it will help you to know the type of repair costs that should be anticipated, and sellers often will make adjustments in their asking price on the basis of problems discovered in an inspection.

Inspectors look for the following:

Brick and Concrete

Check pavement, driveways and horizontal brick surfaces for cracks. Is there damage from freezing? What is the condition of the mortar between the bricks? Is any pavement buckling from spreading underground tree roots?

Electrical

Open the door on the fuse box or circuit-breaker panel. Is the electrical service adequate? The average house should have 100-amp service. Is it wired for 220 volts, which is necessary for electric dryers and ranges?

Exterior

Is the house well maintained? Does the roof sag? Are the exterior walls out of line? What is the condition of the paint, especially on the south and west sides, where sun exposure is greatest? Is there adequate drainage away from the house?

Heating & Cooling

How old is the heating/cooling system? Has it been maintained? Ask to see the owner's cooling bills for the previous year. This will give you an idea of its energy efficiency.

Insulation

Check the attic and crawl space. Is the insulation adequate and complete? Has it been properly installed? Does the insulation obstruct the air vents, preventing the house from "breathing" and possibly causing wood rot? Does the home have storm windows?

Interior

The kitchen and baths are the most expensive rooms to renovate, so check their condition carefully. A newly-painted interior may look nice, but it could be hiding something.

Plumbing

Turn on the bathroom sink faucet and shower and then flush the toilet. When the toilet starts to refill, does the water pressure diminish? Fill sinks and tub with three inches of water. Do they drain properly? Do faucets leak? Lift up the carpeting. Are there any signs of flooding or decay?

Roof

Are shingles curling and lifting? Find out how old the roof is, and you will have a pretty good idea of when you will have to replace it.

Termites and Carpenter Ants

Look for evidence of termites and carpenter ants on basement wood framing. Is there saw dust like wood or paper debris? Can you find evidence of termite tubes or tunnels? Termites live in earth, so make sure that there are no places where earth is closer than six inches to wood. Like termites, carpenter ants like wood and wood products.

Water Damage

Look in the basement for signs of leakage. This could be a result of poor drainage around the house. Water damage also is caused by seepage through porous basement walls and condensation, which frequently is caused by inadequate ventilation. Basement walls painted a dark color may be an effort to disguise a past problem. Beware of chalky white water stains on foundation walls or partitions; stains on wood and drywall; delamination of paneling and lifting or buckling floor tiles; or a damp, mildew odor.

Windows and Doors

Has the glazing putty dried and shrunk, allowing water and air seepage? Is the wood decayed? Are the window and door frames caulked and weather-stripped?



HOUSING OPTIONS FOR GROWING ACTIVE ADULT DEMOGRAPHIC

According to the Administration on Aging, there are nearly 52.4 million people age 60 or older in the United States. By 2030, one in every five Americans will be age 60 or older. Individuals who are 85 and over are the fastest growing group of seniors, with their numbers expected to more than triple from 5.4 million to 19 million between 2008 and 2050. The demographic profile of America's older adults will also be more diverse in the years to come. These trends will produce challenges as well as great opportunities to harness the talents and energies of older Americans.



Developers and home builders are now listening to those numbers. Innovative designs and careful consideration of the needs of active adults are now being studied to construct communities that include many services needed by active adults. Retirement villages now come complete with clubhouses for socialization, meal deliveries and transportation options to just name a few. Seniors will now have to do their homework to find out which development is right for them.

Before you make a decision about where to live in retirement you need to consider many factors—the daily lifestyle you want; proximity of children, grandchildren, or other relatives and friends; the type of climate you enjoy; and your health or medical needs. Ideally you should consider these personal and lifestyle factors first. Then you need to face reality. What can you afford? As usual, when it comes to financial issues, the Internal Revenue Service enters the picture. The tax impact can be crucial when you're analyzing the pros and cons of where and how to live. (You may access tax information for this state in another part of the guide.)

Once past this process, you will need to think about renting vs. owning. Senior citizens are in a unique position

once they've retired from their jobs. You have more freedom than those of us still tied to the world of employment. So should senior citizens buy or rent a home or stay where you are currently living after retirement?

When comparing renting and owning a home in your retirement years, maintenance and renovations need to be taken into consideration. You must be able to keep up your home if you want to continue living in retirement safely and comfortably. As for renting, many renters receive reassurance and security because they are not the one in charge of making or paying for needed repairs and renovations.

One downside to renting a home or apartment is cost increase. Your rent can increase at just about any point in time. In most states, unless your lease states otherwise, rent can be increased with 30 days notice. Even so, most leases are only for one year, meaning your landlord can then raise your rent. In fact, your rent may be raised to any amount that they want, even an amount that you cannot afford. A fixed mortgage is just that and you will always know the amount of your mortgage payments.

Another factor to consider is your current lifestyle, and the lifestyle you intend to lead in the future. When deciding whether to rent or buy your home, it's important to remember that the sky is the limit. You might want to travel after retirement, seeing the world on your retirement funds, and a mortgage would only serve to strap you to a particular place. You may not be able to spend winters in the Caribbean if the mortgage payments on your new home are too high.

The senior housing trend started with senior apartments where residents were monitored on a daily basis and had access to emergency services. That was just the beginning of a now extensive list of developments that cater to senior citizens. Many senior communities include access to pools, gyms and clubhouses and are age restricted. The newest developments enable seniors to own a private residence, maintain their independent lifestyles while having many services available to them when the needs arise.



HOUSING OPTIONS FOR GROWING ACTIVE ADULT DEMOGRAPHIC

For many a desirable solution is retirement communities. Called “active adult” or “age-restricted” communities, these developments are especially common in suburban cities and towns where land is more available. The residents often can choose among a few different home styles. There are normally recreational benefits, such as a swimming pool, tennis, golf and a social hall. Some of these 55-plus communities are apartment buildings, condominiums or townhouses.

Since an independent living facility is one in which you may live in your own apartment while enjoying more social interaction, you can come and go as you please. This gives you the opportunity to still live like you would have at your previous house, going on vacations or visiting family as you please. At the same time, independent living facilities have security services that create a safe community and place to live so there's never a reason to feel like your personal belongings will not be secure while you're away. Many retired adults choose to move to an independent living facility because they no longer desire to take care of that big house that once housed their larger family. All that space is no longer necessary. In addition to downscaling, many independent living facilities offer cleaning and dining services, on top of landscaping. It'll give you the opportunity to really take advantage of your free time as a retired adult, rather than keeping you chained to daunting household chores.



same general area as their housing needs change over time. There is normally the cost of buying a unit in the community as well as monthly fees that increase as you require higher levels of care. You may want to consider a CCRC if you'd like to stay in the same general facility regardless of your care needs. It also can mean spouses can still be very close to one another even if one requires a higher level of care, a big plus.

A relatively new concept is the Village Solution. The Village Solution enables active seniors to remain in their own homes without having to rely on family and friends. Members of a “village” can access specialized programs and services, such as transportation to the grocery store, home health care, or help with household chores, as well as a network of social activities with other village members. As of 2009, there were 50 village organizations across the United States, with many more communities planned worldwide. Each offers different services depending on the local needs of the individual communities. The cost of membership varies according to area and the level of services required, but is often in excess of \$500 a year.

Thinking about housing arrangements for the future can be a stressful, anxiety-provoking topic for both you and your family. It may seem easier to put off thinking about it until later, but the earlier you face your specific issues, the more choices and control you will have over your future. Even if you are completely independent at this time, circumstances can change. It pays to think a little about your current location and how things will differ if you move. For example, how far will your home be from shopping, medical facilities, or other services? If you can no longer drive, what kind of transportation access will you have? Does it have a lot of steps, stairs, or a steep hill to navigate?

Learn about the different types of senior housing, what choices may be best for you, and how to navigate the emotional roadblocks that come with choosing senior housing. But most importantly plan to enjoy each day to the fullest and take advantage of every opportunity presented to you!



These provide less privacy, which some people want due to safety reasons. Each of these communities also has its own list of regulations on what is and is not acceptable by the homeowners. Read everything you can about the housing, talk with other residents and meet the officers, if there is a board that oversees the facility.

Continuing-Care Retirement Communities are a great option. CCRCs are facilities that include independent living, assisted living, and nursing home care in one location, so seniors can stay in the

HOME CARE BASICS FOR NEW HOMEOWNERS

You've finally done it—you've just moved into your brand new home. The smell of fresh paint still permeates the air. You're likely consumed with unpacking, setting up furnishings, rearranging, decorating—energized by the blank pallet you have to work with. But once you've signed the thick pile of closing documents, the moving trucks have left and everything is neatly in its place, what do you do next? It's time to get a handle on the routine maintenance you'll need to perform in order to ensure that you and your family live comfortably in your new home for years to come. Here's some advice to get you started and help save money while you're at it:

Maintaining a clean home will ensure it will last longer and work better. Dust and dirt, if allowed to accumulate, can harm the finishes on blinds, cabinets, countertops, floors, sinks, tubs, toilets, walls, tiles and other items. If dirt does accumulate, make sure to clean it with a substance that does not scratch or damage the finishes.

On the outside of your home, make sure that gutters and downspouts do not get clogged with leaves or other objects. The exterior of your house is built to withstand exposure to the elements, but a periodic cleaning will improve the appearance and, in many instances, prolong the life of siding and other exterior products.

When you bought your home, you probably received a warranty from the builder on workmanship and materials. This warranty applies to problems related to the construction of the home, but it does not apply to problems that arise because of failure to perform routine maintenance. For example, if your roof begins to leak after six months because of faulty workmanship, your warranty would cover that. If you develop a problem because water backed up in clogged gutters that you should have cleaned, the builder is not responsible for repairs. Also, some items, such as appliances, may be covered by manufacturers' warranties and are not the responsibility of the builder.

You should fully familiarize yourself with the terms of your warranty soon after you move into your home. With all the excitement surrounding a move into a new home, most people have little desire to curl up in front of the fireplace and read a legal document. Nonetheless, you should not wait to read your warranty until a problem arises. Set aside an hour to learn what your rights and responsibilities are from the outset.

Here are some additional tips for properly maintaining specific systems in your new home.

Appliances

Remember to read the instruction manual for every appliance in your new home. The manuals provide recommended cleaning and maintenance schedules and sometimes your warranty will become void if you don't follow these recommendations.

Driveways

If you have an asphalt driveway, remove oil, gasoline and similar substances immediately with soapy water.

To avoid holes in your asphalt driveway, refrain from resting patio furniture or bicycle stands on it.

Do not burn anything on your driveway.

Gutters and Downspouts

Clear away leaves, tree limbs and other debris from gutters and downspouts.

Downspouts should be turned away from your home's foundation.

Every four to six years, paint gutters that are not made of aluminum or vinyl to help prevent rust.

Heating and Cooling Systems

Late summer or early fall are the ideal time to do an annual inspection and cleaning of these systems.

Make sure you change the filters every three months.

Keeping your pilot light burning during the summer will help keep the furnace dry and prevent corrosion.

Registers help regulate the flow of air and maintain the desired temperature in your home. Keeping registers closed in rooms you don't use will save on cooling/heating costs.

Using heat generating appliances in the evening and reducing the number of lights on will help keep the temperature down and save on costs during the summer.

Plumbing

Every member of your family should know where the intake valves are located. Label each one.

If any of your appliances develops a leak, inspect your drain trap. A partially clogged drain can cause overflow. Use a plunger or a plumber's snake to unclog the drain. If you need to, use boiling water to help unclog a partially opened drain. Call a plumber if these techniques don't work.

A worn washer, a loose part in a faucet or steam in a hot water pipe generally causes a noisy pipe. Do not hesitate to repair the noise because vibrations can follow the noise and lead to leaks.

Each year more than six million residential burglaries occur throughout the United States. That's one every ten seconds! In addition to the worry of home burglaries, we now also need to concern ourselves with computer hackers and personal identity theft. Listed below are some things that you can do to reduce your chances of becoming a victim.

Home Security Checklist

- Have home security system professionally installed that offers a 24 hour monitoring system. Make sure to post the home system stickers and window decals—this should alert and deter would be intruders.
- Never stop mail or newspaper deliveries, it signals that you are away. Have a neighbor pick up all deliveries if possible.
- When recording your answering machine message, do not state that you are not home or out of town.
- When leaving for an extended period, put lights and stereo or television on a timer to give the appearance that someone is home.

Exterior/Interior Security

- Replace all locks immediately upon moving into your new home and install deadbolts on all outside doors.
- Secure your sliding glass doors with pins to prevent all horizontal and vertical movement. Also install security film over the glass panes for additional protection.
- Remember to lock all doors and windows.
- Provide remote panic buttons for children and/or elderly residents.
- Never keep garage door openers in cars that are parked outside of your home.

Keep Your Valuables Safe

- Keep your important papers, heirloom jewelry and large amounts of cash in a safe deposit box.
- Engrave your valuables with your social security number or drivers license number.
- Store jewelry, firearms, furs and like in a small closet with a non-hinged solid core door that has a deadbolt.
- When purchasing new electronic equipment, breakdown cartons before discarding them. This way you avoid advertising your new purchase to the entire neighborhood and drive-by observers.

Computer Security

Computer security is the process of preventing unauthorized use of your computer.

- Use of anti-virus software on all Internet-connected computers. Be sure to keep your anti-virus software up-to-date.
- Use of some type of firewall product, such as a network appliance or a personal firewall software package.
- Turn off your computer or disconnect its Ethernet interface when you are not using it. An intruder cannot attack your computer if it is powered off or otherwise completely disconnected from the network.
- Use software backup tools if available, and store the backup disks somewhere away from the computer.

Identity Theft

Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes. While you can't entirely control whether you will become a victim, there are steps you can take to minimize your risk.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

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TAKE CONTROL OF YOUR ENERGY COSTS

The cost of cooling your house continues to rise. There are a number of ways you can save a significant amount of money on your energy bills. In fact, it's possible to save up to 25 percent on your power bill by using the following tips. While your results might vary, you're guaranteed to find at least a few ways to save money. The idea behind all our advice, and in fact our entire conservation effort, is to give you the information you need to make the right decisions.

These simple steps don't cost a thing, but can potentially save you 10-25% on your monthly energy bill.

- Turn off lights and appliances when not in use. Don't forget your computer - it can use as much energy as a refrigerator. Most new computers have "sleep" settings.
- In the cold months, set the thermostat to 68 degrees when home, and then back to 58 degrees when sleeping or when you are not home more than four hours.
- In warm months, set the thermostat to 78-80 degrees when home and 5 to 10 degrees warmer at night or when you're not home.
- Do not turn your air conditioning off in the hot months when you're not home. Your house will store up the heat and you're likely to make the air conditioning run for hours to feel comfortable.
- In the winter, open window coverings on the sunny side of your home to take advantage of "free heat from the sun" Close the coverings on cloudy days or right after the sun sets.
- In the cooling season, close blinds and drapes during the day to keep heat out.
- Also, use your dishwasher, clothes washer and dryer, and cook as late in the evening as possible.
- Barbecue outside if practical, keeping in mind the heat and effect of sun on your body. By reducing the heat coming into your home from any source, will reduce the load on your air conditioning.
- Use pool trippers to reduce the time your swimming pool pump runs on—eight to twelve hours a day is plenty in the summer months, less in the winter months.
- Set your water heater to 120 degrees.
- Vacuum your refrigerator coils (underneath and in the back) and don't obstruct the coils. They need air space to work.
- Keep the seals (gaskets) on refrigerators and freezers clean.
- Keep your freezer as full as possible. You can place containers or plastic bottles filled with water in the empty spaces.
- Make sure food is cool and covered before it goes into the refrigerator.
- Close doors to rooms that are not being used.
- Run full loads in your washer and dryer, and use "solar drying" (clotheslines).
- Use energy saver option on your dishwasher, allowing dishes to air dry.
- If you A/C unit is on the ground, keep the area around it clean and free of obstructions to maintain air flow.
- Unplug your televisions/VCR when you're on vacation. Most new sets draw power even when they're turned off.
- Keep lights and lighting fixtures clean, especially if you're reducing the number of lights you use. Dirt absorbs light. Let lights cool before cleaning them and never touch halogen bulbs with your bare hands. The oil from your skin can greatly damage the bulbs. Use a small piece of paper to hold the bulb.
- If your dishwasher has a filter clean it.
- Clean the reflectors underneath the burners on stovetops.

There are plenty of low cost, easy to do projects or steps you can do to save another 10-25% on your energy bill.

- Use compact fluorescent bulbs instead of incandescent ones. This will typically save \$1 per bulb changed out (for bulbs running 4-6 hours per day) and reduce heat in your home. Regular bulbs use most of the electricity to generate heat so use care when changing bulbs.
- Caulk windows and caulk and weather-strip doors. Keep the outside air out and the inside air in.
- Install a hot water heater blanket but be careful not to cover vents or temperature settings.
- Install hot water pipe insulation. Do keep the insulation at least six inches away from the flue (exhaust pipe) of gas water heaters.
- Plant trees and shrubs on the south and west side of your residence. The vegetation acts as insulation and provides shading, reducing thermal gain in a building.
- Fix leaky faucets Install low flow showerheads.
- Use room fans to keep the air moving and reduce the feeling of heat in your home.
- Replace furnace and air conditioner filters. Spray the filters with a light coating of lemon furniture polish or vegetable oil cooking spray to help trap dirt in the filter.
- Check the seals on your refrigerator and freezer.
- Replace normal thermostats with programmable thermostats.

HOME BUYER'S GLOSSARY

As you start shopping for a new home, you may encounter some unfamiliar words and terms. The following glossary will help get you through the maze of buying a home.

Adjustable-Rate Mortgage (ARM) Loan with an interest rate adjusted according to movements in the financial market. Many offer lower-than-market initial interest rates that rise only gradually for the first few years.

Annual Percentage Rate (APR) Annual cost of credit over the life of a loan including interest, service charges, points, loan fees, mortgage insurance and other items.

Appraisal Unbiased, professional opinion of a property's value based on its style and appearance, construction quality, usefulness and the value of comparable properties.

Assessment Tax levied on a property or a value placed on the worth of a property by a taxing authority.

Assumption Transaction allowing a buyer to assume responsibility for an existing loan instead of getting a new loan.

Broker (Real Estate) Person who receives a commission or fee for bringing buyer and seller together and assisting in the negotiation of contracts between them. A license is required in most states.

Building Code Local regulations controlling design, construction and materials used in construction. Building Codes are based on safety and health standards.

Buydown Subsidy, usually paid by a builder or developer, to reduce the monthly payments on a mortgage loan.

Buyer's Agent A real estate agent who represents only the buyer in a real estate transaction.

Callback Request by a homeowner for a builder to handle a service request.

Cap Limit to the amount an interest rate or monthly payment can increase for an adjustable-rate loan either during an adjustment period or over the life of the loan.

Certificate of Occupancy Document from an official agency stating the property meets the requirements of local codes, ordinances and regulations.

Chain of Title History of all documents transferring title to a parcel of real property, starting with the earliest existing document and ending with the most recent.

Change Order Homebuyer's written authorization to add, delete or change an item specified in a contract.

Closing Meeting to sign documents that transfer from a seller to a buyer. (Also referred to as settlement.)

Closing Costs Charges paid at settlement for obtaining a mortgage loan and transferring a real estate title.

Commission Agent's fee for negotiating a real estate or loan transaction, often expressed as the percentage of the sales price or mortgage amount.

Conditions, Covenants and Restrictions (CC and Rs) Standards that define how a property may be used and the protections the developer makes for the benefit of all owners in a subdivision.

Contingency Condition that must be met before a contract is binding.

Convertibility Ability to change a loan from an adjustable rate schedule to a fixed-rate schedule.

Covenant Agreement between seller and buyer on a piece of property, restricting the use of that property. (Also called deed restriction.)

Deed Legal document representing property ownership.

Default When a borrower fails to make the required payments of a mortgage contract.

Density The number of homes built on a particular acre of land. Allowable densities are determined by local jurisdictions.

Debt-To-Income Ratio Long-Term debt expenses as a percentage of monthly income; used by lenders to qualify borrowers for mortgage loans.

Due-on-Sale Clause in a mortgage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property.

Earnest Money Sum paid to the seller to show that a potential purchaser is serious about buying.

Easement Right-of-Way granted to a person or company authorizing access to the owner's land. For example, a utility company may be granted easement to install pipes or wires. An owner may voluntarily grant an easement or can be ordered to grant one by a local jurisdiction.

Equity Difference between the value of a home and what is owed on it.

Escrow Handling of funds or documents by a third party on behalf of the buyer and/or seller.

Escrow Amount Amount set up by a lender into which periodic, usually monthly, payments for taxes, hazard insurance, assessments and mortgage insurance premiums are made. Funds are held in trust by the lender who pays the sums as they become due.

Fair Market Value Price at which property is transferred between willing buyer and willing seller, each of whom has reasonable knowledge of all pertinent facts and neither being under compulsion to buy or sell.

Federal Housing Administration (FHA) Federal agency that insures mortgages with lower down payment requirements than conventional loans.

Fixed-Rate Mortgage Mortgage with an interest rate that remains constant over the life of the loan.

Hazard Insurance Protection against damage caused by fire, wind storms or other common hazards. Many lenders require borrowers to carry it in an amount at least to the mortgage.

HOME BUYER'S GLOSSARY

HVAC Common building industry abbreviation for heating, ventilation and air conditioning systems.

Index Interest rate or adjustment standard that determines the changes in monthly payments for an adjustable-rate loan.

Infrastructure Public facilities and services needed to support residential development, including highways, bridges, schools and sewer and water systems.

Inspection Examination of work completed on a structure to determine compliance with building code and other code requirements.

Joint Tenancy Form of ownership in which the tenants own a property equally. If one dies, the other automatically inherits the entire property.

Loan Origination Fee Lender will charge a fee for the cost of processing the loan, usually calculated as a percentage of the loan amount.

Loan-To-Value-Ratio Relationship between the amount of a home loan and the total value of a property.

Lock-In Rate Commitment from a lender to make a loan at a pre-set interest rate at some future date, usually for not more than 90 days. A fee may be charged to "lock-in" a rate.

Mortgage Commitment Formal written communication by a lender agreeing to make a mortgage loan on a specific property, specifying the loan amount, length of time and conditions.

Mortgage Origination Fee Charge for the work involved in preparing and servicing a mortgage application.

Permit Document issued by a local government agency allowing construction work to be performed in conformance with local codes. Work may not commence until permits have been obtained, and each permit issuing agency must inspect the work at certain specified points during construction.

PITI Principal, interest, taxes and insurance: the four major components of monthly housing payments.

Point One-Time charge assessed by the lender at closing to increase the interest yield on a mortgage loan.

Presettlement Walk-Through Final inspection of house prior to closing, conducted by builder and buyer.

Principal Amount borrowed, excluding interest and other charges.

Property Survey Survey to determine the boundaries of a piece of property. Cost depends on the complexity of the survey.

Recording Fee Charge for recording the transfer of a property, paid to a city, county or other appropriate branch of government.

Specifications Contractual document describing in detail the work to be performed; method of construction; standards of workmanship; quality, type and manufacturer of materials and equipment for a particular project.

Tenancy in Common Form of ownership in which the tenants own separate but equal parts. To inherit the property, a surviving tenant would either have to be mentioned in the will or, in the absence of a will, be eligible through state inheritance laws.

Title Evidence, usually in the form of a certificate or deed, of a person's legal right to ownership of a property.

Title Insurance Insurance against any title defects that may exist prior to the time the title is passed from one owner to the next, and which may come to light in a future transaction.

Veterans Administration (VA) Federal agency that insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.

WHO'S WHO IN BUILDING

Architect

Building design professional who has completed all required university training in architecture and passed state licensing exams; initials A.I.A. and F.A.I.A. indicate membership in a professional organization, but not licensed status.

Builder or General Contractor

The buck stops with him or her in construction projects. The general contractor secures bids for all work and materials; hires, coordinates and oversees subcontractors; files for permits and arranges for inspections; and generally makes the final decisions in all construction-related matters.

Building Inspector

One or more local officials who oversee and regulate every phase of residential construction. Regulations vary widely. In most states area home construction meets standards contained in the Uniform Building Code. In addition, applicable provisions of the Uniform Fire & Plumbing/Mechanical & Electrical codes are enforced. Typically, permits are issued and inspections are made at key stages of construction by County and City building code enforcement departments.

Building Designer

Generally unlicensed professionals (license not required for practice) who, by experience, are competent to design homes, prepare drawings and write specifications; they often work in association with licensed architects.

Construction Manager/Foreman

The general contractor's right-hand man. A construction manager can be on site when the general contractor is not.

Design/Build Firms

An organization that provides both architectural planning and general contracting services, and offers a different approach to the conventional arrangement in which the designer and builder are separate entities.

Interior Designer

Specialist in decoration and furnishing; special training and licensing not required. Initials A.S.I.D. following individual's name indicate membership in a professional association, for which training and passing tests are required.

Kitchen /Bath Designer

Specialist in designing these rooms; initials C.K.D. and C.B.D. indicate certification by a professional association, for which training and passing tests are required. License is not required for practice.

Landscape Architect

Specialist in landscape and garden planning; primary concerns include site selection, grading, access, drainage and protection of existing plant material. License required for practice.

Lender

The financial institution that provides construction loan financing during construction and permanent financing for the home buyer after the home is built and there is a property settlement, referred to in our area as closing. Most lenders make what is referred to as "end loans" which is the loan made to the buyer of a new home, and others make both the "end loan" and "construction loan financing" which provides funds to pay for costs incurred during construction.

Owner Builder

An individual or family who finances and manages a home building project (usually with the assistance of a builder or general contractor who is hired to manage all or a particular phase of the construction of the home) with the intention of retaining ownership and residing in the home after completion.

Subcontractor

A specialist who undertakes responsibility for one phase or trade within the project and reports to the general contractor. In a typical home building project, subcontractors generally include: an excavation contractor who digs foundations and grades the site; a masonry contractor who handles all concrete, block, brickwork and paving; a framing contractor who constructs the shell and interior partitions; a roofing contractor; a heating, ventilation and air-conditioning (HVAC) contractor; a plumbing contractor; an electrical contractor; drywall installers; insulation contractors; finish carpenters who generally handle wood flooring, trim work, and cabinet installation; and a painting contractor.

Surveyor

A professional with the training and equipment to establish or verify property lines. The surveyor also plots and marks the topography of the site, which is crucial in preparing the site plan. He or she may also be employed to stake out the building site, setting reference marks for foundation excavation, establishing grades for roads or driveways and marking the locations for a septic system and water well, if necessary.

Title Insurance Company

The entity that conducts a comprehensive search of the public records to make sure that the title received by a buyer of a new home is "free and clear of any liens and encumbrances". This assures the issuance of a clear or "merchant able" title in favor of the buyer of a new home at the closing of the sale of the property.

SELECTING A BUILDER

Are you shopping for a new home? Start by shopping for a professional builder first. Whether you are buying a townhouse, a detached home in a subdivision, or a custom-built house, the construction quality of your new home will be determined by the quality of your builder.

Start your builder-search process by calling your local home builders association. They can give you the names of reputable builders in your area. Ask friends and relatives about builders they have dealt with directly, or ask them for the names of acquaintances who have recently built a new home.

The Interview Process

Once you have developed a list of builders who are building the type and price range of home you are interested in, research their reputations and the quality of their work. The best way is to visit homes that they have built and talk to the owners. Ask the builders on your list for the addresses of their recently completed houses, subdivisions, or townhouse communities. At the very least, drive by and see if the homes are visually appealing.

Look at homes that are the same style as you plan to buy. A good time to visit is on a weekend morning when people are outside doing chores. Introduce yourself and explain that you are considering buying a home from the same builder who built their home.

Ask about their satisfaction with the home and whether the builder delivered what was promised in a timely manner. Ask if they would buy another home from this builder. People will generally tell you if they are happy with their purchase.

Quality and Value

When examining a home, look at the quality of the construction features: the cabinetry, carpeting, trim work, and paint.

In viewing a home, you must determine whether it lends itself to the type of lifestyle you want to lead. Look at the amount of interior living space and how efficiently the space is used. Find out if the builder is incorporating state-of-the-art energy efficiency features, both in appliances and insulation.

Service After the Sale and Home Warranty

While you are shopping, ask about the builder's service after the sale. Most builders offer some form of warranty. Many builders back their own warranties on workmanship and materials, typically for one year. Other builders offer warranties backed by an insurance program. One of the most important criteria for selecting a builder is the warranty protection provided on the home. Ask for a copy of the builder's warranty. Read the document thoroughly and be sure you understand what protection is provided. If you have any questions about the coverage, talk to the builder prior to finalizing your purchase.

Be Thorough

When selecting a builder, be thorough and ask a lot of questions. Get as many specifics as possible. If you receive the answers verbally, take notes. Never hesitate to ask a question because you are afraid of sounding "stupid" or uninformed. What seems like a "stupid" question may yield a very important answer.

Buying a new home is probably the biggest and most important purchase you will make in your lifetime. By doing your new "home" work to select a builder, you will instill in yourself and your family a sense of confidence and knowledge that you have made the right choice.

If you have additional questions about selecting a builder, contact your area's Builders Association. Ask for a builder list that identifies the price categories and subdivisions in which they build. Be sure to tour the Parade of Homes in the Fall and Spring. It is an excellent way to get familiar with the housing market in this area as well as individual builder's products.

SELECTING A CONTRACTOR

Every year hundreds of families are taken advantage of by disreputable individuals or companies who represent themselves to be reliable, reputable contractors. If you are planning to hire someone to repair or make improvements to your property there are safeguards you can take to assure the best selection of a contractor for you.

Consider the Following

1. Hire only licensed contractors. Contractors are required to be licensed to do certain types of work. When selecting a contractor you should make sure the contractor holds a current, valid license either issued by your city.
2. All contractors do not possess the same expertise. Ask for references and check those references to assure yourself that the contractor is qualified to do the type of work you are wanting done.
3. Check business references. Ask the contractor for a list of business references that you can call and verify that the relationships with suppliers and subcontractors are good ones and that the contractor pays his bills.
4. Call the Better Business Bureau to find out if there are any complaints or charges pending against the contractor.
5. Call local trade associations for information about selecting a contractor.
6. Ask for proof from the contractor that he has general liability insurance and workers compensation insurance in order to protect you, as the property owner, against any claim in the event the contractor, his employees, or someone else is injured as a result of work being done on your property.
7. Make sure the contractor you are contracting with will be personally involved in coordinating the work to be done on your property.
8. Make sure all required permits are secured and inspections are made. The contractor should be expected to secure all necessary permits. Beware of contractors who want you to secure the permit as the property owner. It is permissible to do so, but it is very unusual that a reputable contractor will ask you to do this.
9. Make sure you have a written contract with the contractor that details:
 - a. A full description of all work to be done.
 - b. A firm date of completion
 - c. Total cost of the job.
 - d. Contractor's license number.
 - e. All warranty information.
 - f. Quality of materials to be used.
 - g. How and on what basis payments are to be made.
 - h. How changes and payment for changes will be handled.
10. Make sure complete architectural drawings are done and agreed upon if you are having a room addition added, or extensive remodeling done. Be certain that detailed material specifications are also provided and made a part of the contract you sign.
11. Monitor the work being done in accordance with the contractual agreement with the contractor. If you have questions about what is being done or problems with the contractor, either ask questions or confront the problem head on when it occurs in order to minimize any conflict and reach a satisfactory resolve as quickly as possible.
12. Final payment should not be made until you are satisfied that the job has been completed in accordance with the terms of the contractual agreement between you and the contractor.

*"A house is made of walls and beams;
A home is built with love and dreams."*

- Author unknown

Is Your Bank Meeting Your Current Financial Needs?

This page offers a guide to choosing the right bank for your needs, and offers some ideas for starting your checklist.

With banks offering an increasing number of financial services at widely varying fees, choosing one to handle your particular financial needs can seem like a difficult and confusing task. Although there is much to consider, it is best to select a bank the same way you would choose any product or service—first evaluate your needs and then compare costs. You should also consider what is most important to you in a banking relationship. Do you want to develop a personal, long-term customer relationship with a bank? Do you travel frequently and need access to branch offices while you are out of town? If you prefer to do your banking by telephone or online, you'll want to explore the types of electronic services each bank has to offer. Once you have identified your needs, evaluating and comparing the services and fees is a much simpler task.

But you have to do your research, because not all banks offer free checking, and if they do, they won't always tell you about that option unless you ask.

So go online or make a few phone calls. Find out if the bank has a lot of ATM locations. It doesn't do you any good to have free checking if you have to spend \$2 a pop to use another bank's ATM because you bank only has one branch and it is all the way across town.

You may be eligible because of where you live or what type of job you have to join a credit union. Many people like credit unions because they offer a lot of free services (like maybe free Money Orders). But keep in mind that credit unions are often few and far between, so you may end up with the ATM surcharge problem.

What Will You Do?

The first question to ask yourself is what you want to do with your bank account. Do you want to put money in there periodically and watch it grow? Will you move money in and out quickly? You need to know what your banking behavior will be like in order to find the right bank.

Next, get an idea of how you prefer to do your banking. If your schedule doesn't work with most bank schedules, the best bank might just be the one that's open at convenient times.

Free checking accounts get a lot of hype. They get people in the door. However, free may not always be the best thing for you. If you value certain services or conveniences, you may be willing to pay for them. Once you get ahold of fee schedules from competing banks, consider if it's really going to bother you to pay a few bucks each month for that "gotta have it" feature or service. Maybe it is, maybe it isn't.

At first glance, fees might make you favor debit cards in the debit vs credit competition. The worst fee you'll find in a typical debit card is a POS fee — charged when you use your debit card at a retailer using PIN number. While the tide is shifting away from banks charging these fees, they're still around. More importantly, there are more factors than fees to the debit vs credit debate.

Hidden fees are becoming increasingly popular in the banking industry. If you're not careful, you might end up wasting significant amounts of money each year on things that can be easily avoided. One place that's full of hidden fees is the ATM. While it is an easy way of obtaining your money quickly and efficiently, ATMs are notorious for their service charges. You can end up being charged every time you use the ATM, if you're not careful. Some banks will charge extra fees if you do not meet certain requirements or do your banking with them. Banks can even charge you to check your balance at the ATM. It depends on the bank. You need to understand the terms of your bank and find the best plan for you.

You can check balances, transfer funds and pay bills, all from the comfort and convenience of your home or office computer. Internet banking may also have a price. Depending on the bank, you may have to pay a service charge for this service. It also may not be available at all banks.

BANKING & MORTGAGE INFORMATION

You may have a difficult time deciding which type of home mortgage is the best for your needs. The world of home finance offers so many variables and options that it's often hard to keep them straight. The following may help you better understand the differences and find a home loan that's right for you.

Fixed-Rate Mortgages are very popular because the interest rate and monthly payments are constant. Fixed loans are generally amortized over ten, fifteen, twenty or thirty years. Property taxes and homeowners insurance may increase, but generally your monthly payments will be very stable. During the early amortization period, a large percentage of the monthly payment is used for paying the interest. As the loan is paid down, more of the monthly payment is applied to principal. A typical 30 year fixed rate mortgage takes 22.5 years of level payments to pay half of the original loan amount. You may also opt for "biweekly" mortgages, which shorten the loan by making a payment every two weeks. (Since there are 52 weeks in a year, you make 26 payments, or 13 "months" worth, every year.)

Adjustable Rate Mortgage (ARM) is a loan which allows for the adjustment of its interest rate according to the terms of the note and as market interest rates change. With this type of mortgage loan program the interest rate and payments may be adjusted as frequently as every month. The purpose of the program is to allow mortgage interest rates to fluctuate with market conditions. The initial interest rate for an ARM is usually lower than that of a fixed rate mortgage, where the interest rate remains the same during the life of the loan. A lower rate means lower payments, which might help you qualify for a larger loan. Also if you do not plan to keep your home for more than a few years, the possibility of rate increases isn't as much of a factor. But no one has a crystal ball to predict the fluctuation of interest rates, so it is somewhat of a gamble.

FHA Mortgage Loan is insured by the Federal Housing Administration. FHA is part of the U.S. Department of Housing and Urban Development (HUD), one of its chief purposes is to help people obtain financing to buy their homes. The FHA doesn't make the loans, but insures loans made by banks, savings and loans, mortgage companies, credit unions and other approved institutions. FHA does not originate loans. FHA insures the mortgage and pays the lender if the homebuyer defaults on the loan, or fails to repay the loan. Almost anyone who has a satisfactory credit record, enough cash to close the loan, and sufficient steady income to make monthly mortgage payments can be approved for an FHA-insured mortgage. There is no upper age limit and no certain income level required, although individual mortgage amounts are limited by law.

VA Mortgage Loan is similar to the FHA mortgage. The U.S. Department of Veterans Affairs guarantees loans made by institutional lenders to eligible veterans. The guarantee helps protect the lender in the event of the borrower's default. The VA Loan was initiated in 1944 through the Servicemen's Readjustment Act, more commonly known as the GI Bill of Rights. The GI Bill was signed into law by President Franklin D. Roosevelt and provided veterans with a federally guaranteed home loan with no down payment. This

feature was designed to provide housing and assistance for veterans and their families, and the dream of home ownership became a reality for millions of veterans. VA will guarantee a maximum of 25 percent of a home loan amount up to \$104,250, which limits the maximum loan amount to \$417,000. Generally, the reasonable value of the property or the purchase price, whichever is less, plus the funding fee may be borrowed. All veterans must qualify, for they are not automatically eligible for the program.

Interest-Only Mortgage is really an interest-only option that works with various mortgage types. This option has regular payments, typically monthly, for a fixed period of time; however, payments consist of one hundred percent interest. No principal is paid during the interest-only period. When that period ends, the borrower is obligated to make payments of principal and interest. Because the time remaining in the loan term to repay the principal is shorter than it would have been, payments will adjust upward, sometimes substantially. The appeal of interest-only payments is savings. When principal is not being paid, monthly payments are dramatically lower. On the risk side is potential for loss. If the need to sell arises and the property value has stayed flat or declined, a borrower might be in a position where the mortgage loan balance is higher than the market value of the property.

Balloon Mortgage Loan generally has a short term, commonly anywhere from 3-7 years. During that term, borrowers make regular equal payments of principal – the amount of money borrowed – plus interest. At the end of the loan term, a "balloon" payment is due for the entire loan balance. Options for handling the balloon payment include paying off the balance when due or refinancing before the payment comes due. Balloon mortgages are usually offered at lower interest rates than other fixed-rate loans. In addition, payments are calculated using a period longer than the term of the loan. As a result, balloon loans offer affordability for short-term circumstances. Borrowers do need to plan ahead so they are not caught unprepared when the balloon payment is due.

Choosing a type of mortgage is not the only decision you must face. Several other criteria are listed below.

Hybrid Mortgage combines features of both fixed-rate and adjustable-rate mortgages. A hybrid mortgage loan may start with a rate that is fixed for a period of time. When that fixed-rate period expires, the loan then converts to an ARM. The initial rate for a hybrid mortgage loan is typically lower than prevailing fixed rates. The lower rate enables more buying power up front. On the risk side is the uncertainty of how high interest rates will be when the fixed-rate period expires.

Lending Institution are used When you're looking for a home loan, you might work with an officer at a bank or other lending institution, or you might choose to work with a mortgage broker. The loan officers at a bank, credit union or other lending institution are employees who work to sell and process mortgages originated by their employer. They often have a wide variety of loans types to draw from, but all originate from that specific lender.

BANKING & MORTGAGE INFORMATION

Mortgage Brokers are professionals who are paid a fee to bring together lenders and borrowers. The mortgage broker working to secure your loan is earning a fee for that transaction—and the better deal they achieve for a lender, the more they are paid. Don't be too anxious to disclose the interest rate you would be willing to accept, let them tell you what terms they can secure. Shop around to make sure the terms are reasonable.

There should be little difference between obtaining a loan from a broker or a local lending institution. Maybe none, but you should be aware of the differences between the two positions. A mortgage broker may find you a lender in another part of the country. The loan office will likely be able to offer more personal service while your loan is being processed and once you are an established customer.

Discount Points are fees paid to a lender at closing in order to lower your mortgage interest rate. While buying points is sometimes a good decision, many times the purchase costs you more than it saves. The cost of each point is equal to one percent of the loan amount. For instance, for a \$100,000 loan one discount point equals \$1,000. Each discount point paid on a 30-year loan typically lowers the interest rate by 0.125 percent. That means a 5.5 percent rate would be lowered to 5.375 percent if you purchase one point. Paying for points lowers your interest rate, because the lender receives the income in a lump sum at closing rather than collecting the interest as you make payments on your loan. Whether or not paying points makes sense for you depends in part on how long you plan to keep the loan.

Helpful Mortgage Terms

Adjustable Rate Mortgage is a loan with a rate that adjusts to market conditions. The rate of adjustment will be stated in the contract.

Adjustment Index is a guide lenders use to change ARM interest rates during the life of a mortgage. The specific index to which your ARM is tied to will be listed in the mortgage contract.

Annual Cap is a limit on how high the interest rate on an ARM can rise in a single year. Annual caps are specified in the better ARM programs.

Annual Percentage Rate Equals the true cost of a loan including financing charges and fees.

Amortization is the process that reduces the amount owned in a loan. It can be made in a lump sum or periodic installments.

Appraisal Value is estimating the property's worth which is based on comparable properties. Appraisals that are completed by certified professionals, and are used by lenders to verify the home's value and justify the mortgage commitment.

Appreciation is the increase in the property's value, either by improvement in the market or improvements made by the owner.

Balloon Mortgage is a loan that acts like a fixed rate but is due in three, five or ten years. At that point you must pay the outstanding balance in one lump sum.

Buydown is the process of buying a lower interest rate by paying more points at closing.

Conventional Mortgage is a loan that is under \$ 240,000 and meets Fannie Mae and Freddie Mac standards, the largest purchasers of home mortgages on the secondary market.

Convertible Mortgage is an ARM with the option to convert to a fixed rate mortgage as specified in the contract.

FHA Loans are issued by FHA approved lenders. The FHA insures its loans so that borrowers can get them with only 3 to 5% down payment. The FHA has certain criteria to qualify for these loans.

Fixed-rate Mortgages are self amortizing loans with a constant rate of interest. These loans are commonly for 10, 15, 20 or 30 year periods.

Interest Rate is what the lender charges for the use of their money. Expressed as an annual percentage of the amount borrowed before financing expenses.

Initial Interest Rate is what lenders charge on an ARM until the first adjustment is made. This rate is usually much lower than fixed rate mortgages.

Jumbo Mortgages are loans greater than \$ 227,150 with an interest rate that is a quarter percentage higher than conventional loans.

Lifetime Cap is the same as an annual cap except there is limit on how high the interest rate can increase over the entire life of the mortgage.

Loan Commitment is a promise by the lender to provide the agreed amount of money stated on the mortgage to close on a home. The commitment also states the interest rate, term of loan, and usually expires within 60 days.

Loan Servicing is the institution that handles the administrative processing of your loan such as billing and collecting payments.

Loan-to-Value Ratio is the proportional relationship of the mortgage loan to the value of a home, expressed as a percentage.

BANKING & MORTGAGE INFORMATION

Mortgage Calculator

How much do you qualify for based on typical lender requirements? Generally, the lender will require that your monthly payments not exceed 28% of your gross monthly income. Lets take a look at how a lender would typically determine your ability to meet monthly house payments.

First, determine your gross monthly income from all sources. Then multiply that amount by 28% to determine an approximate allowable monthly payment. This payment includes principal, interest, taxes and insurance. From this amount subtract taxes and insurance to arrive at your allowable principal and interest payment.

The example below illustrates this procedure:

Gross Monthly Income \$2,500 X 28% = \$700

Less: Monthly Taxes & Insurance (\$100) = \$600

6% Interest Rate for 30 years for \$600 = \$30,000

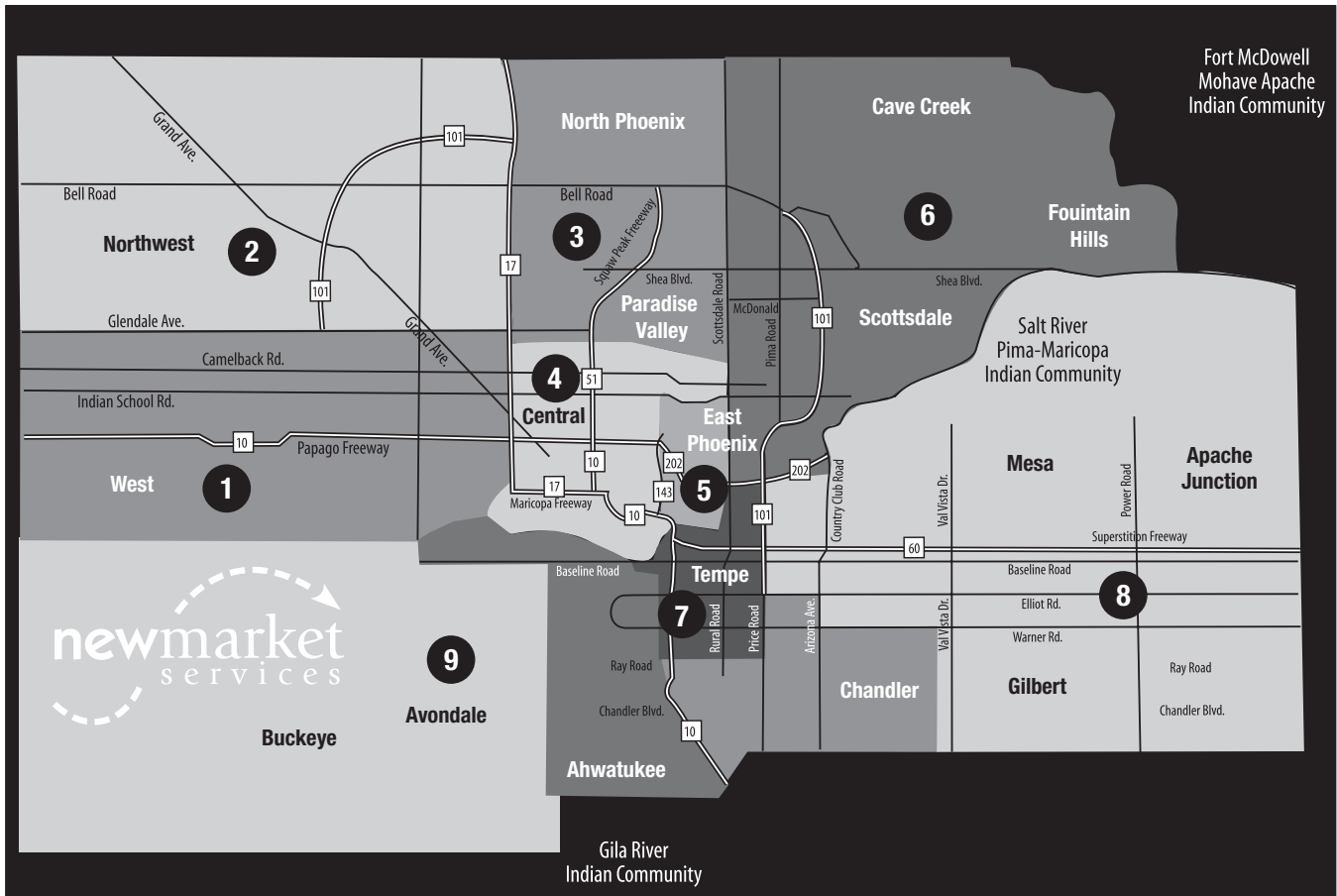
\$30,000/.90 (Loan to Value) = \$33,333 = Estimated Maximum Home Price For Qualification

You can obtain your property taxes from the local township office and you can contact your insurance agent for homeowner rates.

Now, while shopping for your mortgage, you probably have discovered the current interest rate. Use the chart below; find the column, which applies to that rate. Follow the number down until you find the number that is closest to your principal and interest payment. To the left of that you will find the loan amount for which you probably qualify. If you intend to apply for a 90% loan, divide the loan amount by .90 to calculate the price of the house that would require this monthly payment.

\$	3%	3.5%	4%	4.5%	5%	5.5%	6%	6.5%	7%
100,000	300	350	400	450	500	550	600	650	700
150,000	450	525	600	675	750	825	900	975	1050
200,000	600	700	800	900	1000	1100	1200	1300	1400
250,000	750	875	1000	1125	1250	1375	1500	1625	1750
300,000	900	1050	1200	1350	1500	1650	1800	1950	2100
350,000	1050	1225	1400	1575	1750	1925	2100	2275	2450
400,000	1200	1400	1600	1800	2000	2200	2400	2600	2800
450,000	1350	1575	1800	2025	2250	2475	2700	2925	3150
500,000	1500	1750	2000	2250	2500	2750	3000	3250	3500
550,000	1650	1925	2200	2475	2750	3025	3300	3575	3850
600,000	1800	2100	2400	2700	3000	3300	3600	3900	4200
650,000	1950	2275	2600	2925	3250	3575	3900	4225	4550
700,000	2100	2450	2800	3150	3500	3850	4200	4550	4900
750,000	2250	2625	3000	3375	3750	4125	4500	4875	5250
800,000	2400	2800	3200	3600	4000	4400	4800	5200	5600
850,000	2550	2975	3400	3825	4250	4675	5100	5525	5950
900,000	2700	3150	3600	4050	4500	4950	5400	5850	6300
950,000	2850	3325	3800	4275	4750	5225	5700	6175	6650
1,000,000	3000	3500	4000	4500	5000	5500	6000	6500	7000

PHOENIX LOCATOR CODES



- | | | | |
|---|-----------------------------------|---|---|
| 1 | West Phoenix | 6 | Scottsdale, Fountain Hills and Cave Creek |
| 2 | Northwest Phoenix | 7 | Ahwatukee, Chandler and Tempe |
| 3 | North Phoenix and Paradise Valley | 8 | Apache Junction, Gilbert and Mesa |
| 4 | Central and Biltmore | 9 | Avondale and Buckeye |
| 5 | East Phoenix | | |

Airlines

American Airlines

Reservations call (800) 433-7300

Flights at your fingertips. For passenger reservations and information call us or your travel agent.

Continental Airlines

Reservations call (800) 523-3273

Want to be treated with respect, fly the safe and courteous sky's with Continental Airlines.

United Airlines

Reservations call (800) 241-6522

Serving more of the nations top 100 business centers than any other airline. Small package dispatch, same-day airport to airport.

Apartments

2

Alta Park West

9680 West Northern Avenue
Peoria, AZ 85345
(888) 966-6836
www.Mark-Taylor.com

Alta Park West's location is ideal; just off the Loop 101 and Northern Avenue, providing easy access to I-10 and the Loop 303. Each residence at Alta Park West is as unique and sophisticated as you are. Wood Partners builds only the best, with contemporary options you don't find everywhere. Choose from one, two or three bedroom floor plans that offer thoughtful features throughout. Take in mountain or stadium views from your spacious sunroom, patio or balcony. Unwind in your bright and airy living room. Stir up some culinary delights in your contemporary kitchen. To complete your urban experience enjoy a challenging workout in the 24 hour fitness center that lives up to anything you'd expect in a private athletic club. The state of the art fitness center features an attached iKid's Zone, where children can play while you enjoy your workout. Let the exciting Cardio Theater equipment take your workout to a whole new level while you enjoy your choice of radio or TV entertainment. Just one of the many tantalizing features that make Alta Park West the perfect choice.

Northern Greens Apartment

8150 N 61st Avenue
Glendale, AZ 85302-6764
(623) 435-9988
www.Mark-Taylor.com

Now you can enjoy the Mark-Taylor lifestyle in a newly renovated community surrounded by shade trees, with lush

landscaping everywhere you look. Northern Greens features one and two-bedroom apartment homes with brand new floors, pecan wood cabinets and faux granite countertops. Laze on your private patio or balcony overlooking the scenic courtyard. And take advantage of having your own full-size washer & dryer and extra storage space at home. With I-17 and the 101 close to home, you're conveniently near the attractions of Westgate, the hockey arena and football stadium, Glendale Community College and downtown Glendale-plus beautiful parks and golf just a short drive away.

The Pavilions

7400 West Arrowhead Clubhouse Dr.
Glendale, AZ 85308
(866) 220-8584
www.Mark-Taylor.com

Another exciting Mark-Taylor community in the Northwest Valley is now open! The Pavilions at Arrowhead is located just minutes away from tantalizing restaurants, exciting shops, gourmet grocery and specialty stores, plus the home superstores of Arrowhead Towne Center. With four distinctive floor plans to choose from you're sure to find the perfect fit for your lifestyle. Experience lush grounds, beautifully manicured lawns and amenities designed to enhance an active, friendly lifestyle. The Pavilions offer luxurious living, exceptional resident services, pet-friendly buildings and is close to major employers, the Loop 101, Mid Western University, and Arrowhead Towne Center. Spend an afternoon relaxing poolside, or in the whirlpool spa after a long day at work.

Sagewood Apartments

15082 N. 59th Ave.
Phoenix, AZ 85306
(602) 938-5763
www.sagewoodapts.com

Sagewood Apartments offers real-time availability of our apartment homes.

Sagewood Apartments offers you desirable convenience and accessibility. We are located across the street from Thunderbird American Graduate School and two miles south of Midwestern University.

San Prado

5959 W. Utopia Road
Glendale, AZ 85038
(623) 594-2980

Mark-Taylor's newest community in the heart of the prestigious master-planned community of Arrowhead Ranch. Fabulous location near the Loop 101 and just moments from a wealth of fine dining,

shopping and movie theaters. Featuring unique floorplans, upgraded GE appliances, lofty 9' ceilings, and spacious master bedrooms with plenty of storage. Enjoy our 24-hour fitness center, resort-style pool, elegant resident clubhouse and of course, high-speed internet access and individual intrusion alarms. Pre-leasing soon at www.mark-taylor.com!

Village Sereno Apartments

8622 North 59th Avenue
Glendale, AZ 85302
(866) 669-1614
www.VillageSerenoApartments.com

Nestled in lush landscaping in the heart of Glendale, Village Sereno is the community to end your search for a luxury apartment home. In addition to beautiful surroundings, our location between the I-17 and SR-60 places you minutes from major employers, gourmet restaurants, and exciting shopping. With our unparalleled amenities, you'll enjoy the ambiance and community life of suburban living, without the commute. Enhance your lifestyle by discovering the wonder of living in this pristine complex surrounded by endless activities. This handsome gated community offers the comfort and convenience you've been searching for in an apartment home. Expansive, designer floor plans offer unceasing opportunities to entertain guests or have a relaxing night in. Visit our photo gallery to see why Village Sereno is the new home for you!

The Villas at Mountain Vista Ranch

16630 N. Reems Road
Surprise AZ 85374
(623) 556-2545
www.mark-taylor.com

Welcome to the Villas at Mountain Vista Ranch, a pet-friendly community blending superb amenities with an exceptional Surprise location. The Villas offers three distinct floor plans with spacious walk-in closets, large living rooms and convenient pantry with full-size washer and dryer. Plus, an unparalleled location just minutes from the Loop 101 and 303, Luke Air Force Base and Arrowhead Towne Center means your daily commute just got a lot easier! Relax in the heated, whirlpool spa, host a Monday night football game in the clubhouse, or enjoy a spring training baseball game at the Surprise Stadium and working from home is a little easier with our resident business center with computer workstations, high-speed internet access, printer, fax and office copier. Apply online at www.mark-taylor.com

Vista Ventana

3221 West El Camino Drive
Phoenix, AZ 85051
(602) 973-3183
www.vistaventana.com

Vista Ventana offers real-time availability of our apartment homes. See our spacious floor plans and view photos of the apartment interiors. Come see what living in Phoenix, Arizona has to offer! Graced by lush landscaping and mature trees.

Apartments**3****The Boulevard**

110 E. Greenway Pkwy.
Phoenix, AZ 85022
(602) 789-6700
www.boulevardapthomes.com

Charming Boulevard Apartments in Phoenix, AZ are conveniently located near I-17, Turf Paradise Race Course, shopping, and fine dining. Choose from one of our seven elegantly designed one, two, or three bedroom floor plans and you will experience the convenience, comfort, and affordability of luxury living. Each of our apartment homes feature a full-size washer and dryer, tiled entries, ceramic tiled baths, spacious walk-in closets and mirrored closet doors. Amenities at Boulevard Apartments are abundant and suitable for any lifestyle. Enjoy our lavishly appointed clubhouse, indoor racquetball court, mirrored fitness center with TV, two full-size swimming pools including one heated pool, two outdoor spas, in-line hockey, barbeque armadas, or business center.

Park on Bell

19635 North Cave Creek Rd
Phoenix, AZ 85024
(866) 275-9112
www.Mark-Taylor.com

At home, you'll appreciate the beauty of nine and ten-foot ceilings and a ceramic tile entry plus a kitchen island that's perfect for hanging out with friends. Storage is easy with a large pantry and oversize walk-in closets. Your own washer & dryer makes life more convenient, and so does an optional garage. Outdoors, you'll find a resort-style swimming pool and a poolside ramada with barbecue grills. For a challenging workout, take advantage of the full-service fitness center. Afterwards, drop by the clubhouse with its resident lounge, or make use of the business center for printing a report or even hosting a gathering in the conference room.

San Pedregal

16601 North 12th Street
Phoenix, AZ 85022
(602) 595-0200

San Pedregal gives you the luxury living right where you want it-in the North Valley, close to the SR 51 and I-17 Freeways. Offering the most impressive new apartments in the area, this Mark-Taylor community features a recreation courtyard with a white sandy beach pool, refreshing waterfalls and cleverlydesigned children's play area. Enjoy the 24-hr fitness center with steam rooms, a luxurious clubhouse, concierge services and even a gated entry. It's all waiting for you at San Pedregal. Apply today at www.mark-taylor.com.

Shade at Desert Ridge

21150 N. Tatum Blvd
Phoenix, AZ 85050
(866) 629-2781
www.Mark-Taylor.com

Shade apartments were designed in a Desert Deco style that provides the right balance of cool and warm vibes in a residential resort setting. Imagine a community with tree-lined streets, shaded courtyards and grassy lawns perfect for relaxing. Our apartments feature stylish kitchens with Whirlpool appliances, pear wood veneer cabinetry, soaring 2-story open spaces, walk-in closets and modern lighting packages. The clubhouse is sure to be a destination point for all residents with its bar, living room, exhibition kitchen, business center and combination conference room. There are pools for lounging and pools for those interested in some serious early morning laps. Two Jacuzzi spas and BBQ plazas allow for a bit of evening and weekend entertaining as well. The exercise and yoga rooms are open 24 hours and feature state-of-the-art cardio and weight-training equipment which allows for a great workout on your schedule.

Sterling Park

2902 West Sweetwater Dr
Phoenix, AZ 85029
(888) 793-1208
www.Mark-Taylor.com

Take time out of your day to take in all the pleasures of Sterling Park. Chose from one of our six distinct floor plans with upgrades such as, track lighting and ceramic tile entries. All of our apartment homes come pre-wired for Cox High Speed Internet, Digital Cable and Digital Telephone service. The peaceful setting is perfect for entertaining a few friends or just quietly relaxing after a long day. Just

minutes from the I-17 and Loop 101 freeways for easy access to the entire Valley. Savor the pleasures of an impressive clubhouse, a state-of-the-art fitness center and a fully-equipped business center, a few steps from your door. Just some of the many thoughtful advantages that make Sterling Park such a great place to live.

Ventura Vista

18660 North Cave Creek Road
Phoenix, AZ 85024
(602) 765-1113
www.Mark-Taylor.com

Ventura Vista is the perfect choice for quality, harmony and modern living. Conveniently located to shopping, major employers and the Loop 101, we offer comfort and accessibility for your busy life. Our resident-oriented team will offer the commitment of excellence in customer service.

Apartments**4****Capri on Camelback**

5115 North 40th Street
Phoenix, AZ 85018
(602) 840-2400
www.capricamelback.com

Comfort, convenience and style are just a few of the features you'll find here at Capri on Camelback. Choose from one of our spaciouly designed floor plans that will suit any lifestyle. Experience a wide array of interior features that help make your everyday life easier. Come home to Capri on Camelback and see why this is the perfect place to call home.

Roosevelt Square

121 W. Portland Street
Phoenix, AZ 85003
(602) 258-7678
www.rooseveltsquareapts.com

Roosevelt Square offers real-time availability of our apartment homes. See our spacious floor plans and view photos of the apartment interiors. Come see what living in Phoenix, Arizona has to offer! Amenities, Amenities, Amenities from our four resort style pools, to lighted tennis court & sports court to our cyber café & convenient store no apartment community offers more.

Apartments**5****Alanza Place**

1121 N 44th St
Phoenix, AZ 85008
(602) 275-7888
www.alanzaplace.com

Situated in the heart of Phoenix, Alanza

Place prides itself on being the jewel of the city. A short drive puts you in the middle of all the exciting restaurants, shopping and nightlife of Phoenix. It's about the best in life all in one place. Take your choice of meticulously designed one, two or three bedroom floor plans. Combining spaciousness and sophistication, these apartments showcase stylish features no one could ever imagine living without. Your pets are welcome and have plenty of room to roam. A prime location offering countless amenities, who could ask for more in an apartment home?

Courtney Village

4848 E. Roosevelt St.
Phoenix, AZ 85008
(602) 267-8267
www.courtneyvillageapartments.com

Nestled in a quaint neighborhood amongst rolling hills and tropical foliage, Courtney Village at Papago Park brings you the best of both worlds. Our community is ideally located minutes from exciting restaurants, fabulous shopping, nightlife of Mill Avenue and Old Town Scottsdale. Apartment homes are lavish with stylish interiors such as dramatic nine-foot ceilings, ceramic tile entry, breakfast bar, roman tubs, French doors and so much more. We welcome pets and with plenty of open space, your four-legged family members will love it here. View our photo gallery to see why Courtney Village at Papago Park is Phoenix's best kept secret.

Shadow Tree Apartments

2606 North 44th Street
Phoenix, AZ 85008
(602) 955-7800
www.ShadowTreeApts.com

Welcome home to Shadow Tree! Perfectly situated in the heart of Phoenix, you'll be proud to call the Shadow Tree Apartments your home. Our residents appreciate the easy access to the 101 and I-17 freeways, local restaurants, shopping centers and entertainment, as we are conveniently located near Arcadia Crossing and Phoenix Sky Harbor International Airport.

Stylish apartment homes await you at Shadow Tree. Our spacious floor plans were designed with your comfort and convenience in mind, offering amenities that are second to none! Choose from our unique studio, one and two bedroom floor plans that come with well-appointed amenities, including a gourmet kitchen equipped with modern appliances, spacious walk-in closets, ceiling fans and

more. Our beautifully landscaped grounds are the perfect place to relax after a hectic day at the office. Join your neighbors in our cozy barbecue area or unwind with a dip in our shimmering pool. Free A/C.

Apartments

6

Chazal

1075 North Miller Road
Scottsdale, AZ 85257
(888) 303-1697
www.Mark-Taylor.com

If you want to surround yourself with all the best entertainment, outdoor activities and culture our community has to offer, call Chazal home. Located on the Scottsdale greenbelt, take in the views along miles of trails and bike paths. You're just a stroll away from the Valley's best dining, bars and nightlife. This is the spot you've read about, Chazal is centered right where you want to be, near major freeways and the up-and-coming Skysong, Arizona State's new mixed-use innovation center, currently under development. Choose from one of eight floor plans to suit your needs. Work out in our up-graded fitness facility and soak in community spa. You'll enjoy plenty of pool time, barbeques at sunset and instant access to neighborhood restaurants and bars.

Cibola

7333 East Chaparral Rd
Scottsdale, AZ 85250
(480) 970-0013
www.cibolaapartments.com

Welcome to Cibola! Located in the heart of beautiful Old Town Scottsdale, we're just minutes from the Scottsdale Fashion Square and the finest restaurants to be found in the area. Our beautiful community is only minutes from the 101 freeway, providing easy access to all of Scottsdale, Tempe and Mesa. Students will love the easy commute to Scottsdale Community College. And if golf is your game, you'll find many of Arizona's award winning courses nearby. Our floor plans have been designed with convenience and luxury in mind. All apartment homes feature efficient, full-sized washer and dryer, beautiful Roman bathtubs, and cozy fireplaces to curl up in front of. Some apartments even have unique features such as sunken living rooms and vaulted ceilings, and all of our floor plans include a private patio or balcony, from which you can enjoy beautiful views.

Dakota Apartments

16356 North Thompson Peak Parkway
Scottsdale, AZ 85260
(480) 502-7733
www.Mark-Taylor.com

Mark-Taylor welcomes you to Dakota! McDowell Mountain Ranch's only apartment community treats you to the best of everything. Enjoy unlimited access to McDowell Mountain Ranch's recreational facilities including parks, tennis, basketball and sand volleyball courts. Relax in one of our 4 resort-style pools and spas or workout in one of our two 24-hr fitness centers. Dakota's luxury apartment homes feature built-in bookshelves, fireplaces and unique one bedroom's with dens. Dakota welcomes large and small dogs and cats as well. Apply on-line today at www.mark-taylor.com.

The Palladium

4111 N. Drinkwater Blvd.
Scottsdale, AZ 85251
(480) 699-5901
www.mark-taylor.com

The Palladium is just minutes from Scottsdale Fashion Square Mall and the many fine boutiques, restaurants and nightclubs of Old Town Scottsdale. The Palladium's many extras include a controlled-access entry parking garage; luxurious, private clubhouse with big-screen TV and billiards room; complimentary espresso bar with a variety of fine coffees and exclusive Mark-Taylor Personal Concierge Service. Thoughtfully designed 1, 2 and 3 bedroom apartment homes feature built-in computer desks, bookshelves and high-speed Internet access. Unique penthouses are also available. Apply on-line today at www.mark-taylor.com.

PiÈtra

19635 North Cave Creek Rd
Phoenix, AZ 85024
(866) 275-9112
www.Mark-Taylor.com

Nestled in the rolling hills of northeast Phoenix lies PiÈtra. Meaning *stone* in the Italian language, PiÈtra reflects the quality craftsmanship, exquisite detail and serene lifestyle found in Italy's most treasured stone-built villages. Each PiÈtra apartment home features a unique floor plan, offering you contemporary options you simply cannot find elsewhere, including wood floors combined with granite countertops and stainless steel appliances in select floor plans. Gaze at your mountain view from your spacious sunroom, patio or balcony. Enjoy the shopping and

entertainment meccas of Desert Ridge Marketplace and Kierland Commons or take in the great outdoors at one of the area's many desert parts and nationally recognized golf courses, all just minutes away.

The Regents

15555 N. Frank Lloyd Wright Blvd
Scottsdale, AZ 85260
(888) 696-0029
www.Mark-Taylor.com

Surrounded by the best of north Scottsdale at Frank Lloyd Wright and the 101, The Regents is conveniently close to the Scottsdale Sports Complex, Scottsdale Airpark, and golf at Sanctuary and TPC. You're just minutes from great shopping, restaurants and entertainment at Kierland Commons and Scottsdale Corridor, with spectacular views of the McDowell Mountains enhanced by lush desert landscaping. Plan some weekend entertainment at the picnic area or one of the poolside cabanas with a wet bar. Meet friends at the clubhouse with a full kitchen, or drop by the media center for the latest from the video library on big-screen TV. Catch up on work at the resident business center, or work out at the 24/7 fitness center, then take time to relax in the whirlpool spa.

Apartments

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BelaRosa

3825 West Anthem Way
Anthem, AZ 85086
(866) 221-4629
www.Mark-Taylor.com

BelaRosa is the exclusive apartment community in the highly-acclaimed development of Anthem, close to lakes, golf courses, shopping and business centers, bustling with world-class amenities and parks. The award-winning architecture and planning were inspired by Tuscan resort and mountain hideaways. We offer 11 easy-living floor plans to suit most any lifestyles, and interior finishes that rival custom homes. Granite countertops. Stainless steel appliance. And get this; be sure to take a look at the two-bedroom model, which offers two large walk-in master closets, a rare find in apartment home living. Living at BelaRosa means you are in the center of the most robust master-planned community in the Valley, with incredible opportunities to play, gather and relax.

Club Cancun

375 N. Federal Street
Chandler, AZ 85226
(877) 796-2591
www.Mark-Taylor.com

Love being home. Club Cancun offers a wonderful blend of comfortable apartment homes with a host of amenities for your fun and enjoyment. With four inviting floor plans to choose from, you're sure to find one that fits your lifestyle. Imagine large, open entertaining areas and comfortable master bedrooms with walk-in closets. Cooling ceiling fans, energy-efficient natural gas for your heating and hot water needs and cozy fireplaces (in select models) for those occasional chilly, desert nights. Our apartment homes feature full-size washers and dryers to make those weekly laundry chores a bit easier and are pre-wired for stereo and security systems as well.

Esteban Park

5611 S. 32nd Street
Phoenix, AZ 85040
(602) 606-2341
www.estebanpark.com

Imagine living the lifestyle of your dreams at Esteban Park. Picture yourself stepping into absolute luxury, modern interiors, gourmet kitchens, elegant living areas and indulgent bed and baths for relaxation. Conveniently located and affords a serene lifestyle that allows more leisure time to enjoy access to endless shopping, schools, and dining. Beautifully landscaped to keep you grounded to the simple pleasure of life.

Flagstone

30 Carter
Tempe, AZ 85252
(480) 820-0188
www.flagstoneapartmenthomes.com

Every residence is designed to provide exceptional living. From the unique floorplans to the impressive amenities, every detail has been thoughtfully planned. Flagstone Apartments offers residents comfort and elegance. Our entire community lives up to your expectations involving special environmental features such as lush landscaping. See our spacious floor plans and view photos of the apartment interiors. Come see what living in Tempe, Arizona has to offer!

Montage at Pecos Ranch

1616 West Germann Road
Chandler, AZ 85248
(480) 722-9400, (480) 722-9600
www.mark-taylor.com

Enjoy a new perspective on luxury living! Montage at Pecos Ranch offers several

distinct floor plans with nine-foot ceiling with crown molding, spacious closets and gourmet kitchens. Plus an unparalleled location just minutes from Loop 101 and the new San Tan 202 freeways means your daily commute to companies such as Motorola, Intel, Orbital and Americredit just got a lot easier! Relax in the heated, whirlpool spa, host a Monday night football game in the clubhouse, or enjoy a weekend BBQ with your family - Montage provides the lifestyle you've always imagined. And working from home is a little easier with our 24/7 resident business center. Plus Montage is pet-friendly and accepts most large breeds! Apply on-line today at www.mark-taylor.com.

Mountain Canyon Apartments

3236 E. Chandler Blvd.
Phoenix, AZ 85048
(480) 706-3500
www.greystar.com

Comfort, convenience and style are just a few of the features you'll find here at Mountain Canyon Apartments. Choose from one of our spaciouly designed floor plans that will suit any lifestyle. Experience a wide array of interior features that help make your everyday life easier. Come home to Mountain Canyon and see why this is the perfect place to call home.

The Palms on Scottsdale

1535 North Scottsdale Road
Tempe, AZ 85281
(480) 699-4200
www.riosaladoapts.com

Comfort, convenience and style are just a few of the features you'll find here at The Palms on Scottsdale. Choose from one of our spaciouly designed floor plans that will suit any lifestyle. Experience a wide array of interior features that help make your everyday life easier. Come home The Palms on Scottsdale and see why this is the perfect place to call home.

Pinnacle Grove Apartments

701 West Grove Parkway
Tempe, AZ 85283
(480) 345-9322
www.pinnaclegroveapartments.com

Pinnacle Grove Apartments in Tempe, AZ offers the perfect blend of comfort, convenience and an ideal location. Your new home is just minutes away from Arizona Mills Mall, Arizona State University, Downtown Phoenix, Sky Harbor International Airport and Chandler Fashion Center. Easy access to the area's major freeways including I-10, Loop 101 U.S. 60 and Loop 202, puts you close to a variety of business parks and employers, too.

Pinnacle Grove Apartments offers its residents a number of fabulous one and two bedroom floor plans to choose from. Designed with the amenities deemed necessary to any lifestyle, our community strives to make life a little easier. All of our apartments include all-electric gourmet kitchens, ample storage and plush wall-to-wall carpeting.

San Cervantes

400 N. Coronado St.
Chandler, AZ 85224
(480) 699-9330
www.mark-taylor.com

San Cervantes gives you luxury living right where you want it - close to major employers, Loop 101 and Chandler Fashion Center. Created for those with a taste for the good life, San Cervantes features a gated entry, 24-hour fitness center, sandy beach pool and personal concierge service. Our 1,2 and 3 bedroom apartment homes offer full-size washer/dryer, ceramic tile entry, bath and kitchens and natural gas appliances. Apply on-line today at www.mark-taylor.com

San Cierra

2400 N. Arizona Ave.
Chandler, AZ 85224
(480) 659-2828

With the most spectacular new apartments in the area, San Cierra features a gated entry, luxurious clubhouse, 24-hour fitness center with steam rooms, lighted tennis and volleyball courts, sandy beach pool and personal concierge service. Spacious 1, 2 and 3 bedroom apartment homes include designer touches such as 9-ft ceilings and walk-in closets. San Cierra is conveniently located near both the Loop 101 and US 60 freeways. Pet-friendly buildings are also available. Apply on-line today at www.mark-taylor.com.

San Hacienda

1600 North Arizona Avenue
Chandler, AZ 85225
(888) 845-7644
www.Mark-Taylor.com

Introducing Mark-Taylor's newest community located in the heart of Chandler. San Hacienda offers a friendly, casual atmosphere perfect after a hectic day. Enjoy a variety of 1,2 and 3 bedroom floor plans sure to fit your lifestyle. With up to 1,333 square feet of luxurious comfort and state-of-the-art technology, there are special touches everywhere you look. Rounded corners and arched doorways. Nine-foot ceilings with graceful fans. Natural gas appliances and a convenient

pantry. Your own full-size washer and dryer. The latest in communication services including high-speed Internet capabilities. Imagine all the shopping, dining and movie choices you'll have with Chandler Fashion Center and East Valley Mall just minutes away. And with the Loop 101, US 60 freeway and so many major employers nearby, the daily commute just got a lot easier.

San Palmilla

750 W. Baseline Road
Tempe, AZ 85283
(480) 838-2700
www.mark-taylor.com

Visit San Palmilla and see what everyone is talking about. Gorgeous custom interiors and a fantastic location make this elegant community the home you deserve. Whether you're heading for downtown Tempe or Phoenix's central business district, our location allows you to get there with ease. Close to Arizona Mills, the I-10 and US 60 Freeways and the shops at Mill Avenue. San Palmilla is an elegant gated community featuring lagoon-style pools and spas, a 24-hr fitness center, detached garages, high-speed Internet access and our exclusive personal concierge service. Apply today at www.mark-taylor.com.

San Portella

2155 South 55th St
Tempe, AZ 85282
(888) 467-4925
www.Mark-Taylor.com

Introducing Mark-Taylor's newest community located in the eclectic city of Tempe. San Portella offers a friendly, casual atmosphere perfect after a hectic day. Relax in one of the shaded ramadas located throughout the community or enjoy watching your favorite sporting event while lounging poolside. Enjoy spacious 1, 2 and 3 bedroom floor plans sure to fit your lifestyle. With up to 1,311 square feet of luxurious comfort and state-of-the-art technology, there are special touches everywhere you look. And with the I-10, US 60 freeway and so many major employers nearby, your daily commute just got a lot easier.

San Tierra Apartments

3939 West Windmills Blvd
Chandler, AZ 85226-1354
(888) 206-0344
www.Mark-Taylor.com

It's a wonderful feeling to really love where you're living, San Tierra has that effect. Located within the Parkside master planned community, San Tierra is just moments from Windmills West Park,

world-class golf, Chandler Fashion Center and several major employers. Our five unique floor plans offer something for everyone. Walk-in closets, tile entries, cooling ceiling fans, open spaces great for entertaining, gourmet kitchens, spacious master bedrooms and so much more. And a select few deluxe apartment homes feature granite counter tops, custom wood cabinetry, contemporary lighting fixtures and stainless appliances. Everything you need is right in the neighborhood. Plus, San Tierra is located within the prestigious Kyrene school district.

Serafina

11025 South 51st Street
Phoenix, AZ 85044
www.Mark-Taylor.com

Nestled in the beautiful Ahwatukee residential area, your new home awaits at Serafina at South Mountain. Conveniently located off I-10, you will find all of the modern amenities and conveniences you're looking for in an apartment home. You'll also find shopping, entertainment, restaurants and opportunities for biking and hiking on miles of scenic trails all close at hand. If you treasure your free time, then stop looking, because at Serafina at South Mountain, we have your home waiting for you.

Sierra Vista I & II

710 South Hardy
Tempe, AZ 85281
(480) 968-0101

DON'T SETTLE FOR LESS IN LOCATION, VALUE, OR SERVICE. We have an edge above all the rest with truly affordable prices in addition to all the comfort and convenience you're looking for. Our apartment homes are spacious, bright, and feature walk-in closets, fully equipped electric kitchens, window coverings, decorative flooring and paint. You will enjoy resort like amenities like our 3 sparkling swimming pools, two tennis courts, basketball court, sand volleyball court, fitness center, four clothes care facilities and BBQ areas nestled within the property. Our prime downtown Tempe location puts you within minutes of Sky Harbor Airport, I-10, Loop 202, and within walking distance to ASU, Mill Avenue and Sun Devil Stadium. Consider this your invitation to fine apartment living and affordability.

Stonebridge Ranch Apartments

575 West Pecos Road
Chandler, AZ 85225
(480) 786-0400
www.StonebridgeRanchApartments.com

Comfort, convenience and style are just a few of the features you'll find here at Stonebridge Ranch Apartments. Choose from one of our spaciouly designed floor plans that will suit any lifestyle. Experience a wide array of interior features that help make your everyday life easier. Come home to Stonebridge Ranch Apartments in Chandler, AZ and see why this is the perfect place to call home.

Stone Oaks

2450 West Pecos Rd
Chandler, AZ 85224
(888) 696-0063
www.Mark-Taylor.com

Now you can enjoy the Mark-Taylor lifestyle in a gated-access community graced by lush landscaping everywhere you look. Stone Oaks features beautifully designed one, two and three-bedroom apartment homes, with ceiling fans, spacious walk-in closets, and optional features like a breakfast bar and built-in desk. Relax on your private patio or balcony overlooking the grassy lawn or sparkling pool. Join the fun around the swimming pools and sundeck, or unwind in the whirlpool spa. Challenge yourself at the fitness center ó open around the clock for extra convenience ó or pick up a game at the lighted sand volleyball court. Let the kids enjoy the community playground while you catch up at the resident business center or drop by the clubhouse for a visit with friends. It's all waiting for you at Stone Oaks.

Symphony Luxury Apartment Homes

2225 West Frye Road
Chandler, AZ 85224
(480) 726-2400
www.rentatsymphony.com

Comfort, convenience and style are just a few of the features you'll find here at Symphony Luxury Apartment Homes. Choose from one of our spaciouly designed floor plans that will suit any lifestyle. Experience a wide array of interior features that help make your everyday life easier. Come home to Symphony Luxury Apartment Homes in Chandler, AZ and see why this is the perfect place to call home.

Waterside at Ocotillo

4800 South Alma School Rd
Chandler, AZ 85248-5544
(888) 901-3035
www.Mark-Taylor.com

Lakeview living comes to Mark-Taylor at Waterside at Ocotillo. Take in the serenity of incredible views unlike any other. Whether you in the mood for an invigorating dip in the swimming pool, a stroll along the waterfront or an evening with friends, the setting is just right and is yours to call home. Enjoy our lakeside clubhouse fireplace, complete kitchen, and big-screen TV with VCR, DVD and stereo system. Savor the scenic waterfront from the expansive deck of the clubhouse, there's no better setting for a relaxing evening with friends. Nearby pleasures include dozens of restaurants, shops and movie theaters and world class golf. Children attend one of the Valley's best school districts, Chandler. All this in the heart of the Ocotillo master-planned community.

West Town Court

8400 W. Virginia Avenue
Phoenix, AZ 85037
(866) 293-0992
www.Mark-Taylor.com

Drive through the inviting gated entry of West Town Court apartments near Starlight Park, and into your own private garage. Home is a one, two or three-bedroom apartment with all the features you want. High ceilings and ceiling fans. Oversize closets and spacious private terraces. Your own full-size washer and dryer. A large kitchen pantry with plenty of space for your favorite snacks, and even a kitchen island that makes it easy to entertain friends. Your friends will also enjoy the clubhouse with a relaxing lounge and full kitchen, or a game in the billiards room. Gather by the resort-style pool with entertainment decks, or the barbecue area at the poolside ramada. And when you want to get serious about work or working out, take advantage of the resident business center and conference room as well as the fully-equipped fitness center. You've just arrived at a location close to everything you want for a great lifestyle.

Windsor at Mountain Park Ranch

13820 South 44th Street
Phoenix, AZ 85044
(888) 742-4706
www.Mark-Taylor.com

Mark-Taylor living comes to Mountain Park Ranch in beautiful Ahwatukee! These two story townhomes feature open, airy

floorplans with generous storage inside and out. Graceful clerestory windows invite gentle light into these two and three-bedroom homes, many offering wood-burning fireplaces. The kitchens are a dream with all new appliances, flooring and faucets. Windsor at Mountain Park Ranch is nestled into the foothills of South Mountain, an area known for its desert beauty and recreation trails. This gracious townhome community is located in a lovely residential neighborhood, yet close to the I-10 freeway and major employment centers.

Apartment**8****Borrego at Spectrum**

3004 South Market St.
Gilbert, AZ 85295
(888) 626-9770
www.Mark-Taylor.com

Borrego's location is awesome. Right in the middle of shopping, dining and entertainment, just steps from your door. You'll love having it all, with modern comforts and extra touches throughout your brand new home. Each residence at Borrego is as clever and thoughtful as you are. Choose from one, two or three bedroom floor plans that offer smart features throughout. Sip a glass of your favorite red from your spacious patio or balcony. Unwind in your bright and airy living room. Stir up some culinary delights and dazzle your friends in your contemporary kitchen. Whether you're in the mood for an invigorating dip in the temperature controlled pool or a relaxing evening with the friends, there's no better setting than Borrego.

Brookstone at the Foothills

4424 East Baseline Road
Phoenix, AZ 85042
(602) 438-0384
www.brookstoneatfoothills.com

Comfort, convenience and style are just a few of the features you'll find here at Brookstone at the Foothills. Choose from one of our spaciouly designed floor plans that will suit any lifestyle. Experience a wide array of interior features that help make your everyday life easier. Come home to Brookstone at the Foothills and see why this is the perfect place to call home.

Epernay Apartments

944 West Main Street
Mesa, AZ 85201
(480) 898-8961
www.epernayapts.com

Comfort, convenience and style are just