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Details Inside

Dining
Guide
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5 Arm styles

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3 Off-the-floor base styles

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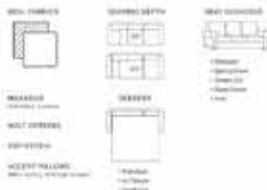
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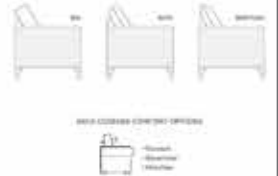
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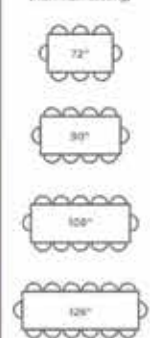
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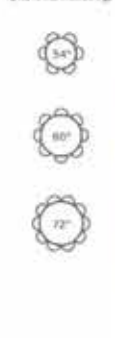
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Sandy Griffis,
YCCA Executive
Director

UNDER CONSTRUCTION

Making a quick stop at a local grocery store the other evening to purchase eggs because I wanted breakfast for dinner, I made my way to the check-out area via the ice cream aisle. Much to my excitement, Ben & Jerry's Vermont's finest ice cream was on SALE at \$2.50 per pint. Stopping dead in my tracks, it was Phish Food time.

Chocolate ice cream with gooey and I mean really gooey marshmallow swirls, caramel swirls & fudge fish. Two pints into the shopping basket with the eggs and I am on my way home. So you wonder where this story is going. Immediately the ice cream goes into the freezer and breakfast for dinner commences. All is well in the refrigerator/freezer arena.

The next evening I opened the freezer to seize the Ben & Jerry's and much to my shock, the Ben & Jerry's containers were soft and mushy and syrupy. Immediately, panic sets in and think oh my gosh what is going on – how did my Ben & Jerry's "warm up" when the rest of the freezer food items were perfectly ok, frozen solid. So what does one do, of course, you amp up the freezer control inside the cold area and think to yourself, all is going to be well.

I expected by ramping up the freezer control to high the pints of deliciousness would be ok, freeze and I could enjoy them later. Next day upon rising I run to the freezer to make sure it is working and my Ben & Jerry's is frozen.

Not the case, containers still soft, mushy and syrupy. The cold side did seem a little warm. At exactly 8:01 I called Doug at Quality Maytag and shared my Phish Food heartbreak story. Doug told me it is probably the heater and that is an easy fix. Heater I say – a refrigerator has a heater? A repair call is scheduled for two days later and I am on the verge of nervousness and hope I do not need to purchase a new refrigerator. The Maytag repairman from Quality Maytag comes to my rescue. He thinks the timer in the cold side has stopped working, which prevents the heater on the freezer side from going on. Again, the freezer has a heater?

Of course, every food item had to be removed from the freezer and in the back of the freezer behind the vent slats was a huge frozen block of ice crystals. And the repairman says "yep, the heater is not working."

Refrigeration and heating? How can these possibly go together? It seems a contradiction yet, in actual fact after spending an hour with repair central refrigerators and freezers contain several heating systems, which fulfill different functions.

As we all well-know opposites attract and after asking a thousand questions and sticking my head into the freezer and looking at the timer that had to be replaced I finally understood the concept of heating has a completely justified place in the world of refrigeration and freezing!

With the timer not operating correctly and therefore not allowing the heater to cycle on every 8 hours, the evaporator was not able to defrost and thus the major block of ice formed in the back of the freezer and thus my Ben & Jerry's Phish Food ice cream melted.

Installed new timer – CHECK. Defrosted evaporator with a hair dryer – CHECK. Drain pan collection water now evaporating properly – CHECK. On my way to buy more Ben & Jerry's – CHECK.

I now have a clean sparking freezer and an organized cold side compartment and all shelves are polished. It was a pleasure spending an hour with Quality Maytag and knowing I was in good hands. Just love local.

Remember to tune in to YCCA's Hammer Time every Saturday and Sunday morning 7:00 am on KQNA 1130 am, 99.9 fm, 95.5 fm or the web kqna.com. Listen to Sandy to Mike talk about the construction industry meet your local community partners and so much more. What a great way to start your weekend.

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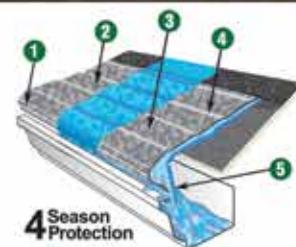


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FINALLY! THE HONEST TRUTH BEHIND THE REVERSE MORTGAGE

Are reverse mortgages not all they're cracked up to be? Can they truly add the stability you need for financial planning and your retirement, or are they just another way to steal away your home, equity or inheritance? Since the product began back in 1989, local Prescott reverse mortgage expert Robert Clayton at Smart Mortgage says we may be surprised with the honest truth behind the reverse mortgage!

NO MORTGAGE PAYMENTS FOR LIFE? - (True)

As long as either spouse considers the property as his or her primary home, they can live there for life paying zero mortgage payments.

ALL APPLICATIONS MUST BE 62 YEARS OLD OR OLDER - (False)

Only one spouse needs to be 62 years old. The other spouse may be younger.

YOU MUST OWN YOUR HOME OUTRIGHT - (False)

You may already have an existing mortgage, which can be refinanced and paid off with a reverse mortgage.

THE INCOME OR CASH I RECEIVE IS NOT TAXABLE - (True)

Any money you receive, whether monthly, a cash sum or in a home equity line is all non-taxable to do with as you wish.

YOU MUST HAVE GOOD CREDIT AND INCOME FOR A REVERSE MORTGAGE - (False)

Since reverse mortgages do not require a mortgage payment, almost anyone with any type of credit and income may be eligible.

ONCE INTO THE REVERSE MORTGAGE YOU ARE LOCKED INTO IT, PERMANENTLY - (False)

The reverse mortgage is simply a loan recorded against the property, just like every other mortgage. You retain full ownership, so at any time you can move, sell or refinance the property simply by paying off the mortgage balance.

IF I TAKE OUT A REVERSE MORTGAGE, I WILL LEAVE NOTHING FOR MY FAMILY - (False)

Reverse mortgages have insurance automatically build in to protect the family. Most homes continue to increase in value over time, leaving even more equity for family. Even if property values decrease below what is owed, the family can acquire the property for 5% less than market value.

YOU CAN ONLY GET A REVERSE MORTGAGE ON A ONE-UNIT HOME - (False)

Smart Mortgage also allows reverse mortgages on manufactured homes, duplexes, triplexes, fourplexes, town homes and condos, as long as one unit is considered your primary residence.

MY FAMILY WILL BE RESPONSIBLE FOR THE DEBT - (False)

The reverse mortgage is a non-recourse loan, so if you value ever falls below what you owe, your family will never have to pay the deficiency.

THE GOVERNMENT OR LENDER WILL OWN MY HOME - (False)

The reverse mortgage is simply a lien recorded against the property, just like any other mortgage. The homeowner(s) remains on title and has full ownership. The owner(s) may also add other family members or place the home in a trust, so family automatically has ownership in the property and equity, as well.

YOU CAN PURCHASE A HOME USING A REVERSE MORTGAGE - (True)

Smart Mortgage allows you to purchase a primary home and the financed amount has no payment for life, and the financed amount has no payments for life.

Robert Clayton of Smart Mortgage in Prescott, Arizona and is a licensed mortgage broker. Robert can be reached at (928) 445-9499.

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Willie Lass Publisher

(928) 830-5208 • willie.yhf@gmail.com

Linda Abbott Assistant Publisher

(602) 405-6667 • lindasellsyhf@gmail.com

Alithea Lass Marketing Consultant

(928) 830-7980 • yhfmagazine@gmail.com

Rebecca Ross Administrative Coordinator

John Lesnefsky, Johnny Low Designs Graphic Design

Sandy Griffis, YCCA Executive Director Contributing Writer

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Shown: Strawberry, Turtle & Chocolate Caramel

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Culver's

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Smoothie



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or lesser value HALF OFF

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CASA PEREZ
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CASA PEREZ

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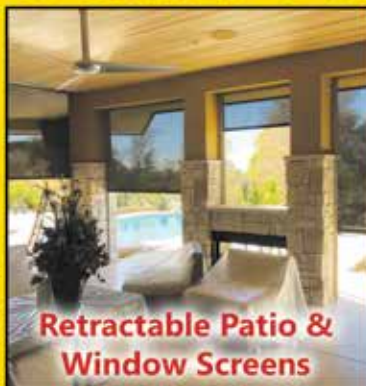
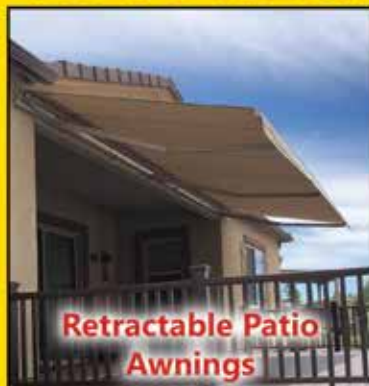
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