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Content Due:	Edition Date:
December 5	January
January 5	February
February 5	March
March 5	April
April 5	May
May 5	June
June 5	July
July 5	August
August 5	September
September 5	October
October 5	November
November 5	December

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For the second year in a row, we have chosen to offer our community a special Breast Cancer Awareness issue of Neighbors of Park City for the month of October, highlighting local non-profit Image Reborn and the many amazing people who are involved with the organization, whether on the giving or receiving end of the foundation's healing.

Sincere desire to meet the complex emotional needs that are often unaddressed throughout the cancer treatment process is at the heart of the mission of Image Reborn Foundation and its giving staff and volunteers. As I listened to each of the women share their stories of healing, I was in immense awe of the strength and grace each of the "thrivers" (one of the amazing women I interviewed in preparation for this month's feature story coined this term referring to the cancer survivors of whom Image Reborn serves) demonstrate as they graciously shared their personal stories of fear and trust; pain and joy; defeat and triumph.

I hope you, like me, feel inspired to seek out ways to do more good in your daily lives. If you are in a position to offer help and support to others who are struggling or hurting, please do. If you're feeling any kind of way, I encourage you to reach out to someone; a loved one, a friend, a licensed medical professional. It helps to know that we are not alone.







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GET THE MOST OUT OF YOUR MORTGAGE LOAN APPLICATION PROCESS: How to be a Good Loan Client

By Andrea Cox

As a mortgage professional, I recognize the worth of the individual I am working with, not just the value of a closed loan. I enjoy getting to know each of my clients and their individual personal and financial goals. I enjoy

serving clients in our local community and across Utah.

Getting a mortgage isn't just about whether you can qualify. It's also about whether you can work well with your loan professional, making the process smoother and easier for both of you. Ideal customers are not only financially well-positioned, but they're also knowledgeable, realistic, and cooperative.

Conversely, no matter how qualified you are to get a mortgage, your loan might never close if you ignore instructions and not treating your mortgage lender with respect and as a partner.

With that in mind, here are five ways you becoming your mortgage lender's favorite client:

- 1. Be well-qualified to get a mortgage: The ideal loan client has a decent credit score, good down payment, low debt ratio, has solid employment history, no bankruptcies, no foreclosures.
- 2. Respect your loan professional: When a loan client has the approach of working with an expert and is appreciative of your expertise, that makes for a better experience for both me and the customer. We're really doing business together.
- **3.** Don't be an overly aggressive rate shopper: Most borrowers understandably want the lowest interest rate and fees they can get. But, our market is so competitive that rates and fees are don't vary much from company to company.
- 4. Be open and honest: What matters is that client divulge everything they know about their financial history upfront, providing all the paperwork needed as quickly as possible and being open to the fact that we're going to ask for additional paperwork

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As a Mortgage Broker, I am your personal shopper and advisor to make sure you always have the best mortgage terms. Furthermore, I specialized in debt consolidation and restructuring to make sure you reach financial independence on your terms.

I am never too busy to help you.

Stay safe, healthy, and don't make rash decisions. I truly believe there is a positive in every situation.

Andrea Cox

Andrea Cox Loan Officer NMLS # 1526797 Cell: 435-631-9262 loans@andreacoxmortgage.com www.andreacoxmortgage.com



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My commitment to our community during this time of uncertainty is to do my part to help you come through on the other side with a better understanding and stronger financial outlook.

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5. Be cooperative about following instructions: When lenders ask for documents they're usually very specific about what they want. It's up to you to comply rather than try to take shortcuts.

The bottom line is that lenders appreciate clients who have a positive attitude as well as a strong financial position. If you're a difficult customer, you might still get a loan, but it won't be a good experience for you or your lender.

I view my clients as more than just a way to earn a paycheck. To me, it is much more personal because I enjoy recognizing their value as people who may be making the biggest purchase of their lifetime and know that this is not a transactional experience for the client, nor is it for me.



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PARK CITY INVESTOR TEAM Answers Your Questions



By Annett and Drew

The past 6 months have been challenging in so many ways. We hope everyone enjoyed summer despite the cancellation of all summer/fall events and social distancing. Our priority was staying healthy physically and

mentally, having the kids start school again safely, and trying to keep cool while balancing the real estate frenzy. It was a lot. We have seen 1652 listings go under contract since April 2020 - that is a 74 percent increase compared to the same period in 2019.

We thought inventory couldn't go any lower. We were wrong. We do not have enough properties for everyone looking to move here. Prices are rising not just because of low-interest rates but because buyers have less to choose from so they will pay more for premium listings. It is a good time to cash out, invest in other markets, up or downsize.

1. We are considering building, should we work with a real estate agent to find lots? What about using an agent when choosing a builder?

Drew: When looking for land as an investment or to build your dream home, utilizing a Realtor that specializes in the area and in land sales is important. There are many details that are easy to overlook and a good agent will be able to guide you through the process in order to realize your goals. Different neighborhoods and HOAs have different architectural guidelines and CC&Rs, which can make building costs higher or take longer. Having representation that can help educate and inform you will help you to understand all of the intricate details of purchasing a lot without breaking the budget.

As Realtors, we don't usually have builder affiliations, but we've had many clients build over the years and relay their experiences back to us. Our connections can help connect you with a builder who you are comfortable working with that can build to your needs.

2. What are the hottest neighborhoods in Park City?

Annett: This year we have definitely seen a shift in demand. Buyers are looking for single-family homes and large acreage homesites rather than condominiums. People are looking to move here permanently, or at least spend extended periods in Park City while work allows them to work remotely. We have a few different groups of buyers right now. As always, there is HIGH demand for homes within the school district. Park Meadows, Silver Springs, Trailside, Jeremy Ranch, and Pinebrook always stand out. Buyers love these areas due to close proximity to schools, playgrounds, parks, and trails.

On the other end, we are also seeing high demand in large acreage homesites and residences. Properties along Old Ranch Road, The Preserve, and The Colony are selling well and quickly. Many properties sell with low days on the market. If you are looking to buy property, have all your ducks in a row upfront. Get pre-approved!

Silver Creek Estates is becoming more popular as well. Properties average 8-10 acres in size. Silver Creek does not have an HOA. Owners are able to build multiple structures under 10,000 square feet and only need county approval. Many owners have a home, guest home, riding arena, equestrian barns, or large garage barns which offer plenty of toy storage. Buyers love the potential of creating a property that meets their needs.

Please contact The Park City Investor Team at 435.640.6966 if you or anyone you know is looking to buy or sell real estate in the greater Park City area.



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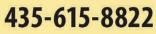
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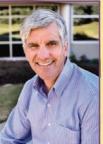
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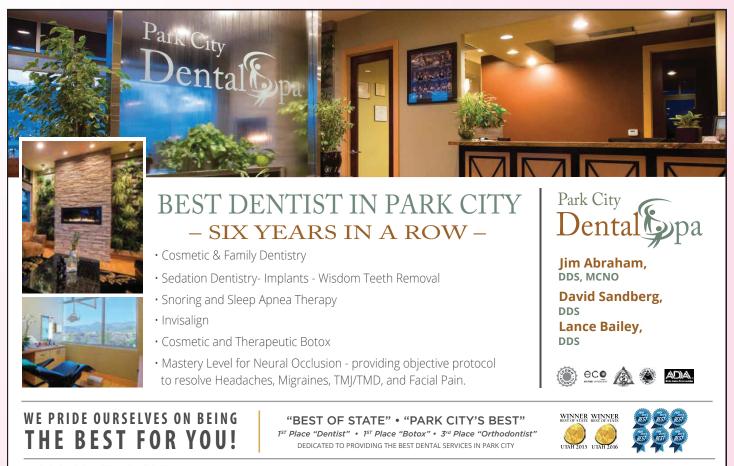
Twenty-one years ago, Dr. Renato Saltz, a Park City resident and prominent plastic surgeon, founded the Image Reborn Foundation, whose mission is to provide no-cost healing retreats to breast cancer survivors. Dr. Saltz recognized the need for emotional healing and rebuilding after cancer. "I can rebuild a woman's external body; however, the healing needs for these women run much deeper than that. Bringing survivors together provides connection, comradery, and healing for their complex emotional needs."

Traditional Image Reborn renewal retreats offer small group discussions, education, exercise, journaling, massages, other activities specific to each group's needs, and an opportunity to visit with healthcare professionals in a small group setting to discuss treatment, including conventional and integrative approaches. The renewal program is built around the following key components that address the emotional healing needed after the devastating impact that a breast cancer diagnosis can have on women: medical, emotional, mindfulness, physical, activity, and renewal.



Shortly before Thanksgiving 2015, Summit County resident Christine Ferris felt a small mass and decided to schedule a mammogram despite a clear report merely six months prior. Following a second clean mammogram, Christine pushed for an ultrasound and

biopsy to be safe. "I spent Thanksgiving weekend waiting for the results, and then my life changed forever when I received the phone call," Christine said. "My type was triple positive invasive ductal carcinoma, which accounts for approximately 10% of cases and tends



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to grow and spread faster than other forms. It is particularly aggressive and requires additional treatment."

Christine was only 42 years old when she found the lump and 43 when she received the official diagnosis. She and her husband had been planning a surprise Hawaiian vacation to celebrate their 15-year anniversary and the upcoming Christmas holiday. Suddenly, here she was getting a port placed for chemotherapy and discussing treatment plans. "My world felt like it was spinning out of control. In less than a week, life changed one hundred percent. Instead of vacationing in Hawaii with my family, I was enduring chemotherapy and was recovering from surgery," Christine said. "There we were in the treatment room, ordering gifts from Amazon and trying to make the holiday as 'normal' as possible for our two young sons."

Throughout her treatment, Christine felt she had to be strong for her parents, her kids, and her husband. "Everyone internalizes it differently. Everyone's treatment is different," Christine said. "I was full steam ahead. I couldn't think of anything but get through. I worried that my diagnosis was a strain for my family, and I put on a strong facade."

Many women who've been diagnosed

with breast cancer feel angry, sad, tired, anxious, stressed, depressed — a whole rollercoaster of emotions. These feelings are complex, resulting from and affected by many factors: the cancer diagnosis and treatment, aging, hormonal changes, life experiences, and genetics. These feelings and challenges don't end when treatment ends. Many women who've been diagnosed and treated for early-stage breast cancer say they have to cope with lingering physical and emotional symptoms once treatment is over.

After her treatment, Christine was in a "wacky mental state." She didn't know how to transition to the healing part



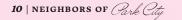
Al Haskel, Doctor of Naturopathy, has been practicing medicine for over 25 years, the majority of which was spent serving the wonderful people of Brooklyn, New York. He recently moved to beautiful Park City to pursue a different pace of life. Dr. Haskel is an avid skier and is looking forward to seeing you on the slopes of Deer Valley!

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of her recovery. Sitting in a traditional therapist office or joining a survivor support group felt too clinical for her. "I had had enough 'clinical' and was looking for something different, but I was too afraid to leave my family for extended time or distance," Christine said. "Three months following the completion of my treatment, I attended an Image Reborn retreat. It was a full weekend of acceptance. I didn't have to maintain my composure, could laugh, could cry, it was okay if I wanted to wear my pajamas all day. I was surrounded by people with cancer who can relate to your feelings and experiences. The group dynamics created a sense of belonging that helped me feel more understood and less alone. It was an unreal experience." The retreat was the start of her true healing journey. "I wasn't healed overnight, but it was a noticeable start. It was quite transformative," Christine said. "I was finally getting back to myself, and I felt it was okay to talk about my fears. Fear doesn't allow you to live. When I came home following my retreat, my husband asked, 'Wow! What happened?' He could see the transformation."

Amy Baker was first diagnosed with breast cancer in 2005, right after she and her husband moved their family to Park City. Following intensive chemotherapy and a double mastectomy at Huntsman Cancer Institute, Amy and her husband, Barry, first met Dr. Saltz during a reconstruction consultation. "I had been through an awful experience and had serious concerns about going through another surgery," Amy said. "Renato walked us out to the parking lot. He could see that I was worried, and he said, 'Let me do the worrying for you.' He made me feel like a million dollars. The weight was off my shoulders."

Amy and her husband wanted to find a way to help others going through breast cancer survival who might not have the means or support necessary for healing. "When we learned about Image Reborn and their no-cost healing retreats for breast cancer survivors, we knew we had to get involved," Amy said. "I wanted to find a way to help others get the healing and support necessary,





especially those who don't have the means to have the experience and support if it weren't for the foundation. We support the foundation financially and through their fundraisers. I encourage others in the Park City community, with the means to do so, to offer their support to Image Reborn and their fantastic work. They are a selfless organization and do really great work."

Amy, who has now been a member of the Image Reborn board of directors for many years, is currently fighting stage 4 metastatic breast cancer. She and her husband recently funded a program for metastatic cancer research at Vanderbilt University. "Memot Oz told me to, 'hold on, a new treatment will be found," Amy said. "And so that is what I am doing. I live in what I call 'positive denial' — I do everything in a positive way, denying that this is happening to me, while focusing on finding ways to help others who are surviving breast cancer."

Based on recommendations resulting from COVID-19, 2020 in-person retreats have been canceled. Image Reborn's top priority is to keep the retreat guests and staff safe; therefore the board made the decision early on to make the remaining 2020 retreats virtual. Marquita Bass was diagnosed in 2012 and first heard about Image Reborn when she went to a breast cancer survivor event in Philadelphia. She had heard about similar retreats offered at cost to the attendees and had written off the idea for herself based on the financial obligations. When Marquita read the Image Reborn flyer and saw that Image Reborn retreats are offered free of cost, she was able to register for one of the virtual retreats offered previously this year.

The virtual gatherings, like traditional retreats, are designed specifically for the attendees' needs. Image Reborn



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offers specialty retreats, including those for stage IV, Hispanic, young, and adventure-seeking women. During the virtual retreat, Marquita bonded with other women who had similarities in their diagnosis and experiences. "I made lifelong connections," Marquita said. "Even though the experience may be different than an in-person retreat, I could feel the pain of the other women. We learned how to verbalize our pains and healed pains we didn't even know existed."

Audrey Holocher, Certified Medical Support Clinical Hypnotherapist (CMS-CHt) and owner of Wasatch Hypnotherapy believes deeply that total health is a direct result of emotional well-being, which is exactly why she began her work with the women of Image Reborn, offering her services to cancer patients undergoing or managing their treatment. Audrey is also a Neuro-Linguistic Programming Master Practitioner (NLP) and Certified Narrative Consultant, who has been using hypnotic language patterns and visualization as a technique for the last 18 years. She is now in private practice in the Heber Valley

helping those with chronic pain and illness to reframe negative selftalk, set positive affirmations, and better support their healing through hypnotherapy and visualization.

"I loved the affirmation session so much that I attended it twice," Marquita said of the session hosted by local resident Audrey Holocher, owner and hypnotherapist with Wasatch Hypnotherapy. "The sessions with Audrey transformed my life. I didn't realize that I was still hurting. Now I feel stronger and calmer."

Another unfortunate result of the COVID-19 pandemic is the cancellation of the foundation's annual gala. Instead, Image Reborn has kicked off its 2020 campaign, "At The Heart Of It," and will be hosting a virtual event. To find out more information on ways to get involved and to view the amazing gifts for donors, including a raffle opportunity to win a trip for two to Bali, visit imagerebornfoundation.org. To talk to someone at Image Reborn for more information on sponsorship and volunteer opportunities, please call (801) 679-3065 or email them at info@imagerebornfoundation.org.

IMAGE REBORN FOUNDATION SUPPORTER:

Marcus Hernandez, Sitka Fur Gallery, Park City

By Jacquie Symes

arcus Hernandez moved to Park City before the Olympics came to town in 2001. Coming to Park City with his family was a no-brainer as he sought diversity within a smalltown feeling community. He started his own business, Sitka Fur Gallery. Marcus's inspiration for Sitka Fur Gallery comes from four generations of master furriers in his family. He knew he could bring a quality product to the visitors and locals of Park City; making them feel unique and special when they find a distinctive garment in his gallery. Marcus describes his customers as family. Part of that Fur Gallery family is Dr. Renato Saltz. Originally a customer, Dr. Saltz and Marcus became friends. That's when Marcus learned about the concept of the Image Reborn Foundation.

It was clear to Marcus that he be a part of this organization. This lifechanging experience has cemented Marcus into the community not only as a local business owner, but a contributor to meaningful causes that affect so many. His generous donations to Image Reborn Foundation benefit the annual Gala, where Marcus donates many fine pieces. Currently, at Sitka Fur Gallery, 20% of a special fox-trim ski hat will benefit Image Reborn.

You can visit the Fur Gallery at 537 Main Street, Park City or online at sitkafurgallery.com





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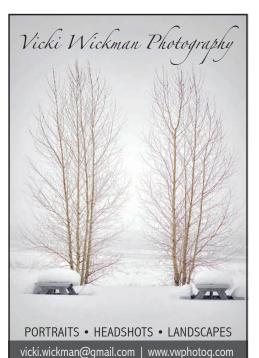
Quarantine has been rough for all of us. It has meant a change to our daily schedules, reduced travel plans, and less time

around friends and family. One way that some Parkites have been coping with the stress of staying indoors is by acquiring the companionship of a new puppy friend!

For the Cox family, one of the biggest ways that COVID-19 has impacted them is by forcing them to cancel all travel plans and stay home. Previously, traveling had actually been the reason why this family had never been able to adopt any pets before. Andrea Cox explained that, "Once Corona happened and we couldn't go anywhere, we decided, why not?" So, they soon added a new member to their family: Cosmo, a 5-month-old Goldendoodle.

Andrea described that once Cosmo came home, he was perfect. He didn't cry, and he immediately bonded with the family. He has been a great addition to the Cox family and a fuzzy shoulder to lean on during these crazy times.

Andrea is a mortgage broker licensed in Utah and four additional states surrounding Utah. While she isn't sure when she will start traveling again, Andrea knows her family will need to again adjust their lives around Cosmo's care when that time comes because he's an important member of the family now.







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Another Parkite who recently made the puppy plunge is Rory Sadoff. Rory is a health and wellness coach/ personal trainer here in Park City. Rory decided that she needed a furry friend and work buddy to keep her company. She had been thinking about it for a while, and usually, if she sets her mind to something, she follows through pretty quickly.

Rory messaged an adoption center and asked them to keep her in the loop about possible puppies. When they sent her pictures of Yoste's litter, she knew she had to have one. "I don't know how I didn't have a dog for this long. ... He is just my little partner in crime!"

Yoste is a 5-month-old heeler/Jack Russell terrier/beagle mix. He's tiny and has a ton of energy — a perfect balance to keep Rory going since she is working from home and will continue working from home whenever we finally return back to "normal."

Adopting a dog or any type of pet is definitely a great way to keep sane and enjoy some company during these lonely times. These pups are also sure to have been thrilled to have their owners home during this extended summer. Take care of your mental health and watch out for your pet's mental health, too!

Those interested in contacting Andrea or learning about her services can do so at andreacoxmortgage.com. To contact Rory or learn about her services, go to Rcscoach.com or @rory_cassandra on Instagram.



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IT'S NO TRICK, OCTOBER IS ANIMAL SAFETY AND PROTECTION MONTH



By Carl Prior, DVM While planning costumes and decorating for Halloween, take some time to celebrate National Animal Safety and Protection

Month. October is filled with pet "howlidays," too.

The entire month is dubbed National Animal Safety and Protection Month. Throughout October, there are a variety of days to celebrate. Here are a few suggestions.

OCTOBER 1ST**-6**TH: It is National Walk Your Dog Week. Cool afternoons and evenings make this an ideal time to commit to a routine with your dog.

OCTOBER 9TH: Today is Pet Obesity Awareness Day. Is your pet putting on weight? Schedule an appointment with your veterinary care provider to discuss diet, exercise, and underlying causes of obesity. Maintaining the correct weight for your pet is essential as, with humans, obesity can damage joints, limiting mobility, and signal chronic diseases like diabetes and Cushing's Syndrome.

OCTOBER 16TH: On National Feral Cat Day, consider how your contributions to one of Park City's local animal rescues can make a difference with spay/neuter campaigns and health care.

FROM OCTOBER 19TH- 23RD,

celebrate Veterinary Technician Week. Our vet techs at the Park City Animal Clinic love our patients (and our clients). With changing protocols related to the pandemic, our vet techs met clients in the parking lot and snuggled our patients all the way into the exam rooms.

OCTOBER 26TH: Today is National Pit Bull Awareness Day. A Pit Bull is a type of dog, not a breed. The Pit Bull was America's mascot during both WW I and WW II. Myths and misperceptions surround Pit Bulls now. The truth is, Pit Bulls make wonderful therapy animals, search and rescue dogs, and family pets.

OCTOBER 28TH: Today is Plush Animal Lovers' Day. Consider buying your pet a new squeaky plush toy.

OCTOBER 29TH: It is National Cat Day. Check-in with your feline friends. Schedule an appointment for a wellness check.

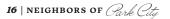
As ever, if you have any questions or concerns, call me at the Park City Animal Clinic. Enjoy October and Pet Wellness Month.

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NEIGHBORS OF Park City | 17

Local Artists Show Off Their Talents AT A MINI ART SHOW

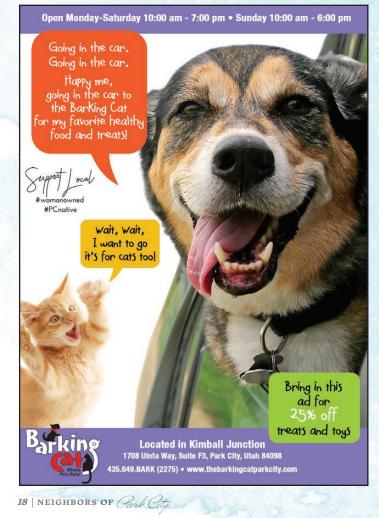


By Kirsten Kohlwey

Bill Silliman, a local award-winning photographer, provided the location for socially-distanced art shows at 222 S Countryside Circle. The first art show took place on August 1st. While the summer series

is now over, Bill may be offering a holiday bazaar in November and/or December in his barn. From this spectacular setting Bill can see the gondolas at Canyons Village with his zoom lens, which he has pointed at everything from wolves to the moon. His seasonal images of Park City are unmistakable, but his bestseller is a collection of images depicting the progression of an eclipse of the moon.

The artists participating on the different dates varied, but some will be at every event. Len Starbeck with Mountain View Art was at almost every show. His artwork spans different media, ranging from Abalone art over flowers in resin to repurposed wood. Len teaches workshops too





and turns his media into jewelry, wall hangings, and fountains. His love for Abalone art comes from one of his military deployments as a surgical nurse. This Mini Art Show gives you the chance to talk to the artists and hear the background stories behind their art.

I had no idea I would see an image including the newspaper headlines in London, the day after Apollo 13 got in trouble, or hear about defusing mines left behind from a civil war between Ecuador and Peru. Have you ever considered buying a home for a homeless relative in another state, fixing it up, and furnishing it? One of the artists at the show is doing it.

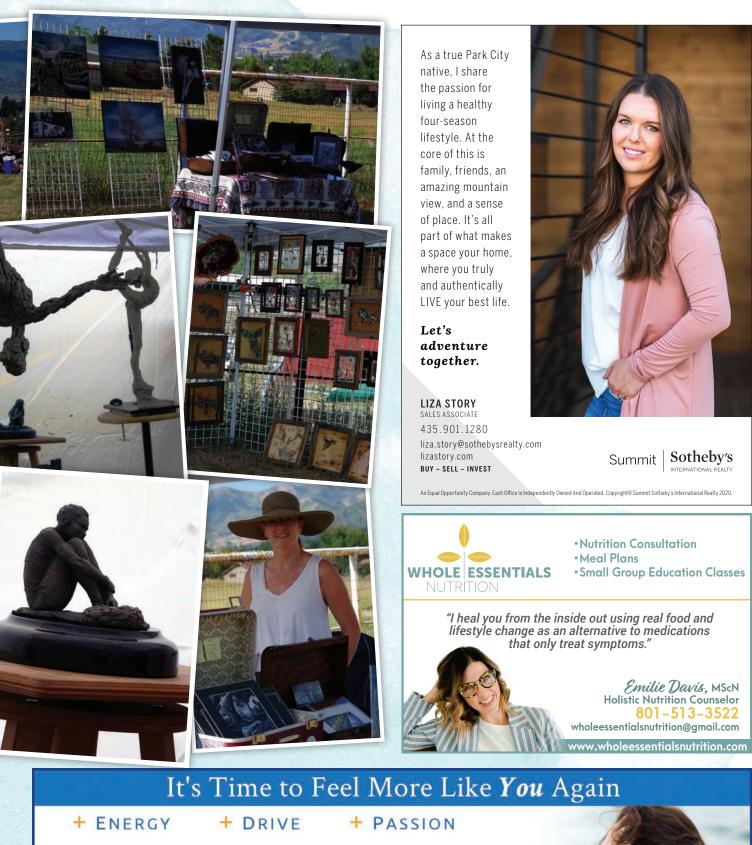
She is Deborah DeKoff, a local teacher, who considers herself an artistic portrait photographer. Her work is featured in PC Style and at www.parkcityphotographers. com. Her portraits of old cars are just as stunning as those of ballerinas.

Levi Selway participated in his first show here. He is originally from England, studied classical figurative sculpture in Italy, married a woman from France, and moved to Utah a year ago. He sculpts in clay and then works with a local foundry and patina artist to turn his sculptures into bronze sculptures.

This Mini Art Show highlights the best of Park City. Even masked and socially distanced these artists inspire whoever listens to jump in, look around, and realize that there is a lot to see, do, and create in this world of ours. To find out the dates of the holiday bazaars, please contact Bill Silliman at 435-659-6680 or email him at bsillimanphoto@aol.com. In the meantime, you can browse his artwork at www. billsillimanphotography.com.



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NEIGHBORS OF Park City | 19

Sotheby's

Considering Whitening Your Teeth? *Here Are Some Things to Know*

By Katrina Long

At Summit Spa & Float, we understand the importance of a winning smile. A beautiful smile boosts your

confidence and helps you make a great impression. With many of us working from home and doing video chats, there is more emphasis on the face and smile. Teeth whitening to keep your smile bright amid the COVID-19 quarantine is simple and safe.

Many of us wish we had whiter teeth. With age, the outer level of enamel begins to wear away. The underlying dentin is yellower so it is important to try to prevent teeth stains.

Good oral care, along with the following tips, can help keep your smile bright:

 Food and drinks such as red wine, coffee, tea, and tomato products cause surface stains. If possible, avoid or minimize these products.

- If you do consume stain-causing products, try to rinse your teeth afterward to keep the products from sitting on your teeth for too long.
- Do not use tobacco products. Not only is it bad for your health, but smoking is also bad for your teeth. Tobacco penetrates the enamel and is difficult to remove with brushing. It also causes bad breath and gum disease.

In an effort to reverse these effects, many people seek to whiten their teeth.

Teeth Whitening at Summit Spa & Float:

- Safe for sensitive teeth
- FDA Approved
- Fluoride & Gluten Free
- Most see 4 shades whiter with one visit

WHAT TO EXPECT?

How quickly will you see results?

While we recommend 6 monthly visits for maximum results, most people will experience an improvement of 3-4 shades whiter immediately after your first treatment. Subsequent treatments will only enhance with each visit.

How often should I touch up?

Touch-ups are recommended every 6 months. So for continual results, a monthly treatment is suggested.

Daily use of tea, wine, coffee, and cigarettes can and will shorten the whitening results of your sessions. Regular visits will keep your pearly white smile looking their best.

How long is an appointment?

Your first appointment takes the longest, expect to be here for an average of 50 min. Follow-up treatments will only take 30 minutes.

Tell me about the product used to whiten?

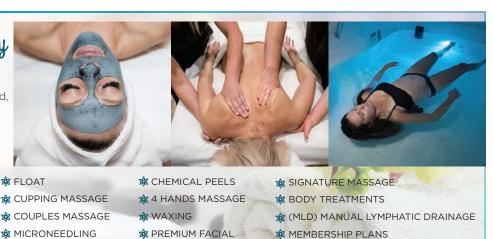
High viscosity gel formula provides maximum adhesion. This is crucial so that whitening gel remains suspended on tooth surfaces. Many thin and watery whitening gels "run-off" teeth during the whitening process, which compromises a uniform and consistent bleaching of tooth stains and discolorations.



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I met Paty and Tony when I moved here 2 years ago. Tony has been my gardener for two seasons now, he also clears my driveway in the winter. Tony just finished a stone patio that looks amazing... it changed the whole backyard for the better. I have seen how hard they work, they are honest and reliable. What I admire the most is that they have plans for the future and they work to achieve them.

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NEIGHBORS OF Park City | 21

WORKING OR LEARNING FROM HOME *Requires Great Light*



By Jennifer Brassey

Whether you are working from home, homeschooling, cranking out the homework, or just curling up with a good book, lighting is essential.

Depending on where you choose for your "work station", Elume has a solution.

Desk Lighting

There is much sophistication built into a desk lamp these days. Imagine a lamp that you touch to turn on, off or to dim – or to change the light color temperature! Many now come with a USB charging port and some even now have a wireless charging pad with Qi technology. My favorites right now are made by Adesso, and they have a style for any décor. They offer fabric shades, metal shades, mixed metals (I'm loving the black and gold), and lamps with adjustable heads. While most are LED, they still offer lamps with a regular socket for an incandescent bulb.

Bedside Lighting

Reading in bed is a great way to escape for a moment before you drift off to sleep or to read that last chapter that is due tomorrow. Let's face it, as our eyes get older, reading at night gets downright impossible without great light. We used to assume we needed table lamps on our nightstands, but now that is not our only option. Of course, bedside lamps have improved just like desk lamps and many come with the same LED, dimming, and charging capabilities – but now there are more choices!

To make a bit of room on the nightstand, many people are hanging pendants on each side of the bed. I love this option, and







the possibilities are endless. I am loving a cluster of 3 pendants on each side of the bed – on a dimmer, of course, to create a calming setting. While you may use the pendant lights for reading lights, you might also want to consider sleek reading sconces (you know the kind in the fancy hotels). Many offer the same new LED, dimming, charging technology, as well as the adjustability to aim the light right on your book. The personal reading light can also be a marriage saver since one of you might fall asleep after just a paragraph or two as I do!

Floor Lamps

You might have a favorite corner or chair where you like to work or read. Adesso offers floor lamps with a task shelf (table) that also has the charging pad with Qi technology and a USB port. Now you can read or study while charging your devices and have a place to set your coffee. There is also the arc floor lamp that has quite a long reach if your chair is not near where your lamp base and outlet happen to be located. These arc lights are also available in a wall sconce – this can be helpful if you want an overhead light over a desk or table, but you have no way to power from the ceiling.

No matter where you plan to read or study, make sure you have plenty of light. Not only will it help keep you alert, but you will also be surprised how clear the words become with good light! The experts at Elume would love to assist you. We are open 10 - 5, Monday – Friday, and by appointment. Come in to browse during business hours and if someone is not available during your visit, make an appointment with one of us to help you with your lighting refresh!



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22 | NEIGHBORS OF Park City

Financial & Investment Goal Setting

Review or Begin Financial Goal Setting & Planning Now



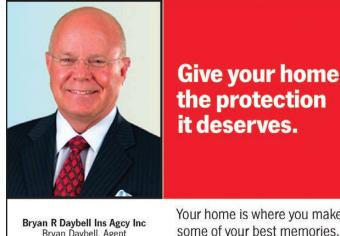
By Bryan Daybell

While the new year is traditionally a time for setting new resolutions around establishing good habits, there is no time like the present to review your current Financial and Investment plan. Just remember that as

with any resolution or goal, establishing the right target is just the first part of the process. You'll also need a realistic strategy for reaching your annual financial goals.

Review your goals

Change is an inevitable part of life. Major life changes such as the birth of a child, a new job or a divorce may require you to adjust your **financial goals**. For example, you'll want to



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State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL State Farm Florida Insurance Company, Winter Haven, FL 1708136 State Farm Lloyds, Richardson, TX start saving for a new child's college education, while a job change could be an opportunity to boost your retirement savings with your new salary. Each new financial goal will likely have an impact on your existing ones, which means revisiting old goals and reassessing your overall priorities.

Big life changes aren't the only reason to adjust your goals, however. Sometimes goals shift on their own, such as a change in your vision for retirement or thoughts of pushing up your retirement date. More gradual changes like these can also have an impact on how you prioritize your longterm goals. That's why regularly reviewing your financial goals — and there is no time like the present— is a good habit to establish.

Get on track with an automated investment program

It can be hard to stay focused on large financial goals that are in the future, such as retirement. With all the other distractions in our daily lives, it can be easy to lose track of our progress and fall behind. An automated savings strategy can be an effective tool for ensuring you make progress toward a financial goal even when that goal is decades away. This kind of approach offers multiple benefits:

- Once you set up your plan, you can just check one more item off your to-do list.
- It helps make saving part of your regular routine by removing the temptation to spend that money on discretionary items.
- If your savings involve investments, an automated strategy lets you invest on a regular schedule, no matter what the markets are doing. This can help you avoid letting your emotions dictate when to buy and will help keep you in the market during a short-term downturn.
- Over time, a schedule of periodic investments allows you to buy more shares when prices are low and fewer shares when prices are high — a concept known as dollar-cost averaging.

Whatever you ultimately decide to do with your financial goals — whether keeping the ones you have or adding new ones — **the important thing is to make time to review them.** Then, once you have a clear target in mind, consider setting up an automated savings strategy (including regular investment contributions where applicable) to help you stay on target.



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