Cochise County - Arizona


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Welcome to the Neighborhood

Cochise County is located in the southeastern corner of the state of Arizona. The county seat is the city of Bisbee, while the largest city is Sierra Vista. The county was created in February, 1881, out of the eastern part of Pima County. The county name is derived from the legendary Chiricahua Apache war chief Cochise. The county seat was Tombstone until 1929 then was switched to Bisbee. Cochise County also comprises the Sierra Vista-Douglas, AZ Metropolitan Statistical Area. The county borders southwestern New Mexico and northeastern Sonora in Mexico.

There is plenty to see and do here in the Cochise County Area. Find some family fun activities, outdoor adventure or do some relaxing with friends. Come explore the outdoors, do some hiking or biking, go fishing, boating, golfing or attend an outdoor event. Come grab a bite to eat or do some shopping, enjoy a live theatre show or explore the historical landmarks around the area. No matter what kind of adventure you’re looking for, you’re sure to find something here in the beautiful Cochise County!

www.explorecochise.com | www.discoverbisbee.com

How to Use This Guide
This Resource & Relocation Guide provides you with the essential information you may need in an easy to follow format so that your move or visit to the area goes smoothly. We provide telephone numbers and websites for the people and agencies that can assist with relocating your home or business. Although every effort has been made to ensure accuracy, calling ahead before attending a listed event or business is recommended.

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Irma Bernal
REALTOR®

Mobile: (520) 686-3593
office: (520) 586-2300
Email: IrmaB@LongRealty.com

Want information on a property?
Need to schedule a showing?
I'll get you what you need as quickly as possible - your way.
Give me a call or email me. I'm here to help.

Y tambien, con mucho gusto los atiendo en Espanol.
Newcomer Information

Police Departments

- Cochise County Sheriff
  205 N. Judd Dr.
  Bisbee, AZ
  (520) 432-9505

- Tombstone Police
  315 E. Fremont St.
  Tombstone, AZ
  (520) 457-2244

- Sierra Vista Police
  911 N. Coronado Dr.
  Sierra Vista, AZ
  (520) 458-3311

- Willcox Police
  320 W. Rex Allen Dr.
  Willcox, AZ
  (520) 384-4673

Fire Departments

- Benson Fire
  375 E. 7th St.
  Benson, AZ
  (520) 586-3333

- Bisbee Fire
  192 W. Hwy. 92
  Bisbee, AZ
  (520) 432-4110

- Elfrida Fire
  10293 N. Central Hwy.
  Elfrida, AZ
  (520) 642-3749

- Huachuca City Fire
  505 N. Gonzales Blvd.
  Huachuca City, AZ
  (520) 456-1353

- Sierra Vista Fire
  1295 E. Fry Blvd.
  Sierra Vista, AZ
  (520) 458-3319

- Sunsites Fire
  105 Tracy Rd.
  Pearce, AZ
  (520) 826-3645

Post Offices

- US Post Office
  601 E. 10th St.
  Douglas, AZ
  (800) 275-8777

- US Post Office
  2300 E. Fry Blvd.
  Sierra Vista, AZ
  (800) 275-8777

- US Post Office
  6 Main St.
  Bisbee, AZ
  (800) 275-8777

- US Post Office
  250 S. Ocotillo Ave.
  Benson, AZ
  (800) 275-8777

- US Post Office
  200 S. Curtis Ave.
  Willcox, AZ
  (800) 275-8777

- US Post Office
  547 N. Hwy. 90 Byp. Ste. 15
  Sierra Vista, AZ
  (800) 275-8777

Area Utilities

- Arizona Water Company
  (520) 458-5660

- Tombstone Water
  (520) 457-2202

- AT&T
  (520) 459-1701

- Bisbee Public Works
  (520) 432-6002

- Arizona Electric Power
  (520) 384-4256

- Cox Communications
  (520) 333-5262

- Sierra Vista Public Works
  (520) 458-5775

- SSVEC
  (520) 458-4691

- T-Mobile
  (520) 458-0560

Cochise County Courthouse
100 Quality Hill
Bisbee, AZ
(520) 432-8570
Health

HELP is ALWAYS within your grasp... with a simple phone call.

The Crisis Hotlines/Helplines are here for you 24 hours a day, 7 days a week, 365 days a year - ready to lend a helping hand.

<table>
<thead>
<tr>
<th>Health Hotline</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer Information Service</td>
<td>800-422-6237</td>
</tr>
<tr>
<td>Child Abuse National Hotline</td>
<td>800-25-ABUSE (252.2873)</td>
</tr>
<tr>
<td>Child Find of America Hotline</td>
<td><a href="http://www.childfindofamerica.org">www.childfindofamerica.org</a></td>
</tr>
<tr>
<td>CONFIDENTIAL Runaway Hotline</td>
<td>800-231-9246</td>
</tr>
<tr>
<td>Missing Children Network</td>
<td>800-235-3355</td>
</tr>
<tr>
<td>National Hotline for Missing &amp; Exploited Children</td>
<td><a href="http://www.missingkids.com">www.missingkids.com</a></td>
</tr>
<tr>
<td>ChildHelp USA</td>
<td><a href="http://www.childhelp.org">www.childhelp.org</a></td>
</tr>
<tr>
<td>National Runaway Switchboard</td>
<td><a href="http://www.Runaway.org">www.Runaway.org</a></td>
</tr>
<tr>
<td>National Youth Crisis Hotline</td>
<td>800-448-4351</td>
</tr>
<tr>
<td>New York Parent &amp; Kin Connection Helpline</td>
<td><a href="http://www.cdf">www.cdf</a> dating ny.us</td>
</tr>
<tr>
<td>Parent Abduction Hotline</td>
<td>800-292-9688</td>
</tr>
<tr>
<td>Parent Hotline</td>
<td><a href="http://www.parent">www.parent</a> hotline.org</td>
</tr>
<tr>
<td>Thursday’s Child’s National Youth Advocacy</td>
<td><a href="http://www.thursdayschild.org">www.thursdayschild.org</a></td>
</tr>
</tbody>
</table>

Crisis Intervention / Suicide

- Boys Town Suicide & Crisis Line | www.boystown.org | 800-448-3000 / 800-448-1833 (TDD)
- Covenant House Hotline | www.covenanthouse.org or www.covenanthouse.org | 800-999-9999
- National Adolescent Suicide Hotline | 800-621-4000

Domestic Violence


Eating & Associated Disorders

- National Association of Anorexia | www.anad.org | 847-831-3438 (long distance)
- National Mental Health Association | www.nmha.org | 800-969-6642

HIV/AIDS/STDs

- National AIDS Hotline | 800-342-AIDS (342.2437) / 800-243-7889 (TDD)
- National AIDS Hotline in Spanish | 800-344-SIDA (344.7432)
- National HIV/STDs Hotline | 800-227-8922
- National Prevention Information Network (CDC) | www.CNNAC.org |

Poison Control

- Poison Control (Any Kind of Substance) | 800-662-9886
- Poison Control | www.poison.org | 800-222-1222

Rape

- Nationwide RAINN National Rape Crisis Hotline | www.rainn.org | 800-656-HOPE (656.4673)

Substance Abuse/Alcoholism

- 24/7 Drug Addiction Hotlines | 866-675-4912
- 24/7 Drug & Alcohol Rehab Referral Service | 800-521-7128
- Alcohol Abuse & Crisis Intervention | 800-234-3946
- Alcohol & Drug Abuse Helpline & Treatment | 800-234-3942
- Alcohol Hotline Support & Information | 800-331-2900
- Al-Anon/Alateen | www.al-anon.alateen.org | 800-352-9996
- National Cocaine Hotline | 800-cocaine.com | 800-COCAIN (262-4265)
- The Alcohol & Drug Addiction Resource Center | 800-300-4056

Excellent health care... Close to home.

Having good health overall is a major key to a long and healthy life. Finding ways to take care of your health can aid in recovery and help you feel better daily. Get routine check-ups and visit your doctor when you’re not feeling well. Sometimes, it is hard to tell whether not feeling well is due to a side-effect of medicine, a symptom of a health disorder or any other different health problem. Talk to your doctor or other health care specialist for any other questions or information.

Health & Hospitals

Cochise County Health Department
1415 W. Melody Ln. #A
Bisbee, AZ
(520) 432-9400

Canyon Vista Medical Center
5700 E. Highway 90
Sierra Vista, AZ
(520) 263-2000

Copper Queen Community Hospital
101 Cole Ave.
Bisbee, AZ
(520) 432-5383

Northern Cochise Community Hospital
901 W. Rex Allen Dr.
Willcox, AZ
(520) 384-3541

Dial 911 for Emergencies
Education is a very vital tool that is used in the contemporary world to succeed. It is important because it is used to mitigate most of the challenges faced in life. The knowledge that is attained through education helps open doors to a lot of opportunities for better prospects in career growth. Getting a head start in education can help you succeed in many aspects of your life and help you grow to your full potential.

WHERE LEARNING BEGINS

Education is a very vital tool that is used in the contemporary world to succeed. It is important because it is used to mitigate most of the challenges faced in life. The knowledge that is attained through education helps open doors to a lot of opportunities for better prospects in career growth. Getting a head start in education can help you succeed in many aspects of your life and help you grow to your full potential.

LOCAL SCHOOL DISTRICTS

Apache Elementary School District  
(520) 558-2364

Ash Creek Elementary  
(520) 824-3340

Benson Unified School District  
(520) 720-6700

Bisbee Unified School District  
(520) 432-5381

Bowie Unified School District  
(520) 847-2545

Cochise Elementary School District  
(520) 384-2540

Cochise Technology District  
(520) 766-1999

Double Adobe Elementary  
(520) 364-3041

Douglas Unified School District  
(520) 364-2447

Elfrida Elementary School  
(520) 642-3428

Ft. Huachuca Accommodation School District  
(520) 458-5082

McNeal Elementary School  
(520) 642-1071

Naco Elementary School District  
(520) 432-5060

Palominas Elementary School District  
(520) 366-6204

Pearce Elementary School  
(520) 826-3328

Pomerene Elementary School  
(520) 586-2407

San Simon Unified School District  
(520) 845-2275

Sierra Vista Public Schools  
(520) 515-2700

St. David Unified School District  
(520) 720-4781

Tombstone Unified School District  
(520) 457-2217

Valley Union High School  
(520) 642-3492

Willcox Unified School District  
(520) 384-8600

When Registering Your Children For School, Please Remember To Bring:
• Current Immunization Record & Birth Certificate  
• Name & Address of Last School Attended  
• Last Report Card & Any Scores Obtained From Standardized Tests

AREA COLLEGES & UNIVERSITIES

Cochise College  
901 Colombo Ave.  
Sierra Vista, AZ  
(520) 417-4005

University of Arizona South  
1140 N. Colombo Ave.  
Sierra Vista, AZ  
(520) 458-8278
Arizona at Work
Southeastern Arizona
Innovative Workforce Solutions

Business and Workforce Development Center Locations

Cochise County
2600 E. Wilcox Drive
Sierra Vista 85635
TEL: (520) 458-9309
FAX: (520) 458-4786

515 E. 7th Street
Douglas 85607
TEL: (520) 364-8906
FAX: (520) 364-8926

Graham County
1910 W. Thatcher Blvd
Safford 85546
TEL: (928) 432-6932
FAX: (928) 432-6936

Greenlee County
558 N. Coronado Blvd.
Clifton 85543
TEL: (928) 439-4632
FAX: (928) 439-4633

Job Seeker Services:

✓ Resume writing and cover letters
✓ Job referrals and recommendations
✓ Veterans’ Priority of Service
✓ Computer High-speed Internet access
✓ Phones, fax machines, and copiers
✓ In-demand training opportunities
✓ KEYS Program
✓ Typing tests
✓ Job search assistance
✓ Vocational Rehabilitation
✓ Veteran Employment Advocates
✓ Financial Coach
✓ Youth services—qualified youth
✓ Parent casework
✓ On-the-Job Training
✓ Layoff assistance

No charge for our services
*Services vary by location

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520-826-2500
From the simple pleasures to a variety of other fun choices there is always something to entertain just about anyone in the Cochise County Area. The area offers many beautiful views and a variety of art, music and theater, as well as other endless possibilities such as shopping, relaxing and more. No matter what activities you favor, you’re sure to find it here!


Amerind Foundation Museum
2100 N. Amerind Rd.
Dragoon, AZ
(520) 586-3666

Benson Bowl
1190 W. 4th St.
Benson, AZ
(520) 586-2887

Benson Museum
180 S. San Pedro St.
Benson, AZ
(520) 586-3134

Bisbee Mining & Historical Museum
5 Copper Queen Plaza
Bisbee, AZ
(520) 432-7071

Bisbee Restoration & Historical Museum
37 Main St.
Bisbee, AZ
(520) 432-5412

Carr House
1011 E. Carr Canyon Rd.
Hereford, AZ
(520) 803-9475

Chiricahua Regional Museum & Research Center
127 E. Maley St.
Willcox, AZ
(520) 384-3971

Copper Queen Library
6 Main St.
Bisbee, AZ
(520) 432-4232

Coronado National Memorial
4101 E. Montezuma Canyon Rd.
Hereford, AZ
(520) 366-5515

Douglas /Williams House Museum & Genealogical Library
10the St. & D Ave.
Douglas, AZ
(520) 364-7370

Fort Bowie National Historic Site
Apache Pass
Bowie, AZ
(520) 847-2500

Fort Huachuca Museum
Highway 90
Sierra Vista, AZ
(520) 533-3638

Henry F. Hauser Museum
2950 E. Tacoma St.
Sierra Vista, AZ
(520) 417-6980

Kartchner Caverns State Park
I-10 South, Hwy 90
Sierra Vista, AZ
(520) 586-4100

Keeling Schaefer Vineyards
10277 E. Rock Creek Ln.
Pearce, AZ
(520) 824-2500

Muheim Heritage House
207 Youngblood Hill Ave. # B
Bisbee, AZ
(520) 432-7698

Old Bisbee Ghost Tours
Bisbee, AZ
(520) 432-3308

Parker Canyon Lake Marina
9000 S. Parker Canyon Rd.
Elgin, AZ
(520) 455-5847

Patagonia-Sonoita Creek Preserve Visitor Center
150 Blue Heaven Rd.
Patagonia, AZ
(520) 394-2400

Queen Mine Tours
478 N. Dart Rd.
Bisbee, AZ
(520) 432-2071

Rex Allen Arizona Cowboy Museum & Cowboy Hall of Fame
150 N. Railroad Ave.
Willcox, AZ
(520) 384-4583

Rex Allen Theater
130 N. Railroad Ave.
Willcox, AZ
(520) 384-4244

Rose Tree Museum & Bookstore
118 S. 4th St.
Tombstone, AZ
(520) 457-3326

San Pedro Golf Course
926 N. Madison Ave.
Benson, AZ
(520) 586-7888

Spooner’s Oasis & Arboretum
9210 Miracle Way
Hereford, AZ
(800) 288-3861

The Bisbee Seance Room
26 Brewery Ave.
Bisbee, AZ
(520) 203 3350

Tombstone Courthouse State Historic Park
223 E. Toughnut St.
Tombstone, AZ
(520) 457-3311

Tombstone National Historic Site
Highway 80
Bisbee, AZ
(520) 457-3929

Tombstone Western Heritage Museum
517 Fremont St.
Tombstone, AZ
(520) 457-3800

Whitewater Draw
4423 W. Bagby Rd.
McNeal, AZ
(520) 642-3763

For more information and additional listings please visit:
www.explorecochise.com
www.discoverbisbee.com

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I play too much golf . . . said no one ever!

FAMILY & MWR MOUNTAIN VIEW GOLF COURSE
520-533-7088 - open 7 Days a Week

Mountain View Golf Course is open to the public and has convenient access from Wilcox Drive. Course offers 18 scenic holes with newly renovated Tee boxes, putting green, and driving range. The facility offers a Pro Shop, equipment rental and carts. Stop into the 19th Hole Lounge for a snack and favorite beverage. Professional instruction is also available. Call 533-7088 for tee times and information. Hours change seasonally.

FORT HUACHUCA

FAMILY & MWR Mountain View Golf Course

BUFFALO CORRAL RIDEABLE STABLES, 533-6220, Bldg. 1355 - Open to authorized Family & MWR patrons and guests. Nestled in the foothills of the Huachuca Mountains, Buffalo Corral rents horses to groups or individuals by the hour. Riding lessons are available for all skill levels. Guided trail rides are offered, plus sunset and moonlight trail rides. Private boarding facilities available. Open Thursday - Sunday.

DESSERT LANES BOWLING CENTER, 533-3264, Bldg. 32010 - Open to authorized Family & MWR patrons and guests. The fully automated, recently renovated 24-lane center is open daily. Galactic Strike Bowl is offered every Saturday night. Also located inside the facility is a full service bar.

JEANNIE'S DINER, 533-5739, Bldg. 52016 - Open to authorized Family & MWR patrons and guests. Fort Huachuca's recently renovated 50's diner is a fun place to eat. Located in the same building as our bowling center. Open every day, the diner serves breakfast, lunch, dinner, refreshments and snacks.

MF RENTS, 533-9707, Bldg. 70914 - Family and MWR's rental facility offers a wide selection of equipment to all Family and MWR patrons and guests. Rental items include grills, sports equipment, lawn and garden equipment and various sized campers.

RECREATIONAL ADVENTURE PARK (RAP), Corner of Bliss and Hatfield, 533-7077 - Open to authorized Family & MWR patrons and guests. Fort Huachuca's newest recreation outlet is a Challenge Ropes Course plus the six batting cages for all levels of softball or baseball players that is now open during daylight hours. Equipment is available for free check-out at MWR Rents.

THUNDER MOUNTAIN CATERING is available to plan your special functions, from small group meetings to large, extravagant weddings and parties. Catering service is available 7 days a week, in-house or off-site for any occasion. The walk through "Taste of the Rhine" German buffet is available on Thursdays from 11 a.m. to 1 p.m. This is a family lunch treat for Family and MWR patrons and their guests.

APACHE FLATS RV RESORT, 533-1335, Bldg. 30212 - Open to authorized Family & MWR patrons and guests. 56 spaces, each with full hookups (30/50 amp) with cable TV. Community Center with washers, dryers, showers, restrooms, vending machines, ramadas, playground and pet exercise area. Outstanding RV facility and services at reasonable rates.

SPORTSMAN'S CENTER, 533-7015, Bldg. 19423 - Open to authorized Family & MWR patrons and guests. The Sportsman's Center offers ranges for skeet, trap, sporting clays, air rifles, paintball, plinker range, and small arms fire.

YARDLEY COMMUNITY CENTER & THE MWR TICKET OFFICE, 533-2404 - Bldg. 80504 - Open to authorized Family & MWR patrons and guests. The center is located across from Efler Fitness Center. Paid video gaming is available and the center offers free pool and Pong, shuffleboard and foosball, plus a theater room with a 70 inch TV and surround sound. Open 7 days a week.

MOUNTAIN VIEW GOLF COURSE, 533-7088 - Open 7 days a week. Course offers 18 scenic holes with newly renovated Tee boxes, putting green and driving range. The facility offers a Pro Shop, equipment rental and carts. The 19th Hole Lounge offers snacks and beverages. Professional instruction is also available. Hours change seasonally.

KNEAS TOKNOW PIZZA, 533-4396, Bldg. 60504, located inside Yardley Community Center - Open to authorized Family & MWR patrons and guests. Open 7 days a week. In addition to their delicious hand-made pizzas, they serve pasta dishes, salads and beverages.

WHERE YOU BEEN? ENIGMA CAFE, 533-0435, Bldg. 62723, located inside the MI Library. Open to authorized Family & MWR patrons and guests. Serving new "intelligent menu" to include healthy beverages, coffee, tea, snacks and gourmet muffins.
Home Buying Procedures

Buying a house requires a lot of time and effort, but these 10 steps can help make the home buying process manageable and help you make the best decisions possible.

**Step 1: Start Your Research Early**
As soon as you can, start reading websites, newspapers, and magazines that have real estate listings. Make a note of particular homes you are interested in and see how long they stay on the market. Also, note any changes in asking prices. This will give you a sense of the housing trends in specific areas.

**Step 2: Determine How Much House You Can Afford**
Lenders generally recommend that people look for homes that cost no more than three to five times their annual household income if the home buyers plan to make a 20% down payment and have a moderate amount of other debt.
But you should make this determination based on your own financial situation. Use an online affordability calculator to see how much house you can afford.

**Step 3: Get Prequalified and Preapproved for Credit for Your Mortgage**
Before you start looking for a home, you will need to know how much you can actually spend. The best way to do that is to get prequalified for a mortgage. To get prequalified, you just need to provide some financial information to your mortgage banker, such as your income and the amount of savings and investments you have. Your lender will review this information and tell you how much they can lend you. This will tell you the price range of the homes you should be looking at. Later, you can get preapproved for credit, which involves providing your financial documents (W-2 statements, paycheck stubs, bank account statements, etc.) so your lender can verify your financial status and credit.

**Step 4: Find the Right Real Estate Agent**
Real estate agents are important partners when you’re buying or selling a home. Real estate agents can provide you with helpful information on homes and neighborhoods that aren’t easily accessible to the public. Their knowledge of the home buying process, negotiating skills, and familiarity with the area you want to live in can be extremely valuable. And, best of all, it doesn’t cost you anything to use an agent – they’re compensated from the commission paid by the seller of the house.

Continued on the next page...
Step 5: Shop for Your Home and Make an Offer

Start touring homes in your price range. It might be helpful to take notes on all the homes you visit. You will see a lot of houses! It can be hard to remember everything about them, so you might want to take pictures or video to help you remember each home.

Make sure to check out the little details of each house. For example:
- Test the plumbing by running the shower to see how strong the water pressure is and how long it takes to get hot water.
- Try the electrical system by turning switches on and off.
- Open and close the windows and doors to see if they work properly.

It’s also important to evaluate the neighborhood and make a note of things such as:
- Are the other homes on the block well maintained?
- How much traffic does the street get?
- Is there enough street parking for your family and visitors?
- Is it conveniently located near places of interest to you: schools, shopping centers, restaurants, parks, and public transportation?

Take as much time as you need to find the right home. Then work with your real estate agent to negotiate a fair offer based on the value of comparable homes in the same neighborhood. Once you and the seller have reached agreement on a price, the house will go into escrow, which is the period of time it takes to complete all of the remaining steps in the home buying process.

Step 6: Get a Home Inspection

Typically, purchase offers are contingent on a home inspection of the property to check for signs of structural damage or things that may need fixing. Your real estate agent usually will help you arrange to have this inspection conducted within a few days of your offer being accepted by the seller. This contingency protects you by giving you a chance to renegotiate your offer or withdraw it without penalty if the inspection reveals significant material damage.

Both you and the seller will receive a report on the home inspector’s findings. You can then decide if you want to ask the seller to fix anything on the property before closing the sale. Before the sale closes, you will have a walk-through of the house, which gives you the chance to confirm that any agreed-upon repairs have been made.

Step 7: Work with a Mortgage Banker to Select Your Loan

Lenders have a wide range of competitively priced loan programs that new home buyers can look into.

Every home buyer has their own priorities when choosing a mortgage. Some are interested in keeping their monthly payments as low as possible. Others are interested in making sure that their monthly payments never increase. And still others pick a loan based on the knowledge they will be moving again in just a few years.

Step 8: Have the Home Appraised

Lenders will arrange for an appraiser to provide an independent estimate of the value of the house you are buying. The appraiser is a member of a third party company and is not directly associated with the lender. The appraisal will let all the parties involved know that you are paying a fair price for the home.

Step 9: Coordinate the Paperwork

As you can imagine, there is a lot of paperwork involved in buying a house. Your lender will arrange for a title company to handle all of the paperwork and make sure that the seller is the rightful owner of the house you are buying.

Step 10: Close the Sale

At closing, you will sign all of the paperwork required to complete the purchase, including your loan documents. It typically takes a couple of days for your loan to be funded after the paperwork is returned to the lender. Once the check is delivered to the seller, you are ready to move into your new home!
10 MISTAKES HOME BUYERS MAKE

Home buyers almost always make a few mistakes when buying their first home. Perhaps they pay too much, choose the wrong type of mortgage or neglect to budget for needed home improvements. Working with a trustworthy, experienced lender can help prevent such mistakes. Consumers should also take responsibility for their budgets and choices. Before buying a home, you should look into developing a short- and long-term perspective on your purchase.

1. Choosing a real estate agent who is not committed to forming a strong business relationship with you.
   Here’s how to avoid it:
   Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs—before, during, and after the sale.

2. Making an offer on a home without being pre-qualified.
   Here’s how to avoid it:
   Pre-qualification will make your life easier; take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to homeownership.

3. Not knowing the total costs involved.
   Here’s how to avoid it:
   Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner’s association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the Internet.
   Here’s how to avoid it:
   Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

5. Thinking that there is only one perfect home out there.
   Here’s how to avoid it:
   Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

   Here’s how to avoid it:
   It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence.
   Here’s how to avoid it:
   Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection.
   Here’s how to avoid it:
   Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

   Here’s how to avoid it:
   Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan.
    Here’s how to avoid it:
    This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.
How Much House Can You Afford?

How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make $48,000 a year, divided by 12 months, your monthly income is $4,000. (Remember, that’s $48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of $4,000 is $1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don’t look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months. Also, overtime pay & bonuses sometimes may not be figured into your average income.

Don’t forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.
Secrets To Selling Your Home

Selling a home often requires months of hard work and dedication. However, while it takes a lot to get to that point, there is still more to do on the horizon. Simply put, the house needs to be sold to make a profit. While extremely rewarding, the fact remains that a transaction must occur. To make sure all of your hard work does not go to waste, here are ten of the best-kept secrets for selling a home:

Selling Secret #1: The first impression is the only impression.
No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You need to make a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show.
Your house needs to be "show-ready" at all times -- you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first.
You're not actually selling your house, you're selling your kitchen -- that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock $10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house.
One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff -- put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade.
Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Concel the critters.
You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog-or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field.
A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology -- a tech-savvy one has many tools to get your house sold.

Selling Secret #8: Light it up!
Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery -- it will make it more sellable.

Selling Secret #9: Half-empty closets.
Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right.
Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stumped by buyers with multiple bids -- even in the worst markets -- and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.
Reduce
Reuse
Recycle

Just for Kids!
ACTIVITY PAGE

JUNGLE PUZZLE PAGE

REBZA
PIZHEMCENA
HEN PLATE
LE GLAZE
REGIT
YA HEN

Unscramble the words at the top of the puzzle, then use all of the letters in the circled boxes to solve the final phrase!

Games on this page are jungle-related. "Go Wild" when trying to solve each puzzle!

Using just the letters in the word below, can you make at least 14 new words? RULES: You may only use a letter as many times as it is shown in the key word. Each word must be at least 4 letters long.

GOOD LUCK!

ELEPHANT

l e e h i p p o
m e l s g p c n
h y e n a r h k
l g o a z p e e
s l p k e c e y
l i a e l k t d
p o g o i l l a e
l d e e o h p
Packing Tips & Strategies

Who can’t use some moving tips when they’re packing up their whole life for a new home? If you’re among thousands of people who have picked up and moved their family to a new home or a new community, you have fresh memories of some of the ups and downs or thrills or frustrations of moving.

Make a List
Write everything down! You’ll thank yourself later. Before you pack even one box, create a simple record keeping system.

Packing Central
This is where you’ll find your labels, marking pens, box tape, and other supplies. When describing the box contents, be specific.

Have Plenty of Supplies
You’ll need LOTS of boxes—probably more boxes than you think, and having enough boxes will make your life easier! If you buy your boxes from a moving company, you can always return unused boxes for a refund. You’ll also need strong plastic packing tape to close up the boxes securely. Use unprinted newsprint (newspaper can stain your items) or packing paper or bubble wrap to wrap and cushion household goods.

Utilize Wardrobe Boxes
These tall boxes are perfect for bulky, lightweight items such as comforters, pillows, and blankets, as well as clothes that need to remain hanging. Measure the clothes in your closets (including coat closets) to see how many wardrobe boxes you’ll need. However, don’t make the boxes too heavy to lift.

Color Coordinate
Designate a color for each room in the new home, such as yellow for kitchen, orange for the dining room, etc. Apply colored stickers on the box near the box number. In your new home put a matching sticker on the door to each room and you’ll know exactly where everything should go.

Keep Things Together
Insist on keeping things together when you or the movers are packing boxes. Keep bookends with books, light bulbs with lamps, and extension cords with appliances. Small, loose parts can be attached to the item they belong to with tape or placed in small envelopes. Keep larger corresponding items (such as a cable TV cord) in resealable bags, and tape these to the underside or back of the item. As a backup, have a “Parts Box” open on the kitchen counter. Keep this box with you, or mark it well so it can be easily located on move-in day.

Safeguard Valued Items
It’s a good idea to keep valuable possessions, such as silverware, collections, or antiques, with you. Check your homeowner’s insurance to see how you are covered during the move, and if you need additional insurance from the mover. Also, find out what paperwork you might need to file a claim in case of loss and of course, keep all important papers with you! These papers might include birth certificates, school records, mover estimates, new job contacts, utility company numbers, recent bank records, current bills, phone lists, closing papers, realtor info, maps, and more.

Moving Checklist

Thinking of moving, but are overwhelmed by the thought of clearing out your home and putting it on the market? You are not alone! Did you know moving is the 2nd most stressful event in someone’s life? Add 30 years of family memories and loads of accumulated “stuff” and the monumental task becomes unbearable. You can break down the moving process, putting your moving anxieties to rest. A checklist can be the first step to take in creating a roadmap to a simpler home and lifestyle.

<table>
<thead>
<tr>
<th>Moving Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moving Preparations</td>
</tr>
<tr>
<td>- Buy boxes</td>
</tr>
<tr>
<td>- Schedule movers</td>
</tr>
<tr>
<td>- Arrange transportation needs for the move</td>
</tr>
<tr>
<td>- Reserve storage unit</td>
</tr>
<tr>
<td>- Acquire school transcript for children</td>
</tr>
</tbody>
</table>

| Utilities to cancel/transfer |
| - Telephone* |
| - Gas & electric* |
| - Water |
| - Cable/internet* |

| Address changes |
| - Forward new address to post office |
| - Notify work contacts/human resources |
| - Update bank account/investment information |
| - Modify credit card account data |
| - Charge delivery for publications/newspapers |

| Medical services updates |
| - Medical records |
| - Prescription transfers |
| - Dental records |
| - Veterinarian records |

| Closer to moving day |
| - Defrost refrigerator |
| - Hand-carry jewelry and valuables |
| - Withdraw travel cash or prepare checks |
| - Leave keys/garage door openers |

| Notes: |

<table>
<thead>
<tr>
<th>Moving In</th>
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</thead>
<tbody>
<tr>
<td>Address change</td>
</tr>
<tr>
<td>- Arrange for post office to hold mail for new address until move-in date</td>
</tr>
</tbody>
</table>

| Utilities to activate |
| - New telephone number |
| - Water |
| - Garbage removal |
| - Gas & electric |
| - Cable/internet |

| Government licenses/services |
| - Change address on driver’s license |
| - Register children in new school |

| If moving to a different state: |
| - Apply for new driver’s license |
| - Register car |
| - Register to vote (and find new polling place) |

| Medical services updates |
| - Find new doctor |
| - Find new pharmacy |
| - Find new dentist |
| - Find new veterinarian |
Looking for the right home takes a fair amount of work, this page is here to help you weigh out your top options.

<table>
<thead>
<tr>
<th>House #1</th>
<th>House #2</th>
<th>House #3</th>
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<tbody>
<tr>
<td>Address</td>
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<td>Year Built</td>
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<td>Price</td>
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<tr>
<td>Yearly Insurance</td>
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<td>Monthly Payment</td>
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<td>Avg. Utility Payment</td>
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<td>Square Footage</td>
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<td>Lot Size</td>
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<td>Style of House</td>
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<td># of Bedrooms</td>
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<td># of Baths</td>
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<td>Garage / Carport</td>
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<td>Neighborhood Quality</td>
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<td>Closet Space</td>
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<td>Heating &amp; A/C</td>
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<td>Separate Dining Room</td>
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<td>Kitchen Space</td>
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<td>Refrigerator</td>
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<td>Stove</td>
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<td>Garbage Disposal</td>
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<td>Dishwasher</td>
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<td>Washer / Dryer</td>
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<td>Laundry Area</td>
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<td>Attic</td>
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<tr>
<td>Condition of Windows</td>
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<td>Insulation</td>
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<tr>
<td>Electrical Wiring &amp; Age</td>
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<tr>
<td>Deck, Patio &amp; Fence</td>
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<tr>
<td>Type of Siding</td>
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<tr>
<td>Exterior Condition</td>
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Note:
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1880
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