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PHASE 1

Compass Private Exclusives

Just like many companies test products with a smaller audience before launch, listing your home as a Private Exclusive allows you to test price, gain critical insights, generate early demand, and extend your marketing runway — all before going public.

- Make your listing available to a nationwide network of 34,000 top agents and their millions of clients.
- Begin to create urgency and generate buyer interest without accumulating days on market or damaging public price drops.
- Sometimes you'll find a buyer that will pay a premium for certainty and reduced stress.

PHASE 2

Compass Coming Soon

Publicly launch your property on Compass.com, showcasing it to all agents and consumers on the internet without displaying days on market or price drop history. Signal to the market that increased competition for the listing will be coming soon when it's launched on all other sites.

- Receive key engagement insights from your agent about how agents and their buyers are viewing, commenting, and sharing your listing on Compass.com — data that is lost when listings go into other platforms.
- Improve the chance of ranking higher on Google while increasing the likelihood that serious buyers contact us directly, instead of an agent who may not be familiar with your home.
- In this phase, have more control over your data so photos of your home and personal information don't stay on the Internet.

PHASE 3

Go Live on All Platforms

Go 'Active' on MLS & third-party sites with benefit of price discovery from Phases 1 & 2.

- Armed with feedback from agents and buyers, we strategically launch your home on the public market to help ensure maximum demand and confidence to achieve the best outcome for you. Now that your home is launched, it will accrue days on market and visible price drop history.



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Chase Lottmann

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This section is here to give our readers easier access when searching for a trusted neighborhood partner to use. Get to know the businesses that make this magazine possible. Please support them in return and thank them if you get the chance!

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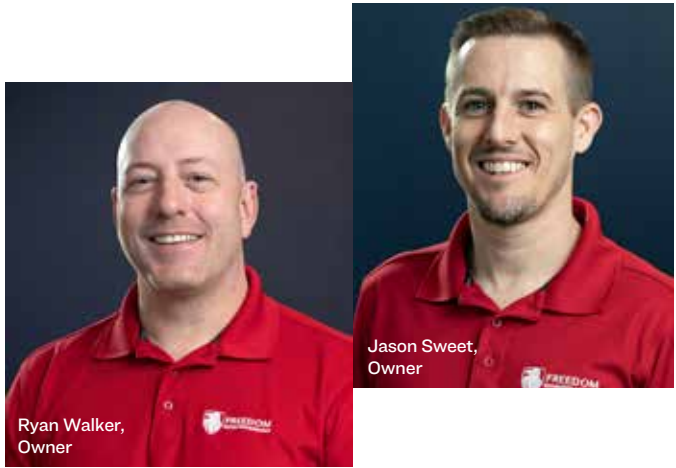
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DO YOU OWN A BUSINESS?

By advertising in our magazine, you'll have the opportunity to reach a captive audience of your neighbors who are eager to support local businesses! We want to know about you and what you bring to the community. For more information on how to showcase your business, email Bill.Tuttle@n2co.com

Please take a minute to familiarize yourself with these local businesses now sponsoring *Stroll Clarkson Valley*. Not only do they make this magazine free for all our residents, but each business is interviewed and evaluated before allowing them to come on board as a partner. Please support these businesses and thank them for supporting Stroll!



Smalls Sliders

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Local entrepreneurs, Blake & Ethan Koutroubis along with Skip Strode bring Smalls Sliders' crave-worthy cheeseburger sliders and high-energy vibe to Ellisville. The team is passionate about more than great food — they're investing in their hometown, creating jobs, and energizing the local dining scene. Get ready, Clarkson Valley — sliders are about to get serious!



REFINANCE READY

HOW TO POSITION YOUR HOME AND FINANCES FOR THE 2025 RATE DROP

As we shared in last month's issue, Missouri made a bold move by eliminating state capital gains taxes retroactive to January 1, 2025 — freeing up more after-tax dollars for families across the state. It's one of the clearest signs that financial winds are shifting toward growth and opportunity again.

The next big wave? **Interest rates are expected to begin easing in 2025**, and those who prepare now will be ready to take full advantage — whether that means refinancing your home, investing in new property, or simply lowering your monthly payments to create more breathing room in your budget.

WHY BEING “REFI-READY” MATTERS

When rates drop, the best opportunities go quickly. Lenders get flooded, appraisers get booked out, and title companies stack up with delayed closings. The homeowners who move first are those who have already gathered their documents, reviewed their credit, and updated their home's value.

If you bought or refinanced in recent years, exploring a future refinance could open opportunities to adjust your loan to better fit your goals. A refinance can also be used to access home equity for improvements, debt consolidation, or other financial plans.

STEPS TO TAKE NOW

- 1. Know your numbers.**
Get a clear picture of your mortgage balance, rate, payment, and term. Compare it to current rate trends.
- 2. Check your credit.**
Small improvements can make a big difference in your approval and rate options. Paying down revolving balances and avoiding new debt 90 days before applying helps tremendously.
- 3. Get your home valuation updated.**
A current comparative market analysis (CMA) from The Otto Group can reveal home's value appreciation since purchase, often far more than homeowners realize.

- 4. Gather your paperwork early.**
Lenders will ask for W-2s, paystubs, tax returns, and homeowners-insurance information. Having these ready puts you in the fast lane when rates dip.
- 5. Build your refinance strategy.**
Not all refinances are equal. Sometimes it's about rate reduction; other times it's term reduction or tapping equity for home upgrades that further increase property value.

TIMING MEETS OPPORTUNITY

Missouri's new tax advantages make 2025 one of the most wealth-friendly years in recent memory. Between zero state capital gains tax and the possibility of lower mortgage rates, this is a golden window for families to strengthen their balance sheets, reposition assets, and secure long-term stability.

Whether you're planning to refinance your current home, purchase an investment property, or prepare for a move next spring, **the time to get ready is now.**

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With over 24 years of experience in mortgage and finance — dating back to 2000 — Julie Otto combines lending expertise with real-estate insight to create personalized, strategic plans for every client. Through Texana Bank, your one-stop financial partner, The Otto Group can help you navigate today's lending environment and prepare for tomorrow's opportunities.

For more information, scan the QR code below.

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Stroll Clarkson Valley Social Committee



Meet your Stroll Clarkson Valley team! We'd like to thank all of our writers for their valuable contributions to the magazine.



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WE'D LOVE TO HEAR FROM YOU!

Our goal is to build community in the neighborhood by helping everyone get to know each other a little better and make Stroll Clarkson Valley the best it can be! Please let us know how we are doing. Do you have any article ideas? How about ideas on neighborhood events? This is your publication!

NEW TO THE NEIGHBORHOOD?

Are you and your family new to the neighborhood? If so, welcome! Please send your contact information to Bill.Tuttle@n2co.com to be added to our event invitations and contact list.



WANT TO WRITE FOR STROLL CLARKSON VALLEY?

We are always looking for community members who would like to take an active role in writing stories for *Stroll Clarkson Valley*. We currently have openings for resident article contributors and junior writers — kids who want to get involved, gain valuable experience, and/or build their resumes and portfolios! If you or someone you know might be interested, please email Bill.Tuttle@n2co.com.



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Delivering Neighborhood Connections
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CLARKSON VALLEY
Living

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BACK-TO-SCHOOL & YOUTH WELLNESS VISITS

A new school year brings a flurry of activity and often, a checklist of physicals, forms, and routine appointments. But we think your child deserves more than a rushed exam and a scribbled signature.

With us, pediatric care is whole-health care. We go beyond the basics, focusing on long-term wellness, prevention, and root causes. You won't find pressure for unnecessary interventions here, just honest conversations, clinical excellence, and personalized care for every stage of development.

Whether it's a school sports physical, a growth concern, or a wellness check-in, we meet families where they are. With time to listen and with care that builds trust.

URGENT CARE, WITHOUT THE URGENCY

Let's face it—most urgent care clinics feel anything but caring. Long waits, quick exits, and antibiotic prescriptions that feel like band-aids.

We do things differently. Our urgent visits prioritize root cause resolution. We take the time to dig deeper, explain your options, and support your body's natural healing process. No unnecessary medications. No rushed conversations. Just real answers and a plan that makes sense.

Whether you're dealing with a fever that won't quit or a sudden injury that's thrown off your week, you'll be seen quickly, compassionately, and thoroughly.

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- **Women's Health** – Annual exams and screens without the fear tactics
- **Minor Procedures** – Cyst removal, toenail care, and more
- **Injections** – Targeted vitamin and anti-inflammatory support
- **InBody Scan** – Data on fat, muscle, and hydration
- **School Sports Physicals** – Full exam + clearance for activities

You don't need a subscription to take the first step because moving in the right direction shouldn't be complicated.

And if you've been curious about what we do—or who we are—call, click or stop by. We'd love to meet you. Especially in person!

**COME SEE WHAT CARE CAN LOOK LIKE
WHEN IT'S BUILT AROUND YOU.**

640 Cepi Drive, Suite 300, Chesterfield, MO 63005

Visit www.jamesclinic.com or email us at hello@jamesclinic.com

JAMES CLINIC



About Dr. Didlake

For as long as I can remember, I've wanted to start my own practice. Helping people has always been my passion—it's what drew me to physical therapy in the first place.

My journey began in college, where I played soccer at IVC until a hip labral tear ended my athletic career. The rehab process was grueling, but it taught me firsthand how powerful effective recovery can be for anyone whose life revolves around movement and sport.

While soccer was my first love, golf has always held a special place in my heart—thanks to my grandfather, who introduced me to the game when I was five. Some of my favorite memories are of us together at the driving range or watching golf in his office. To me, golf represents community, connection, and continuous improvement.

After my injury, even golf became painful. That frustration gave me insight into what many of my future patients would face. When I graduated from PT school, I made it my mission to help others achieve better outcomes.

I immersed myself in learning—not only about physical therapy but also golf-specific rehab and recovery. Through advanced certifications, I was able to not only heal my hip but improve my golf game beyond what I thought possible.

Returning to the course pain-free, and playing better than before, reinforced my commitment to helping others do the same. My goal is to bring that same level of care and expertise to our community—helping golfers improve their performance and everyday individuals move without pain.

When not in the clinic, I enjoy time with my wife of nearly 20 years, our six children, and our many pets. I stay active coaching youth sports, volunteering at church, running, and, of course, golfing.

Golf-Specific: 3D Focus

Golf has always been close to my heart, thanks to my grandfather who introduced me to the game at age five.

A golf swing takes less than 1.5 seconds, yet involves incredibly complex movement across multiple joints and muscles.



At **Integrative Therapeutics/STL Golf Doc**, we combine a detailed mobility assessment with state-of-the-art 3D motion capture technology to analyze every element of your swing. This data-driven approach eliminates guesswork, identifies inefficiencies, and provides clear, actionable insights for improvement—helping golfers of all levels move better, play stronger, and perform at their full potential.

Know a standout local business? We're always on the lookout for trusted partners to feature in our publication. If you have a recommendation, we'd love to hear from you! Reach out to us at Bill.Tuttle@n2co.com

Healing Through Motion: Dr. David Didlake's Journey from the Field to the Fairway

A former college athlete turned physical therapist, Dr. Didlake combines passion, precision, and advanced technology to help patients—and golfers—move better, feel stronger, and live pain-free.

Forest Hills Golf

PHOTOS SUBMITTED BY ALI KAPLAN,
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3. Nancy Douglass & Sally Sprowls!
4. 2025 MGA Players Champions Nick Licavoli & Mike Mangan with Runner Up Ron Miles & Scott Lambert
5. Melissa Jennings, Sandy Schwartz, Lori Mundwiller and Gigi Gladson showing off their MTV spirit!
6. Brenda Pohl & her guest, Barbara Takavitz
7. Kathy Dorch and her guest, Bryana McRaven rocked their festive and colorful 80s tracksuits!
8. Renee Van Hornard her guest, Penny Buchmueller sported retro flight attendant style!

Do you have anyone you want to wish a happy birthday, anniversary, congratulations, thank you, good luck, etc.? Do you have an engagement, wedding, or new baby announcement? Send what you want to say along with a photo to Bill.Tuttle@n2co.com.

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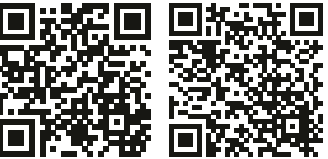
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Aging Gracefully (and Gratefully): Navigating Life's Little Cycles

From birthday reflections to senior discounts, potholes, and fraud alerts—life in St. Louis County keeps us on our toes. Here's what's new, what to watch out for, and how to stay one step ahead this season.

BY CLARKSON VALLEY MAYOR
SUE MCNAMARA, RESIDENT
OF KEHRS MILL ESTATES

LIFE IS CYCLICAL.

When I was younger, I greeted every birthday with joy—"It's my birthday!!" A few years ago, I met them with a flat "It's my birthday." Now, I welcome birthdays again with enthusiasm: "It's my birthday!!" (followed by a sigh of relief—"I've made it to another one!")

With more birthdays, instead of qualifying for driver's licenses, many of us now qualify for all manner of senior discounts—movies, dinners, and even the **St. Louis County Senior Property Tax Freeze**. So many of us applied for the tax freeze that St. Louis County Department of Revenue was overwhelmed by the unexpected volume. They are working as quickly as possible to respond to all applicants, but unfortunately, many submissions were missing necessary information.

The deadline has passed for this year, but the new application period will open again on **November 1, 2025**. We're fortunate to have a satellite office nearby at #70 **Clarkson Wilson Center**, where you can make appointments for assistance with completing the forms. The forms are also available online, and many of your questions can be answered. Search, Senior Property Tax Freeze. You may also call **314-615-5000** for the St. Louis County Department of Revenue.

KEHRS MILL ROAD

Okay, so we got rid of the "bump-outs" along Clarkson Road, which is maintained by MoDOT. But Kehrs Mill Road remains a crumbling mess. As a St. Louis County arterial road, it falls under the County Department of Transportation. The intersection at Clarkson and Kehrs Mill is full of potholes, but the County doesn't consider its condition bad enough to warrant resurfacing. They rank road conditions from 1 (terrible) to 10 (great)—and we're a 4.

The Acting Director of St. Louis County Highways & Traffic/Public Works, **Ms. Stephanie Leon Streeter**, has been as helpful as possible, but their budget is very limited. You can share your concerns using this County portal (a Google account is required):

<https://csportal.stlouiscountymo.gov/login/129>

FRAUD ALERT – 'TIS THE SEASON!

Sadly, with many of us using credit and debit cards while shopping online or in brick-and-mortar stores—'tis the season for creeps to gift themselves with unauthorized presents. Check your credit card activity often. I download ours every couple of days; apparently, I had a lovely lunch in Dubai a few months ago—all while sitting right here in St. Louis. I didn't even have jet lag! Beware of "phishing" emails and phone calls. If you receive a call threatening to turn off your electricity, demanding payment for a toll charge, or claiming you owe back taxes—remember: **no utility company or government agency will ever ask you to pay with Apple gift cards or provide your debit/credit card numbers**. Tell them to call back, then immediately contact the organization they claim to represent.

With the sophistication of AI, voices can now be replicated with frightening accuracy. Your grandkids, best friend, or aunt are almost certainly *not* being held hostage in a European hotel because of an unpaid bill.

Also, beware of porch pirates—doorbell cameras can save you far more than they cost.

You can enroll in St. Louis County's **Property Fraud Alert**—program free of charge. After enrolling, you'll be notified any time a document is recorded that contains your name. **Enroll online** or by calling **1-800-728-3858**.

As the closing lines of one of my long-ago favorite TV show, "Let's be careful out there!"



Best,

Sue McNamara

Mayor, Clarkson Valley



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BY LORI MUNDWILLER, RESIDENT OF KEHRS MILL ESTATES
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PHOTOGRAPHY BY AMAYA JAVITTA PHOTOGRAPHY

amaya javitta
PHOTOGRAPHY

IT'S BEEN 10 YEARS since our family was on the cover of the Clarkson Valley community magazine. A lot has happened over those 10 years with the most significant change being the kids growing up! We are thrilled to have three graduates from Mizzou which makes us a "five for five" tiger family. Eric and I never imagined 10 years ago that all our kids would choose our alma mater, it has been a fun 9-year ride! Our youngest, Max graduated this past May, and we celebrated with a pub crawl and special shirts made celebrating our Mizzou family tradition.

Our oldest daughter, Macy (27), is a first-grade teacher at St. Alban Roe catholic school. Our second daughter, Elle (25) is an Audit Associate with KPMG, and our son Max (22) recently landed a position with Stryker as a Trauma Sales Associate. We are very proud of all three and are especially grateful that they all have chosen to stay in St. Louis. Eric continues to love what he does and his business, InvestTax Wealth Advisers here in Chesterfield continues to thrive and prosper. We continue to enjoy as a family our 20+ year membership at Forest Hills Country Club, and I enjoy playing as much golf as possible! Traveling has been a big part of our lives in the last few years with trips to Greece, Hawaii, New York, California, Texas, Florida, and our recent trip to the Mundwiller homeland in Alsace, France!



Max's Mizzou Graduation Pub Crawl with girlfriend Olivia at far left.



Lori's 60th Birthday at a Chiefs game!

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Clarkson Valley Living Cover
Story August 2015!

“

IT'S BEEN 10
YEARS SINCE OUR
FAMILY WAS ON
THE COVER OF THE
CLARKSON VALLEY
COMMUNITY
MAGAZINE.”



Family pup
Paisley!



Ten years ago, we mentioned in our article that a new St. Bernard puppy may be seen in the neighborhood soon and today our St. Bernard “Paisley” is over 10 and going strong, a large force cruising around our neighborhood, Kehrs Mill Estates, where we have lived for 24 years. We continue to be very happy living in Clarkson Valley and enjoy many local restaurants, including Gio Modern Italian, Firefly Grill, and

rubbed off on everyone, we love to root for “my” Chiefs every Sunday!

Our next chapter will include enjoying time with family and friends in the Lake of the Ozarks at our new vacation home in Porto Cima. Eric and I look forward to this and to continue enjoying our wonderful life here in Clarkson Valley.

Get to know your neighbors by telling YOUR family story in the next issue! Receive a FREE mini-photoshoot. If you know a family that would be interested, nominate them and we'll contact them! Email Bill.Tuttle@n2co.com today!



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Whether she's flying across the ice or racing on the track, Chloe Hanak brings unstoppable energy and talent to every game and every goal.



But Chloe doesn't just shine on the ice, she's also a talented runner. Back in 4th and 5th grade at Kehrs Mill Elementary, she dominated the 400-meter race, taking home first place both years.

What drives Chloe is her love for competition and the challenge of going up against bigger players. "I'm small, so my speed and skill have to be even better to work

around them," she explains. That determination and grit fuel her success and make her a force to be reckoned with.

Outside of sports, Chloe's creativity comes alive through art, painting, and drawing, where she enjoys transforming everyday items into something new and unique.

Calling athletes of all ages! Do you have a sport you are passionate about? We want to hear your story! Email Bill.Tuttle@n2co.com.



"I'm small, so my speed and skill have to be even better to work around bigger players!"

Met Chloe Hanak, a standout student-athlete from Crestview Middle School who is making her mark both on the ice and on the track.

Chloe has been playing hockey since she was just four years old—long before most kids even learn how to ride a bike. Over the years, she has sharpened her skills and grown into a versatile player, taking on positions at center, wing, and even defense when needed. Her passion and determination have led her to some incredible achievements.

Among her proudest moments are two unforgettable tournament victories. With her 12U Lady Falcons team, Chloe helped secure the Blue Note Cup, defeating a boys' team in the championship. More recently, she celebrated another milestone by winning the St. Louis Blues Ice Breaker Tournament with her new AAA Lady Blues 12U team, where she also scored her very first AAA goals.

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A Road Trip for the Ages Part II



Inside the Palais du Louvre

*Exploring five countries,
5,000 miles, and countless
memories from 1989.
Paris, France*

BY RICK HUEMOELLER,
RESIDENT OF KEHRSWOOD

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GTG VACATIONS

On August 20, 1989 Sharon and I entered our favorite city in the world, Paris, for the first of a number of visits. We start the day by visiting the medieval Catholic cathedral, Notre Dame. If you haven't been there yet, you might be surprised that it is located on a very large island in the middle of the River Seine. Beautiful stained-glass windows will help light your way. Its most important relic is a small piece of the Crown of Thorns. As you know a devastating fire nearly destroyed it on April 15, 2019. It reopened to the public very recently.

The next day we went to Le Louvre. The Louvre is the most visited museum in the world with close to eight million visitors a year. There are over 35,000 pieces of art exhibited each day. Of course, everyone wants to visit its most famous lady, Leonardo da Vinci's Mona Lisa. Once inside, all signs point the way to her portrait. You and dozens of your new friends will be crowded in a small room for a short visit. Other extremely famous pieces of art to see are the statues of Venus de Milo and the Winged Victory. The museum was founded by Napoleon to house all the ancient Egyptian antiquities he looted from Egypt.

In one day, you can see the highlights, but to try to see the whole collection would take days. Though we did not go to this museum on this trip, we love the Musee d'Orsay. It's the second most visited museum in Paris

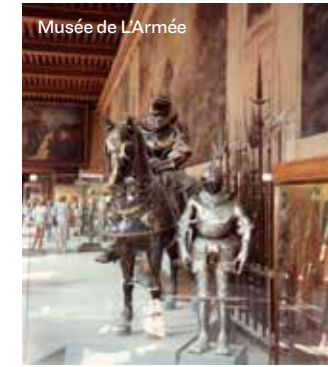
and sixth most visited in the world. The museum is housed in a former railroad station. The museum is home to the largest collection of Impressionist masterpieces in the world. You will see art from Monet, Degas, Van Gogh, Gauguin and Serrat (I called him Serrat the dot) to mention a few. Here's a major tip, start on the second floor, that's where the best art is displayed and then work your way down. Otherwise, if you do it the other way, you'll be too tired and jaded to enjoy the good stuff.

Back to the trip. The next day we visited Napoleon's tomb which is located in the Invalides. Napoleon's Sarcophagus is huge and is made from purple marble. It's a masterpiece! Invalides is connected to one of the best military museums in the world, the Musee de l'Armee. It houses knights on horseback to WWII tanks and everything in between. A visit is worth the price of admission.

Until next time, best wishes
and safe travels!

*Rick and Sharon
Huemoeller*

Have you taken a vacation you'd like to share with your Clarkson Valley neighbors? We'd love to hear all about it! Email Bill.Tuttle@n2co.com to have your Travel Tale included in an upcoming issue!



Napoleon's Tomb



Notre-Dame de Paris

The Louvre Pyramid is a large glass-and-metal entrance way and skylight designed by the Chinese-American architect IM Pei and is housed in a former royal palace!



Palais du Louvre Entrance

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Strength Today, Independence Tomorrow

BY DEREK HOFFMAN, RESIDENT OF WESTHAMPTON & OWNER OF IGNITE PERFORMANCE AND HEALTH



When most people think of preventative care, they picture annual checkups, blood tests, or screenings. But one of the most powerful forms of prevention doesn't come in a doctor's office — it happens under a barbell, with a set of dumbbells, or through deliberate, consistent strength training.

Research is clear: maintaining muscle mass and strength in your 40s, 50s, and 60s dramatically improves your quality of life in your 70s, 80s, and beyond. Stronger bones and muscles protect against falls, fractures, and injuries. Regular resistance training helps regulate metabolism, manage weight, and improves insulin sensitivity, reducing risks of chronic conditions like diabetes and heart disease. Perhaps most importantly, building strength preserves independence — the ability to move, travel, play with grandkids, and live life on your own terms.

Unfortunately, many people wait until health problems appear before acting. By then, it's much harder to rebuild what's been lost. Preventative strength training works differently — it's an investment in your future self. Every rep, every session adds "deposits" into a bank of resilience you'll draw on for decades to come.

And strength isn't the only tool. Advances in medical wellness — including hormone therapy, GLP-1 weight loss medications, and cutting-edge peptide sciences — now give people additional ways to protect their health before problems escalate. These therapies, when combined with intelligent strength training and nutrition, can help restore balance, accelerate progress, and support long-term vitality.

Whether you're in your 40s just starting to feel the effects of a busy life, or in your 60s looking to maximize your longevity, the best time to begin is now. Because strength — supported by science — isn't just about muscle. It's the foundation of a healthier, longer, more independent life.

For more information about Preventative Strength Training, visit www.ignitePAH.com

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—Dick & Geri S., Chesterfield



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Give your green bean casserole a rest and wow the family with these Holiday Roasted Brussels Sprouts with Bacon and Cranberries—a crispy, flavorful side that perfectly blends maple, bacon, and festive flair.

BY CINDY MUNICH, RESIDENT OF THE MANORS OF CLARKSON VALLEY
SPONSORED BY CRAVE COOKIES



Thanksgiving is my favorite holiday. It's all about the family coming together, eating and watching football. Are you headed to Grandma's house for the holidays? I have such fond memories of all the aunts, uncles and cousins crowding into her small house. Do you need to bring a side dish? There are so many options. This vegetable dish became a hit with our clan a few years ago when we were looking for something new to try instead of the tried-and-true green bean casserole. I know, I know, brussels sprouts are not most people's cup of tea but when you throw in cranberries, nuts,

DELICIOUS DISH



and bacon (who doesn't like bacon?!) it becomes a holiday sensation! This crispy dish is festive for the holidays and just as delicious any time of the year. **During this holiday season please be sure to stop by and pick up a dozen or two Crave Cookies for a hostess gift or to serve when folks stop by.**

INGREDIENTS

- 2 slices bacon**
- 1 lb. brussels sprouts, trimmed
- 1 small shallot, minced
- 3 tbsps. real maple syrup
- 3 tbsps. balsamic vinegar
- 1/2 tsp freshly cracked black pepper
- 1/2 cup fresh or dried cranberries
- 1/4 cup walnuts, roughly chopped
- sea salt, to taste



PREPARATION & COOKING

1. Cook bacon until done but not yet crisp on the stovetop or in the oven, reserve bacon drippings.
 2. Heat oven to 375F.
 3. Line a baking sheet pan with parchment paper.
 4. Clean and trim sprouts and cut in half. Place in a large bowl with shallots.
 5. In a small bowl, whisk together bacon drippings, maple syrup, vinegar, and pepper. Pour over sprouts and toss to coat. Spread sprouts onto the baking sheet in a single layer. Roast 15 minutes, stirring halfway through.
 6. Add bacon, cranberries, and walnuts to the baking sheet. Roast an additional 5 minutes, or until walnuts are toasted and bacon is crisp. Remove from oven and sprinkle a little salt to taste.
- *to make this dish vegan omit bacon and use avocado oil in place of bacon drippings.*

PRO TIP:

If you don't make your bacon in the oven, try it! It's easy, tastes great, and there's less mess. Preheat oven to 350F. Place bacon in single layer on parchment lined baking sheet pan (with low edges all around). Bake for 10 minutes on each side, adding a minute or two if you want it crispy.

Each month Cindy Munich will prepare a recipe that pares with a cookie from Crave Cookies! Do YOU have a special recipe you'd like Cindy to prepare and feature? Email Cindy Munich at Munichs3@hotmail.com.



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How to Shake Old Financial Habits

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You’ve advanced in your career, earning more and managing the responsibilities that come with success, yet maybe you’ve maintained some financial habits that you should have left behind.

These habits are often rooted in past visions of security or achievement. But if the conditions have changed, it’s worth asking whether the behavior still fits. You might recognize some of these signals:

- Asset allocations that don’t match your current goals or risk tolerance
- Continuing to manage some of your investments, even when time is limited

- Shopping based purely on the lowest price, rather than prioritizing value
- Saying “yes” to every earning opportunity, even when it drains your energy
- Feeling guilty about spending on your own comfort, well-being, or growth

These habits and mindsets need updating, not because they are inherently wrong, but because they are no longer aligned with where you are now. This starts with gaining clarity. What are you optimizing for right now?

- Is it freedom? You may value independence, the flexibility to make life and career

Updating your approach doesn’t require a complete reset. It may be as simple as rethinking how you define value or being more deliberate about allocating time and resources.

decisions on your own terms, or the option to pursue passion projects.

- Is it impact? You may be focused on making meaningful contributions to your family, community, or causes you care about.
- Is it security? You might place high importance on feeling stable and confident about your future, reducing stress by building a strong safety net.
- Is it flexibility? Perhaps you value adaptability, creating room in your financial life to pivot easily, seize new opportunities, or respond effectively to life events.

Of course, these aren’t mutually exclusive, but clarity about your primary motivation will help you align your financial behaviors.

Updating your approach doesn’t require a complete reset. It may be as simple as rethinking how you define value or being more deliberate about allocating time and resources.

A financial advisor can help identify where your habits and goals are out of sync, then work with you to build a more intentional strategy. That process often brings clarity you may not get on your own.

The goal is to align what you’re building and how you behave financially. That’s where momentum comes from.

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The Art of the Table

This festive season, turn your table into a canvas for creativity and connection.

BY CAROLINE PERROTT

Table settings have been at the heart of American holidays for generations, and they take center stage at Thanksgiving. A thoughtfully styled table can set the mood for connection, gratitude, and celebration, turning an ordinary meal into something special. The good news? Creating a beautiful, welcoming tablescape doesn't have to be stressful.

Start with the basics: warm linens instantly make a table feel cozy. Layer them with natural textures—wood chargers, woven placemats, or soft napkins, to add depth and interest. Then think about a centerpiece. Seasonal touches like mini pumpkins, gourds, artichokes, sprigs of greenery, or dried florals bring color and life without feeling over the top. Add a few candles for a soft, inviting glow that makes everyone feel at home.

Colors matter, too. Rich amber, rust, and deep green work beautifully together, and a little gold or bronze adds a touch of elegance. Don't worry about matching everything perfectly—mixing patterns and textures actually makes the table feel more personal and adds visual interest. Unexpected accent colors like red and pink are a fun way to incorporate a signature color and make your table feel even more unique to you.

With natural textures, seasonal colors, and thoughtful touches, your Thanksgiving table can be a space that sparks conversation and gratitude. This year, let it reflect the heart of the holiday: coming together, sharing stories, and celebrating the people around you.

A FAMILY EFFORT

This fun fall craft is perfect for little hands and makes the cutest pumpkin decorations to add to your table.

What you need:

- Toilet paper roll
- Chunky yarn (orange, white, or green)
- Scissors (grown-up help!)
- Small stick or twig for the stem
- Glue (optional)

Steps:

1. Cut it down – Ask a grown-up to trim the toilet paper roll shorter (this makes a rounder pumpkin).
2. Wrap it up – Push yarn through the hole, then wrap it around and around until the roll is covered.
3. Tuck the yarn – Hide the loose end inside (or glue it down so it stays put).
4. Add a stem – Stick a twig in the top for the pumpkin stem.
5. Fluff & show off – Pull at the yarn a little to make your pumpkin nice and round.



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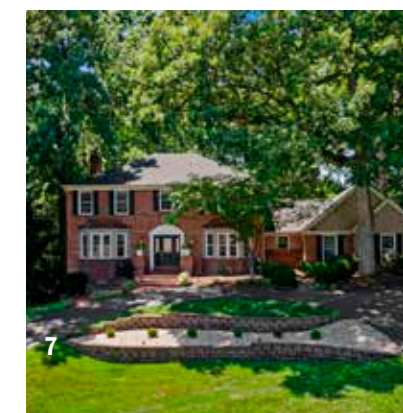
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Did you know, ensuring your evergreen trees are well watered is very vital to keeping them alive and healthy, even through the cooler months? If you've put off that outdoor project you've been wanting to get done, now is the perfect time to begin planning and have things completed by Spring 2026. Call us today to get the process started. Call us today to get on our schedule for Spring!

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Seafood Boil!

Members enjoyed a delicious seafood spread and good company at the Forest Hills Country Club's festive boil.

PHOTOS SUBMITTED BY ALI KAPLAN, DIRECTOR OF MEMBERSHIP & MARKETING AT FOREST HILLS COUNTRY CLUB



Lauren Solomon & Katherine Cacciatore



Gina Stone, Marie Bognanno & Angela Lake

David & Missy Laiderman with Scott & Sara Masterson



Brad & Natalie Morrison, Angie & Dane Kearns, Melissa & Adam Wilburn



David & Jane Ganz



Joe & Erica Fridlin with Kelly & Conrad Parks

Are you a member of Forest Hills Country Club? We'd love to spotlight you! Email Bill.Tuttle@n2co.com for more details.

Membership at Forest Hills Country Club is by invitation only.



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Mike & Meghan Ball with Taryn & Brad Lambrechts

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Coffee & Connections

A wonderful morning of networking, collaboration, and relationship-building.

Our recent Coffee & Connections event brought together several of our preferred partners for a morning of networking and collaboration. Each business had the chance to introduce themselves and share the types of referrals they're seeking, sparking meaningful conversations and new opportunities.

A big thank you to Marla Conn, owner of **Wente's Food Shack & Saloon**, for hosting! Located on Chesterfield Airport Road, Wente's has been a local landmark for generations and a favorite for wings, smoked meats,

burgers, and pizza. Marla purchased Wente's in 2020 and continues to make memories while serving the community. Known for its friendly staff, down-to-earth vibe, and lively patio with weekend live music, Wente's is the perfect place to relax with friends.

Stroll events like this highlight the strong sense of community and partnerships built on trust and shared values. If you're business owner, we'd love for you to join us at the next Coffee & Connections!

Email Bill at **Bil.Tuttle@n2co.com** to learn more.



Bill Tuttle of Stroll Clarkson Valley & Tara Peterson of Stroll Wild Horse Creek



Bill & Tara with Wente's Owner Marla Conn



Bill & Tara with our Stroll Clarkson Valley & Wild Horse Creek advertising partners!

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