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- 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

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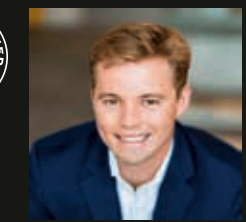
Go 'Active' on MLS & third-party sites with benefit of price discovery from Phases 1 & 2.

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Jeff Lottmann

Luxury Real Estate Advisor
M: 314.406.8911
jeff.lottmann@compass.com



Chase Lottmann

Luxury Real Estate Advisor
M: 314.805.8440
chase.lottmann@compass.com

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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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Love in Action

This February, we celebrate the steady, everyday ways love shows up.

February often brings thoughts of Valentine's Day and grand gestures, but lasting love is usually found in smaller moments. A morning cup of coffee, a listening ear, a quick check-in, or helping a neighbor without being asked—these simple acts quietly build connection and meaning in our everyday lives.

As you read this month's issue of *Stroll Clarkson Valley*, you'll see those moments reflected throughout our community. From growing friendships to neighbors supporting one another, it's these small expressions of care that make this place feel like home.

I'm also grateful for the advertisers who help make this magazine possible. Their support allows us to share local stories and celebrate the people who strengthen our community. Please support them when you can.

Here's to celebrating love this month—in thoughtful actions, small gestures, and the everyday ways we show we care.

Bill & Athena Tuttle



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For years, Julie Otto and her mother, Suzanne, have been a steady, reliable presence in our community—guiding families through every step of buying and selling with care, clarity, and unmatched dedication. Today, we congratulate Julie on earning her broker license and The Otto Group on becoming an independently owned real estate office.

WHAT DOES THIS MEAN FOR YOU?

It means even greater flexibility, personalized service, and the freedom to put clients—not corporate policies—first. Whether you're listing your home or searching for the right one, Julie and Suzanne now have full control to tailor strategies, marketing, and negotiations to match your goals.

The Otto Group remains deeply in tune with today's shifting economy and government landscape—key factors that influence pricing, timing, lending, and long-term planning. Their insight helps clients move confidently, even in uncertain markets.

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Happy Valentines Day!

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



Sam & Sue with their pup, Chrome



Honoring Lt. Chris Connelly for his service. Good luck with your well-deserved retirement!

been the primary officer assigned to Clarkson Valley since we contracted with the Chesterfield Police Department eight years ago. An interim replacement, Lt. David Krumm, will serve as our day-watch officer Monday through Thursday until a

permanent officer is assigned. We wish Lt. Connelly the very best and will miss him.

We love our homes and want to enhance the safety and comfort they provide. Are you planning to remodel? Let us help you work through your plans—starting early helps avoid the pitfalls that can easily occur during these projects. Dreams for outdoor improvements often come to a screeching halt when we encounter challenges related to budgets, HOA indentures, city restrictions, neighbor disputes, and more. Talk to us. Our Building Inspector, Paul Mercurio, is well versed in the allowances and criteria of our city building ordinances. Apply for building permits early; we are always happy to meet with you and discuss plans before you get too far down the road.

We love our city—it's beautiful, and our residents make it a wonderful community. These are among the primary reasons we chose to live here. While city ordinances may not always be convenient or align with personal preferences, they are essential

to maintaining the character, appearance, and value of our homes. We do not seek ordinance violations; however, we do investigate complaints and pursue violations as necessary. Three violation notices are issued; the third is a notice that the matter has been remanded to Housing Court. None of us wants to be in this position, so if you have questions, please visit our website or call the office. On the home page, scroll down to the four circles, select "Municipal Code of CV," enter a phrase (in quotes) or a single word in the search bar and click return.

We are always looking ahead to protect and maintain the character of Clarkson Valley. After witnessing the damage sustained by other municipalities during last spring's tornadoes, we evaluated how we might respond to similar devastation. While St. Louis County is a source of aid, current budget and personnel constraints limit their ability to help. Although Clarkson Valley has no operations staff or heavy equipment, we are fortunate to have great neighbors. We have adopted our first mutual aid agreement with many surrounding communities—including Chesterfield, Wildwood, Ballwin, and Ellisville — for equipment and manpower. While we may not have equipment to share, we do have manpower and a generous spirit. I know that if any of our neighbors needed help, we would answer the call.

Clarkson Valley is beautiful, and my husband Sam and I love champagne—so we celebrate with it whenever possible. So "Cheers!" to Clarkson Valley, our families, and those we love during this month of Valentine's Day.



Best,
Sue McNamara
Mayor, Clarkson Valley



Clarkson Valley Recycling Results
Most Recent Monthly Recycling Tonnage Report: 19.17 tons were recycled. 240.64 tons were recycled in 2025.



COFFEE WITH THE MAYOR!

Coffee with the Mayor every other month on the Wednesday following our Council meeting 5 – 6 p.m. in the lobby of our office building at 15933 Clayton Rd.

Next Coffee is March 4th. Come grab a cup and tell me your thoughts about our City!
—Sue

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A chance meeting in *KINGDOM CITY* to a life built together

FRANCES & JIM BABB'S LOVE STORY PROVES FATE HAS A SENSE OF HUMOR

Every weekend I drove from Kansas City to St. Louis to take ballroom dancing lessons. I made the weekend voyage with my two dogs in tow—Coco and Dutch. Coco was my sweet, mild mannered older Cocker Spaniel and Lab Mix and Dutch, the younger, mischievous, bad boy. At that time, Jim was driving from Florissant to Lake of the Ozarks, where he had a cabin. The point where our paths first intersected was in Kingdom City.

Right off I-70 at the Kingdom City exit was a Taco Bell. I decided to stop to get something to eat. When I opened my car door, out jumped Dutch. Guess he thought

it was time to party. He ran around the parking lot and proceeded toward Highway 54. I screamed repeatedly “Dutch, Dutch, come.” As usual Dutch paid no attention. Distracted by trying to rally Dutch from getting run over, I left the car door open and then out jumps Coco.

About this time Jim arrives and sees my two dogs running loose and hears me screaming at the top of my lungs, running to catch them. Calmly Jim said “Dutch, come.” Amazingly Dutch obeyed and Jim petted him. I then easily rallied Coco and put them both back in the car.

Jim and I remained inside Taco Bell for several hours talking. Actually, I

did most of the talking. I spoke about my gut rehab remodeling project on my 100-year-old Victorian house that was in a terrible state of disrepair. I undertook some ambitious tasks, with my power tools and table saw. Jim said I was the most interesting woman he had ever met. I wasn't girly like his other dates.

At the end of our courtship, Jim told me that if I married him, he would build me a new Victorian style house that had all the features that I loved in my Kansas City house. He delivered and we have been living here in Clarkson Valley happily ever since.



Spinning Success: Turning Talent into Impact

Being future-ready is an integral pillar of a Principia education, and Aereon is among the top students making a big splash in the St. Louis area. Just sixteen, the Upper School junior has already made a name for himself as one of the top-tier DJs and entrepreneurial minds in the region.

Recently featured in the *St. Louis Business Journal*, Aereon has plugged into his talents of spinning music, mentoring budding DJs, and honing his business acumen into a nonprofit career that's taken flight.



What started as a hobby at age nine quickly grew into a thriving business



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and mentorship platform, leading to regular bookings for parties, school dances, corporate events, and nonprofit organizations.

This desire to give back impelled Aereon to start **Future of Music**, his own 501(c)(3) nonprofit—making him one of the youngest nonprofit founders in the region. Ultimately, this organization is a launchpad designed to teach young

entrepreneurs music production, DJing, and how to launch their own businesses—helping them form their own LLCs, apply for EIN numbers, grants, and learn business fundamentals.

With more than 18,000 followers across social media, Aereon's mentorship network now reaches far beyond St. Louis, providing entrepreneurs equipment, program space, instructors, and even stipends for those launching their first businesses.

Read more about
Aereon's story:



You Don't Need a Resolution. You Need a Reset.



There's something about winter that makes you take stock. The pace slows, the noise quiets, and suddenly you realize how run down you really are. The energy dips, the stubborn weight, the restless sleep that no amount of caffeine or supplements seem to fix.

You tell yourself you'll feel better when life calms down — but what if this is your body's way of asking you to pause and rebuild?

At James Clinic, we call this the renewal season. It's when we help patients repair what's been depleted, rebalance hormones, and restore energy so that by spring, you don't just feel caught up — you feel better than you have in years.

This isn't about resolutions, but about reprogramming how your body performs.

THE WINTER RESET

Winter is when your body naturally shifts into repair mode. It's the ideal time to support that process with therapies that recalibrate from the inside out — restoring hormones, balancing metabolism, and improving cellular function.

Popular winter therapies include:

- **Peptide Therapy** – Signals your body to rebuild, recover, and burn fat more efficiently.
- **Hormone Optimization** – Restores balance and focus with precision-based bioidentical therapy.
- **Weight Management Programs** – Personalized, data-driven plans that address metabolism and root causes.
- **Ozone (MAH) Therapy** – Detoxifies and strengthens at the cellular level.

- **IV Vitamin Therapy** – Replenishes nutrients for energy, hydration, and immune support.
- **Hyperbaric Oxygen Therapy** – Enhances healing, circulation, and recovery.

Think of it as giving your body an off-season — a chance to reset before you step into spring stronger, leaner, and clearer.

WHY IT WORKS

Most healthcare stops at managing symptoms. We go further, using advanced diagnostics to understand how your systems are performing — hormones, metabolism, inflammation, mitochondrial function — and build a plan to correct and optimize them.

Our approach combines what conventional medicine gets right with the innovations it often overlooks: peptides, ozone, and nutrient therapy alongside precise lab analysis and medical oversight.

A DIFFERENT KIND OF MEDICINE

Whether you're ready for a full concierge partnership or prefer to begin with a few stand-alone therapies, every patient journey starts with the same principle: find what's off, fix it, and make it sustainable.

This winter, give your body what it's been asking for — a strategic reset.

Because when spring arrives, you shouldn't be recovering from another stressful year. You should be thriving, energized, and ready for whatever comes next.

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

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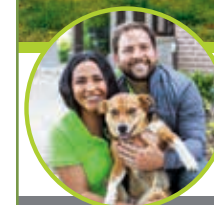
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Dancing Through Life

TAYLOR RIES'

Journey

BY JAMIE PARK, RESIDENT OF FOREST HILLS
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She steps onto the football field, the bedazzled “M” on her Mystique uniform glittering in the sun. A huge smile on her face, she dances her heart out.

Taylor Ries, a senior at Marquette High School, was born a dancer. As just a baby, Taylor had an intuitive understanding of rhythm, often bopping her head perfectly to the beat of a song. Her mom immediately knew dance was Taylor’s calling, and it was no surprise she was enrolled in her first dance class at only five years old.

Many years later, after millions of hours of training, Taylor decided to try out for Mystique—the Marquette dance team—during her freshman year. “I knew this was an opportunity I couldn’t pass up,” she said.

Mystique is far more than a sideline sport. Though they do perform at football games and pep rallies, their dance repertoire is expansive and challenging. Taylor’s favorite dance style is Pom, an extremely high-energy mix of jazz, hip hop, and other techniques, not to mention difficult pom-pom skills.

“It takes a lot of strength to get through a Pom full-out,” Taylor said. “But the energy of the crowd is amazing, and it makes it fun to perform.”



The girls on Mystique participate in many competitions throughout the year and have made it all the way to Nationals. These competitions are Taylor’s favorite part about dance, a beautiful culmination of the team’s hard work over the whole year.

Though competitions are tough, involving all-out performances of complicated moves, difficult turn sequences, and unfailing strength and emotion, Taylor never seems to feel the exhaustion. “Coming off of the floor, you’re instantly filled with a rush of excitement and adrenaline,” she said. “The overwhelming pride that we feel at Nationals is unbeatable.”

And that pride is well deserved. Every long practice and sacrifice, every moment of doubt, had all been stepping stones to their amazing performance.



“Dance gave me skills, but Mystique gave me pieces of myself that I’ll carry forever.”

“We know what it took to stand on that floor,” Taylor said.

While most people get shy performing in front of huge audiences, she actually thrives off the energy of crowds, motivating her to dig deeper. To her, dance isn’t just a sport—it’s an art, an art she passionately does out to those she loves.

“I love knowing that what I’m putting out on the floor can make someone smile, feel inspired, or feel proud of me,” Taylor said.

As her time on Mystique comes to an end, Taylor has learned so much more than dance. In the future, she may not remember her rhythm, but she’ll remember the resilience that pushed her through her hardest days. She may not remember her leaps, but she’ll never lose her understanding of leadership with strength and kindness. And she may not remember her glissades, but her gratitude—for everything and everyone around her—will undoubtedly persist.

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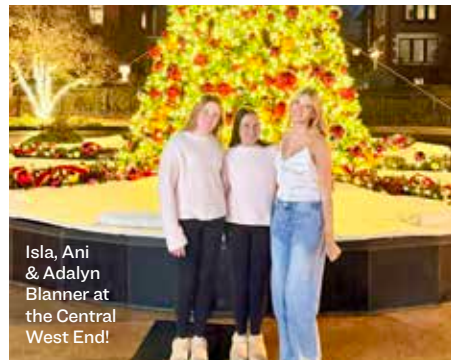
Christmas Eve with the Griggs Family

Happy Holidays, Merry Christmas & A Happy New Year!

*Special thanks to the Clarkson
Valley families for sharing
these wonderful photos!*



Cunningham & Lello Families after
Christmas Brunch at Forest Hills!



Isla, Ani
& Adalyn
Blanner at
the Central
West End!



Sloan Cunningham turned 8
years old this holiday season!



Adalyn & Ani Blanner ice skating at The Del Coronado!



Darrick, Riley, Reese & Jessie
Griggs on Christmas Eve



Granddaughter Nellie cooking
with Pops Schweig!



Christmas Brewery Lights!



More Christmas Lights!

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Meet Chrissy Wagner of RedKey Realty Leaders

A trusted name in the St. Louis real estate community, Chrissy has built a career rooted in service, expertise, and a genuine love for helping others find the right place to call home.

“Chrissy is a fantastic Real Estate Agent. She explained the process of selling our old house and purchasing a new one. She was patient with all of our questions, always responsive when we saw a house we wanted to see, and kept in constant contract with us throughout every part of the closing process. We could not imagine going through this with anyone else!”
—JOE AND DEBBIE P., SELLERS AND BUYERS

BORN AND RAISED in West St. Louis County, Chrissy grew up in Ellisville, later lived in Chesterfield, and has called Wildwood home for nearly 30 years. That deep connection to the area provides valuable insight into the neighborhoods she serves and the people who live there. A graduate of Lafayette High School and the University of Missouri, she earned a degree in journalism with an emphasis in advertising. After college, she spent seven years working in advertising with several Fortune 500 clients in St. Louis. In 2006, she pursued her true passion and transitioned into real estate, where she found a career that perfectly blended communication, strategy, and client advocacy.

As a full-service Realtor with RedKey Realty Leaders, Chrissy’s focus is on guiding sellers through the marketing and sale of their homes while helping buyers find the right fit for their lifestyle and needs. Helping others reach their real estate goals is viewed as a privilege, not just a job. That commitment has earned her the Five Star Agent Award for customer service from *St. Louis Magazine* for 17 consecutive years. Chrissy recognizes that a home is more than a financial investment. It is a place where families build memories, find comfort, and grow together. She encourages homeowners to care for, maintain, and update their properties to maximize both

enjoyment, while they are living there, and long-term value. Outside of work, family is a top priority. Married for 32 years, Chrissy is the proud wife of Todd and mom of two daughters, Ally and Katie. She was so excited to celebrate the marriage of her daughter Ally to her husband, Chris, in November of 2024, and is so happy to have her daughter Katie back in St. Louis after spending three years in Chicago. A new puppy, Winnie Mae, joined the family last May to add to their joy. Every moment spent together is deeply cherished. To Chrissy, real estate is more than a career path. It is an integral part of who she is and how she contributes to

the lives of others. Sellers often describe their experience as “nothing short of spectacular,” noting that everything was “well organized and first class,” with seamless communication, high-quality marketing materials, and elite service that leads to multiple offers and homes selling fast and well above asking price. Buyers share that Chrissy makes the process feel exciting and special rather than transactional, emphasizing the care, availability, and positive guidance they receive every step of the way. Whether helping sellers achieve a top dollar sale or guiding buyers to their dream home, the focus remains on making the experience streamlined, stress-free, and genuinely rewarding from start to finish.



Sold: 18 Picardy Hill off Clarkson Road



The Wagner Family

“Our experience with Chrissy Wagner and RedKey was nothing short of spectacular! Everything was well organized and first class! The entire process was seamless and easy for us. The communication was top notch. The quality of the brochures and postings was excellent. Chrissy Wagner was professional and extremely organized and provided us with elite service and advice. We received many offers and sold our home fast and well above asking price. We highly recommend Chrissy and RedKey!”
—RON AND TONI B., SELLERS



Sold: 2278 Kettington Court in Clarkson Valley



Chrissy with Winnie



Email Chrissy at Chrissy@redkeystlouis.com or call (314) 412-9938

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Curb Appeal

Small, strategic exterior updates can transform your home's look and feel, creating a welcoming impression and elevating curb appeal with high-impact results.

BY CAROLINE EDWARDS

First impressions matter, whether it's for guests, neighbors, or simply enjoying your own space. Strategic exterior updates can dramatically elevate the look and feel of your home, creating a welcoming and polished impression.

Start with landscaping. A manicured lawn, well-trimmed shrubs, and seasonal flowers instantly lift curb appeal. Small touches like adding planters or decorative pots can bring color and personality to the entryway. The front door is another focal point. A fresh coat of paint, modern hardware, or updated lighting can transform the façade, signaling care and attention to detail. House numbers that are clean, visible, and contemporary also make a subtle yet effective impact.

Other high-visibility improvements include exterior lighting, walkways, and siding. Power washing surfaces removes years of dirt and grime, while strategically placed lighting highlights architectural features and creates a warm, welcoming atmosphere. Even minor details matter. Clean gutters, polished hardware, and a clutter-free porch show that the home is well-maintained and inviting. By focusing on high-impact exterior updates, homeowners can achieve dramatic results with relatively small investments in time or budget.

HIGH-IMPACT CURB APPEAL CHECKLIST

- ☐ Mow and edge the lawn
- ☐ Trim shrubs & trees
- ☐ Add seasonal flowers or planters
- ☐ Paint or update the front door
- ☐ Clean/replace exterior lighting
- ☐ Power wash siding, walkways, and driveway

Tip: Use this checklist as you tackle updates. It's a simple way to prioritize small changes that have a big visual impact. Want more ideas? Consult with your local real estate partners for expert tips to further elevate your space.

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From left to right: Marty & Christi Smith, passing the torch to proud new owner of Ace Handyman Services of West St. Louis County, Tom Wilhelm along with Kim Wright, Fusion Business Broker – the dealmaker who brought it all together.

Photography by Guinevere Lorenz

A Successful Sale & A Strong Future for Ace Handyman Services of West St. Louis County

I'm pleased to announce the successful sale of Ace Handyman Services of West St. Louis County, a well-established and highly regarded home services business, from owners Marty and Christi Smith to new owner Tom Wilhelm. I had the privilege of representing the seller and the buyer in this transaction in my role as Senior Business Broker with Fusion Business Brokers.

Marty and Christi Smith built Ace Handyman Services of West St. Louis County into a trusted name in the community through years of dedication, strong leadership, and a commitment to quality workmanship and customer service. Under their ownership, the business developed a loyal customer base, a skilled team of technicians, and a solid operational foundation. Their decision to sell marked the close of a successful chapter and the beginning of an exciting new phase for both the business and their personal goals.

Tom Wilhelm brings fresh energy, a strong business mindset, and a passion for service to his new role as owner. With a

clear appreciation for the brand Marty and Christi created, Tom is well positioned to continue the company's reputation for excellence while pursuing growth opportunities in the West St. Louis County market. The transition has been thoughtfully planned to ensure continuity for employees, customers, and referral partners.

This transaction reflects Fusion Business Brokers' commitment to guiding clients through every step of the business sale process—from valuation and marketing to negotiations and closing. Successful outcomes like this one are the result of collaboration, transparency, and a shared focus on long-term success for all parties involved.

I want to congratulate Marty and Christi on a well-earned exit and thank them for trusting me with the sale of their business. I also congratulate Tom Wilhelm and wish him continued success as he takes the helm of Ace Handyman Services of West St. Louis County.

"My approach is simple but proven: Understand the seller's goals, identify qualified buyers, and manage every step of the process with professionalism and care."



IF YOU'RE READY FOR YOUR NEXT CHAPTER, LET'S MAKE IT HAPPEN—TOGETHER.

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A Home Reimagined: Thoughtful Design That Reflects the Way a Family Lives

After just two years in their home, our Forest Hills homeowners on Chippenham Lane knew they wanted a space that truly reflected their lifestyle—one that felt cohesive, comfortable, and intentionally designed. What followed was a full-home renovation that transformed every corner into something both beautiful and deeply personal.

Completed in 2023, the renovation was designed and built by KBuild, with work taking place from July through December. Rather than focusing on a single room, the homeowners chose to reimagine the entire house, trusting the process and the people guiding it. The result? A home that feels not only refreshed, but completely aligned with how they live and what they love.

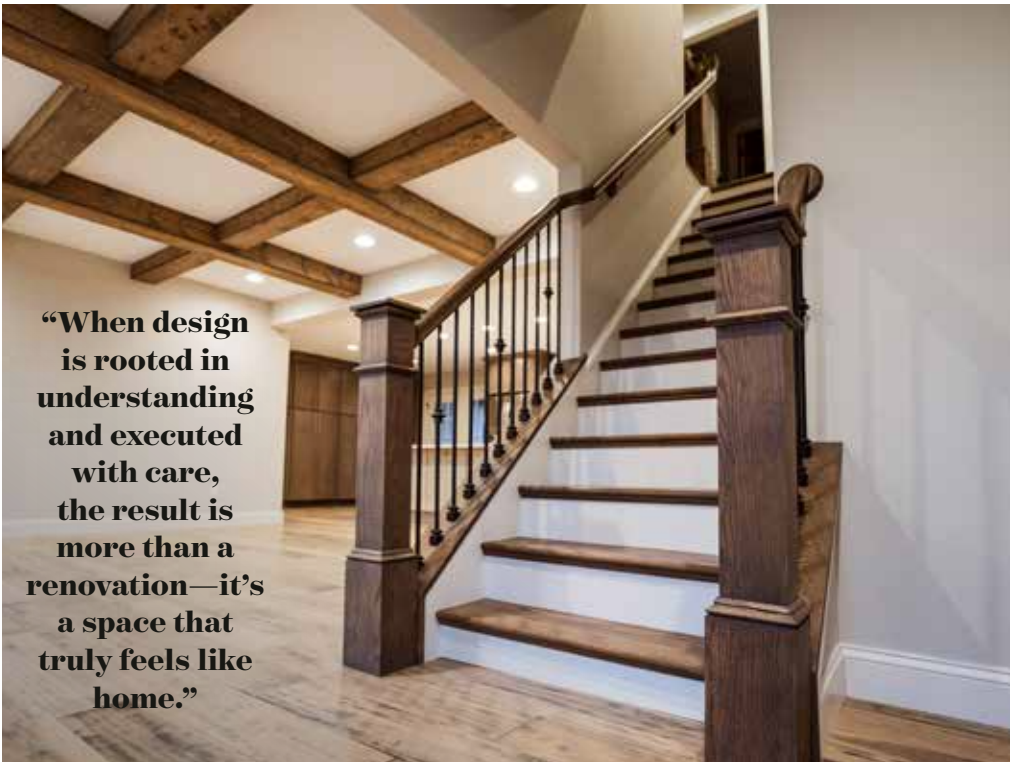
When asked to name a favorite space, the answer is simple: the entire house. Each room flows seamlessly into the next, unified by thoughtful design choices and an understanding of the homeowners' vision. The KBuild team took time early in the process to review inspiration images and preferences, translating ideas into spaces that feel elevated yet livable. That careful listening is evident throughout the home, where style and function coexist effortlessly.

The renovation was fully managed by KBuild and their trusted network of subcontractor partners, creating a smooth, well-coordinated experience. From planning through completion, the homeowners felt supported every step of the way—something that can be rare during large-scale projects.

Primary Bathroom—Vanity Detail: Warm wood cabinetry and modernized fixtures bring a refined, modern sensibility to this bathroom update.



Before (Entry/Dining): The original space featured traditional finishes and darker tones throughout the main living area, giving it a heavier, more closed-in feel.



“When design is rooted in understanding and executed with care, the result is more than a renovation—it’s a space that truly feels like home.”

After (Entry/Dining): The updated design introduces lighter finishes, exposed beams, and an open layout, transforming the space into a bright, inviting hub for everyday living.



Before (Exterior): The home's original exterior reflected a more traditional aesthetic with minimal architectural emphasis. Its subdued color palette allowed the structure to blend into its surroundings.



After (Exterior): The redesigned exterior features a crisp, lightened façade with updated finishes, and a striking new entry accent. The result is a refreshed, elegant curb appeal that feels timeless yet elevated while maintaining its classic character.

That confidence in the process has carried forward, as the family is currently working with KBuild again on an addition to the home, using the same trusted approach.

Looking back, there's nothing they would change. The consistency, care, and craftsmanship stood out from start to finish, and the people behind the work made all the difference. Knowing that the team understands their taste and handles

the details has made even a second project feel seamless.

For neighbors considering a living space refresh of their own, the homeowners offer clear advice: partner with the right people. Getting the planning phase right and having a trusted guide throughout the entire process is essential. While cost matters, quality, craftsmanship, and trust are what ultimately bring a project together.

This home serves as a reminder that when design is rooted in understanding and executed with care, the result is more than a renovation—it's a space that truly feels like home. *This renovation was designed and built by Stroll Clarkson Valley Advertising Partner, KBuild Design.*



Chori Pollo: Cheesy, Savory, and Completely Irresistible!

BY CINDY MUNICH, RESIDENT OF THE MANORS OF CLARKSON VALLEY
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For years my husband has been telling me about this great chicken dish he has at the Mexican restaurant he and his friends visit regularly. He never really explained what was so special about it, but he loved it. Recently, we took a trip to Florida. One night we ate at this cute little Mexican place in St. Augustine. As he was browsing the menu, he exclaimed “here it is!” I decided I would try it to see what all the fuss was about.

He was right, it IS delicious. As usual, when I got home, I searched for the recipe and tried a few different adaptations. After a little experimentation I found just the right combination of spices and cheeses to make it taste just the way we like. I even tried making my own turkey chorizo made with ground turkey and warm and flavorful Mexican spices like cumin, cinnamon, paprika, and Mexican oregano. This chicken dish is great served with beans and rice, and warm flour tortillas.

For dessert, a snickerdoodle Crave Cookie that has a hint of cinnamon would be a great substitute for a churro.—Yummo! I hope you enjoy this dish. Please let me know if you try it.

INGREDIENTS

- 4 boneless, skinless, flattened chicken breasts
- 7 oz. shredded chihuahua cheese, or other white melty cheese
- 9 oz. chorizo
- 1/3 cup Mexican crema or sour cream
- 1 medium onion, thinly sliced
- 1/4 tsp. chipotle or ancho chili powder
- 1 tsp. garlic powder
- Salt and pepper to taste
- 1/4 tsp. cumin
- Olive oil to brown
- 1/4 cup chicken stock
- Lime for garnish



INSTRUCTIONS

1. Season chicken with salt, pepper, chili powder, garlic powder, and cumin.
2. Heat 2 tablespoons of olive oil over medium heat and add chorizo.
3. Brown while breaking up sausage with the back of a spoon for about 3 minutes.
4. Stir in the onions and cook over medium-low heat until softened and lightly brown, about 6-7 minutes.
5. Transfer chorizo and onion mixture to a bowl and cover with foil.
6. With burner off wipe pan with a paper towel, then heat the remaining oil.
7. Add chicken breasts and cook over medium heat for 3 minutes on each side until golden brown.
8. Cover chicken with chihuahua cheese and drizzle with crema.
9. Top with chorizo and onion mixture. If the mixture is too thick add a bit of chicken stock.
10. Cover the pan and turn the burner to the lowest setting.
11. Cook until cheese is bubbling.
12. Serve with warmed tortillas, rice, and beans.
13. Garnish with lime.



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2026 MARKET OUTLOOKS

What Investors Should Know

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PREDICTION SEASON

As December rolls around, many analysts begin to release forecasts for the upcoming year.

Bullish reports from Morgan Stanley and Deutsche Bank set targets for the S&P 500 to reach 7,800 (~13%) and 8,000 (~15%) in 2026, while more modest predictions from JPMorgan and Bank of America come in at 7,500 (~8%) and 7,100 (~2%), respectively.

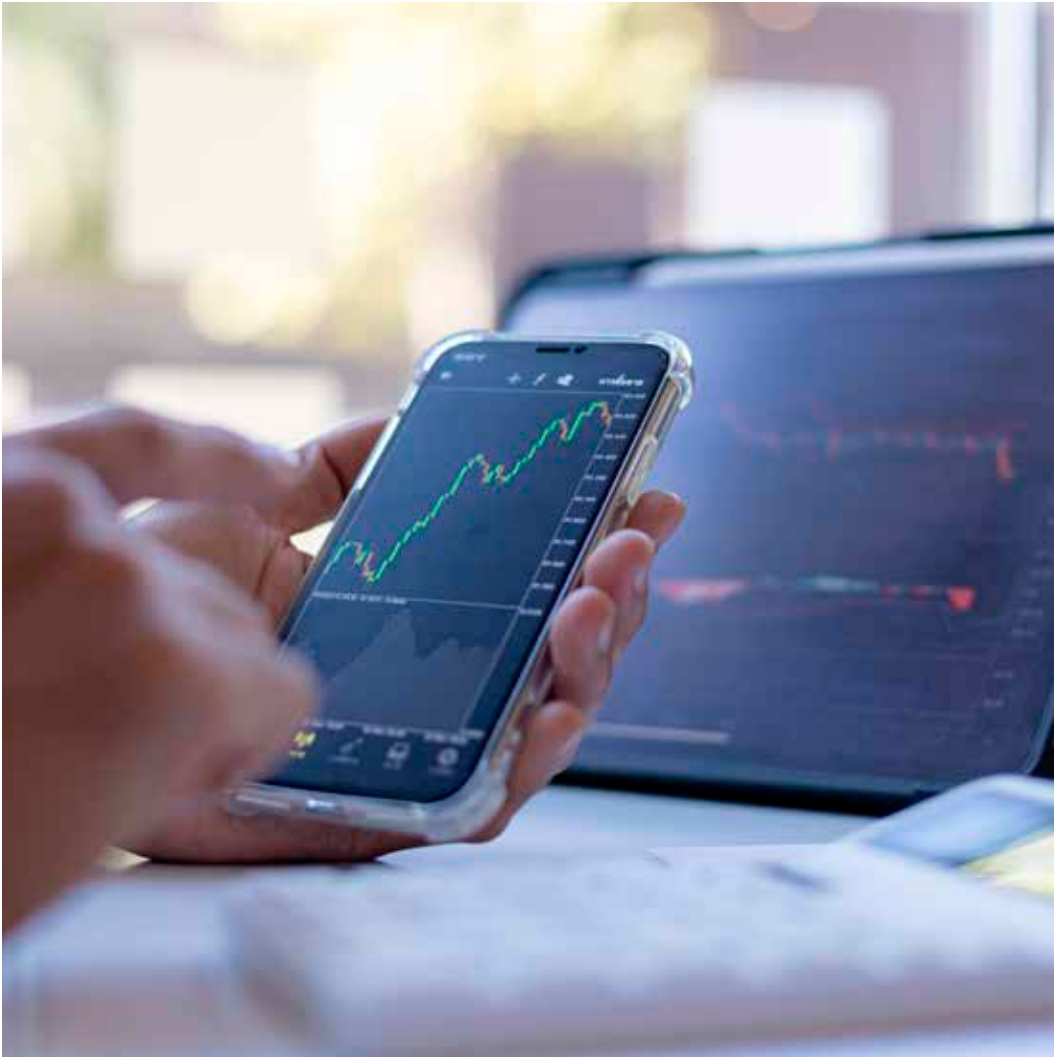
With such a wide range of predictions, investors may be tempted to focus on the forecast that aligns with their personal goals, a common investing pitfall known as confirmation bias. Rather than chasing a single narrative, investors should consider constructing a portfolio designed to withstand a range of market outcomes.

For example, if investors had taken the following J.P. Morgan Outlook as the only possible outcome in 2022, the losses would have likely been extreme. The report read, “We believe this will produce a strong cyclical recovery ... growth in consumer and corporate spending. For this reason, we remain positive on equities, commodities, and emerging markets and negative on bonds.”

However, the market declined by just over 19% in 2022, as inflation surged and monetary policy tightened. While it was reasonably predictable to expect market growth in 2022, the unforeseen consequences of inflation took investors by surprise. Portfolios built too aggressively based solely on analysts’ reports likely suffered substantial losses.

Analysts Typically Under-predict Market Returns

Recent studies have shown that over the past 26 years, the S&P 500 has outperformed analysts’ expectations 18 out of 26 times (The Compound Media, Bloomberg). This stat suggests that the S&P could once again deliver outsized



returns in 2026, as historically, the market has outperformed expectations more than twice as often as it has underperformed.

A sign of caution, though: when the market has fallen short of expectations, losses have been staggering. History shows that downside misses tend to be far more severe, as 50% underperforming years saw losses greater than 20%, compared with just 7.6% years that exceeded expectations by that margin.

MODEST GAINS AND GOUGING LOSSES

Analysts often under-predict performance, but when they’re wrong, it’s generally a result of outside factors. Author Morgan Housel notes, “We are very good at predicting the future, except for the surprises — which tend to be all that matter.”

A recent chart from JPMorgan Asset Management compares the length of

recent bull and bear markets, showing that bull markets typically last 70 months, while bear markets see declines that average just 14 months. On average, bull markets deliver gains of 221%, while bear markets wipe out about 39% of value. The current bull market, now 38 months old, has already produced nearly 90% in gains, and may still have room to run.

This pattern of capital appreciation hints that investors may benefit most by staying invested, since markets tend to rise far more often and to a greater extent than they collapse. But the downturns can be both sudden and severe, quickly erasing long-term gains. The importance of remaining in the market to capture long-term growth and the need for a portfolio that can weather the unexpected are both equally important.

When it comes to US equities, diversifying outside the bulk of the S&P 500 is a potential avenue to reduce risk. Investors who hold only an S&P 500 index fund are essentially concentrating 40% of their capital in just 10 companies. Spreading investments across equal-weight S&P 500 indexes, as well as mid- and small-cap funds, is a simple way to broaden exposure.

2025 was one of the first years in recent memory in which investors were

rewarded for diversifying outside of U.S. equities. For the first time in 16 years, European markets (+35%) and emerging market stocks (+34%) comfortably outgained the S&P 500 (+18%).

In prior years, diversification has been seen as a drag on returns, or unnecessary caution against US equities. Expanding internationally can help limit exposure to potential U.S. market downturns and, if trends similar to 2025 continue, may offer stronger growth opportunities.

As we enter 2026, don’t put too much thought into analysts’ predictions. If forecasts are anything like the past, the market will slightly outperform expectations, and in the case something unexpected occurs, there’s an opportunity for profound volatility. The basis is this: In creating a diversified portfolio, investors allow themselves to stay in the market, withstand a major correction, and allow for time to do the heavy lifting.

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Author Morgan Housel notes, “We are very good at predicting the future, except for the surprises — which tend to be all that matter.”



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Santa Made an Early Stop at The Club!

Breakfast & brunch with santa was snow much fun!

PHOTOS SUBMITTED BY ALI KAPLAN, DIRECTOR OF MEMBERSHIP & MARKETING AT FOREST HILLS COUNTRY CLUB
PROFESSIONAL PORTRAITS BY CHRISTA SCHROEDER PHOTOGRAPHY



The Wiley family!



The Jerden family poses with Santa.



Maggie, Caroline, Georgia & Eliza Rector with Santa.



The Duncan family poses in the lobby for a family photo.



Isla Patel awaits her caricature portrait.



The Frechmann family!



Parker Westall poses with her abominable snowman balloon!



Mila Probst waits as a caricature portrait of herself is drawn.

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