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PHASE 2

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- 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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Why More People are Looking Beyond "Normal" Labs

For many Americans, the healthcare journey follows a familiar pattern.

A symptom appears. A test is ordered. The results come back "normal." Yet the fatigue, brain fog, weight gain, digestive issues, sleep problems, chronic pain, or declining performance remain.

PATIENTS ARE OFTEN LEFT WONDERING: IF EVERYTHING IS NORMAL, WHY DON'T I FEEL WELL?

It's a question more people are asking as chronic illness continues to rise across the country. According to the Centers for Disease Control and Prevention (CDC), approximately three in four American adults now have at least one chronic health condition, and more than half have two or more. Chronic diseases remain the leading cause of illness, disability, and healthcare spending in the United States.

The challenge is that many traditional healthcare models were designed to diagnose disease, not necessarily to identify dysfunction before it becomes disease.

THAT'S WHERE CLINICS LIKE JAMES CLINIC ARE TAKING A DIFFERENT APPROACH.

Founded by Dr. Mollie James, James Clinic combines conventional medicine with advanced functional and precision diagnostics to help patients better understand how their bodies are actually performing. The clinic serves both individuals struggling with chronic symptoms and high-performing adults who want to optimize energy, longevity, and overall health.

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640 Cepi Drive, Suite 300, Chesterfield, MO 63005

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

J
JAMES CLINIC

Rather than relying solely on standard screening tests, James Clinic utilizes a broad range of advanced diagnostic tools that evaluate metabolism, cardiovascular health, hormones, inflammation, mitochondrial function, nutrient status, and other key drivers of health. Many of these assessments are not routinely offered in traditional primary care settings.

THE PHILOSOPHY IS SIMPLE: IF YOU DON'T MEASURE IT, YOU'RE GUESSING.

For patients who have been told their labs are normal but still don't feel like themselves, advanced testing can often provide a more complete picture. For others, it offers an opportunity to identify potential risks early and take a proactive approach before symptoms develop.

PERHAPS MOST IMPORTANTLY, THE CLINIC FOCUSES ON TREATING PEOPLE, NOT JUST LAB VALUES.

That means understanding the whole person, their history, goals, lifestyle, and biology, then building an individualized strategy around what they actually need.

Whether someone is seeking answers for a chronic health concern, support during a major health challenge, or simply wants to perform at a higher level, the goal remains the same: uncover what matters, address root causes, and help patients feel their best.

To learn more about James Clinic, explore educational resources, or subscribe to the weekly health newsletter, visit www.JamesClinic.com.



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Living



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Dr. Leonard Hayes, Chiropractic Physician

Why Is Neck & Back Pain So Common?

Modern life takes a heavy toll on the human spine. Whether from daily stress or underlying structural damage, pain in the neck and back usually stems from a few key drivers:

- **“Tech Neck” & Poor Posture:** Hours spent hunched over computers, phones, and desks strain the cervical and thoracic spine, pulling muscles out of balance and putting pressure on spinal discs.
- **Herniated, Bulging, or Degenerative Discs:** When spinal discs compress or rupture, they irritate neighboring spinal nerves, leading to sharp, radiating pain or sciatica.
- **Sedentary Habits & Repetitive Micro-Trauma:** Sitting for prolonged periods weakens supporting core muscles, while repetitive movements accumulate tissue damage over time until simple actions trigger severe spasms.

Most treatment options focus solely on masking the pain with medications, injections, or temporary fixes. But masking symptoms leaves the underlying physical misalignment untreated.

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Reflecting on Quality Time and the Seasons Ahead



AS AUTUMN BRINGS a change of pace and opportunities for reflection, I've been thinking back on a memorable getaway our family recently enjoyed in Naples, Florida. The trip was a welcome reminder of the importance of stepping away from busy schedules to recharge and spend quality time together.

Highlights included a boat ride along the Gulf near Vanderbilt Beach, a waterfront lunch at Gumbo Limbo at The Ritz-Carlton, and an evening at the newly renovated Naples Beach Club, Four Seasons Resort, where we watched

a spectacular Gulf Coast sunset. We also explored the Everglades on an airboat tour, experiencing firsthand one of our nation's most remarkable natural ecosystems.

More than anything, the trip reminded us of the value of family time. Whether relaxing on the coast, exploring new places, or simply enjoying uninterrupted conversation, we returned home refreshed, grateful, and focused on what matters most.

As you enjoy this month's publication, I hope you find opportunities to create meaningful moments with family and

friends, embrace new experiences, and appreciate the beauty around you this holiday season.

Take care, be well, and travel safely,

Bill, Athena, David & Natalie

At Stroll Clarkson Valley, we love featuring our neighbors' celebrations and travel experiences! If you have a trip or adventure you'd like to share in a future issue, please to reach out to me at Bill.Tuttle@n2co.com.



I'VE JOINED THE
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It's November — It's Almost Ho-Ho-Holiday Season!

BY CLARKSON VALLEY MAYOR SUE MCNAMARA, RESIDENT OF KEHRS
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As I write this, we're still in the throes of summer-like daytime temperatures, but the evenings and mornings promise cooler (read: colder!) temps to come. We've been watching Mizzou football, and I've attended some Marquette football games. At one of my favorites, Marquette faced Lafayette in the annual Mayor's Bowl, and the 'Stangs did us proud! We won the Bowl back in a great game, with Marquette taking the victory, 27-21.

The mayors of Chesterfield, Ballwin, Ellisville, and I were also invited to judge the group tent displays before Marquette's Homecoming football game (Marquette won 58-0!). Three groups took top honors in three different categories: *Girls Cheerleading* for "School Spirit & Pride," *Girls Basketball* for "Creativity," and *HOSA* (Future Health Professionals) for "Overall Engagement." Congratulations to all the winners, and thanks from the mayors.

The Council has been busy since the last *Stroll* issue. We've established a formal Finance Committee and adopted a finance policy, and we're reviewing RFPs for our investment arrangements. We're tightening up loopholes we've identified in our ordinances and considering regulations for e-bikes and solar installations.

We're following Ellisville's progress as it works with Wildwood to develop an e-bike ordinance. Ballwin has adopted its own, and Chesterfield is getting close to doing the same. We want our regulations to be consistent with those adopted by our neighboring municipalities to promote uniform law enforcement and minimize confusion for residents and riders.

We're also consulting with another municipal attorney to obtain a confirming second opinion as we develop an ordinance governing solar installations. Solar is an important alternative energy source, and we want to encourage its use in a manner that harmonizes with the character of Clarkson Valley.

In early October, we held our first Recycling Event and were delighted with the results! We had nearly 30 Marquette student volunteers, and 138 St. Louis County residents participated. We shredded 5,000 pounds of paper, collected nearly 6,000 pounds of electronics, and received 143 pairs of "gently used" shoes for



Marquette Homecoming Tailgate Contest judged by Mayors Rob Compton - Ellisville, Mark Stallmann - Ballwin, Sue McNamara - Clarkson Valley & Dan Hurt - Chesterfield



Marquette High School student volunteers gather for a group photo during the city's inaugural Recycling Event, where they helped community members unload paper, electronics, and shoe donations.

ATTEND OUR MONTHLY CLARKSON VALLEY CITY COUNCIL MEETINGS!

First Tuesday of Each Month

6:30 p.m.

Clarkson Valley City Hall
Third-Floor Meeting Room
15933 Clayton Road
Ballwin, MO 63011

We're looking forward to seeing you!

donation to *Soles4Souls*. Our parking lot provided an excellent site for traffic flow, we were blessed with beautiful weather, and we learned a lot that we plan to put to good use next year.

In September, I attended the annual Missouri Municipal League conference, and it was great! The conference provides a rewarding opportunity to exchange ideas and learn from



Mayor Sue McNamara with Marquette Principal Dr. Tracey Waeckerle at the Mayor's Bowl! Photo courtesy of Clint Gawart.

municipal officials and staff from across the state. I also received my Certified Municipal Official award, earned through hours of coursework covering municipal topics such as parliamentary procedure, ethics, emergency management, and more.

The conference closed with one of the most inspirational speakers I've ever had the opportunity to hear: John O'Leary, known for the movie *Soul on Fire*. He was outstanding!

We held a "Coffee with the Cop and Mayor" event in early October. Our next gathering will likely be in January, so stay tuned for more information.

Thankfully, since it's November, all the "*Don't Vote For* (Who-Whatever)" ads are behind us! Regardless of your political opinions, I hope you voted. As always, voting is a privilege that many people around the world do not have.

To paraphrase Winston Churchill, "Democracy is the worst form of Government — except for all the others." The current political climate can be exhausting, but it's ours to shape. You can make a difference when you participate; apathy is not a solution.

What are your plans for Turkey Day? Are you going somewhere or staying in? Will you have a houseful of family and friends, with leftovers galore, or will you head out and let someone else handle the cooking and cleanup? And when will you be getting out those Christmas decorations?

Whatever your plans and traditions, I pray you're blessed with a **Happy Thanksgiving!**



Best,

Sue McNamara

Mayor, Clarkson Valley



Most Recent Monthly Recycling
Report: 11.68 Tons



Former MML President Mayor Damien Boley of Smithville
with Mayor Sue McNamara

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The Certified Municipal Official designation is earned through the Municipal Governance Institute, a training program created by the MML Board of Directors. To achieve certification, municipal officials must complete at least 16 credit hours of specialized training designed to support success in municipal leadership and administration.

Congratulations Mayor Sue!

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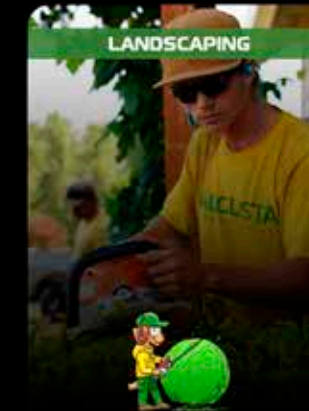


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Honoring Sacrifice, Uniting Our Community. Marquette Remembers 9/11.

With the help of the Monarch Fire Department, Marquette held a special event last month to honor all those who lost their lives in the fall of the Twin Towers on 9/11.

BY MAYOR SUE MCNAMARA, RESIDENT OF KEHRS MILL ESTATES •
PHOTOS BY STUDENTS JOSIE COLE, BAILEE CZARNEC & ANAYA SAKUJA
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The school choir opened the ceremony with a beautiful rendition of the National Anthem, which was followed by students and Firefighters, in full gear, who walked up and down the stairs in the bleachers, under an enormous American flag. It was a moving experience and a beautiful way to remember those who sacrificed so much. I was honored to be invited to attend.

This is your publication! We rely on neighborhood involvement to keep your magazine full of great pictures and stories. Please email your photos to Bill.Tuttle@n2co.com.

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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 Broker Kim Wright.

GUIDING LOCAL ENTREPRENEURS WITH KNOWLEDGE & EXPERTISE

How Kim Wright of Fusion Business Brokers uses decades of hands-on business experience to help local owners navigate valuations, sales, and retirement transitions.

For many business owners, a company is far more than just a place of work. It is the culmination of years of dedication, sacrifice, and passion. Knowing when and how to transition away from that legacy can be one of the most critical decisions an entrepreneur ever makes. That is where Kim Wright and Fusion Business Brokers step in, serving as trusted partners to guide local business owners through

every step of buying, selling, and planning for the future. Growing up in South St. Louis, Kim's path to business brokering is a masterclass in adaptability and hands-on operational experience. After majoring in Business Education with initial plans to teach, Kim briefly worked in the banking sector before finding a true passion in the hospitality industry. That passion led to high-profile leadership roles, including



serving as the General Manager of the iconic Ozzie's Restaurant in Westport. Kim later went on to own and operate a restaurant, gain extensive experience as a

restaurant consultant, and spend a decade in sales with an AT&T retailer. When the pandemic hit, Kim saw an opportunity to turn a long-standing interest in business valuation and sales into a full-time calling. Joining Fusion Business Brokers during Covid, Kim brought decades of real-world business ownership and management experience to the team. Having walked in the shoes of a business owner, Kim understands the financial and emotional complexities involved in operating and eventually exiting a company. Today, Kim specializes in helping business owners navigate the transition toward retirement or their next big venture. Fusion Business Brokers offers complimentary business valuations, giving owners a clear, accurate understanding of their company's market worth. Beyond simple transactions, Kim works side by side with clients, ensuring that every step of the process is handled with complete confidentiality, professional care, and strategic insight. Whether you are a seasoned owner preparing for retirement or an aspiring entrepreneur looking to purchase your first venture, Kim provides expert, tailored guidance through the entire process.

"Fusion Business Brokers also maintains strong ties to the local community. The company's owner and managing director are active members at Forest Hills Country Club, further



(Left to Right): (Standing) Broker Chris Shocklee & Dominic Bergfeld, (Sitting) Joe Bergfeld (Standing) Eva Catarinicchia, (Sitting) Tony Catarinicchia, (Standing) Lisa Catarinicchia & Broker Kim Wright.

reinforcing their commitment to supporting local neighbors and leaders."

Outside of work, Kim's heart belongs to family. Kim is the proud parent of two grown sons. The eldest has served 19 years in the Air Force and is married with two children (ages 10 and 5), while the youngest played college baseball, earned his degree, and now works in the construction industry. Kim treasures spending quality time with close family and lifelong friends whenever possible. If you have ever thought about entering the world of entrepreneurship or are seeking a confidential business review

to prepare for your eventual retirement, Kim Wright is ready to help turn your vision into reality. Reach out to Fusion Business Brokers today to learn how you can confidently take the next step in your business journey.



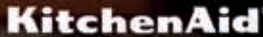
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From left to right: Jason Galloway, proud new owner of The Scobis Company, alongside Kim Wright – the dealmaker who brought it all together. Joining them are Toni & Mike Rachocki, with Mike passing the torch as the former owner.





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Mustangs Reclaim the Mayor's Bowl in Last-Second Thriller

Behind a heroic final-second goal-line stop by the defense, Marquette edges cross-town rival Lafayette 27-21 at home to snap a two-game losing streak and bring the rivalry trophy back to Clarkson Valley!

PHOTOS BY CLINT GAWART • SPONSORED BY AVAILABLE ASPHALT & CONTRACTING

Friday night lights deliver high school football at its absolute finest, and Clarkson Valley witnessed an instant classic at the 9th annual Mayor's Bowl. In a high-stakes showdown packed with intense rivalry, the Marquette Mustangs fought off a hard-charging Lafayette Lancers squad to secure a dramatic 27-21 victory on their home turf. With the crowd on its feet, junior Jordan McNeal made a game-saving goal-line tackle as the final seconds ticked away, turning back Lafayette's desperate final scoring push.



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The Mustang faithful student body!



On the Sideline with Head Coach Michael Stewart, Mayor Sue McNamara & Principal Dr. Tracy Waeckerle



The clutch goal-line stand snapped a two-game losing streak against their cross-town rivals, officially bringing the coveted Mayor's Bowl trophy back to Clarkson Valley.

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BY KIM WRIGHT



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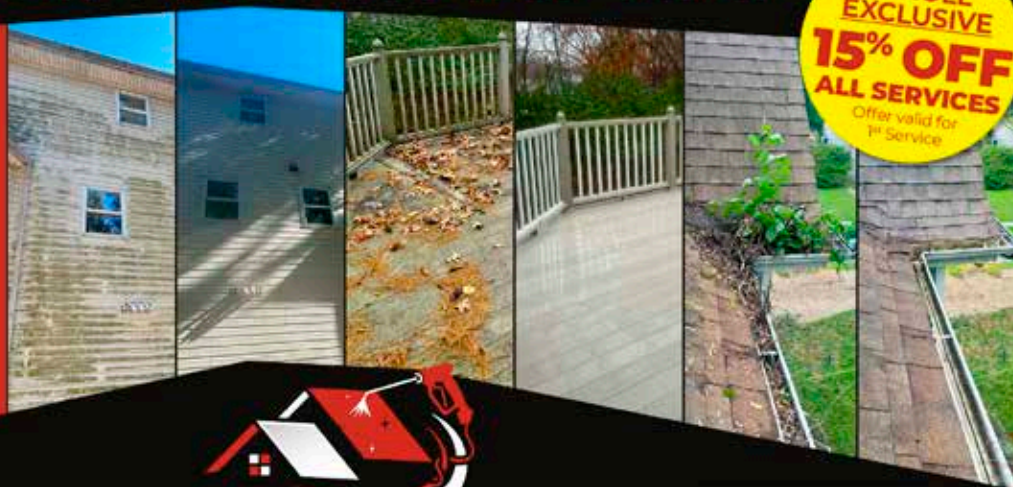
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The Cunningham kids take on fostering!

BY TASHA CUNNINGHAM, RESIDENT OF FOREST HILLS • SPONSORED BY DAZEY HOUSE CLEANING

IF YOU'VE HEARD happy yipping coming from the Cunningham house lately, you're not imagining it. Pierce, 12, and Sloan, 8, are caring for their second set of foster puppies through SOAR, Stray and Orphaned Animal Rescue, and our home has never been louder, messier or happier.

SOAR is an all-volunteer rescue that relies on foster families instead of a shelter. That means puppies get to grow up in a real home, with family routines, playtime and plenty of love, while they wait for their forever families.

At the Cunninghams', that home comes with two kids.

Pierce has become the steady one. He's up before school handling breakfast



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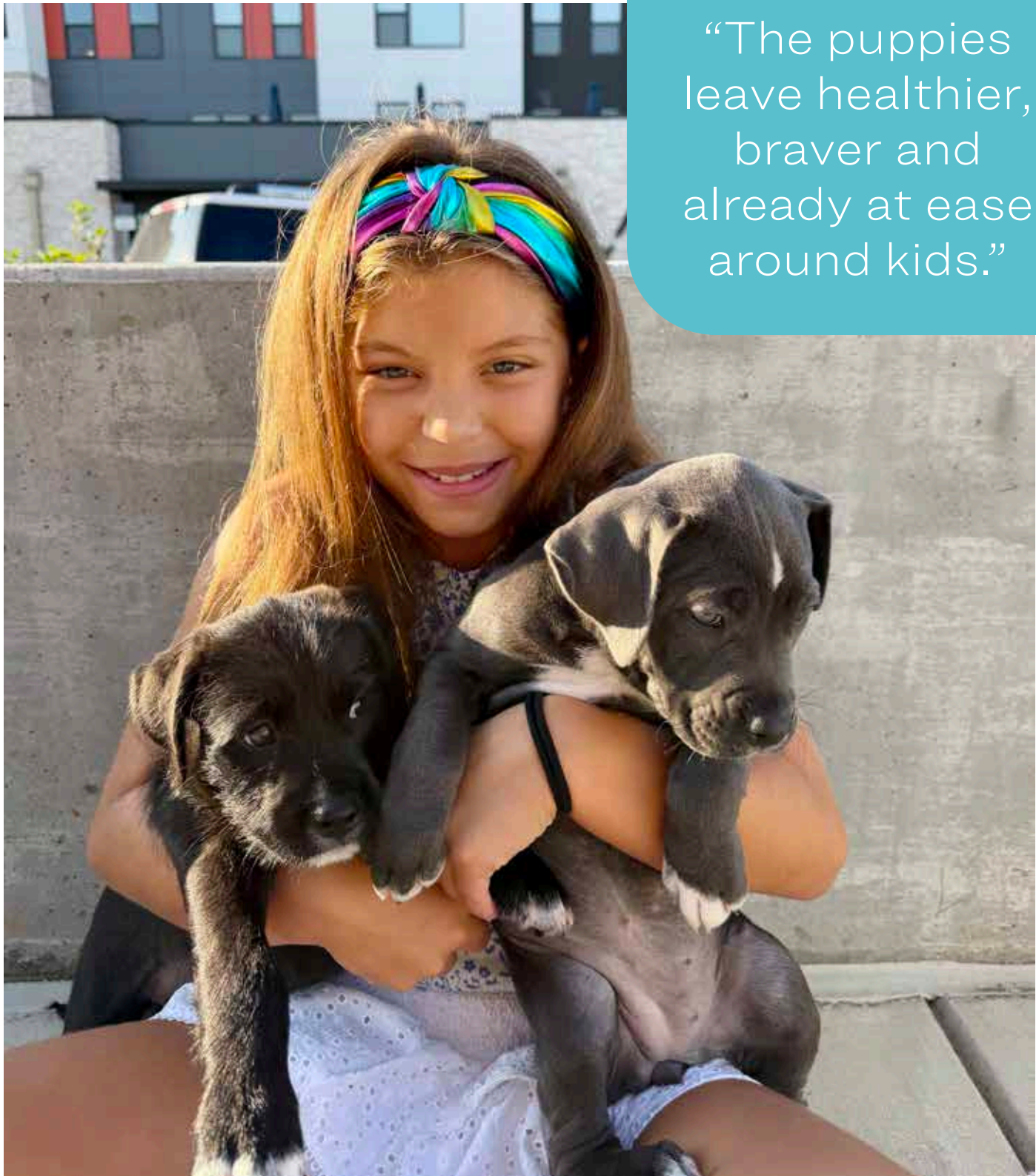


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and cleanup, keeps track of who has eaten, and knows every puppy's quirks. Watching him take charge without being asked has been one of the proudest parts of this journey.

Sloan brings the heart. She's the self-appointed puppy namer and head cheerleader, and she takes her chores just as seriously as playtime. She's also

the first to laugh when the pups turn into what the family lovingly calls “billy goats,” scrambling to the very top of the couch with absolutely no plan once they get there.

The puppies leave healthier, braver and already at ease around kids. The Cunninghams gain something, too: two kids who've discovered that small hands and big hearts can change a life forever.

Every pup leaves an empty spot in their hearts. But seeing each one thrive in a forever home makes it all worth it, and makes room for the next pup who needs them.

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Warm Brie & Cranberry Bites

The ultimate Thanksgiving crowd-pleaser!

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



Every year around this time, our family plays holiday roulette: who's hosting, and who's bringing what dish?

If you land on appetizers this Thanksgiving, I have an easy, delicious option. These bite-sized treats pack classic Thanksgiving flavors into one tasty mouthful. They're easy to customize with your gang's favorite melty cheese, my



family likes goat cheese, and if cranberry sauce isn't your thing, swap out a fruity jam instead. Make plenty—they will disappear as soon as they hit the table! You can assemble the shell and cheese ahead of time and refrigerate. But make sure to bake these just before serving. They taste the best fresh from the oven.

After the dinner dishes are cleared and it's time for dessert, bring out a platter of Crave Cookies for a "little something sweet."

INGREDIENTS

- Freezer Phyllo shells, 2 pkgs of 15
- 4 oz. Brie, cubed just large enough to fit in the shell (You can also use other melty cheeses like goat or white cheddar)
- ½ cup homemade or whole berry cranberry sauce (not jellied)
- 1 Green onion, very thinly sliced
- Pecan or pistachio pieces
- Fresh rosemary for garnish (optional)

PREPARATION INSTRUCTIONS

1. Preheat oven to 400.
2. Place shells on baking sheet, one package at a time.
3. Add about a 1 teaspoon chunk of cheese in each phyllo shell.
4. Bake for 5 minutes, or until the cheese is just melted.
5. Remove from oven and dollop a tiny spoonful of cranberry sauce on each tart.
6. Garnish with onion slices, nut pieces, and rosemary.
7. Place on serving platter and watch them disappear!

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THE RETIREMENT EXPENSES NOBODY WARNS YOU ABOUT

Most people enter retirement with a pretty good idea of what their major expenses will be. We anticipate things like housing, healthcare, and everyday living expenses.

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But retirement rarely follows a perfectly predictable budget. Some of the expenses that can have the biggest impact are the easiest to overlook. Here are a few worth planning for.

1. Your House Still Needs Work

Paying off a mortgage can dramatically reduce your monthly expenses, but it doesn't eliminate the cost of owning a home. Over the course of retirement, you'll likely face everything from routine maintenance and appliance replacements to larger expenses like a new roof, HVAC system, or driveway. You may also find that a home that worked perfectly at 55 needs modifications to remain comfortable and accessible at 75.

2. Helping Your Children Doesn't Always End

Many parents assume their financial responsibility for their children will decline once the kids are established. Sometimes it does. But retirement can coincide with the years when adult children are buying homes, raising families and facing significant expenses of their own.

You may want to help with a down payment, contribute toward a grandchild's education or step in when an unexpected need arises. There's nothing wrong with being generous. The key is understanding how much you can give without compromising your own plans.

3. Travel Can Become a Bigger Line Item

Retirement can mean more trips, longer trips and greater flexibility to travel with family and friends. A travel budget that seemed generous before retirement can quickly grow when you're taking several significant trips each year. And once you've gotten accustomed to a certain style of travel, it's not always easy to scale it back.

4. Insurance Costs Continue to Rise

Insurance needs don't disappear in retirement, and the cost of coverage can change considerably over time. Homeowners and auto premiums may continue to rise, while healthcare coverage can become a larger part of the budget. Medicare helps with healthcare costs after 65, but premiums, supplemental coverage and out-of-pocket expenses still need to be factored in. Rather than assuming today's insurance costs will continue indefinitely, it's important to plan for how both your coverage and costs may evolve throughout retirement.

5. Healthcare Isn't Just About Premiums

Healthcare is one of the most discussed retirement expenses, but even careful planners can underestimate how much costs can increase later in life. Dental work, hearing aids, vision care, prescriptions and other out-of-pocket expenses can all add up. An even larger consideration is the possibility of needing assisted living or other forms of ongoing care. These costs can be substantial and may continue for years, making the later stages of retirement considerably more expensive than anticipated.

6. Everything Eventually Needs Replacing

Over a 25- or 30-year retirement, many of the things you rely on today will eventually need to be replaced. Cars, appliances, furniture, computers and phones all have limited lifespans, and you may also decide to tackle larger projects such as renovating a kitchen or updating your home.

These purchases may not show up in your regular monthly expenses, but they're a normal part of life. A good retirement

plan should leave room for these occasional larger costs rather than focusing only on predictable day-to-day spending.

7. Build Flexibility Into the Plan

The goal isn't to anticipate every expense you'll encounter over the next several decades. That's impossible. Instead, build enough flexibility into your retirement plan that an unexpected \$15,000 expense doesn't feel overly stressful.

Retirement tends to be more expensive in some years and less expensive in others. A strong financial plan recognizes that reality and gives you room to enjoy your money, help the people you care about and handle life's surprises along the way.

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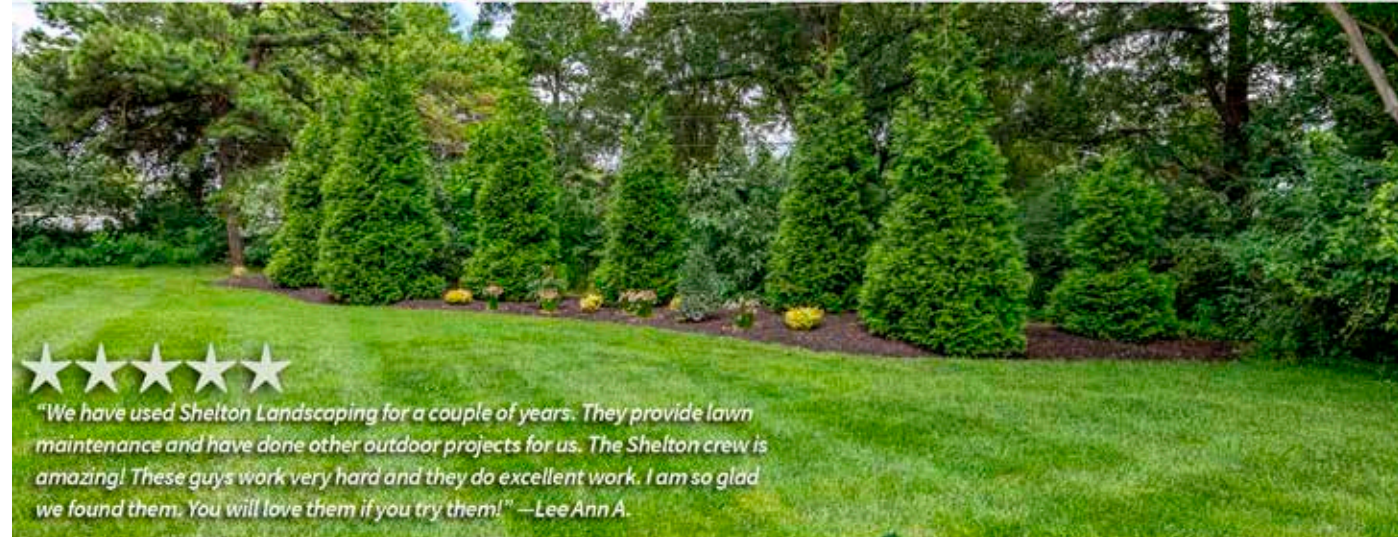
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Congratulations to Dan Miller for winning the 2026 Senior Men's Club Championship!



Jeff & Jon Wagner were runners-up, and Joe Weis and Matt Morris took third.



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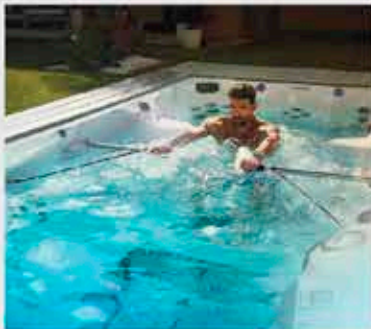
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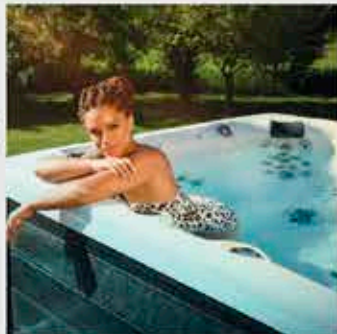
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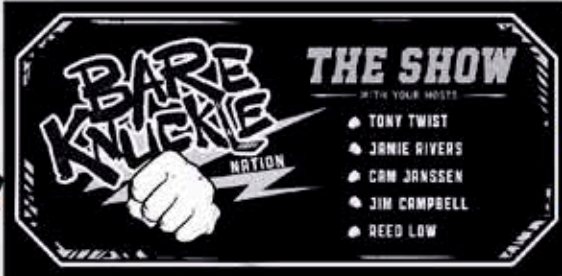




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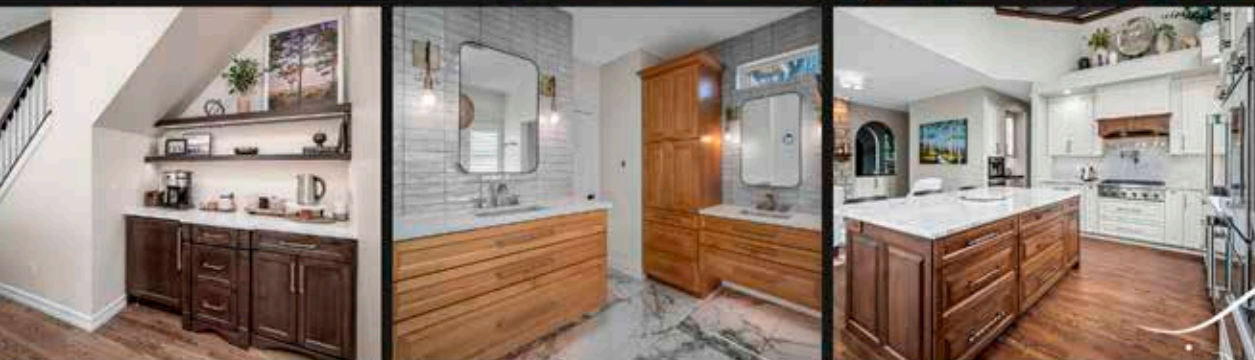
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