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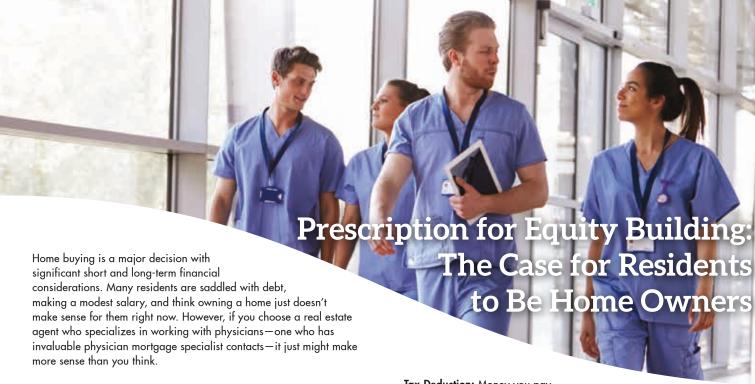
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Please join us at a **Restaurant Review** at **FUZZY'S TACOS!**

When: Wednesday, November 17th from 6:30-8:30 p.m.

Where: Fuzzy's Taco at 1288 Old Orchard Center, Manchester, MO 63021

Please RSVP to **Deanna.Ley@N2Pub.com.** SPOTS ARE LIMITED!



Here is why buying a home as a resident is a prudent financial move:

Feasibility: First of all, physician loans make home ownership during residency not only feasible, but also strategic. You can read more about physician loans here; lenders created special mortgage products for those with a modest income, high debt, but large future earning potential Usually, physicians can qualify for this special loan with 0-5% down. Debt-to-income ratios don't apply and mortgage insurance is not required. The lenders are betting on the high future earning potential of physicians—and building goodwill to keep these professionals as

Build Equity: Real estate is an investment, and by purchasing a home as a resident, with almost no money down through the physician loan, you are building equity and investing in your future net worth.

Build Credit: Many residents are financially naïve; they have spent most their young adult lives in training and have had little opportunity to build their credit. A home mortgage provides the opportunity to build credit and showcase financial responsibility to future lenders.

Autonomy: With your own home, you can change the light fixtures and paint the walls. For professionals who have spent the majority of the past decade being instructed and regulated, it is freeing to experience autonomy through home ownership.

Tax Deduction: Money you pay in mortgage interest can be deducted in taxes; every little bit helps!

Investment: Most residencies are longer than 3-5 years; a home purchase makes the most sense if you are planning to stay in the same location for 3-5 years. Plus, if you move after residency, chances are your home is near a major hospital system and can easily rent to new, incoming medical students or residents. Your home just became an investment

Resale Value: Residents, especially those with a young and growing family, typically choose homes in a convenient and safe location, close to good schools and a variety of amenities. This bodes well for resale value! Realtors who specialize in working with physicians who will eventually upgrade, know to keep resale values in mind when selling a starter home.

Every year almost 20,000 new doctors graduate from medical school and around the same number graduate from residency programs across the country. They have more in common than paralyzing debt and extremely specialized training; they are debating whether it is possible (or whether they should) purchase a home. At Lottmann Realty Group, we've partnered with leading hospitals and residency programs across the country to ensure their residents are informed, and to help them navigate the home buying process. If you have questions or know a resident who we may be able to help, please contact us by calling 636-812-4414 or emailing ilottmann@remaxstl.com.



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ALLABOUT 119!



In September, there was a lot of news (talk) about recycling, problems, etc. There may be more talk and/or discussions having been made at this time, the time you are reading this article. I wanted to provide some background to assist in understanding the situation — so please read on.

Yes, you do think Green. Clarkson Valley's history of recycling illustrates that commitment. A brief look at our last 10 years, beginning with 2008 when tonnage was 282. Each year it has increased (one exception 2017) to over 300. This year through August, it's 338 tons. You may have read recent concerns about the continuance of the recycling program. It's not being stopped. However, there are changes that need to be made for its continuance (at acceptable charges, that is).

Let me explain what I understand to be the problem. The single-stream recycling program has developed some problems called contamination. The recyclables picked up at the curb go to a recycling (processing) center where they are separated; i.e. paper, plastic, etc. Unfortunately, there are always items included that are not recyclable. More can be separated without a problem. However, one item that's a big problem is plastic bags; they gum up the equipment. Another problem is food, like pizza, stuck to the cardboard box. Still another problem — wet paper/cardboard. You see, the last two problems (food and wet), they don't gum up the equipment, but they are the worst, for some of these recyclables will get through into the bundles being shipped to buyers. When the buyer opens the bundle and finds

parts (i.e. wet paper) not usable (contaminated), they can and often do refuse the entire bundle.

So what're a few bad bundles? Let me explain. China imported over 25% of the world's recyclables last year, including more than 50% of the paper and plastics recycled across the globe. Earlier this year, China implemented new natural standards limiting the allowable level of contamination in imported material to 0.5%. Our area processing plants, at this point, are unable to accommodate this level of contamination.

There is an increasing amount of contaminated recyclables needing to be disposed of. That means, instead of getting paid for recyclables, a fee (per ton) to dispose of them is being charged to the hauler. The hauler, in turn, will look to the citizen for reimbursement. We are talking with Waste Management on alleviating this problem. For now, the immediate actions are: be sure to rinse out bottles and cans before going into the bin; no plastic bags; no food particles, (i.e. pizza containers). The plastic bags seem to be a constant issue. I don't know about you, but recently I recall noticing on a number of plastic bags —"recyclable." Don't do it!

Thanks to Waste Management for much of the information for this article.

CLARKSON VALLEY RECYCLING RESULTS THROUGH AUGUST 2018

August Recycling Tonnage: 28.60 2018 Tonnage Total: 293.51



HELP SUPPORT CLARKSON VALLEY'S **YOUNG ENTREPRENEU**



hai

nds

Please reach out to the following Clarkson Valley teens if you are in need of a Helping Hand. If you have an entrepreneurial teenager who would like to be featured, please contact Clarkson Valley resident Carol Rosa at rosafab5@sbcqlobal.net with their (or your) contact info, age/grade and services offered.

Leah Forst - High School Senior **Service:** Babysitter **Phone:** 314-614-0034 Email: rforst@rachelsgrove.com (mom - Rachel)

Rachel Izsak - High School Senior **Service:** Babysitter **Phone:** 314-494-7022 (mom - Allison)

Sophie Izsak - High School Sophomore Service: Babysitter

Phone: 314-494-7022 (mom - Allison)

Aidan Kline - High School Sophomore **Services:** Dog Walking / Pet Sitting **Phone:** 702-321-5365 (mom - Joylin) Email: joylinkline3@yahoo.com

Henry Meyer - High School Junior **Services:** Lawn Care Business (Mow Lawns, Mulching, Aeration, and Leaf Removal) **Phone:** 314-278-8665

Email: hbmeyer16@gmail.com

Cathryn Rosa - High School Senior Services: Babysitter, Dog Walker **Phone:** 860-389-7220 (mom - Carol) Email: rosafab5@sbcglobal.net (mom - Carol)

Jon Zink - College Freshman Services: Dog Walking / Pet Sitting, House Sitting, Yardwork **Phone:** 636-541-4511 E-mail: jonzink2018@gmail.com

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We are always looking for volunteers who

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Pristine. Private. Picturesque.

Updated from head-to-toe describes this executive masterpiece sits on 3+ acres and backs to one of the lakes in the desirable Kehrs Mill Trials neighborhood. It's an incredible waterfront setting!

Pride of Ownership shows throughout! It has a cook's dream kitchen with custom cabinets, quartz countertops and a center island. The breakfast room will be the gathering place, for sure. The simply spectacular master suite features a glamorous bath with a whirlpool tub, double sink, European shower & large closet. Upstairs, there are 3 spacious bedrooms with a bonus room & 2 full baths.

The walkout lower level is magnificent! It features a huge game/rec room with a fireplace, 2 more bedrooms along with a Wehrenberg-like theater room featuring elevated seating & your own private refreshment and snack bar. The detached garage or band studio can become whatever you desire. There's also space on the lot which would be perfect for a private dock, pool and/or SportCourt.

This home is listed at \$869,900 (as of 10/1) by Jeff Lottmann and The Lottmann Realty Group - REMAX Suburban.



We've featured some great homes in Clarkson Valley and would love to share yours as well. Have you recently remodeled, redecorated or built on an addition, a man cave or a new wine cellar? Simply contact Deanna at Deanna.Ley@N2Pub.com to be featured.













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The trail itself measures six and a half miles one-way, with the western trailhead located in West Tyson County Park and the eastern end at the entrance of Lone Elk Park. We opted to start in West Tyson, located on the north side of I-44 in Eureka. The $\,$ entrance to the park is well marked, and it's a straight shot back to a parking area and the Chubb Trail trailhead. We gathered in the small parking lot, slathered on sunscreen and bug spray, and set out onto the trail.

The trail itself is well-worn and clearly marked. Leaving the parking area, it climbs a gentle hill before undulating along the ridges of the park. The forest is sparse, open, easily navigable. We came across a handful of other hikers and mountain bikers, but never felt like the trail was crowded.

The first few miles reveal why the Chubb Trail is considered "technical" — rocks, boulders and exposed roots are strewn among switchbacks and a few steep climbs/descents. These can present problems for riders with little experience on a mountain bike - hikers downhill beware...Being on foot, the terrain wasn't overly challenging, but we had to stay mindful to avoid any twisted ankles.

Not long after leaving the parking area, the trail switches back, and if you miss the "Switchback Here" sign, you'll find yourself on private property, wandering aimlessly through the woods until your group decides to turn around...At least that's what I've heard!



ST. LOUIS COUNTY

Back on trail, the path makes its way uphill to a small clearing with a picnic table and then winds down to a grassy prairie reclamation area. From there, it's across railroad tracks and down into the Meramec River bottoms as the

trail winds along the banks of the river. Watch for stinging nettles — river plain plants that can cause mild skin irritation. If you do come in contact with one, not to worry — the slight irritation only lasts a few minutes.

In addition to great views of the river, there's plenty of wildlife to be seen along the trail: white-tail deer, turtles, red-headed woodpeckers, black snakes, blue heron. That suspiciously berry-colored pile of scat-bear droppings? After the recent stories in the news, quite possibly!

Four and a half miles in, we reached the river and turned back toward West Tyson, the nine-mile hike providing a good feel for the trail. Sure, we were hot and sweat-soaked, but it was a great day spent exploring the legendary Chubb Trail.

Looking to Find The Adventure yourself? Check out www.BackpackU.com, or drop Nick an email at BackpackU@gmail.com. Follow Nick's latest adventures on Facebook, Twitter, and Instagram (@BackpackU). Life is short, and The Adventure awaits — Find The Adventure.



Have you taken a vacation you'd like to share with your Clarkson Valley neighbors? We'd love to hear all about it! Email CVL's Find The Adventure Contributor, Nick Tilley, at BackpackU@gmail.com to have your Adventure included in an upcoming issue.





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Autumn Trivia

- 1. Because the days are shorter what is there less of in autumn?
- 2. In the Northern Hemisphere, autumn begin in September, when does it begin in the Southern Hemisphere?
- 3. What language does the word autumn come from?
- 4. In poetry, what emotion is autumn associated with?
- 5. Prior to the 16th century, what was autumn referred to as?
- 6. Why do leaves change color in autumn?
- 7. What do people refer to the moon as in the fall?
- 8. When is the autumn equinox in the northern hemisphere?

Sudoku

				6		5		
9	5						3	7
	3					6	1	2
6					5	7	4	
	1						2	
2		3	3	7				
			8	2	3	1		
8			5		7			
	9		1			2	8	

Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusive.





Fun on the Lake!

Spot the difference!

There are 8 differences between these photos. Can you spot them?

Answers elsewhere in this issue



Doss Gibson is one of the many sports superstars who lives in Clarkson Valley. He enjoys playing many sports, and although he is only in 4th grade, Doss has a game of some sort almost every weekend. Doss plays soccer, baseball, golf, and tennis. He is also on a swim team. While Doss enjoys all of the sports he plays, he says that he looks forward to soccer the most. He likes how challenging soccer is, and he likes how you can put pressure on the other team in order to take the ball away.

Since before Doss was in school, or five years ago, he has been playing the demanding game of soccer. He has met many new friends on the soccer field that don't go to his school. Doss now plays soccer for Lou Fusz. Doss normally plays left midfield or center midfield. He doesn't play right field a lot because he is uniquely left-footed. Another position that Doss enjoys playing is forward. If he could, Doss would get rid of the offsides rule. Catch him if you can, defenders!

Doss goes to Kehrs Mill Elementary with his sister Mckay. He also has another little sister named Vivian. He is in 4th grade, so he is 9. When Doss grows up, he plans on being on the popular show, *American Ninja Warrior*. Pineapples are his favorite food. Pineapples are one the only edible plant of its kind, the Bromeliads. One of Doss' favorite movies is *The Benchwarmers*, which is about baseball.

Doss is also talented on the golf course. He won the Forest Hills Golf tournament this past summer. He practiced hard before the big day and he felt confident the day the tournament came. For the first five holes, Doss says that he was behind in second or third place. As the tournament went on, he started to do better, and his opponents began having trouble. He ended up winning the tournament, and he was excited to be on the top of the leaderboard. Doss has had so much fun playing sports and being on a team.

To younger players, Doss says, "Do your very best, and if that doesn't come out right, at least you will have no regrets."



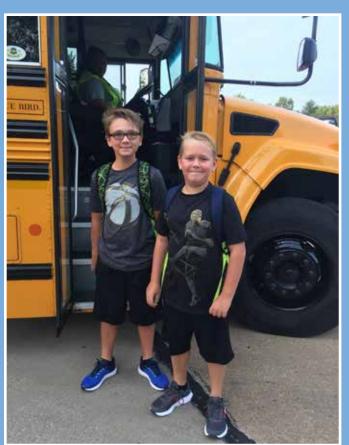
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CLARKSON VALLEY

kids: BACKINSCHOOL

There's not much in life that's more exciting than the first day of school! Clarkson Valley kids from around the various neighborhoods gathered at bus stops around the city for their first day. They were dressed in new school clothes and were all in smiles as parents snapped lots of photos to commemorate this special occasion.

Even this month's Precious Pet, Buddy, got his pic taken on the first day of school. As you can tell, he was sad to see summer come to an end.

Everyone here at Clarkson Valley Living wishes each and every Clarkson Valley kiddo a great 2018-2019 school year!



















Get to know your neighbors better by having your family featured in the next available issue and receive a free photo shoot & 16x24 print from photographer, Kim Eichelberger of Eichelberger Photography. Contact Deanna at **Deanna.Ley@N2Pub.com.**



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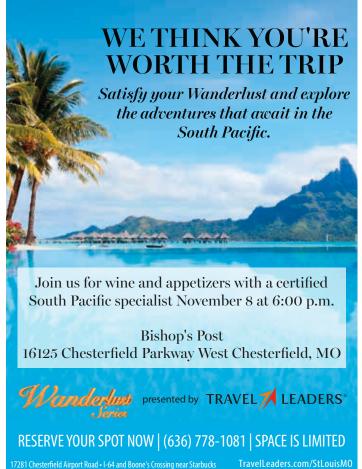
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generation conversation

A Conversation BETWEEN Cathryn Rosa-and her GRANDPA PAUL

This month, Cathryn Rosa interviews her 93-year-old grandfather, Paul Gallena. They spend time together every weekend, so it was a perfect opportunity to get to know each other better:

What do you want to be when you grow up and why?

I head to college next year and plan on going into business analytics.

What's one way you think the world will be different when you're my age?

There will be a lot more advancements in technology.

What's your favorite family tradition?

I love going to NC with the entire extended family every year.

What makes you happy?

I love spending time with you, Grandpa!

What are you afraid of? What makes you feel better or less afraid?

I do not like being alone. If I am, I call my friends.

What's your favorite thing to do with me?

I like to drive you home every Sunday. I enjoy our Sunday dinners together and going out to lunch.

How many grandchildren do you think you'll have when you're my age?

I don't want to think about kids right now, but maybe six grandkids...?

If you could change one thing about the world, what would it be?

There are a lot of things I would change — less fighting, more love. I wish everyone would just get along.

Who is your hero? Why?

YOU ARE! And Martin Luther King Jr. — he saw the good in everyone.

GRANDPA PAUL INTERVIEWING CATHRYN: CATHRYN INTERVIEWING GRANDPA PAUL:

When you were my age, what did you want to be when you grew up? If you think I could remember that... maybe the president?

What's one way the world was different when you were my age? The world was in WW2, and I was got drafted at the age of 18. I had to leave in my senior year of high school.

What makes you happy? I like living here and being near family.

What's your favorite memory of your own grandfather or grandmother? My grandparents lived with us and helped raise me.

What were you scared of when you were little?

I was too stupid to be afraid of anything.

Can you tell me about the first time we ever met?

Your grandmother and I came to Kansas to take care of your older brother and sister when you were born. I met you when you were just one day old. You are my youngest grandchild.

How did you meet my grandmother?

I met Nana when we were in class at William & Mary College.

What was my mom like when they were my age?

Your mother and you are pretty similar. Both of you like to be with friends.

From Carol Rosa (Cathryn's mom) about her dad, Paul:

Dad was born in 1925 in Trenton, NJ. He was drafted at the end of WW2 and traveled throughout Europe (Germany, mostly). He was in the army in the infantry division. He and Mom moved here from NJ and into The Fountains in January of 2017. (Mom had dementia and passed away one year ago). Dad's apartment there is two minutes from our house. We have never had grandparents near us, and we just love having him so close. He is in great shape for his age.

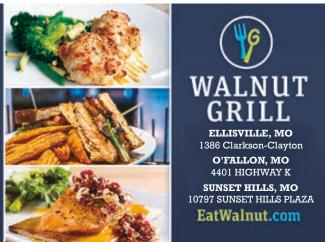


Generation Conversation is a way for a grandparent and grandchild to learn more about each other and how the world has both changed and stayed the same. To be featured, email Deanna.Ley@N2Pub.com.









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OK, honestly folks — am I the only person on the planet who has never tasted a pumpkin latte? We started to hear about their return for fall even before I planned our Labor Day BBQ. Everyone is gaga over this delicious taste of fall! I had to do something about the situation.

So, last week I decided to see what all the fuss was about. I walked into our corner coffee shop and ordered a famed pumpkin latte. Hmmm, pretty tasty, I must say. It makes me think of all things autumn. As I left with coffee in hand, I kept sipping that yumminess in a cup. Hmmm, again, I said. I could gobble this up like a dessert. Dessert, you say? Yes, please!

At the grocery, I purchased all the items to transform this drink into something you could sink your teeth into. Measuring, mixing, tweaking, tasting a recipe I had in my recipe files, I tried to replicate this morning's coffee into something my family could enjoy with a fork. Hello, Pumpkin Latte Cheesecake Bars!

Crust:

- 1-1/2 cups finely ground graham cracker crumbs
- 1/3 cup sugar
- 6 tablespoons melted butter
- 1/2 teaspoon ground cinnamon (optional)
- Combine and press into a 13x9 pan. Bake at 400 for 5 minutes.
- · Reduce oven to 350.

Cheesecake Filling:

- · 18-ounce package cream cheese, softened to room temperature
- 1/4 cup sugar
- 1 egg
- 1/2 teaspoon vanilla extract
- · 1 teaspoon espresso or instant coffee powder

Pumpkin Filling:

- 115-ounce can pumpkin puree (not pie filling)
- 112-ounce can evaporated milk
- 3/4 cup sugar
- 2 eggs
- 1/2 teaspoon salt
- 3/4 teaspoon cinnamon
- 1/2 teaspoon nutmeg
- 1/2 teaspoon ground ginger
- 1/4 teaspoon ground cloves
- · 1 teaspoon espresso or instant coffee powder

- · Beat cream cheese, 1/4 cup sugar, l egg, espresso powder, and vanilla together in a bowl with an electric mixer until smooth.
- · Whisk pumpkin puree, evaporated milk, 3/4 cup sugar, 2 eggs, cinnamon, salt, nutmeg, ginger, espresso powder, and cloves together in a bowl.
- · Spread cream cheese mixture evenly over cooled crust. Spread cream cheese mixture evenly over cooled crust. Pour pumpkin mixture over cream cheese mixture.
- Bake in the preheated oven until bars are set, about 60 minutes. Cool to room temperature, then refrigerate overnight.

Garnish as desired with whipped cream, walnuts, toffee bits, candy corns, and/or a drizzle of caramel.



Would you like to have a favorite family recipe featured in Clarkson Valley Living? Simply email CVL's new Delicious Dish Contributor, Cindy Munich at Munichs3@hotmail.com to have your recipe featured in the next available issue

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Autumn Trivia Answers:

- 1. Light
- 2. March
- 3. French
- 4. Sadness
- 5. Harvest
- 6. There is less light
- 7. Harvest moon
- 8. September 23rd

Sudoku Solution

Sudoku Solution									
1	7	2	3	6	8	5	9	4	
9	5	6	4	1	2	8	3	7	
4	3	8	7	5	9	6	1	2	
6	8	9	2	3	5	7	4	1	
7	1	5	9	8	4	3	2	6	
2	4	3	6	7	1	9	5	8	
5	6	4	8	2	3	1	7	9	
8	2	1	5	9	7	4	6	3	
3	9	7	1	4	6	2	8	5	







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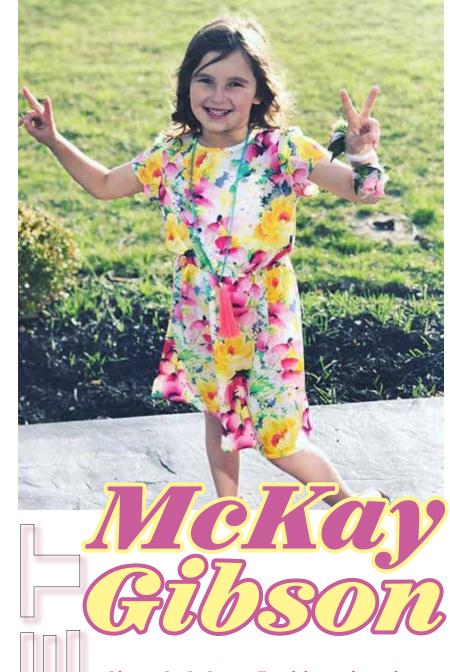
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This month, Clarkson Valley Living Junior Writer Annabelle Miller interviews 7-year-old McKay Gibson.

Hi, McKay! How many siblings do you have?

Hi, Annabelle! I have two — Doss is 9 and Vivian is 3.

What grade are you in, and what school do you go to?

I go to Kehrs Mill Elementary, and I am in 1st grade.

What is your favorite subject?

I like reading because it is fun to look at the pictures.

What do you plan on being when you grow up?

I would like to be a scientist or an inventor.

What are your favorite hobbies?

Playing with my neighbors.







What do you normally do on the weekends? Go to the pool, go to the movies, play with my neighbors, or go to Doss' games.

Are there any instruments you play or want to play?

I would like to play the ukulele.

Do you have a favorite movie?

The Greatest Showman and Peter Rabbit.

What is unique about you?

I can do flips, cartwheels, and a handstand.

What's your favorite place to go on vacation? Disney World.

Do you have a favorite book?

All of the Dr. Seuss books.

Do you play any sports? Tennis.

precious precious

Hi! My name is Buddy! I was born on January 13, 2018. I'll never forget the day my family came to pick me up. A little girl called Meliza couldn't stop crying. Later, I found out that Meliza was my sister. She was crying happy tears because she always wanted a dog. She would sleep next to me when I was little to make me feel safe, but now it's my job to make her feel safe.

My sister, Mary, is pretty cool because she loves teaching me tricks and she always gives me treats. I love watching her sing and dance. I wish I could dance like her.

I also have another sister, and her name is Phoebe. She scored the very first goal of the field hockey season and I'm so proud of her.

My favorite time of the day is when my sisters come back from school. I also like picking them up from school because I get to see my Fan Club. Everyone loves me.



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My father is Clint, and he's so proud of me because he always wanted a son. I like sitting on the couch and watching TV with him. I also like to sit on the front porch, but I really wish my family would get some landscaping!

My mother is Christine. She always gives me kisses and says that I'm adorable. I have to admit that sometimes I make a mess, but she still loves me.

My favorite activity is running around the table and letting my family chase me. I'm a fast runner, so I always get ahead of them.

I can't change the world, but I can change their world by making them happy.





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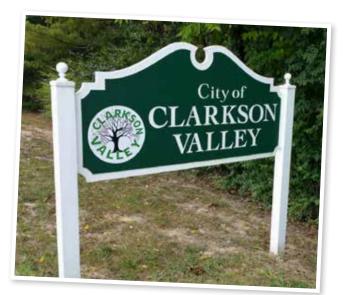




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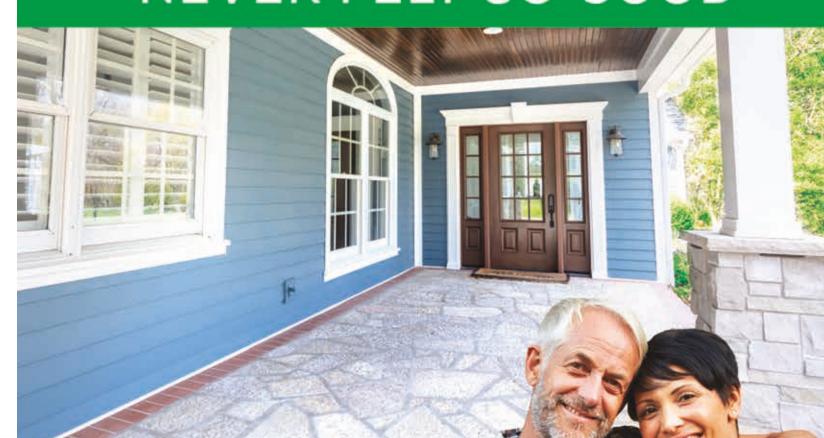
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