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April 2020

Living

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Portfolio Diversification 101: Why It's Important To Diversify Your Investments

“Diversification” is probably one of the first terms you see whenever you read about strategies for smart investing. But are you clear on exactly what it means to have a diversified portfolio and why you should care?

Diversification Defined

Diversifying your investments simply means making sure all of your money isn't in just one financial “basket”. Instead of investing in a single security, diversified investors put their money into a variety of different stocks, bonds, mutual funds and exchange-traded funds (ETFs).

The idea is that if one of your investments goes down in value,

there's a good chance that another investment will go up in value. In this way, diversification helps you keep your financial life in balance. Diversifying may help you earn a little more on your investments, but the greater value is that diversifying helps reduce your risk of losing money.

What Kinds of Investments Make Up a Diversified Portfolio?

There are many different ways to diversify your money. The most basic type of diversification is by asset class. For example, your investments might be comprised of 70% equities (investments in stocks) and 30% bonds (fixed-income-type investments). The exact diversification approach you use will depend on your time horizon—when you'll need to withdraw your money—and your risk tolerance.

YOU CAN ALSO DIVERSIFY YOUR INVESTMENTS USING A MIX OF OTHER FACTORS:

GEOGRAPHY: You could invest in both U.S.-based and international funds. Within your international funds, you could diversify further by investing in both established financial markets and less-developed countries (known as “emerging markets”).

INVESTMENT STYLE: One mutual fund or ETF might focus on investing in stocks or funds that are currently undervalued—a strategy known as value investing. Another fund might focus on investing in companies that have a consistently strong earnings record. Owning a mix of funds that adhere to different investment strategies is another way to add diversification to your portfolio.

COMPANY SIZE: In the investment world, companies are placed into different stock groupings based on their market value. Companies with a very high market value are considered “large-cap” companies, mid-range companies are “mid-caps”, and lower-valued companies are “small-cap” firms. When you diversify your portfolio by company value, you might invest in a mix of large-, mid- and small-cap stocks or stock funds.

INDUSTRY SECTOR: Well-diversified investors ensure that their money is spread over a number of different parts of the economy, such as health care, technology, manufacturing and so on. Why? When one industry is lagging, chances are good that another industry is steadily earning.

HOW DO I MAKE SURE MY PORTFOLIO IS WELL DIVERSIFIED? Mutual funds and ETFs already have a certain amount of diversification baked into them because they invest in a range of companies. In addition, these funds clearly lay out their investment strategies—including their diversification priorities—in their prospectuses. Finally, each fund's name usually includes a clue about their strategy. For instance, it might be called the Acme Emerging Markets Bond Fund or the Acme Small-Cap Stock Fund.

It can be tough to diversify your portfolio on your own. Some investors diversify too broadly, which can limit their ability to outperform the market. A Financial Advisor can help you optimize your portfolio to achieve the right level of diversification as part of a strategy that is based on your risk tolerance, time horizon and individual goals.

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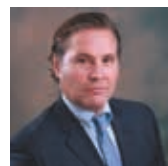


Wealth planning. It all starts with one meeting.

Life is filled with one meeting after another, but this one is important. It's about your future, and what you can do to prepare for it.

My name is Paul Cavallini, and I'm a Morgan Stanley Financial Advisor with more than 27 years of experience. Meet with me, and we'll review your financial goals to create a wealth plan that helps you manage your assets. Call today to schedule an appointment, and let's get your future started.

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MEET YOUR CLARKSON VALLEY LIVING TEAM!
We'd like to thank all of our writers for their valuable contributions to the magazine.

Want to Join the Team?

Our goal is to build community in the neighborhood by helping everyone get to know each other a little better! We're always looking for community members who would like to be a part of making *Clarkson Valley Living* the best it can be. We currently have openings for Resident Article Contributors and Junior Writers—kids who want to get involved! If you or someone you know might be interested, please email Bill.Tuttle@n2pub.com for more information!

We'd love to hear from you!

Please let us know how we are doing. Do you have any article ideas? How about ideas on neighborhood events? Don't hesitate to get involved—this is your publication!

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NOTE: When community events take place, photographers may be present to take photos for that event and they may be used in this publication.

Save the Date!

6TH ANNUAL RESIDENT HAPPY HOUR EVENT

(PENDING AREA EVENT REGULATION STATUS)

Please join us for our 6th Annual St. Louis N2 Happy Hour event on Thursday, May 14th from 5:30-7:30. We're inviting all of our N2 neighborhood residents and sponsors. Sure to be a good time! We'll have wine and beer, amazing hors d'oeuvres and lots of door prizes...all free!!

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NEW BEGINNINGS & BIG THANK YOUs!

We talked about 2020 as a year of change (January - Mayor's Corner). So let me bring you up-to-date on the recent. This month's corner is about City changes with "Big Thanks". The first change is the move of our Municipal Court that's completed. Tickets will now be paid in Chesterfield. The Chesterfield Judge and Prosecuting Attorney have been appointed to be our Judge and Prosecuting Attorney. It will function the same as before - different location, different environment - same process. With this change comes the retirement of our City Court Administrator, Susan Prichard.

Here's a BIG "Thank You" to Susan. Susan started with the City on January 6, 2000. I can't remember any sick days during these 20 years, always on the job! Susan was doing medical transcriptions before coming to us. This required some analytical work, helping her fit right into her new City job. A St. Louis native, she was familiar with the territory and the 'St. Louis' culture. She, along with our City Clerk, Michele McMahon, got the reputation as the "nicest ticket payment office". I'm sure that most of you did not have the opportunity to experience this nice privilege.

Susan said she will miss the job's many challenges, i.e. all defendants are not angry, helping those needing guidance was a real reward for her, those unhappy folks were a different challenge to make satisfied and she was successful often. Susan says the people she has worked with for these 20 years have been a blessing



- the two Judges, the Prosecuting Attorneys, the office staff, police officers, the citizens. "I will miss you all, but my life has been more meaningful because of you." She is looking forward to more time with her Grandchildren, Garden Club, etc. There is a new group forming, looking for a name to be announced soon - its beginning will be made up of retired Municipal Court Administrators. Stay tuned and be alert.

Susan, the citizens of Clarkson Valley thank you and extend their best wishes for a great retirement.

One more "Big Thank You". It's to Amy Setnicka as she has decided to step away from her alderperson position. Mrs. Setnicka, known to most all as Amy, has served on the City Council for the last six years - the last three as President of the Council. Amy has been very active during her entire tenure. Volunteering for and heading up committees, listening to and addressing citizen's concerns have made her a real valuable member. We will miss her leadership. From all of us, continued success to Amy and her family. And thanks again for your service.

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family spotlight

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Clarkson Mill's GRIGGS Family

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events because it makes it easy to meet new neighbors and get to know each other a little better!



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Real Estate With Results



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Dana and Diana Griggs have lived in Clarkson Mill for 33 years! They are originally from Mendon Ohio—a town of 750 people. Dana is a neighborhood trustee and worked as a Mechanical Engineer for Emerson Electric until retiring in 2009. He likes to golf, travel, work in the yard, and keep up with home improvement projects. He participates in retirement group activities and also likes to build model railroads. Diana enjoys reading, exercise, and travel. But their St. Martin's Church activities and playing with their four grandkids is their preferred thing to do!

Their favorite family tradition is the Christmas holiday spent with their entire family all week long and include live Christmas trees and the Candlelight Service on Christmas eve, but the best gift is one week in Florida for everyone! In the spring and summer months, the Griggs like to relax around their pool. Dana and Diana's go-to local restaurants are Walnut Grill, Mimi's Café, and Mulligan's Grill. They root for the baseball Cardinals and OSU football. Go Cards and Buckeyes!

Dana purchased his orange Corvette in 1975. He is a member of the Corvette Club and has driven his Corvette in Canada and Mexico as well as here in the US. Next time you see them on the road, give a wave!

The Griggs say the best part about living in Clarkson Mill is its size—they feel very safe living there. They would like to encourage those in the *Clarkson Valley Living* community to attend the



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A native St. Louisan, Chrissy Wagner is extremely proud of our community and what it has to offer. She is also very familiar with our neighborhoods, school districts, churches, organizations and available recreational activities.

As a wife and mother of two, Chrissy truly recognizes the importance of making the right decisions for your family. Selling or buying a home is a significant step in anyone's life. As a real estate agent, Chrissy wants her clients to know that she will provide the same high level of service to you that she would expect to receive herself.



The Wagners—Katie, Todd, Chrissy & Ally & their dog Chloe

As a real estate agent, Chrissy wants her clients to know that she will provide the same high level of service to you that she would expect to receive herself.

Chrissy's philosophy is simple: clients come first. She is in constant communication with her clients, keeping them fully informed throughout the entire buying or selling process. One of her main goals is to simplify your real estate experience making it as stress-free and as seamless as possible. Superior service is Chrissy's top priority and she wants to thank her clients for nominating her for the *St. Louis Magazine's* "Best in Client Satisfaction" Five Star Real Estate Professional Award for the 12th year in a row!

Chrissy understands that a home is not a home because of its room dimensions or the color of the walls. It is about how you feel when you walk through the front door. And the way you can instantly envision your life unfolding there. Chrissy says, "It is about more than just real estate. It is about your life and your dreams."

Chrissy believes this transitional time should be exciting, rewarding and fun for you and your family. She creates a positive experience by giving her clients lots of TLC! Chrissy's commitments to her clients are:



Time - I will give you my time. "I have the enthusiasm and time to dedicate myself to meeting and hopefully surpassing your expectations."

Loyalty - I will listen to your specific needs and work tirelessly on your behalf. "Connecting Buyers with the right homes and Sellers with the right Buyers is my specialty."

Care - I care and base my level of success on your degree of satisfaction. "I am committed to adding a personal touch to your real estate experience."

With over 18 years of experience in client and account management, Chrissy possesses the commitment to exceptional customer service and the strong interpersonal skills that are essential to success in the real estate industry. If you have a real estate question of any kind, please feel free to contact her. She would consider it a privilege to work with you.

Chrissy Wagner Red Key Realty Leaders

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making a difference *Honeysuckle Hackathon!* in Kehrs Mill Trails

By Kehrs Mill Trails Resident **Jennifer McGrath** | Sponsored by **Pathfinder Church**

One early Saturday morning last November, the residents of Kehrs Mill Trails gathered to begin what they called the “Honeysuckle Hackathon.” Bush honeysuckles, most commonly known as Morrow’s and Amur, as well as Bella and Tartarian, are non-native species that were imported to Missouri in the late 1800s for use as ornamental plantings in landscapes. They have since spread and taken over Missouri woodlands, including Kehrs Mill Trails.

Built in the late 1970s, Kehrs Mill Trails is one of the older subdivisions in Clarkson Valley and is heavily wooded. The invasive honeysuckle has been spreading throughout the woods, especially in the past 20 years. In fact, the state of Missouri has determined that Clarkson Valley is one of the most heavily infested areas in the region.

Honeysuckle creates a safety hazard on roadways as it grows quickly and thickly. It can impair visibility on curves, obscure fire hydrants and force cars and people into the middle of the road. More critically,



Before

the honeysuckle greens up very early in spring and shades out native species. Its berries, which are bright red in the fall, are considered the “Skittles” of berries: birds like them, but they have little nutritional value. When birds eat them, they spread seeds through their droppings and make the problem worse.

People who don’t realize the threat of this non-native bush like its white flowers in early spring,

pretty red berries in the fall and privacy that it can provide. But don’t be fooled by this imposter; it is killing our beautiful Missouri woodlands and wildlife by crowding out native plant species that provide food and cover for butterflies, birds and other wildlife.

Some residents of Kehrs Mill Trails have been fighting this invasion individually on their own properties. One of the challenges they face is what to do with it once it has been cut or pulled out of the ground. They decided it was time for a “Honeysuckle Hackathon”.



After

Organizers of the hackathon contacted a landscaping contractor to come through the neighborhood with a chipper and a truck to remove any honeysuckle that was cut and placed along the edge of the roadway. Residents were notified and had two weeks to work removing honeysuckle on their properties.



A dozen areas were identified along the neighborhood roads where bushes had become hazardous and volunteers were recruited to target these areas. On that weekend in November, 17 volunteers began hacking away at this alien invader. Volunteers removed huge swaths of honeysuckle. Some of the remaining stumps measured over two feet in diameter, indicating how old and big some of the bushes had grown.

Expecting a handful of residents to cut and haul bushes to the curb on their own properties, organizers were surprised to find 31 homes out of 103 in the subdivision had participated.

When the contractor came through the neighborhood the following Monday, he quickly realized that he would need more than one day to collect and chip all the piles. It took him two and a half days. He removed 51 tons of honeysuckle!

The “Honeysuckle Hackathon” was so successful that it will be done on a regular basis in Kehrs Mill Trails. Roadways in the subdivision are wider, lines of sight have been cleared and walkers feel safer.



The Honeysuckle Hackers of Kehrs Mill Trails!



Moms and kiddos helped too!



The spoils of labor—an enormous stump centerpiece for the celebration party!

One volunteer who has cleared his entire property of this pest remarked that he had spent his teenage years in the 80s in the neighborhood and often played in the woods. He stated that at

that time there was no honeysuckle and deer were rarely seen. He was quite happy to participate in the effort to restore the woods to their natural, beautiful state.

Honeysuckle bushes have a shallow root system. Experts recommend pulling smaller honeysuckle bushes in spring when the plants are young and soil is moist. Bigger plants can be cut but must be treated with an herbicide to prevent intense re-sprouting. A 20% solution of glyphosate is recommended and should be used carefully to avoid spraying native species. Fall and winter are the best times to apply the herbicide to stems. Signs of growth start around St. Patrick’s Day. When leaves are as big as a squirrel’s ear, herbicide can be applied to the plant.

Removing honeysuckle can be overwhelming to homeowners. But as the residents of Kehrs Mill Trails have learned, organizing a “hackathon” made the job much easier, was very effective and quite satisfying.

For more information on invasive bush honeysuckle and how to identify and eradicate it, go to the Missouri Department of Conservation website and search for “Curse of the Bush Honeysuckles”. For information on native alternatives to invasive plants, go to www.grownative.org.



Know someone who is “Making A Difference” in our community? We’d love to hear about them! Nominate them by emailing Bill.Tuttle@n2pub.com

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SPRINGTIME ALLERGIES

How They Work (and Some Ideas for Relief!)

Ah, springtime – the birds are singing, the leaves are unfurling, the flowers are blooming. Such a beautiful time of year... unless you, like millions of other sneezy, miserable Americans, suffer from **springtime allergies**. Also known as “hay fever” or “rhinitis,” spring allergies can be blamed in most cases on pollen, of which there is an abundance this time of year, and can provoke a variety of unpleasant symptoms, including itchy, watery eyes; swollen and/or painful sinuses; runny or stuffy nose; post-nasal drip; and cough.

Scientifically Speaking...

What is it about springtime that causes our respiratory systems to betray us? We can blame it on a chemical compound our body produces called **histamine**. As mentioned above, when spring

begins, plants and trees release pollen into the air in an attempt to reproduce. Many of us are sensitive to these substances, causing our bodies to release allergic antibodies to help our immune systems eliminate them. These allergic antibodies set out to attack and destroy the pollen/spore invaders as we are exposed to them, and part of the attack deployment is, you guessed it, the release of histamine into our bloodstreams and mucous membranes. *Histamine only wants to protect us...* but it’s hard for us to see that through itchy, teary eyes! Histamine triggers sneezing

to try to rid nasal passages of irritating allergens and also causes the linings of the nose and eyes to swell and redden so additional allergens can’t enter the body there.

Alleviating Symptoms

When springtime rolls around, many of us automatically reach into the medicine cabinet for drugs created specifically for combating allergy symptoms. Predictably named “**antihistamines**,” these commonly used medications work by not allowing histamine to attach to skin, gastrointestinal tract, and respiratory tract cells, thus inhibiting the inflammatory process. However, these drugs come with their own spectrum of disagreeable side effects, including dry mouth, drowsiness, dizziness, and weight-gain. Just the mental “fuzziness” alone is enough to keep some allergy sufferers away!

Luckily, some natural options show promise in rescuing us from the haze of springtime allergies.

The basics: Start by keeping your windows and doors closed on high pollen days, as well as leaving your shoes at the door, and bathing and changing clothes quickly once you’re in for the day, ensuring you don’t allow any hitchhiking pollen to linger. Stay hydrated to thin your mucus, providing some relief for congestion and post-nasal drip. Installing HEPA filters throughout your home, changing bedding, dusting, and vacuuming upholstered furniture and curtains as often as possible are also beneficial.

Butterbur: Butterbur is a type of marsh plant that, when consumed, has been shown by researchers to be incredibly promising in suppressing the body’s allergic responses to seasonal triggers, working similarly to antihistamines that treat nasal allergies without the side effect of drowsiness.

Probiotics: Probiotics are live microorganisms that promote a healthy digestive tract and immune system; these friendly, healthy bacteria, in essence, help alleviate allergy symptoms by restoring the diverse gut flora that must be present to prevent our body’s immune response to foreign substances (in this case, allergens!).

As always, consult your doctor before undertaking any new treatments. Happy spring!

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- Provide information about building codes and standards, useful products and resources, and the costs and time required for common remodeling projects.
- OTs are skilled at performing home assessments that identify a person’s daily routines and activities and the barriers that impact performing them. An OT then works with the individual, family and others to identify the perfect home for aging-in-place.

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The Birkel's Contemporary Coastal Rebuild in Forest Hills

PART 2: THE BEAUTY IS IN THE DETAIL



Guest Bathroom



View from the Great Room of Open Staircase and Front Pivot Door



Master Bathroom



A Kitchen Built for Soirées



Entertainment Stage Left



What's Behind Door #1?



WE ARE PROUD TO SPONSOR THIS MONTH'S LIVING SPACES FEATURE

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Photos by **Higher Focus Photography**
Sponsored by New Advertiser **The Janice Freeman Team**

Part 2 of our Living Spaces feature on the Birkel home in Forest Hills reveals more of the their home's unique details and contemporary design surprises. We hope you enjoy taking a look inside!



Want to have your home highlighted in a future newsletter? Have you recently remodeled? Have a unique room to show us? Email Bill.Tuttle@n2pub.com.

THE BLANNER FAMILY'S

Favorite Place to Visit?

BRANSON MISSOURI!

Interview conducted and article written by Forest Hills resident **Lori Ruscitti**

Sponsored by **Gateway Travel**

Branson is nestled just 3 ½ hours from St. Louis in Southwest Missouri. Long known for country music, the city has expanded to offer an array of family-friendly activities, making it an amazing weekend or spring break getaway. Branson is our home away from home – we enjoy spending the weekends and summers there. Our daughters, Adalyn (10), Ani (8) and Isla (6) are excited to highlight their favorite things to do there.

Big Cedar is such a fun place to stay and has something to do for every member of the family. They offer mini golf, a playground, several pools, a lazy river, hot tubs, campfires, paddle boats, canoes, and more! They also have several restaurants including Top of the Rock which offers amazing views of Table Rock Lake. Fun Mountain (also open to the public) has activities for the entire family like bumper cars that go upside down



At the Butterfly Palace with friends.



The Blanner Girls Isla, Adalyn & Ani.



Bumper cars at Silver Dollar City!

and spin, an arcade, laser tag, a golf simulator and a bowling alley that looks like an aquarium.

Silver Dollar City is an amusement park filled with rides, games, shows and even a cave. They frequently host festivals there, musical guests and special events at holidays like 4th of July and Christmas. It is so much fun, and the girls especially enjoy riding the swings high in the sky or the giant boat that rocks fast from side to side and makes your tummy tingle.

Fritz's is a great indoor space where you can climb rock walls, go down giant slides, do a laser maze and climb a 5 story ropes course! We also like to go to Splash Country, an indoor/outdoor water park with a lazy river, slides and lots of fun structures to climb on. At the Butterfly Palace you get to feed the butterflies! They also have a mirror maze, a living rainforest science center and a tree bungee adventure. One of our favorite things to see there is the poisonous frogs! Dicks 5 and 10 is our favorite store in Branson. They have lots of candies, old toys, crafts and just about everything you can imagine. We save our allowance to shop there.

Last, but not least is boating and water sports. Boating is our favorite because we get to spend family time together. We also love water sports like wake boarding, water skiing, tubing, swimming and more. There are plenty of boat rentals available at the lake. Another option is to take a ride on the **Showboat Branson Belle** and see a show on the water while enjoying lunch or dinner.

Branson is a wonderful town that provides entertainment to keep all members of the family busy. Or if relaxing is what you crave, they have that too!



Have you taken a vacation you'd like to share with your Clarkson Valley neighbors? We'd love to hear all about it! Email Bill.Tuttle@n2pub.com to have your Travel Tale included in an upcoming issue!

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As a locally owned and operated business with more than 30 years of experience, Brad Hackett's Home Remodeling Company prides itself on consistently delivering quality results. Their reliability and integrity have garnered respect in our community, creating many repeat customers and referrals. Their mission is to provide a positive remodeling experience while delivering a solution to your vision. With detail planning and communication, your project will finish on schedule and within budget.

Interior remodeling is their area of expertise and they are passionate about helping homeowners achieve their goals by implementing innovative remodeling solutions. Hackett Remodeling's approach is to look at the potential of each space and to tailor the space to meet your needs and budget. Brad says, "We'll turn your dreams into reality!"

The kitchen and the bathroom are the most used rooms in your home, so it's safe to say, these rooms are quite important to your daily life. An outdated, or inefficient space can be a headache. But, with some strategic remodeling, Hackett Home Remodeling can improve the look, function, feel and overall value of your home.

They have experience with all types of remodeling projects and consistently deliver quality results. From full home remodels and simple updates, to bathroom, kitchen, or basement remodels, they can help you with any project. You can be sure they will listen and bring your vision to life. Always striving for 100% customer satisfaction and taking a ton of pride in their completed projects. Brad assures and returning clients can confirm, "We are friendly, accommodating, pay strict attention to detail, we're always professional, and we listen. We will guide you through your project with complete care and precision and provide a positive remodeling experience."

At Hackett Home Remodeling, their qualified team, can assist you with your home remodeling projects. Whether you're looking to rearrange the flow of your kitchen, modernize your master bathroom, or

expand your space to accommodate a growing family, they have the solutions you need. As St. Louis' leading remodeling contractor, Hackett Home Remodeling proudly provides top-quality interior renovation services.

With an A+ rating with the BBB, Hackett Home Remodeling works hard to maintain their reputation for excellent service. They consistently go above and beyond, to make sure you are satisfied. If you are ready to start your next home improvement project, contact Brad at Hackett Home Remodeling today to get started, learn more about their process and schedule a free consultation.



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Real Estate RESOURCE

The information contained herein has been obtained through sources deemed reliable by Neighborhood Networks Publishing, Inc., but cannot be guaranteed for its accuracy. Any information of special interest should be obtained through independent verification.



Address	Neighborhood	List Price	Sale Price	Sold Date	DOM	Beds	Baths	SqFt	Total Living Area
172 Brighthurst Drive	Chesterfield Farms	\$332,500	\$332,500	02/03/20	186	4	3	2,162	2,422
3 Greenbank Drive	Forest Hills Club Estates	\$468,000	\$461,000	02/12/20	253	3	3	2,878	2,878
2130 Hickory Drive	Wilson Farm Estates	\$475,000	\$475,000	02/28/20	2	4	3	3,000	3,894
1826 Newburyport Road	Chesterfield Meadow	\$524,000	\$500,000	02/28/20	63	5	4	2,793	4,500
280 Pennington Lane	Forest Hills Club Estates	\$559,999	\$535,000	02/14/20	60	4	3	3,004	3,004
318 Palomino Hill Court	Estates @ Baxter Pointe	\$559,000	\$552,000	02/14/20	6	4	4	3,634	3,634
16400 Wilson Farm Drive	Wilson Farm Estates	\$650,000	\$616,466	02/07/20	114	5	4	3,194	4,500
2 Saddle Creek Court	Kehrs Mill Trails	\$625,000	\$625,000	02/05/20	13	4	5	2,914	4,247
16510 Baxter Forest Ridge	The Forest	\$663,000	\$650,000	02/28/20	23	4	5	3,020	4,520
1466 Kehrs Mill Road	McCarthy & Lungo Estates	\$749,900	\$675,000	02/21/20	54	5	7	4,054	4,054
125 Forest Club Drive	Forest Hills Club Estates	\$749,000	\$749,000	02/24/20	40	4	4	3,499	5,178
2040 Kingspointe Drive	Kingspointe	\$875,000	\$860,000	02/26/20	170	4	6	4,824	6,364
2119 Saddle Creek Ridge Court	Wills Trace	\$899,000	\$875,000	02/10/20	305	5	5	4,932	4,932
1311 Westchester Manor Lane	Westchester Manor	\$950,000	\$890,000	02/28/20	640	5	5	4,598	6,758
17318 Countryside Manor Pkwy	Countryside @ Chesterfield	\$999,000	\$972,500	02/12/20	80	4	6	4,214	5,694
135 Chesterfield Bluffs Drive	Villas @ Chesterfield Bluffs	\$350,000	\$345,000	02/27/20	95	3	3	2,140	2,140
16847 Chesterfield Bluffs Circle	Villas @ Chesterfield Bluffs	\$500,000	\$475,000	02/24/20	58	3	4	2,310	3,551

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restaurant review

A Private Event for Clarkson Valley Living Residents

Neighbors' Night Out

at Craft Eats & Drinks

Recently, your neighbors had the opportunity to experience a meal at Craft Eats & Drinks located in Wildwood. A full-service, upscale-casual restaurant, **Craft Eats & Drinks** offers everything from jumbo soft pretzels and pizzas to burgers and internationally inspired bowls. The restaurant concept comes from David McDonald, who owns 1356 Public House, and his brother, John McDonald, who owns Nick's Pub and SOHA Bar & Grill. "Dave lives in the Wildwood area and wanted to have a place he would like to go to for food that's a bit different than anything else out here," says general manager David Emmelkamp. "He and John started talking and decided to work on it together."

Craft Eats & Drinks has around 60 seats available in the dining area, another 30 at the bar and 40 on an outdoor patio. The contemporary interior features a gray color scheme and walnut features. Guests can check out sporting events on 70-inch TVs throughout the space. "We're just looking to be different and unique for the area," Emmelkamp says. "There's something for everyone, whether it be families or folks just getting off of the golf course."

Neighbors began the evening with a cocktail of their choice and were able to sample Fried Brussel Sprouts, The Everything Pretzel, House Salad, Korean Stir Fry Bowl and Italian Mac & Cheese. Here's what a few of our neighbors had to say about their experience:

Devin Allgaier: "Great atmosphere with delicious food. Staff was very helpful explaining dishes. Upscale without breaking the bank."

Randy & Teresa Hoy: "This is a restaurant that we will definitely return to! the food is fresh tasting and delicious—not salty! The staff is super friendly and helpful."

Gary & Carol Presley: "Lovely atmosphere. Korean stir fry was delicious!"

Tim DeWitt: "Food was delicious. Servers were excellent. The Chef was knowledgeable about gluten-free alternative and was happy to accommodate."

David & Katie Godfrey: "Not usually a fan of pretzels, but these were good! The mac & cheese was great. We enjoyed the Korean stir fry—the sauce was really good. We liked the atmosphere and decor. Felt comfortable and homey."



Diana & Dana Griggs of Clarkson Mill with Clarkson Valley Living Area Director Bill Tuttle, and Bob Waters of Kehrs Mill Trails



Everything Seasoned Pretzel with Scallion Cream Cheese Spread and Beer Cheese



Craft Chef Tyler Kutz prepared the delicious meal



David and Katie Godfrey of Forest Hills



Flash Fried Brussel Sprouts with Lime Mayo & Spicy Aioli



Gary & Carol Presley of Kehrswood



Cindy Munich of The Manors at Clarkson Valley with Devin Allgaier of CBD American Shaman Ellisville, and Clarkson Valley Living Area Director Bill Tuttle

Bill & Gina Hammerschmidt: "The food was hot, but not too spicy and great to the taste. Service has always been great here!"

Dana & Diana Griggs: "Very good and unique food. Love the location. We'll definitely be back!"

Cindy Munich: "The Brussel sprouts were delicious and the everything pretzel bites very savory. The Korean stir fry was great!"

Craft Eats & Drinks is currently open Sunday through Thursday from 11am to midnight as well as Friday through Saturday from 11am to 1am.



Cindy Munich Resident of The Manors at Clarkson Valley, Clarkson Valley Living Area Director Bill Tuttle, and Tim DeWitt of Pathfinder Church



Gina & Bill Hammerschmidt of Dunhill Farms



Diana & Dana Griggs of Clarkson Mill



Randy & Teresa Hoy of Kehrswood

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Save the Date for our next event! Thursday, May 14th at Ambassador Flooring in the Chesterfield Valley. Free food, drinks and door prizes! Space is limited. RSVP ASAP! Bill.Tuttle@n2pub.com (Pending area event regulation status.)

Opening excerpt taken from FEAST Magazine review by Mabel Suen on Jul 31, 2019.

DISCLAIMER: The business reviewed in this section provided products and/or services free of charge in exchange for this review.

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Resident Business Guide

Attention Clarkson Valley Residents! Do you own or run a business? To have your business featured in the Resident Business Guide in an upcoming issue of *Clarkson Valley Living*, please email Bill.Tuttle@n2pub.com. Open to resident of Clarkson Valley only.

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precious pets

Gershwin Living in Harmony with Suzie in Clarkson Farm

Article written by **Gershwin Klosterhoff** with a little help from his human mom, **De Lynn**, resident of Clarkson Farm

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Hello, my name is Gershwin and I am a 12 ½ years old Italian Greyhound. AKA: IGGY. My Mom adopted me 4 years ago when the family that raised me had to find me a new home. I'm glad they found my mom because now I have a sister too! Her name is Suzie. She is a 14½-year-old Chihuahua adopted from the Humane Society. Mom adopted her when she was 2½. I spend most of the day terrorizing Suzie, taking all the pillows off the fresh-made beds, hiding in covers, blankets and laundry. I love my toys and the squeaker the better.

I counter surf so beware do not leave anything within the reach of my paws, I have a long reach when I stand on my back legs. I have been lucky enough to get loaves of bread, marshmallows, fresh corn on the cob, hamburger buns, bunt cake, cookies cooling on the counter way back in the back. I just love food! I pull mom's purse off of her desk and rummage through it to see if there are any snacks in there. Sometimes I'm lucky! She doesn't like all her stuff all over the floor in the office. Whoops! I LOVE everyone big & small! I get in trouble for that when I go visit out of my yard. I really try to be good!

My sister Suzie is very sweet, she tolerates me and lets me snuggle with her. I can't stand to be away



Don't you be talkin' 'bout my bowtie!



Ah yeah...



Snugglin' with sister Suzie

from her long because she is my family. Mom had a charcoal sketch made of us from an artist in New York because we are always stuck together like glue she says. Suzie is laid back but in charge. She puts me in my place and lets me have it when I annoy her. Mom has a separate little bedroom on the bed for her so I don't lay on her and use her for a pillow! I think life is good and I am lucky to have my family. Now if mom would stop trying to put outfits on me! I like my bowties but clothes? UGH.



Do you have a family pet we could feature? We want to meet them! Email Bill.Tuttle@n2pub.com.



5 Foods Your Pet Should Never Eat.

1. Xylitol

This artificial sweetener is found in many foods, such as sugarless gum, diet foods and even some peanut butters. Even small amounts of Xylitol have shown to be extremely dangerous to dogs. Ingestion can cause vomiting, lethargy, seizures, liver damage and possibly death. Be sure to always check the ingredient labels for Xylitol.



2. Onions, Garlic and Chives

No matter if its dry, raw, cooked, powder or seasoning its best for your pet to stay away. They contain compounds that can cause gut irritation, anemia and damage to red blood cells. Symptoms may include weakness, vomiting and trouble breathing.



3. Grapes and Raisins

Grapes and raisins can cause kidney failure in some dogs and cats. Symptoms may include lethargy, shivers, and decreased appetite. Although, some pets are more sensitive to grapes than others, its best to simply avoid them.



4. Milk and Dairy Products

May be hard to believe that cats and dogs can be lactose intolerant! Some pets have trouble digesting lactose and can cause upset stomach or diarrhea.



5. Avocados

Although the flesh of an avocado is non-toxic, you should still avoid feeding to your pet. Due to it being high in fat, when pets ingest even small amounts it can cause Pancreatitis. Also, if the pit is swallowed your pet runs the risk of an intestinal blockage.



So what is safe?

- Green beans and carrots are high fiber and low in calories, making them an excellent treat. Try offering them frozen as they make a nice crisp cold treat!
- Sweet potatoes and pumpkin are high in fiber and vitamin A, and can be offered fresh, cooked or canned, as long as there are no added sugars or spices.
- Cooked chicken can be offered to dogs and cats. Be sure it is skinless and boneless.
- Hardboiled or scrambled, unseasoned eggs are safe for both dogs and cats and an excellent source of amino and fatty acids as well as high in protein.



Malachi likey!

PET EMPOWERMENT TIP

PRACTICE THE FIVE-SECOND RULE

Not sure if your pup likes his belly rubbed? Or if your cat likes being petted like that? Try the five-second rule! Try it for five seconds, and then stop. Your pet will let you know if they want you to keep going. Allowing pets to make decisions like these builds their confidence and reminds them they can trust you.

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