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RESIDENTS OF CLARKSON VALLEY

February 2020

Living



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Your Hidden Retirement Risk: Long-Term Care

Here is a checklist of questions to think about if you are considering long-term care insurance:

- How much protection (daily benefit) does the policy provide?
- Does the policy contain inflation protection?
- How many years of institutionalization are included?
- Is custodial care (assistance with basic day activities either in your home or a nursing home) covered?
- Is home care covered?
- Does the policy have restrictive provisions on pre-existing conditions?
- Is the right to renew the policy guaranteed for life?
- How financially sound is the company offering the policy?
- What are the monthly/annual costs versus cash flow and investments?

If you're not sure whether long-term care insurance is right for you, a Financial Advisor can help you understand and explore your options for offsetting the risks that long-term care might present to your retirement.

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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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Benefits of Talking about Long-Term Care

Nobody wants to think about losing their independence and having to rely on others for care. But, talking about, and planning for, long-term care is important because there is a good chance you will need long-term care services as some point in your life. In fact, about 70 percent of people over age 65 will require some care at some point in their lives, and the likelihood of needing care increases as you age.¹ And, while long-term care is often associated with the effects of aging, it may be needed at any time, due to an accident or illness. Some conditions that might require long-term care include stroke, cancer and Alzheimer's disease or dementia.

Talking about long-term care is also important because the cost of long-term care services often exceeds what the average person can pay from income and other resources, particularly in retirement. Consider this: the projected national average cost for five years of long-term care 30 years from now is over \$1.9 million.²

Keep in mind that your retirement may be significantly longer than that of your parents and grandparents. If you're a married couple and each of you is age 60, there is an 89 percent probability that one of you will live until age 85.³ As you get older, your health care expenses are likely to increase. In fact, according to the Employer Benefit Research Institute, a 65-year-old couple would need \$265,000 in savings to have a 90 percent chance of meeting healthcare costs in retirement.⁴ And, that doesn't even include the potential costs of long-term care.

Paying for Long-Term Care

A common misconception is that Medicare or Medicaid will pay for all expenses. The reality is, Medicare does not pay for assisted living facilities, continuing care retirement communities or adult day services. Medicare does provide limited coverage for nursing home care or home health care under certain conditions. For the most part, the costs of long-term care will be your responsibility.

One alternative to paying these expenses out of your own pocket is long-term care insurance. By paying an annual premium, perhaps from your investment earnings, you can transfer the risk to an insurance company and help protect your assets from long-term care costs. Long-term care insurance can also help you maintain your independence and give you the freedom to choose the type of care you want.

¹ U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, July 2018.

² John Hancock Insurance Long-Term Care Calculator. Based on five years of private room nursing home care during the years 2048 to 2052, and assuming a hypothetical 4.1% annual inflation rate.

³ Society of Actuaries (www.soa.org) Simple Life Expectancy Calculator (2017). Averages takes into account age and sex, using the 2012 Individual Annuity Mortality table, with 1% mortality improvement.

⁴ EBRI Notes, Employee Benefit Research Institute, January 2017.

Article by Morgan Stanley and provided courtesy of Morgan Stanley Financial Advisor.

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Since long-term care insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy may require a medical exam. Actual premiums may vary from any initial quotation.

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mayor's corner

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By Mayor
**Scott
Douglass**

We are one full month into the new year. So how about your New Year's Resolutions?

- Lose weight - How many pounds have left your body?
- Exercise - Those regular exercises are so... great?
- Organized - The family loves our new 'organized' plan.
- Eat healthier - The new diet... stinks!

No matter, if you approach this exercise (no pun intended) seriously or as a fun thing. We look at the new year with enthusiasm; new start, different approach to solving an old problem, etc. Researchers say about 60 percent of us get involved in making our annual New Year's Resolutions, but only about 8 percent are successful in achieving the listed goals. (Your City operates without making any New Years Resolutions.) So put me in the 8 percent for this month.

Wishing You a Continued Happy and Prosperous New Year!



Clarkson Valley Recycling Results

December Recycling Tonnage: **42.28**

2019 Tonnage Total: **371.47**



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GET Involved

in *Clarkson Valley Living*!

Here's a list of the most popular articles we are looking for each month. Please take a minute to read through them and feel free to submit any of them yourself or pass on to a friend or neighbor to help spread the word. Any family-friendly articles are welcome, so don't be shy!

Don't worry, we have templates available for each article making it easy to put together a story...or we have resident writers that can interview you and write it for you!

Family Spotlight - This is where we get to feature a neighborhood family each month. Have you always wished you knew a



little more about your neighbors? Here is a great way to get to know them. Each family is able to tell us whatever they would like, but if you need a template to help, just email Bill.Tuttle@n2pub.com and we'll send it right over!

Living Spaces - If you have decorated a room or done a renovation in your house and would like to showcase it with your neighbors, please let us know!

Living Generously - We always want to recognize the hardworking volunteers in the neighborhoods. Here's a chance to let others know about your passion for an organization. Giving back to the community is a big deal and we want to recognize you for it!

Travel Tales - If you or anyone you know has gone on a vacation and would like to share their experience, then this is the place for it! Give your friends and neighbors a chance to see if they want to visit on their own vacation! Pictures are a must!

Precious Pets - Here is an all-time favorite! Do you have a pet and want them to be famous? Have them featured in the "Precious Pets" section. All types of pets are welcome!

Athlete of the Month - Whether you're a kid or an adult, a ballerina or a football player, this section is for you! Sports are a big part of most people's lives and we would like to highlight some great athletes from the neighborhoods.

Would you like to submit an article, but don't have time to think about what to write? Again, we have templates I can send for most of the articles. These templates lay out exactly what we are looking for and it's a great way to submit an article with very little effort. I can also send examples if it would help or we can even have a writer interview you and write the article.

Thank you in advance for your help in supporting your newsletter. Resident involvement makes for a GREAT newsletter! We always keep your needs in mind, so if you know anyone or want to fill one of these articles yourself, just let us know. Our deadline for publishing is the 5th of each month for the following month's publication. Thank you!

Clarkson Valley Living

S O C I A L C O M M I T T E E

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!

New to the Neighborhood?

Are you and your family new to the neighborhood? If so, welcome! Please send your contact information to Bill.Tuttle@n2pub.com to be added to our event invitations and contact list.



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The Azzam family, Mark, Maureen, Kaitlin, Chris, and new puppy Janie moved to Clarkson Valley in 2019 after living in Ballwin for 11 years. They are ecstatic that their new home in Kehrs Mill Estates is part of Clarkson Valley, as it was a big selling point during their search. They love the city's proximity to "everything" and its strong values make it an ideal place to raise their family.

Mark and Maureen were both born and raised in St. Louis and were married in 2008 after meeting at Saint Louis University in 2003.

Mark grew up in Chesterfield and attended high school at Chaminade College Prep. He is a software engineering executive for a leading financial services firm and does import/export consulting for Vandelay Industries.

Maureen grew up in Town and Country and attended St. Joseph's Academy. She received her Master's Degree in Nursing from Maryville University. An experienced nurse practitioner by trade and education, she has paused her career to focus on raising their children Kaitlin and Chris.

Kaitlin (8) and Chris (6) attend Ascension School, where they're getting a strong Catholic education

and building lifelong friendships. They both enjoy playing basketball and soccer and are active in Scouting and various other extracurricular activities as well. Mark and Maureen are also active at Ascension: she is a room parent and he coaches basketball.

New to the family is Janie, an English Cream Golden Retriever, who was brought to the family by Santa this Christmas! Without a dog after their beloved Buddy passed away in 2017, Janie certainly is a character and is fitting in well as the newest Azzam!

The Azzams stay busy with entertaining friends and family in their new home, vacationing in Florida, visiting the nearby family farm to hunt and play, and participating in activities as a family from bike riding to hiking to camping. Avid sports fans, they love the Blues and the Cardinals. They're excited to call Clarkson Valley "home" and are looking forward to building a lifetime of new memories here!



Want to nominate the next family to be featured? Featured families receive a free photoshoot! Email Bill.Tuttle@n2pub.com.



living spaces
The Birkel's Contemporary Coastal Rebuild in Forest Hills
 PART 1



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When Mike and Courtney Birkel moved their family to the golf course view residence in Forest Hills, they decided their newly built home would be decorated in a contemporary coastal style. They wanted to create harmony within the home's open-floor concept while giving each space a distinct identity.

The Birkel's love to entertain, so the great room and kitchen have lots of space. The kitchen island is a gathering place featuring a large countertop and cooking surface with pop-up venting which allows them to engage with family and friends while preparing and cooking. An abundance of natural light enters the home through two-story floor to ceiling windows in the great room.

The great room features a lofted 2nd story with access via an open floating staircase. A hideaway bar provides an "aha surprise", but the neatest feature may be the magnificent pivot front door which welcomes all to come and go...even at the same time.

To be continued in a future issue...

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 Birkels—Caroline, Alexander, Mike, Courtney & Maxwell



You say, "Goodbye", and Chloe says, "Hello"...

travel tales
When in Rome
 ...
 See how the Hammonds did!

Interview conducted and article written by Forest Hills resident **Lori Ruscitti** | Sponsored by Gateway Travel

The saying is When in Rome do as the Roman's do, and that is exactly what Ross and Debbie Hammond of Forest Hills Club Estates set out to do when they explored Italy. Their adventure took them to four unique cities: Rome, Venice, Florence and Capri. They choose to explore the different cities in Italy via the cruise ship Seven Seas Explorer from the Regency cruise line. They really enjoyed the adventure of a new city each day paired with the comforts the cruise ship provided each night.

This was the Hammonds' first trip to Europe and visiting Italy could not have been a better place to start. To be in an ancient country that dates to the 1st century BC was incredible and as expected every view was breathtaking. To see with their own eyes places they had studied in school, read about in books and seen in movies was a dream realized. The history and architecture of each city seemed to be more amazing than the one before.

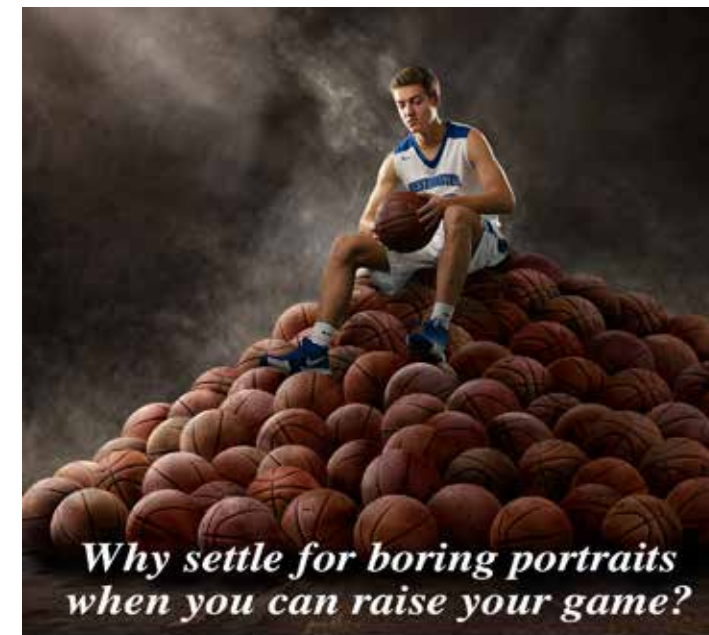


Memorable moments were at every turn they took, however, there were three that outshined the others. Their tour of the Vatican and St. Peter's Basilica was one of those moments. Walking around in one of the most important buildings in world history was like nothing they could have imagined. Viewing acclaimed artwork by artists such as Michelangelo and Leonardo da Vinci and standing where Pope's throughout history have stood was humbling. Visiting the Roman Colosseum was another occasion that proved impactful for them. The surreal feeling walking around such a historic structure that held brutal gladiator battles, animal fights and various other forms of entertainment did not disappoint. Last, but certainly not least was a romantic gondola ride through the canals of Venice at dusk.

They found Italians to be pleasant and hospitable hosts and the weather in October was perfect for them, about 75 degrees. Ross and Debbie ate their way through a country well known for their cuisine. Gnocchi, which is a small soft dough dumpling made from potatoes was a favorite meal of theirs. Of course, the gelato was also a big hit. There were some creature comforts of home they found challenging to come by in Italy. Air conditioning was sparse and certainly not at the caliber Americans are accustomed to. However, restrooms provided unique and unpredictable experiences. Locating one could be challenging, but figuring out how to operate the various fixtures inside them was always a curious task. And then there was making sure they always kept some coins handy to pay to use restrooms.

Ross and Debbie are hoping one day they will have an opportunity to once again visit Italy. There are many more amazing cities to visit, like Pompeii. Countless more adventures, foods and wines to sample and sights to see are also awaiting their return to Italy.

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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4 Fun Facts about Heartworms.

(Okay not so fun, but very important to your pet's health!)

1. Is my pet at risk for heartworms in the winter?

Just because it's cold outside and you may not see any mosquitoes, doesn't mean you should stop your pet's monthly heartworm prevention. Heartworm disease is a potentially fatal disease in dogs and cats, transmitted through mosquitoes. With the continually changing and unpredictable weather in St. Louis, it means this threat is a year-round concern. It only takes a few days in the upper 50's for those hungry skeeters to wake up. Not even a freeze will kill all mosquitoes, females have the ability to hibernate under leaves and debris. Missouri is home to around 50 species of mosquitoes and 22 of those species can carry heartworm. Reported cases of heartworm have increased over the years as well. According to the American Heartworm Association, in 2001 St. Louis was seeing an average of 1-5 positive cases per vet clinic and increased to 26-50 cases per vet clinic in 2016. Especially with our winters trending warmer and with the top 5 heartworm states just below us, we expect heartworms cases to rise.



death in cats. A North Carolina University study found that 27% of feline heartworms cases were deemed "indoor-only" cats by their owners. Screening for heartworms in cats can be unreliable and not routinely performed. Currently, there is no FDA approved drug therapy for heartworm infections in cats, therefore prevention is vitally important! We recommend an easy topical prevention year round, such as Revolution Plus for cats, which also covers fleas, ticks and ear mites.

4. How can I protect my dog?

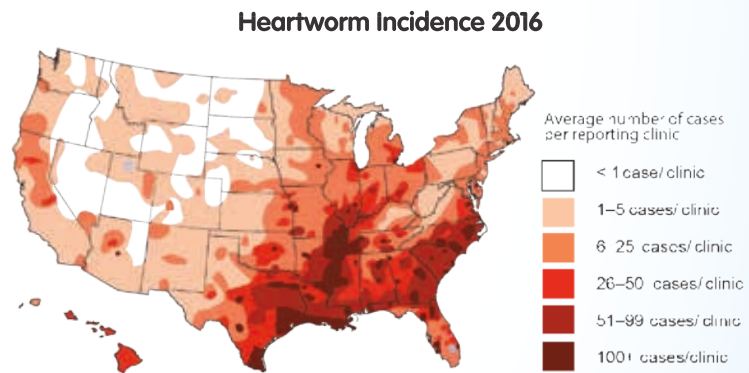
Although heartworm disease is scary, when given properly, heartworm preventions are highly effective at preventing heartworm disease. There are many easy options to keep your pet safe and prevention is inexpensive when compared to treatment. For less than the cost of your weekly specialty coffee, you can protect your pet from this disease. On the other hand, treatment can be very expensive and stressful for you and your pet, with bloodwork, radiographs, medications, injections and months of being on strict activity restriction. Our doctors recommend year-round prevention with annual testing for your pets and here at VCC we offer safe and convenient options of prevention to meet your pet's needs and lifestyle. We offer Interceptor Plus, which is a monthly chewable that your pup takes like a tasty treat. Interceptor Plus also deworms for several intestinal parasites that can infect your pet and your human family. We also offer ProHeart 6 for dogs, which is a single injection, under the skin-similar to a vaccine-which protects against heartworms for a full 6 months at a time.

2. How does my pet get heartworms?

Surprisingly, heartworm prevention does not prevent your pet from being infected, however, it does prevent the parasite from reaching your pet's heart where they cause damage. A mosquito can travel up to 3 miles, feeding on many hosts. With just under half of all Missouri residents being dog owners, those mosquitos have no shortage of meals and are able to infect many pets. When an infected mosquito bites your pet, microfilaria (the larval stage of a heartworm) is introduced to your pets' bloodstream. It can take up to six months for the parasite to mature and reach the heart. Adult heartworms then lodge in your pet's heart, lungs and surrounding blood vessels where they begin reproducing. Adult worms can grow up to a foot in length and live up to 7 years. Dogs can have as many as 250 worms in their system! These parasites ultimately cause damage to the heart, liver and kidneys and may even cause sudden death. Many infected pets do not even show signs of being infected, until the latter stages; at that time the parasites are so prevalent that they block the pet's heart, causing coughing, lethargy, weight loss and heart failure.

3. Is my cat at risk?

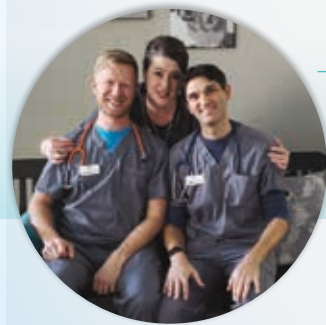
Yes! While heartworm disease is less commonly diagnosed in our feline friends, they are still at risk. Cats are not a natural host for heartworms, where the parasites are not able to survive to adulthood. Immature worms can still cause damage and sudden



The severity of heartworm incidence as shown in this map is based on the average number of reported cases per reporting clinic. Some remote regions of the United States lack veterinary clinics, therefore we have no reported cases from these areas.
© American Heartworm Society

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Meet Breck

The Cold Weather Golden Retriever!

Article written by Breck's owner, Clarkson Farms resident **Lillian Ott** | Sponsored by Petropolis Pet Resort

Breck is the best dog ever, but sometimes he can be a pain!

He is the BIGGEST baby in the world. He hates pool floats and chairs, but he is mostly scared of things that are loud and bigger than him!

Breck was born on April 17th, 2018. He was named after Breckenridge because we go skiing there every year. He is a golden retriever.

Normally you would think a puppy would calm down a little bit at the age of 1 but he's the same!

He loves the cold weather and one day when Breck and I were playing in the snow he buried himself!

We have a pond in our neighborhood, so he normally gets right in and then he stinks so my mom gives him a bath!

I think Breck is the best dog ever!!!

—Lillian Ott



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

PET EMPOWERMENT TIP

GET THAT ENERGY OUT!

Many people don't realize that the unwanted behaviors their pets struggle with (like chewing and excessive barking) can be caused by pent-up energy. Make sure your pup is getting enough physical and mental exercise every day to keep these behaviors at bay.

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healthy living
By Shauna Osborne

SURPRISING WAYS TO IMPROVE YOUR HEART HEALTH

February is **American Heart Month**. According to the American Heart Association, heart disease is the leading cause of death for both men and women in the United States, causing more than one in four deaths. While this statistic is dire, heart disease can be prevented and even reversed if people make healthy choices regarding diet, exercise, and maintaining good health conditions.

The steadfast advice of watching your blood pressure and cholesterol, as well as not smoking, holds true and should be followed; however, these less conventional techniques can be used jointly to help make our hearts healthier and stronger.

Get Enough Sleep. Getting enough good-quality sleep has innumerable benefits, from aiding in weight loss to improving your memory. Studies have shown a marked increase of heart disease in those who sleep less than six hours per night; experts say we need between seven and nine hours of sleep for ideal heart health. And, consistency is key; maintaining a reliable sleep schedule regulates the body's internal clock and can help you fall asleep and awake more easily.

Drink Your Java. The proposed benefits of routine coffee consumption are pretty compelling. For example, caffeine, particularly in black coffee, boosts energy levels, which can help sharpen mental acuity and enhance mood, and lowers inflammation levels, which are a precursor to many concerning health conditions. Interestingly, habitual coffee drinking has been linked to lower levels of cardiovascular disease, particularly in women.

Floss. This seemingly insignificant chore our dentists nag us about can play a surprising role in heart health. Beyond just improving your smile, flossing daily reduces inflammation and improves gum health, which, in turn, can help prevent the introduction of harmful bacteria into the bloodstream and protect our hearts.

Have a Good Laugh. As the old saying goes, "Laughter is the best medicine." Indeed, it can be one of the best natural "medicines" to improve heart health! Laughter has many emotional and physical benefits, including reducing stress, easing pain and depression symptoms, and boosting our immune system. It also has been shown to expand blood vessels by more than 20 percent, allowing for markedly better circulation and blood flow in the heart.

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MUSTANG DAZZLERS TRULY DAZZLE

by pairing up with the Marquette Mystique Dance Team!

By Forest Hills Resident
Lori Ruscitti
| Sponsored by Pathfinder Church

Marquette High School has a spectacularly unique dance group called The Dazzlers. They are comprised of students with special needs that attend Marquette. The Dazzlers, however, get help from some extraordinary young ladies from the Mystique Dance team. The Mystique have an influential role with the Dazzlers as mentors, teachers, and friends. Each Dazzler is paired with several members of the Mystique and once a week the two dance teams meet after school to practice. These practices are not just work, they do include some fun and games. The collaboration of the two groups helps enable students of all abilities to form very special friendships that hopefully will last a lifetime.

Kathy Larocco and Janet Sansone are the brain trust behind the creation of the Dazzlers. August 2017 is



when it all came together and the Dazzlers set off on their inaugural season. Kathy, an early childhood teacher and Janet, a paraprofessional both are with the Special School District and had a mutual vision for kids with special needs to be included in the broader school community. For Janet and Kathy, it feels amazing to be able to be a part of these kids' lives and see them having so much fun. They think it's incredible to watch them grow and become more confident through dancing. As a Dazzler, students who otherwise would not have a chance to be involved with various sporting events become a valued participant to the whole school experience.

The Dazzlers always bring down the house with their performances. Whether it is on the playing field during halftime or at pep rallies, their school spirit and enthusiasm is displayed in full force. It's difficult to tell if the audience or the Dazzlers themselves are enjoying the performances more. If you have not seen a Dazzler performance, you should put it on your to-do list, you'll be glad you did.



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HELPING PEOPLE RECONNECT WITH THEMSELVES

sponsor spotlight

Today's society is more dynamic than it ever has been in recorded civilization. Technology is continuing to advance rapidly, facilitating an exponential growth rate of information bombarding our senses on a daily basis. This consistent distraction has led the individual to lose touch with one's self. This disconnect has the biggest impact in a person's absolute wellness.

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amazing athlete

Dex is a 5th-grader at Ellisville Elementary. He's been playing soccer for 6 years and currently plays for Lou Fusz. His favorite positions are midfielder and defense. After a week-long tryout camp, Dex was selected to train in Spain with FC Barcelona! He even captained the team for one of the friendly matches. Of all the players that made it to the Spain program, Dex was one of the players that got selected to continue on and train with the Manchester City program which means he'll go to England this March to train and play games!

When asked about his favorite part of the sport, Dex says, "Fouling! Just kidding. I like my team and the relationships I've built playing on various teams through the years." His proudest moment came when he was invited to play in Barcelona and Manchester.

In his free-time, Dex likes to write comics and code video games. His advice for the younger kids in the neighborhood, "Try your best and don't let a loss get you down. Set goals and work your hardest to achieve them. Don't forget to have fun along the way!"

Dex plans to play soccer in college and hopes to play after. He says, "Soccer players retire early though, so I would like to code video games as my career." Go Dex!



A break from the action, but still in the game.



Ball control sequence from a game in Spain!



Calling athletes of all ages! Do you have a sport you are passionate about? We want to hear your story! Email Bill.Tuttle@n2pub.com.

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- Kris has a BSBA from the University of Missouri-Columbia with an emphasis in Real Estate and worked previously as a Financial Mortgage Representative
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around the club
**Santa Visits Forest Hills
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Photos submitted by Forest Hills Country Club Membership Director **Ryan Schaben**



Kip & Maria Thompson with their children Nico & Luca



Justin & Kristin Akin with their children William & Christopher



Michael & Shannon Buescher with their children Lucy, Hayes, Matthew & Cecilia



Anniston, Isla & Adalyn—Daughters of Christopher & Julie Blanner



Dan & Lindsey Brady with their children Olivia & Turner



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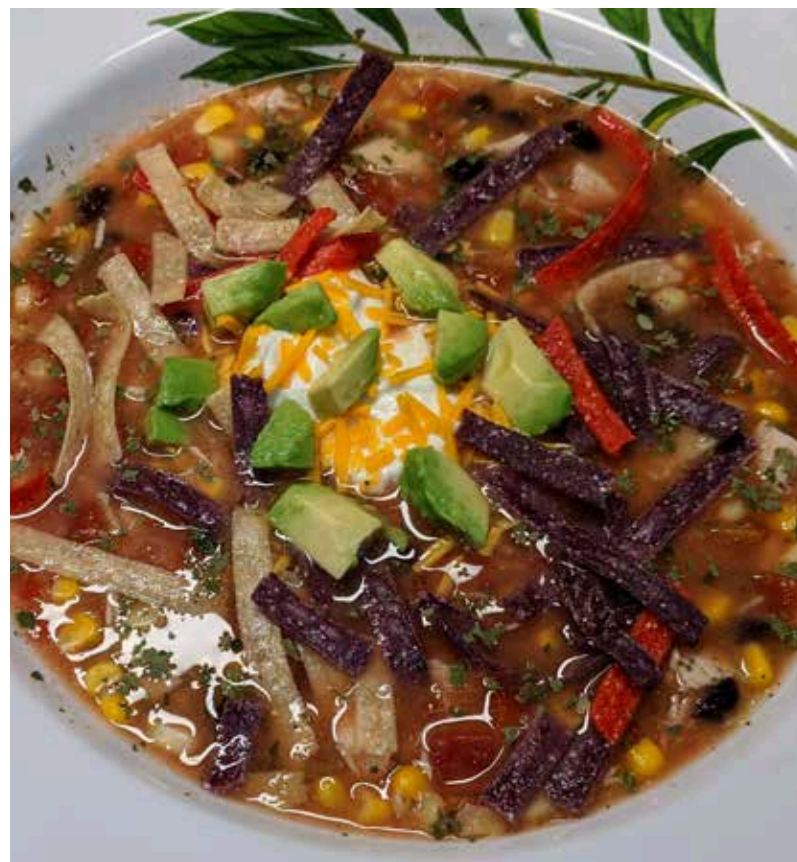
Tortilla Chicken Soup



By The Manors at Clarkson Valley resident **Cindy Munich**

delicious dish

This is the time of year when you don't know what St. Louis weather will throw at you. It's great to be prepared for a snow day so you don't have to run to the grocery store along with everyone else. If you have kids you should always have packaged oatmeal, cocoa, marshmallows and popcorn on hand in the cupboard, and "ready to bake" cookies in the freezer. For lunch or supper, I've got the perfect, easy to prepare soup. It's so delicious that your family will be asking for seconds and thirds - you might want to double the recipe! All the ingredients can be kept in the cupboard and ready to go whenever needed. This soup also freezer well. You can freeze any leftovers or make it ahead and have it ready at a moment's notice. So, have these ingredients on hand, sharpen those sled blades and have your snow shovel at the ready the next time you get that snow day call from your child's school. Enjoy your day with the kiddos!



Ingredients:

- 3 cups chicken broth
- 4 soft yellow corn tortillas (cut in eighths)
- ½ c. mild red salsa (spice to your family's taste)
- ¼ c. mild green salsa (spice to your family's taste)
- 1 tablespoon lime juice
- 1 15 oz. can black beans, rinsed and drained
- 1 10 oz. can corn
- 1 15 oz. can diced tomatoes, drained
- 1 c. cubed or shredded cooked chicken; freshly prepared, rotisserie or canned
- 1 tsp. cumin
- 1 tsp. dried cilantro

Heat broth and tortillas over medium low heat to soften and partially dissolve tortillas, about 5 minutes.

Add chicken, beans, corn, tomatoes, lime juice, cilantro and cumin into broth. Heat on medium heat for 10 minutes or until soup is warmed through.

Garnish Options:

- Plain yogurt or sour cream
- Shredded jack or cheddar cheese
- Crushed tortilla chips
- Diced avocado

Ladle into bowls and garnish as desired!



Do you have a special recipe you'd like us to feature? Email Cindy Munich at Munichs3@hotmail.com



Shout OUTS

Wishing my wife and guiding light, LTC (Ret) Gina Hammerschmidt a Happy Birthday this March 13th. Your volunteer commitment to St. Clare of Assisi, the Employer Support of Guard and Reserves, and Association of the United States Army are an inspiration to me, our family, and our community. You are always ready when needed. Love, COL (Ret) Bill Hammerschmidt (Dunhill Farm)



Do you have anyone you want to wish a happy birthday, anniversary, congratulations, thank you, good luck, etc.? Do you have an engagement, wedding, or new baby announcement? Send what you want to say along with a photo to Bill.Tuttle@n2pub.com.

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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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Address	Neighborhood	List Price	Sale Price	Sold Date	DOM	Beds	Baths	SqFt	Total Living Area
16834 Kehrsbrooke Ct	Kehrs Mill Estates	\$450,000	\$440,000	12/05/19	85	4	4	2,908	2,908
2296 Kettington Ct	West Hampton	\$474,900	\$463,000	10/08/19	30	4	4	2,772	3,272
2216 Kehrs Glen Ct	Kehrs Mill Estates	\$479,900	\$475,000	10/30/19	133	4	4	2,933	2,933
1660 Trotting Trail	Kehrs Mill Trails	\$515,000	\$550,000	10/01/19	0	3	4	2,776	3,776
109 Chippenham Lane	Forest Hills Club Estates	\$557,500	\$557,500	12/27/19	0	3	4	2,941	2,941
2061 Kehrs Mill Rd	Kehrs Mill Estates	\$624,900	\$610,000	11/27/19	96	5	5	3,491	3,971
16320 Wilson Creek Ct	Manors at Clarkson Valley	\$699,900	\$685,000	11/21/19	62	4	4	3,286	3,286
2318 Richborough Rd	West Hampton	\$699,900	\$685,000	10/11/19	125	4	5	3,298	4,390
16405 Quiet Creek Ct	Kehrs Mill Trails	\$749,000	\$725,000	12/17/19	62	4	4	4,415	4,415
277 Herworth	Forest Hills Club Estates	\$779,000	\$780,000	12/11/19	1	4	4	2,995	2,995
35 Crown Manor Dr	Forest Hills Club Estates	\$1,150,000	\$1,094,800	12/10/19	0	5	6	5,004	6,423

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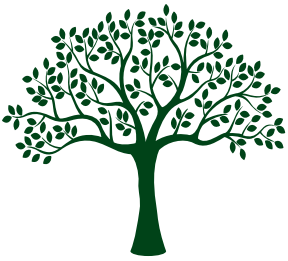
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- Reverse Mortgages



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