



CLARKSON VALLEY

A SOCIAL PUBLICATION EXCLUSIVELY FOR THE
RESIDENTS OF CLARKSON VALLEY

July 2020

Living

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BECOMING AN ENTREPRENEUR:

Five Critical Strategies for Strengthening Your Business

As a small business owner, you are playing a big role in driving our nation's economy. According to the U.S. Small Business Administration, small businesses create two out of every three net new jobs in the private sector. Currently, there are over 30.7 million small businesses in the U.S., accounting for 47.3% of all U.S. employees.¹

If you're like most entrepreneurs, you wear many hats, including overseeing the finances of your business. Each day, you face critical decisions that may have an enormous impact on the future success of your company. Questions about day-to-day cash flow, attracting and retaining talented employees and balancing finances at work and at home are just some of the challenges you must consider as you grow your business.

Every business is unique, but the five critical strategies for strengthening a business for long-term growth are the same, no matter what you sell:

1. MANAGING CASH FLOW

Having an effective cash flow strategy can assist you in keeping your finger on the pulse of how quickly and effectively cash is moving in and out of your business, while also working to enhance the yield on your short-term assets. You'll also need skills and resources to address a broad range of credit structures.

2. PROTECTING YOUR ASSETS

Unforeseen events can jeopardize the value of your business. What if something happens to you, or another person who is critical to the success of the business? Or what if you get sued? Knowing what risks you face and how to avoid the loss they can cause can give you the freedom to run your business successfully. Some protection strategies to consider include business insurance, as well as a comprehensive asset protection plan.

3. ATTRACTING AND RETAINING TALENTED EMPLOYEES

The most valuable asset of any growing business is its employees. Rewarding and motivating key people with benefits such as a retirement plan is critical to the ongoing success of your business. In addition to helping to attract and keep good employees, there are potential tax benefits to offering a solid retirement plan. But what type of plan is the right fit for your business? Each plan has its advantages and disadvantages, so it's important that you understand all your options to determine which plan is most appropriate.

4. OPTIMIZING INVESTMENT DECISIONS

Whether in business or on the personal front, you may be reluctant to shoulder the responsibilities associated with managing an investment portfolio. Discretionary accounts are ideal for busy business owners who don't have the time to connect with their Financial Advisor on every decision. The timeliness of transactions can make a significant difference not only by enabling portfolio trading when you are not contactable, but also when price sensitive announcements demand immediate portfolio action. This differs from non-discretionary accounts where clients must authorize trades for every decision.

¹ U.S. Small Business Administration. 2019 Small Business Profile. Available at <https://www.sba.gov/sites/default/files/advocacy/2018-Small-Business-Profiles-US.pdf>. Accessed June 28, 2018.

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

Paul Cavallini is a Financial Advisor in Clayton at Morgan Stanley Smith Barney LLC ("Morgan Stanley"). He can be reached by email at paul.cavallini@morganstanley.com or by telephone at (314) 889-9882.

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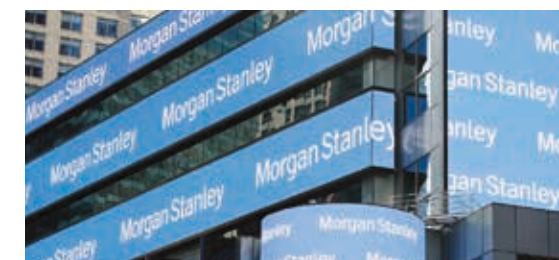
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5. INTEGRATING YOUR BUSINESS PLAN WITH YOUR PERSONAL PLAN

Your business is a critical component of your personal wealth plan, so your business plan and personal wealth plan need to work together to increase the value of both.

With so many responsibilities to juggle, you may not have the time—or the inclination—to tackle these five critical strategies on your own. Consider establishing a Wealth Advisory Team that includes a Financial Advisor, corporate attorney, estate attorney, accountant and investment banker or business valuation specialist to help you make informed decisions about your business and personal finances. Your Wealth Advisory Team can help you integrate your business plan with your overall wealth plan, freeing you to stay focused on what you do best—growing your business.

Morgan Stanley



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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Paul Cavallini
Senior Vice President
Financial Advisor

7733 Forsyth Blvd
Suite 2100
Clayton, MO 63105
314-889-9882
paul.cavallini@morganstanley.com

Clarkson Valley Living SOCIAL COMMITTEE

Meet your *Clarkson Valley Living* Team!
We'd like to thank all of your 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!



Clarkson Valley Living is on Instagram! Follow us @clarksonvalleyliving

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.



Bill Tuttle
Owner, Publisher &
Advertising Sales
Bill.Tuttle@n2pub.com
(636) 579-0698



Jill Gray
Photographer
Higher Focus Photography
Jill@higherfocus.net
(314) 623-1587



Anna Bohlmann
Junior Resident Writer
Resident of Westhampton
annaisabella2@gmail.com



Cindy Munich
Resident Contributor
Resident of The Manors at
Clarkson Valley
Munichs3@hotmail.com
(314) 920-5311



Grace Andrews
Junior Resident Writer
Resident of Kehrs Mill
Estates West
gand2021@icloud.com



Lori Ruscitti
Resident Writer & Content
Coordinator
Resident of Forest Hills
amcangel97@verizon.net
(214) 668-4070

CLARKSON VALLEY CITY OFFICIALS

Mayor

Scott Douglass
153 Chippenham Ln. 63005
(Home) 636-394-8916
rsdoug@sbcglobal.net

Aldermen – 1st Ward

James Meyer
2033 Kehrsboro Dr. 63005
(Home) 636-537-3110
myrjms@aol.com

Sue McNamara
16814 Kehrsdale Dr. 63005
(Home) 636-537-2991
sue.mc@sbcglobal.net

Aldermen – 2nd Ward

Honora Schiller
25 Chippenham Ln. 63005
636-394-7900
honoras@msn.com

Aldermen – 3rd Ward

Amy Setnicka
27 Crown Manor Dr. 63005
636-346-4412
amysetnicka@gmail.com

Aldermen – 3rd Ward

Scott Schultz
248 Pennington Ln. 63005
(Home) 636-227-4771
scottysch@prodigy.net

Clerk/Treasurer

Michele McMahon
(Work) 636-227-8607
cvcityhall@charter.net

Clerk/Treasurer

Michele McMahon
(Work) 636-227-8607
cvcityhall@charter.net

City of Clarkson Valley

636-227-8607
ClarksonValley.org
15933 Clayton Rd., Suite 105
Ballwin, MO 63011
(In the Clarkson Executive
Center)
cvcityhall@charter.net

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For more information, visit clarksonvalley.org/government/city-officials.



Meet our Newest Clarkson Valley Living Partners!

Please take a minute to familiarize yourself with these local businesses now sponsoring Clarkson Valley Living. Not only do they make this newsletter free for all our residents, but each business is interviewed and evaluated before allowing them to come on board as a partner. Please support these businesses and thank them for supporting Clarkson Valley Living!



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FINANCIAL ADVISOR

Paul Cavallini at Morgan Stanley
(314) 889-9882
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Attention Resident Business Owners...

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Friday, July 17

8:00 am

Who is invited: All advertising partners and resident business owners from our four St. Louis N2 communities—Wild Horse Creek, Clarkson Valley, The Legends, and Whitmoor. Everyone is invited, you don't have to be a business owner. Each business will get about a minute to introduce themselves. Reserve your spot now to get the Zoom link emailed to you!

RSVP to: Bill.Tuttle@n2pub.com.



mayor's corner

Taxes & Your City



By Mayor **Scott Douglass**

Did you do something you had never done before? File (on time) your Federal and State income tax report in July – just another change in our lifestyle this year. Historically, for your City, July is the first month of our new year. And you're talking about a change in lifestyle, this new year (2020-21) financial forecast – WOW! Your City was able to come out of deficit spending during the 2008 recession to now have a surplus. We believe an appropriate surplus to be one year's expenses. With that, this coming fiscal year will most likely test our decision. This is not a story of dome and glory. However, it is to advise you, if those dark clouds of financial gloom come, we are prepared. Let me share some highlight of our 2020-21 budget.

FIRST THE REVENUE SIDE:

Sales Taxes (there is no City tax)

Forecast \$421,550 (20% reduction) – Total budget \$901,900 (47%) – these monies come from the State, County local taxes that are distributed to Cities.

Based on the country's current economic condition, tenuous may be the best description of this number. Reductions, by all Governments depending on these sales, range anywhere from 20%-40%, perhaps more. Our numbers for the first six months have not been dramatically down (approximately 15%).

Personal Property and Real Estate Taxes:

Obviously, money directly from you. The chart below shows where your dollars go. Currently, the rate applied to generate these taxes is calculated each year not to exceed the generation of revenues at the time the Hancock Amendment was passed (1984). This can only change if voters vote for an increase in these taxes, i.e. as was done in June of this year for the Monarch Fire District.

\$22,000	PP
\$145,000	RE
\$167,000	Total

Utilities Franchise Tax:

The rate of 2% on electric service is set by you, the voter and can only be increased by a vote. The cable fee of 5% was set by the state in a recent court case. These are obviously usage-sensitive revenues.

\$117,000

State Gasoline Taxes:

Cities receive a portion of this tax and, with the stay-at-home, the approximate 4% decline was a surprise. This amount has not varied over the last five years, this last year being the exception forecast \$72,000 – 8%.

Taxing Authority	Res.	Com.	Agr.	Per.	Man.
State of Missouri	0.0300	0.0300	0.0300	0.0300	0.0300
County General	0.1760	0.1860	0.1570	0.2090	0.2090
County Health Fund	0.1180	0.1250	0.1050	0.1400	0.1400
County Park Maintenance	0.0420	0.0440	0.0380	0.0500	0.0500
County Bond Retire	0.0190	0.0190	0.0190	0.0190	0.0190
Roads and Bridges	0.0880	0.0930	0.0790	0.1050	0.1050
St. Louis Community College	0.1986	0.1986	0.1986	0.1986	0.1986
Special School District	1.1077	1.1077	1.1077	1.1077	1.1077
Metropolitan Zoo Museum District	0.2549	0.2549	0.2549	0.2549	0.2549
County Library	0.2120	0.2430	0.2190	0.2250	0.2250
School - Rockwood	4.3463	4.3463	4.3463	4.3463	4.3463
MSD Extension	0.1077	0.1077	0.1077	0.1077	0.1077
Fire – Monarch**	0.8360	0.9160	0.8590	1.0080	1.0080
City of Clarkson Vally	0.1170	0.1240	0.0560	0.1530	0.0000
Dev. Disability - Productive Living Board	0.0750	0.0840	0.0700	0.0900	0.0900
Total Tax Rates >>	7.7282	7.8792	7.6472	8.0442	7.8912
Additional Charges *					
Commercial Surcharge		\$1.70 ¹			
Sewer Lateral Fee	\$28.00				

Agr. = Agricultural Com. = Commercial Man. = Manufacturing
 Per. = Personal Property Res. = Residential

* Additional charges are not calculated in the total tax rate.
 ** Metro West Fire District
¹ Per one hundred dollars of assessed value.

Traffic Fines:

The last few years, there has been accusations ranging from corruption to racism to ----- . We have a clear understanding with our police (Chesterfield) and our court (also Chesterfield) that these fines are in accordance with the law. This has continued to be lower over the last 7 years (\$80,000 – 9%).

EXPENSES:

Public Safety Expenses:

This is our largest expense item, includes police, snow removal and radar indicators. At this time, we have delayed payment of snow removal. This was necessary based on the uncertainty of the economic recovery. We have a contract with Chesterfield Police for 20-21 for \$415,107 = 52% of total expenses \$798,857.

Sanitation:

Our current hauler's charge for 2020-21 is \$129,971 = 16%. At the time of this writing, we have requested bids for a new contract.

These two expenses are 68% of our total expenses (\$798,857).

Based on these assumptions, we anticipate revenues over expenses at approximately \$100,000.

The total budget is published in the West County Newsmagazine in January and July. It's also available at City Hall. Questions or comments – you can call me at 636-394-8916.

Clarkson Valley Recycling Results

May Recycling Tonnage: **33.57**



Debbie Smith poses with her children on Mother's Day. Although they were unable to go into church, she still wore her hat to keep their Mother's Day tradition alive.



Debbie Smith reads a book to her grandkids while wearing matching capes and masks. Although they were not able to celebrate on the holiday itself, the Smith family continued to celebrate Mother's Day and the joys their mother brings.

Home & About ON MOTHER'S DAY

Pictures and captions by Kehrs Mill Estates West resident **Grace Andrews**



Jacqueline Foley, Jennifer Stillman, Jeralyn Thompson, and Gina Moreland enjoy a beautiful Mother's Day together after a long quarantine period of separation. Although all of the sisters and their mom live in Saint Louis, it was nice to have a day to celebrate each other together.



Lisa Dupree and family celebrated Mother's Day picnicking at Laurel Park in St. Peters. Shown here with her kiddos, Thomas, Matthew, William, Harriet Rose and their dog Beck!



Sam Parker and Jennifer Stillman smile on a beautiful Mother's Day. Because of the pandemic families were not allowed to venture out of their homes, but the Stillmans made the best of it by dressing up anyways.

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Meet the McLaughlin family, Drew, Liz, Andrew, Matthew, Molly and their dog Tank. They've lived in Westhampton for 8 years. Liz says, "Clarkson Valley is a great place to be. There is a great sense of community and we are close to school, church, restaurants, Forest Hills Country Club, and friends!"

Drew grew up in Oklahoma City, Oklahoma. He then went on to play football at the University of Tulsa and major in Accounting. He currently works at UBS where he specializes in Exit Planning for small businesses and wealth management. In his free time, Drew coaches youth football, is the president of the HOA in Westhampton, and on the board at the Alzheimer's Association and the Buddy Fund. Drew has also been focusing on his golf game in what remains of his free time.

Liz, grew up in Town and Country and attended Villa Duchesne high school, She attended The University of Tulsa where she played soccer and met Drew! Liz majored in Elementary Education before and before having children, she taught elementary school. She is now a stay at home mom and currently the PTO President at St. Clare of Assisi. Liz went through training at Duo Dogs with Tank and he is now a therapy dog.

Andrew (14), Matthew (12), and Molly (10) just finished up the school year at St. Clare of Assisi. Andrew will go on to be a freshman and DeSmet Jesuit High School next year and Matthew and Molly will be going into 7th and 5th grade.

Andrew earned an academic scholarship from DeSmet and spends his free time playing sports. He plans on playing football and lacrosse at DeSmet. Andrew plays lacrosse for Project Missouri. He also plays golf at Forest Hills Country Club and enjoys hanging out with his friends.

Matthew is following in his brother's footsteps and plays football and lacrosse as well. Matthew has learned that playing football takes a lot of hard work, time, and discipline. Matthew plays lacrosse for Project Missouri as well. Golf and fishing are his favorite hobbies and he enjoys the time he gets to spend with his friends.

Molly is quite the athlete as well. She plays soccer for Scott Gallagher, field hockey for Gateway Field Hockey, and swims, golfs, and plays tennis at Forest Hills. When not playing sports, Molly enjoys arts and crafts, hanging out with friends, and cuddling with Tank.

Now you know a little bit more about your neighbors, the McLaughlin family! Liz goes on to say, "We believe we are living in our forever home and hope we continue to meet more people in our community and do our part to keep it fun and vibrant." Next time you see them, be sure to say, "Hello!"



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

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By Shauna Osborne

"HEALTHY" FOOD TERMINOLOGY



If your family is anything like mine, you've been spending a *lot* more time in the kitchen over the last few months, cleaning, prepping, and cooking food. We've invested more time into thoughtfully considering our food choices, too (meat-processing plant contamination, anyone? Yikes!). Donning my mask and standing a careful six feet from my nearest fellow shopper at the market a few days ago, I was reminded as I looked for eggs how many different terms related to "healthy" food are floating around out there - "organic," "cage-free," "free-range" - what does it all mean? What's real, and what's buzz?

First of all, labeling and certifications issued by three major nonprofit groups (American Humane Association, Humane Farm Animal Care, and A Greener World), as well as federal organic regulations, are consistently deemed to denote the strictest standards and best, most compassionate conditions for our livestock friends. Look for labels that read "Certified Humane," "USDA Organic," and "Animal Welfare Approved." Let's examine some other jargon you might encounter:

Grass-fed: Grass-fed animal products (i.e., the animal ate only grasses and forages, like hay, for the length of its life) are commonly thought to be healthier and more nutritious than grain-fed animal products. Look for the USDA-regulated, 100% grass-fed certification on your label. However, keep in mind, there are no restrictions here for antibiotic or pesticide use unless the product is also certified organic.

Wild-caught: Thought to be a healthier choice over farm-raised due to longer lifespans and more diverse diets, wild-caught seafood is harvested by fishermen from natural habitats, such as seas, rivers, etc. Check labels for additional information, such as country of origin, to help you make purchasing decisions, as seafood is often more highly regulated in the U.S.

Free-range: According to the USDA, the term "free-range" (which applies to chickens only, not eggs or other livestock) means animals must be "allowed access to the outdoors" - and that's it. There are no rules regarding amount, duration, and quality of outdoor access.

Cage-free: This term means, quite simply, the hens who laid the eggs are not caged; they are free to wander around, to perch on roosts, and to lay eggs in nests. In the absence of other terms, such as "free-range" or "organic," on the label, though, the cage-free designation does not guarantee animals were allowed access to the outdoors.

All-natural/natural: This term might make us feel good about our purchase but is meaningless in terms of how healthy a product is. Because this label is unregulated by the FDA and used for marketing purposes only, read your ingredients list to determine how "natural" the product *really* is.

Pasture-raised: This term, often found on meat and egg products, is unregulated by the USDA and does not require third-party verification or on-farm inspection. Generally, though, it means animals were given a minimum of 108 square feet to roam outdoors and sufficient cover from the elements. Look for additional, regulated terms on the label to ensure animals were treated well.

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Article by The Manors at Clarkson Valley resident **Joyline Kline**
Sponsored each month by **Pathfinder Church & St. John's School**

After hearing of a “Quarantine” porch concert in STL Today, my neighbor in The Manors at Clarkson Valley, Christine Lewis, sent out a message asking if we knew of anyone in our neighborhood who could do something similar. We didn’t know anyone in close proximity who had such talent or even the capability, but the idea of asking my son Rhys’ piano teacher Philip “Spanky” Manaois came to me after a recent lesson. Spanky is the owner and event entertainer at Spanky Entertainment featuring dueling pianos! I knew a lot of his bookings had been cancelled due to the pandemic. I reached out to him to see if he had the equipment to set up a “porch concert” that would be loud enough, so we could still practice social distancing. Spanky said, “We absolutely have that capability and we would love to entertain you and your neighbors!”

Spanky Entertainment Dueling Pianos were perfect for all that gathered that Sunday night in May. We were able to request songs and the talented performers sang and played all genres from Rat Pack to Tupac, sock hop to hip hop, country to classic rock, and everything in between. Contact Spanky for your private event or even piano lessons!

This is definitely an event we’ll be doing again in another Clarkson Valley neighborhood—social distancing or not. It was a blast for all ages!



Joylin Kline and son Rhys of the Manors at Clarkson Valley.



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



Christine Lewis of the Manors at Clarkson Valley (far right) and her family.

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A Special Visit



Clarkson Valley resident Donna Meyer took her 23 month old grandson, James Cosgrove to place flags on the grave of his great grandfather this past Memorial Day and got a special visit to remember.

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GRADUATION Shout Outs



Kelsey Wood of Kehrs Mill Estates graduated from Marquette High School. She will attend the University of South Carolina in the fall.

Congratulations Kelsey! Best of luck to you!



Will Gladson from Forest Hills, graduated from Princeton University. He majored in Politics and was the Captain of the Varsity Men's Basketball Team. Will was also the Social Chairman of the Cannon Dial Elm Club at Princeton. He made one appearance in the NCAA Tournament and won his team's 'Sixth Man' Award as a Freshman in 2017. He is pursuing front office positions in the NBA.

Well done Will! Best of luck to you.



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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precious pets Gunner

Article by **Gunnar** with a little help from his family, **the Anthonys**, residents of Forest Hills
Sponsored each month by **Petropolis Pet Resort**

Hello, my name is Gunner and I'm a 3-year-old Cavapoo (Cavalier King Charles Spaniel & Poodle)! I'm a member of the Anthony Family which includes 2 adults, 2 kids and one feral cat (Louie)! I only weigh 6 lbs., but I make up for my small size with a big loving personality!

When I'm inside I mainly focus on sleeping and taunting Louie Cat. Outside the house I stay busy chasing neighborhood deer, sniffing random plants and watching the kids play.

One of my favorite hobbies is traveling. I've been to visit many different states and have had the chance to enjoy lots of fun activities. Some of them include tubing, swimming, camping, hiking and playing on the beach.

If anyone ever wanted to see me sit, shake, lay down or roll over—I'll gladly do them all for the price of only 1 Cheez-It (my favorite snack)! I love to be held and have been called a sissy boy in the past, but trust me that's fake news! I love living here in Clarkson Valley and hope to meet some of you while I'm out cruising the 'hood!



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

PET EMPOWERMENT TIP

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Turning mealtimes into games is an easy way to give your dog or cat the mental stimulation they need. Instead of feeding your pet from a bowl, use a slow feeder or scatter their kibble on the floor. That way, you'll engage them mentally and they'll get an instant reward for sniffing out their dinner!

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Dr. Finkel, born and raised in St. Louis, received his veterinary degree from the University of Missouri. He then did his post-doctoral training at the University of California and continued to practice there for eight years before returning to St. Louis to be with family. He then went on to owning Village Animal Clinic, servicing Town and Country for decades, before merging with VCC. Dr. Finkel and his technicians, Lesley and Chris, bring years of experience and dedication and are excited for their new journey with VCC. Also their clinic cats, Theo and Ellie have moved in, they are enjoying exploring their new home and having a new feline friend, Momma Cat, to play with.

Dr. Finkel's kids are all grown and he has given him four lovely grandchildren. In his spare time, he enjoys keeping topical fish aquariums, playing guitar and spending time with family. His furry family includes an amazon parrot 'Sparky', who has a personality to match his name and a very spoiled pug named Phoebe. His whole career is founded on treating his patients like his own pets and caring for his clients like family.

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Kitchen Remodel in The Manors at Clarkson Valley



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Article by
The Manors
at Clarkson
Valley resident
Cindy Munich
| Photos by
Adam Munich
Photos

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each month
by **The Janice
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The Munich family of the Manors at Clarkson Valley—Cindy and John, son Adam and “fur baby” Darby—were ready to transform the kitchen in their home from its firm 1980’s moorings to something more consistent with the current century. To do so, they removed essentially all its Big Hair Era appliances, cabinetry and furnishings and replaced them with a more up to date look. Renovations included removal of the old, above-cabinet soffits, the installation of 48-inch cabinets all around in a “Cinnamon” finish, substituting larger Andersen windows for two existing windows above the corner sink, replacement of the faux butcher block countertops with “Typhoon Bordeaux” granite tops, a refinish of the existing hardwood floors, reconfiguration of the kitchen’s layout (including construction of a new, expanded island), lighting and backsplashes and new Thermador gas cooktop, GE Café and Whirlpool appliances.

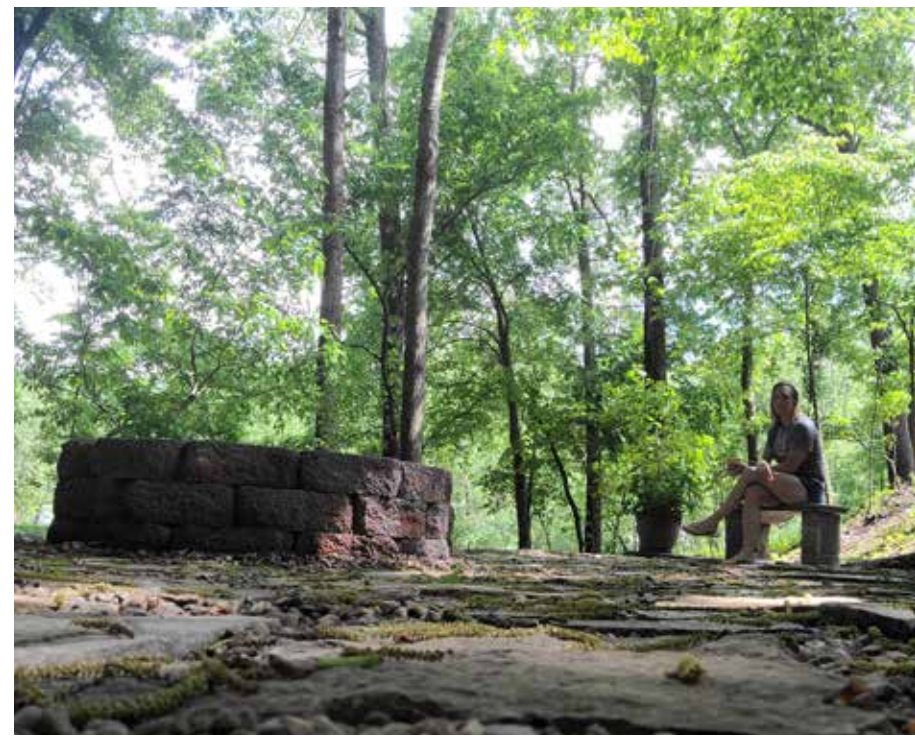
The new kitchen’s look was tied into the adjacent family room by carrying the backsplashes’ Copper Rust random dry stack to a mini-feature wall in the wet bar area. Darby even had her wish list fulfilled with an under-cabinet “condo” where she can chill while Cindy uses her new kitchen to put together delish dishes for the family. The Munichs used Archview Construction for the contracting work,

Willow Kitchen and Bath for the design, and Ron Kaestner of Decorative Stone for the meticulous interior stonework on the backsplashes.



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.

PERSPECTIVE AND REALITY




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by Kehrswood resident and ARC Body Solutions business owner **Abby Cohen**
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PERSPECTIVE: A flagstone patio, a brick wall and a fire pit.

REALITY: We are not in control of what happens... Life has created many challenges to face over the past 9-10 weeks. Personally, professionally, financially, emotionally, physically, immediate family circumstances that are out of our control, positive and/or negative circumstances that we did or did not ask for.

We all have had, will have and are having moments of reflection. As I sit down on our new patio that our entire family of 8 came together to build. That my husband Dan had a vision to use our time wisely during this quarantine to extend our outside space as an oasis, it brought us together as a family unit.

The metaphor of this patio resonates deeply. We built a wall, brick by brick... when we had nothing to start with. We dug a hole, leveled it, shoveled dirt, rock and sand. We carried many tons of flagstone to and from the car in the heat and rain. A flagstone patio that reflects the imperfections of life and the un-leveled steps that we take every day. And a fire pit that signifies the heat we all need to learn how to deal with. As we will either be in the fire, around it or watching from a far.

And then once it is all done... Mother Nature, God or the powers that be, decide to descend upon us to try and TEST our strength.

A flood in our back yard... all that hard work... all that time... It's a TEST... our human nature is all but a test, how we deal with things.

I took this picture above and applied many FILTERS that correspond with the PERSPECTIVES below.

- The organic nature of what it really is RAW and untouched
- The black and white stillness of how we all feel right now in this time of question
- The light flare that shines on our back to give us strength and warmth to let us know that everything will be OK
- The dark satirical "cartoon" filter that shows the honesty and reality of what we are all dealing with in the back of our head.

Yet... to sit and see that the storm and flood that came... THE PATIO IS STILL STANDING... It's a test of our nature of who and what we are. Darwinism at its finest... Survival of the fittest

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233 Valley View	none	\$369,900	\$340,000	05/06/20	85	3	3	1,800	1,800
16949 Crystal Springs	Chesterfield Farms	\$439,900	\$425,000	05/15/20	96	4	4	2,770	3,569
17120 Westridge Meadows	Somerset	\$500,000	\$500,000	05/20/20	38	4	3	2,593	3,819
1209 Hillcrest Field	Somerset	\$554,900	\$547,000	05/29/20	34	4	5	3,390	4,790
1114 Wildhorse Meadows	Spring Hill Bluffs	\$555,000	\$555,000	05/22/20	232	5	5	2,970	4,337
17758 Drummer	Wildhorse Village	\$649,000	\$637,000	05/15/20	177	4	4	3,770	3,770
16534 Baxter Forest Ridge	The Forest	\$675,000	\$660,000	05/05/20	4	5	6	3,772	5,772
434 Maple Rise Path	Reserve @ Chesterfield Vlg	\$669,000	\$635,000	05/29/20	4	3	4	2,589	3,814
16182 Wilson Manor	Wilson Manors	\$699,000	\$675,000	05/05/20	390	4	5	4,570	6,116
16404 Quiet Creek	Kehrs Mill Trails	\$679,000	\$680,000	05/19/20	129	4	3	2,914	4,014
135 Highgrove	Forest Hills Club Estates	\$725,000	\$685,000	05/15/20	43	4	5	2,836	3,486
16611 Sterling Pointe	Dunhill Farm	\$759,000	\$740,000	05/20/20	204	4	4	3,764	5,241
16151 Wilson Manor	Wilson Manors	\$779,000	\$760,000	05/21/20	28	4	5	3,691	3,691
17050 Woodchuck Place	Fienup Farms	\$900,586	\$930,201	05/28/20	0	4	4	4,246	4,246
17911 Bonhomme Ridge	Greystone	\$1,495,000	\$1,364,673	05/01/20	285	5	6	5,070	7,570
42 Chesterfield Lakes	Chesterfield Lakes	\$1,399,999	\$1,399,999	05/28/20	91	5	5	3,918	5,324
16937 Lake Meadow	Fienup Farms	\$1,029,000	\$1,538,291	05/04/20	0	4	4	3,600	5,200

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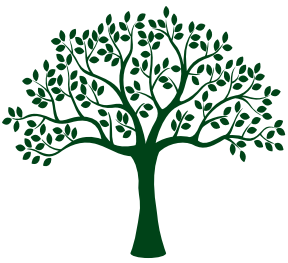
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