



# CLARKSON VALLEY

A SOCIAL PUBLICATION EXCLUSIVELY FOR THE  
RESIDENTS OF CLARKSON VALLEY

May 2020

## *Living*

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In this Issue: 2020 Grads & Families Enjoying the Outdoors...



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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



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



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



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



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

## 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

### 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

### Lin Midyett

2336 Kettington Rd. 63017  
(Home) 636-230-5684  
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Ballwin, MO 63011  
(In the Clarkson Executive Center)  
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For more information, visit  
[clarksonvalley.org/government/city-officials](http://clarksonvalley.org/government/city-officials).

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?

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# Coronavirus



## mayor's corner

By Mayor  
Scott  
Douglass

Hopefully, as you read this the coronavirus pandemic has slowed and the restrictions have diminished. Regardless, perhaps it's a good time to talk about some of the effects and affects. No question that we changed our behavior (most likely still are). What did we do? Was there a difference (more) familiarity with friends or loved ones (still six feet apart)? Did your spring house cleaning happen sooner and/or better? Did the out-of-doors seem more inviting? Did you read that book, finally? Were these feelings an unexpected blessing, even if they were the result of an unexpected curse? Certainly for those infected it was none of the above. And for those who had family members that did not fare well, we extend our condolences.

We must look forward – humanity lives on hope, not the hope that worries with no action, but the hope that the future will be brighter, and I will be a part of it by my actions. Remember, the only constant in life is CHANGE! My Joke: I was quarantined so long, I found out my wife's first name! Did we use and are we using the time to reach a bit deeper for the truth. A time to be a better listener with our mates. A time for a little self-analysis (be careful with this). Perhaps a new hobby or revive an old one. Reading a poetry collection or a biography can be enjoyable and, by reading carefully, taking time to slow down and think – some important insights and applications might come to mind.



The “we are all in this together” comes in more forms than just words. First, take the necessary steps (change your behavior) to accomplish the goal. Second, make the most of your time to keep your spirits high. Do something meaningful, then the words there will be a tomorrow, a better tomorrow are real. Help your fellow citizen feel that vision with you and all they contact. A song title of many years ago ‘Accentuate the Positive, Eliminate the Negative’ seems to be the need – because once we realize how little we need, vs. how very much we actually have, we can see the true value of the human connection. So as we say in our family – “Keep on, keeping on!”

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around the neighborhoods

# SPRING in Quarantine

FAMILIES STEP OUTSIDE TO TAKE A BREATH OF FRESH AIR!

Photos and article by Kehrs Mill Estates West resident **Grace Andrews** | Sponsored by **the Janice Freeman Team**

St. Louis seasons are known to be unpredictable, but Spring of 2020 is different because of the strange fluctuations of weather. This spring St. Louis, America, and even the world has been hit by a roaring pandemic. That leads many to wonder what they should do for endless weeks of government-mandated self-quarantining. Many parents are working hard to entertain their children who are out of school for the weeks to come. One recent Sunday afternoon, I took a simple walk and encountered so many activities in the neighborhood of Kehrs Mill Estates West. Some were seen walking, admiring the beautiful flowers in the trees, playing with bubbles in the yard, or even dressing up as one's favorite Disney princess. While the pandemic is tragic, many people found ways to compromise by enjoying the beautiful weather of the new spring season even in this trying time!



Alexandra Sandee giggles delightfully as she flies through the air in the hands of her parents. Alexandra loves changing her outfits each day to be different Disney princesses.



Clementine, a corgi pup in her stylish Wonder Woman costume, poses with Isabel Pastrana. Clementine loves people, enjoys a belly rub, and making Isabel laugh by giving her kisses.



Joan Haven smiles at the beauty of her pink magnolia tree blossoms. Joan spent 27 years as a journalist at the St. Louis Post Dispatch. She now enjoys gardening which we can all appreciate as we walk by her home.



Bos Irvine enthusiastically poses for the camera as he works hard on his front yard garden. Bos enjoys taking care of his yard and wearing fun hats!



Kelsey Wood, Marquette senior, laughs as she piggybacks with her mom, Carolyn Wood. Although many senior festivities have been canceled or postponed, Kelsey continues to make the best of it by playing games with her family.



This is your publication! We rely on neighborhood involvement to keep your magazine full of great pictures and stories. Please email your photos to [Bill.Tuttle@n2pub.com](mailto:Bill.Tuttle@n2pub.com).



Nathan Vandersaenen revels in the spring sunshine as he rides around the neighborhood with his mom Isabell Vandersaenen.



A young boy drives his John Deere around the yard to pick up sticks. He also enjoys throwing the ball with his dad and playing board games as a family.



The Shuerts make silly faces at the camera in a family picture. Thomas has spent much of his quarantine playing basketball with his sisters Lauren and Emily. They also love throwing the frisbee with Riley, their mini goldendoodle!



Lucas Trien Shulze helps sprinkle dirt into a hole for a new tree that Alexandre Shulze is planting. Lucas enjoys driving his John Deere tractor around the yard.



Olivia Trien Shulze jumps up and down popping bubbles that her mom Marcia Trein blows towards her. Olivia has recently learned to ride her bike without the training wheels!

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

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## healthy living

By Shauna Osborne

# This Mother's Day, FOCUS ON MOM'S HEALTH

cholesterol and blood pressure, diabetes, osteoporosis, and sexually transmitted infections, when they are most treatable. Consult with your health care provider to discuss age-appropriate testing and immunizations.

**Eat healthier** – To achieve a well-balanced diet, women should choose fruits, vegetables, grains (particularly whole grains), fish, lean red meats, eggs, and nuts to help prevent heart disease and stroke. Foods high in saturated fat, trans fat, cholesterol, sodium, and added sugars (as well as alcohol) should be consumed rarely or in moderation.

**Ban unhealthy habits and risky behaviors** – Smoking and not wearing a seatbelt should be verboten.

**Focus on mental health** – We all acknowledge the impact mental health has on overall wellness, and studies show depression is becoming more and more common in women, particularly postmenopausal women. If anxiety and sadness are impacting a woman's daily functioning, lifestyle changes and professional help should be introduced. Managing stress and getting adequate sleep are key elements in maintaining excellent mental health.

**Mother's Day**, the day we set aside to honor and celebrate motherhood and, above all, the women most cherished in our lives. This holiday also marks the beginning of **National Women's Health Week**. As we all know, women tend to fall into the role of caregiver, whether for young children, a spouse, or elderly relatives, and this consuming work often necessitates putting the needs of others before their own, especially when it comes to health and wellness. This Mother's Day, show love for the special mama(s) in your life by educating yourself about the following health matters (and ensure you are taking good care of yourself if that mama is you!).

**Become more physically active** – Women should strive for 30 minutes or more of moderate physical activity at least three days of the week. Regular physical activity can lower the risk of heart disease, stroke, high blood pressure, unhealthy cholesterol levels, type 2 diabetes, breast cancer, and depression, according to the U.S. Department of Health and Human Services. Regular physical activity also can improve your cardiorespiratory (heart, lungs, and blood vessels) and muscular fitness.

**Schedule routine screenings and checkups** – Screening tests can detect diseases, such as breast cancer, cervical cancer, high

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# CELEBRATING our 2020 GRADUATES

Here's to the future!

Graduation ceremonies are on hold for now, so here's a look at some of the spring grads and their plans moving forward. All of us in Clarkson Valley and here at *Clarkson Valley Living* wish them all the best and future success! Special thanks to all the parents, students, friends, and neighbors for sending these great photos with details. Without you, we wouldn't have awesome images and stories to share each month! Remember, this is YOUR magazine, so keep your ideas, pictures, and articles coming! Email Bill. Tuttle@n2pub.com with your suggestions!



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Benjamin Cohen  
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Graduating from Marquette High School  
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Caroline Cudney  
Kehrs Mill Trails  
Graduating from Marquette High School  
Attending Purdue University to study Industrial Engineering



Elizabeth 'Libby' Rose Salerno  
Kehrs Mill Estates West  
Graduating from the University of Missouri-Columbia Trulaske College of Business with Honors and a Bachelor of Science in Business Administration with an emphasis in Supply Chain Management  
Employed at The Boeing Company in St. Louis, Supply Chain Division



Rachel Izsak  
Dunhill Farm  
Graduating from Marquette High School  
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Sophie Coco  
Kehrs Mill Estates West  
Graduating from Nerinx Hall High School  
Attending University of Arkansas-Fayetteville



Madison Nowotny  
Forest Hills  
Graduated from Marquette High School (finished early in 12/19)  
Currently taking classes at Community College  
Planning to study Human Resources  
Offers from Bradley, Lindenwood, Depauw...



Maggie Ellis  
Forest Hills  
Graduating from Westminster Christian Academy  
Attending Ole Miss to study Speech Pathology



Thomas Dupree  
Kehrs Mill Estates West  
Graduating from Crestview Middle School  
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Anna Mae Williams  
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Graduating from Marquette High School  
Attending the University of Missouri  
Double Major in Communication Sciences & Disorders and Spanish



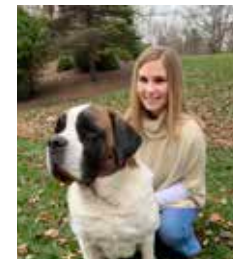
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Hunter Miller  
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Attending St. Charles Community College to continue his education and play baseball



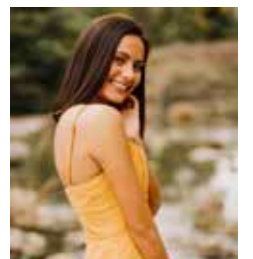
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Macy Mundwiler  
Kehrs Mill Estates  
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Plans on working with children as a Child Life Specialist



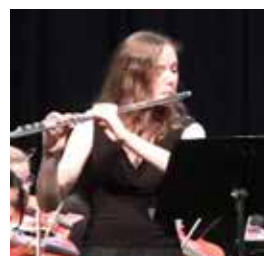
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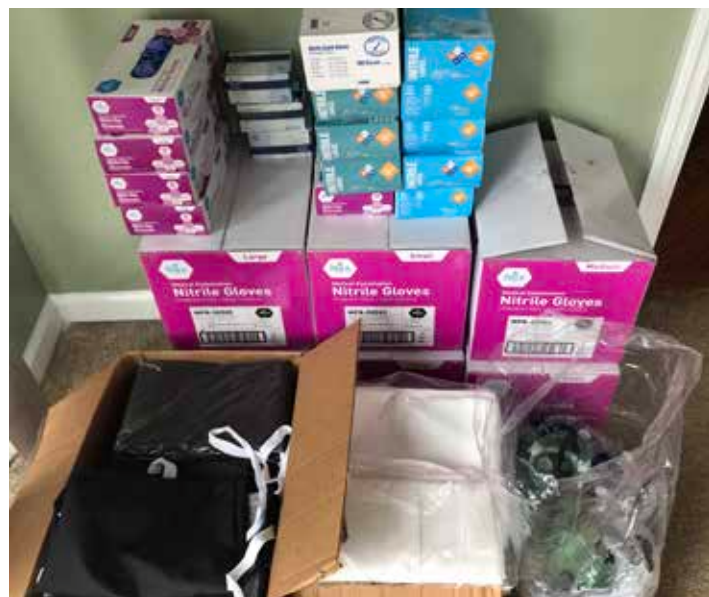


Rockwood Summit High School Teacher Christine Pickett (far right) & her Bio Medical Science students.

## PROVIDING **PERSONAL PROTECTIVE EQUIPMENT** TO MEDICAL PROFESSIONALS IN NEED: *Forest Hills Resident, Christine Pickett Spearheads Donation*

Sponsored each month by **Pathfinder Church & St. John's School**

In times like these, it's important and therapeutic to think of the helpers. Doctors, nurses, and staff reporting for work were told they would have to try and find their own safety goggles, N95 masks, and gloves due to depleted supplies. Forest Hills resident Christine Pickett connected with the Rockwood School District



Personal Protective Equipment (PPE) delivered to doctors at Memorial Hospital.

(RSDMO), where she works as a science teacher at Rockwood Summit High School, to arrange for their science departments to donate several Personal Protective Equipment (PPE) items to Memorial Hospital which is part of the Barnes Jewish Healthcare system.

Christine explains, "Right now there is a huge need for PPE in hospitals. There just isn't enough. Since we are at home teaching online, our supply of PPE is sitting in our classrooms with no set date as to when the students will return. We decided to put it to good use."

Christine and her students collected PPE materials from all their science classrooms and organized the donation through Dr. Kenneth Bluestone at Memorial Hospital. Christine emphasizes, "Our students know that helping our medical leaders is what matters in times like these." She encourages others with access to expendable PPE to contact her at [pickettchristine@rsdmo.org](mailto:pickettchristine@rsdmo.org) to donate as well.

Clarkson Valley residents for the past two years, Christine, her husband Chris, and their five children—Lily (13), Robbie (12), Becca (11), Lucy (10), and Lincoln (9) love their Forest Hills neighborhood because everyone is friendly, there is a lot of green space, and it is peaceful.



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](mailto:Bill.Tuttle@n2pub.com)

around the club

## *The **Best** in the* **MIDWEST!**

### Forest Hills Junior Sports

Article and photos submitted by Forest Hills Country Club  
Marketing and Communications Director **Ali Kaplan**

As the Family Club of Choice, junior sports have been the cornerstone of Forest Hills Country Club for years, with participation rates averaging 185-250 in each of its three programs: Swim & Dive, Tennis and Golf.

Children enjoy the Forest Hills Swim & Dive Teams for exactly what they are intended to be: a positive athletic and social activity for the swimmer, where they can learn new skills and make new friends. Between both the Country Swim League and the West County Swim League, all children were eligible to swim at a conference meet in 2019, most 2-3 times. Head Swim Coach, Kevin Brennan, is going into his 42nd season and makes every effort to create memories that last a lifetime with the 200+ swimmers he has on the team each year.



Swimmers take your mark...

With regards to tennis, junior clinics begin as early as age 5 in the 'Tiny Tots' group and incorporate goals such as creating self-confidence, nurturing motor skills and coordination and having fun on the courts! As the Director of Tennis, Kyle O'Leary's mission for all ages, spanning through high school, is to create a positive and fun environment in order to positively impact the lives of everyone on and off the court.

The high quality of the Junior Golf Program is part of the identity of Forest Hills. This program is designed to promote the child to more advanced levels as their skills improve beginning as a 'Future Junior' at age 4 and working their way up to the 'Championship 18' group, which can last through the end of high school. While kids work their way through the program, they will make friends, learn proper etiquette and dress code, be taught how to play by the rules and develop a good attitude. Head Golf Professional, Marvin Herrod, finds that instilling these fundamental skills at a young age builds character and knowledge that may be can carried well into adulthood.

Last year, 13 Junior Golfer's made it to State for their respective high schools, the Swim Team set a record with their 100th consecutive home meet win and Coach Kevin won his 300th Swim Meet. The Club also embarked on a massive tennis enhancement plan, building a new Tennis Chalet and 4 new tennis courts. Who knows what 2020 will bring!

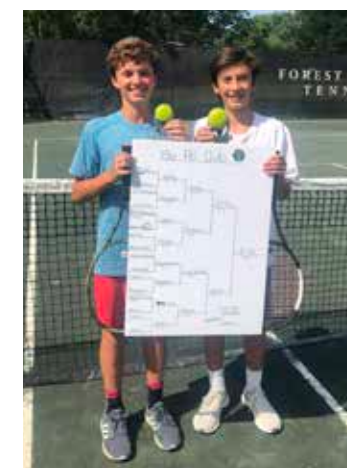
*Membership at Forest Hills Country Club is by invitation only.*



2019 Forest Hills Country Club State Golf Participants



Kristen & Cooper Mathus teeing off during the Junior Golf Parent/Child Tournament



13 and Up Boys Junior Tennis Champion Nate Kirby & Runner-Up Andrew Vendt

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precious pets

# Grateful for Luna

Article written by Forest Hills resident **Mary Ayers** | Photography by **Smiles by Kristin** | Sponsored each month by **Petropolis Pet Resort**

**Luna brings happiness to me and my family during this difficult time.**

My daughter, Marisa who lives in Kansas City introduced me to a litter of beautiful English Cream Golden Retrievers.

Soon we both were Mommies to Sisters Luna and Butter.

It's perfect timing to spend a wonderful amount of time with *our* precious pets.

Already Luna has nicknames: Lunatic, Loon and Loony. She has a BIG attitude and is a master stair climber.

Love her so much!



Sensing a little attitude here?



Sisters—Luna & Butter



Do you have a family pet we could feature? We want to meet them! Email [Bill.Tuttle@n2pub.com](mailto:Bill.Tuttle@n2pub.com).

## PET EMPOWERMENT TIP

### PRACTICE SKILLS IN NEW ENVIRONMENTS

Does our dog perform skills perfectly at home but struggle with them once they leave the house? It's so important to practice skills in all sorts of environments (including places like the vet). Plus, showing off skills in a new place can be relaxing for your dog and keep their focus where it should be - on you!

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**Veterinary Care Center  
Welcomes Dr. Mike Finkel  
and His Tech Team to Our Family!**

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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# resident business beat *Practicing Sustainability While Working Remotely* CANTOR INJURY LAW

Article submitted by Dunhill Farm resident and business owner **Mark Cantor** |  
Sponsored each month by **Cantor Injury Law**

Mark Cantor, his wife Amy, their three children, and many pets have lived in Clarkson Valley since 1995. Cantor cares about our community and shares your interests in preventing the spread of the Coronavirus. Cantor Injury Law's technological advancements have assisted in protecting our community from COVID-19 by allowing all employees to remain employed and work remotely.

Cantor began practicing personal injury law in 1991 while still in law school. Immediately upon completing law school he began practicing at a small boutique plaintiff personal injury law firm. He made \$17,000 his first year in business and later left that practice to start his own law firm at the age of 28. He opened what is now Cantor Injury Law in 1993. Mark Cantor refused to charge anyone by the hour and has only charged his clients on a contingency fee basis.



The Cantors—Amy, Mark, Zachary, Samantha & Eric in Israel



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For over 30 years, Cantor has continued to help injury victims and their families. The most important things to Cantor are: faith, integrity, honesty, and above all, family.

The COVID-19 virus has changed the world as we know it, and very quickly. The main focus at this time is to protect our communities from future harm, protect our families, our loved ones, and our friends. However, life cannot stop. Cantor, from the beginning, decided that the best way to continue to serve his clients and protect his employees would be to work remotely. Cantor Injury Law was fortunate enough to already be paperless and have the technological advances to make this possible. Here are the ways the law firm is using technology to work remotely and to continue to help injury victims:

Cantor Injury Law is currently accepting new cases for the seriously injured. The law firm is able to do so because of DocuSign, a remote and electronic signature platform that is now valid in many courts. The platform allows the firm to continue with necessary legal documents with high confidentiality and limited exposure.

The law firm provided all employees with laptops and Microsoft Remote Access. Because of this, the team is able continue with current cases and access all important information and documentation that is necessary to continue. All employees have a cell phone that is connected to the Cantor Injury Law firm platform. If you were to call the office right now, the call would be transferred to the cell phones of the team as if they were in the office for a seamless client experience.

Video conferencing allows the Cantor Injury Law team to communicate (almost!) face to face. This is necessary for the team to speak about cases, projects, and updates. It also helps the team stay connected to their clients and to each other. Communication and positivity are essential during this time! The Cantor Injury Law team has the ability to Zoom, FaceTime, WhatsApp and Facebook Message clients for screen time if they prefer that over a phone call.

Cantor Injury Law employs an excellent team of smart workers who are also mothers, fathers, sons, daughters, and friends. Cantor believes strongly in putting the health and safety of their families and the community above the profit motive. In order to keep everyone safe, businesses must adapt at this time and put their employees first, so they can put their families first. We are all human, and we must work together to continue to live life as well as we can! The firm will continue to help injury victims and their families while working remotely. Stay safe & healthy!



**Cantor Injury Law**  
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mark@cantorinjurylaw.com  
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Are you a Clarkson Valley resident who owns your own business? We'd love to feature your business in our complimentary Resident Business Beat section. Please contact [Bill.Tuttle@N2Pub.com](mailto:Bill.Tuttle@N2Pub.com).

## sponsor spotlight

### Listening, Understanding & The Expertise to Get It Done

#### Long-time Clarkson Valley Resident and Realtor, Jeff Lottmann

As a luxury realtor and current Clarkson Valley resident, Jeff Lottmann can easily tell you what makes our community “the best-kept secret of St. Louis.” It's the spacious homes and lots, the abundance of amenities, the proximity to great schools and shops, and most importantly— the private but welcoming neighborhoods.

Jeff, who grew up in Forest Hills, can understand—and truly appreciate—the resort-like community. He is one of the top-selling agents in Clarkson Valley, with more home sales in the area under his belt than any other realtor. He started out his career in medical and surgical supplies sales, using the experience he gained closing multi-million-dollar deals to pursue his true passion—real estate. In 2002, he turned this passion into a full-time career and founded Lottmann Realty Group.

For nearly 20 years, Jeff has acted as an advocate and advisor for each client. Committed to client satisfaction, he is the “go-to” real estate agent for many families and residential and commercial real estate investors throughout the course of their lives. He and the Lottmann Realty Group team understand the importance of being more than just a realtor, but also advisors to clients; they apply consulting acumen to the real estate industry—and your specific needs.

Jeff's long-term experience in the industry has also allowed him to build a network of connections to luxury builders, vendors, and other contacts—providing him wider access to hard-to-find luxury properties in the region. He uses these connections, along with rigorous, in-depth research, to find the right properties for his clients.

In addition to being committed to clients, Jeff and his team are also committed to giving back to their community, having supported and volunteered with/for the Make-a-Wish Foundation, Kids-in-the-Middle, and several school districts.

Here's what one of Lottmann Realty Group's clients has to say about working with Jeff:



“We've used Jeff Lottmann exclusively for almost 10 years with tremendous success. Our last listing went under contract 3 days after listing, and he sold our Forest Hills Country Club home for \$50k more than a competing agent suggested we list it. Lottmann has a firm grasp on West County real estate, the uniqueness of properties, and what may drive a price higher. He listens to the buyer, understands what they are trying to accomplish, and uses his extensive expertise to get it done.”

**Jeff Lottmann**  
Lottmann Realty Group  
16647 Chesterfield Grove, Suite 100  
Chesterfield, MO 63005  
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C: 314-406-8911

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# SHOUT OUTS



The Marquette Mystique Varsity Team competed in the NDA High School Nationals last March in Orlando, FL. They placed 13th in Medium Varsity Pom and 6th in Medium Varsity Jazz out of 40 teams in both categories. "We are so fortunate we were able to dance one last time together at Nationals this season!" says Coach Sara Genetti.

Front Row L to R: Abby Van Deven, Julie Leung, Molly Johnson, Ella Deshpande, Abby Schriever, Kristin Rapach, Caroline Cudney (Kehrs Mill Trails)  
Back Row L to R: Coach Allison Taylor, Coach Sara Genetti, Julia Devlin, Chandler Hartung, Ellie Alexander, Juliet MacMurray, Elise Windmueller, Natalie Boyles, Ashley St. John (Kehrs Mill Estates), Coach Kenzie Close



Food, fun, and fellowship for a wonderful cause were on the menu on January 15 at the Walnut Grill in Ellisville as St. Martin's Episcopal Church joined with the restaurant to host a fundraiser for a new community initiative.

St. Martin's is an Episcopal parish located in Ellisville which serves the surrounding communities of Clarkson Valley, Ballwin, Chesterfield, Wildwood, Grover, Manchester, and Winchester, among others. The St. Martin's Outreach Committee, under the leadership of Clarkson Valley residents Dana and Diana Griggs, is seeking seed money to start a Laundry Love program in the west county area, and parishioners Anne and Jim Fischer have agreed to spearhead this initiative. Laundry Love is a national initiative that seeks to partner between local faith groups and laundromats to assist in the washing of clothes and bedding for low-income families.

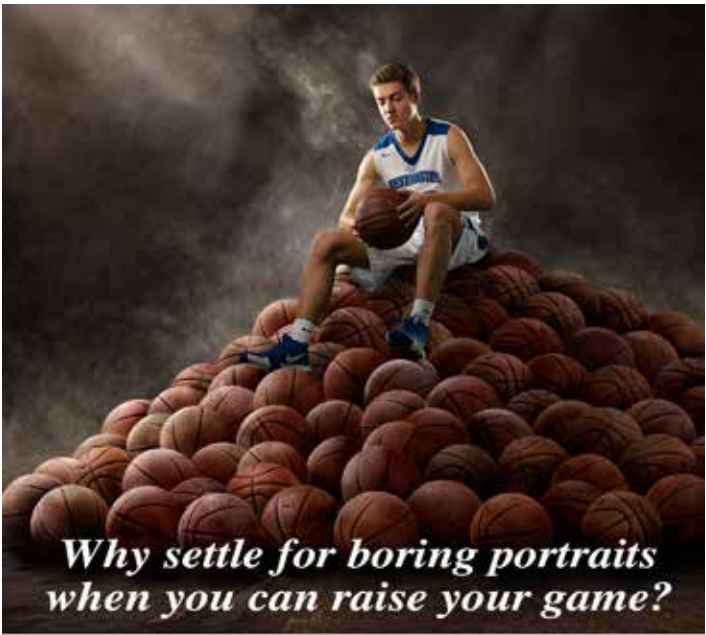
Throughout the day of January 15, Walnut Grill patrons were able to request that a percentage of the proceeds from their meal tab would be donated by Walnut Grill for St. Martin's Laundry Love, and Walnut Grill also graciously offered gift cards for a raffle as well. This generous partnership between Walnut Grill and St. Martin's Episcopal Church raised over \$700 toward the start of a Laundry Love program in west county, which will hopefully be launched later this spring. A fabulous time was had by all!



Craig Nowotny says, "It is all about giving back!" His profession is 100% tied to Manufacturing and since 95% is shutdown, he decided to volunteer at the impressive Food Bank Corp Distribution facility in Earth City. They need help! He works M, W, F, 1st shift 8 to 10 am. That shift typically supports about 3,000 families. One day they might pack food, the other hygiene products... whatever is needed!  
To get involved: [stlfoodbank.org](http://stlfoodbank.org)



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## Real Estate RESOURCE

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Address	Neighborhood	List Price	Sale Price	Sold Date	DOM	Beds	Baths	SqFt	Total Living Area
810 Strecker Road	Strecker Road	\$225,000	\$225,000	03/23/20	2	2	1	1,274	1,274
18222 Hager Lane	Wildhorse Creek Forest	\$659,900	\$640,000	03/25/20	42	5	3	1,854	3,269
17706 Gingertree Court	Wildhorse Village	\$645,000	\$652,000	03/11/20	1	5	6	3,672	4,872
18746 Bonhomme Creek Road	Eatherton Valley	\$749,900	\$665,000	03/20/20	231	4	5	4,523	5,361
17733 Hornbean Drive	Wildhorse Village	\$699,900	\$690,000	03/19/20	6	5	5	3,500	5,000
966 Silver Buck Lane	Bur Oaks	\$759,110	\$745,000	03/09/20	380	4	4	3,445	3,445
466 Pine Bend Drive	Pine Creek	\$915,000	\$899,000	03/26/20	73	5	5	3,758	5,458
101 Woodcliffe Place	Wildhorse Springs	\$449,900	\$450,000	03/27/20	53	3	2	2,220	2,220
169 Brighthurst Drive	Chesterfield Farms	\$447,500	\$450,000	03/26/20	3	4	4	2,544	3,244
1709 Baxter Forest Valley	The Forest	\$549,900	\$520,000	03/18/20	83	4	4	2,797	4,297
16706 Benton Taylor Drive	Estates at Baxter Pointe	\$559,900	\$555,000	03/10/20	156	4	3	4,182	4,182
2226 Kehrs Ridge Drive	Kehrs Mill Estates	\$625,000	\$600,000	03/20/20	4	4	4	3,324	4,458
16943 Pine Summit	Fienup Farms	\$774,900	\$750,000	03/09/20	179	4	4	3,525	3,525
276 Pennington Lane	Forest Hills Club Estates	\$850,000	\$840,000	03/05/20	64	4	4	3,691	4,716
1528 Kehrs Mill Road	Upper Kehrs Mill	\$1,050,000	\$930,700	03/03/20	210	4	6	4,800	6,500
2710 Wynncrest Manor Drive	Wynncrest	\$759,000	\$759,000	03/27/20	0	5	5	4,625	6,125
378 Shetland Valley Court	Baxter Pointe Villas	\$365,000	\$353,000	03/06/20	82	2	3	1,510	2,010
609 Stonebrook Court	Stonehill Village	\$445,000	\$445,000	03/23/20	12	3	3	2,668	2,668

### We are Still Listing & Selling!

We're taking the necessary precautions to help us all stay safe and healthy during this time.

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# STARTING WITH THE END IN MIND: Goals-Based Wealth Management

Life is a series of choices, and when it comes to your wealth, the choices you make today could have far-reaching or unexpected effects on your financial life. To help ensure you can achieve the future you envision, you need a long-term plan. But before you can create that plan, you need to know where you want to go.

In the past, wealth management was virtually synonymous with investment management. But today, an increasing

number of Financial Advisors and firms have moved toward a more modern approach to managing wealth: Goals-based wealth management.

Goals-based wealth management helps you manage your wealth to achieve your goals, rather than to achieve an arbitrary rate of return. This approach to wealth management helps give you a more accurate picture of where you stand in relation to your most important aspirations and what you will need to do to make those aspirations a reality.

## BENEFITS OF GOALS-BASED WEALTH MANAGEMENT

Because it is based on your unique goals, a goals-based wealth management strategy is custom-designed to fit your circumstances. In addition, goals-based wealth management can help you:

1. **Develop a comprehensive view of your wealth.**  
Rather than just focusing on your investment portfolio, goals-based wealth management takes a holistic view of your wealth, including your current income, future earning potential, retirement plan(s), and Social Security, as well as your current liabilities and future expenses.
2. **Integrate tax efficiency into your overall wealth management strategy.**  
Goals-based wealth management incorporates tax smart strategies into the wealth management process from the beginning—smart asset location when making investment decisions and intelligent withdrawal techniques when it comes time to liquidate to meet financial needs.
3. **Tailor risk management to your preferences.**  
Goals-based wealth management defines risk in terms of the probability of achieving your goals, not just in terms of market volatility.
4. **Make more informed financial choices.**  
When you have a comprehensive view of your wealth, you have a greater sense of clarity and control over your financial life.
5. **Feel more confident about your investment decisions.**  
Measuring success by your progress toward your goals, rather than against market benchmarks, can help prevent emotional investment decisions.

## PUTTING GOALS-BASED WEALTH MANAGEMENT INTO PRACTICE

An experienced Financial Advisor can help you implement a goals-based approach to wealth management using a disciplined four-step process. The first—and often the most important—step is discovery, an honest, open conversation about your goals and your entire financial picture. In the second step, your Financial Advisor works with you to assess various scenarios and advise on appropriate strategies designed to help you meet your goals. Once you have agreed on a personalized wealth strategy, your Financial Advisor recommends a combination of accounts and products that will help you meet your goals and needs. Finally, as time progresses, your Financial Advisor will periodically review your financial situation with you, making adjustments according to your needs, life events and changing market conditions.

If you're ready to stop chasing returns and start focusing on what really matters to you, talk with a Financial Advisor about how you can put goals-based wealth management into action.

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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## Wealth planning. It all starts with one meeting.

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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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**Paul Cavallini**  
Senior Vice President  
Financial Advisor

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



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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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### Smiles by Kristen

#### Photography

Kristin Miller  
(614) 499-1456  
smilesbykristen@gmail.com  
smilesbykristinphotography.com

## REAL ESTATE AGENT

### Janice Freeman Team

Janice Freeman  
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