

# CLARKSON VALLEY

A SOCIAL PUBLICATION EXCLUSIVELY FOR  
THE RESIDENTS OF CLARKSON VALLEY

June 2022

# Living

IN THIS ISSUE:  
Easter, Grads, Seniors, Prom,  
Mother's Day, & More!



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# Clarkson Valley Living SOCIAL COMMITTEE

Meet your *Clarkson Valley Living* Team! We'd like to thank all of our writers for their valuable contributions to the magazine.



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**We'd love to hear from you!**

Our goal is to build community in the neighborhood by helping everyone get to know each other a little better and make *Clarkson Valley Living* the best it can be! Please let us know how we are doing. Do you have any article ideas? How about ideas on neighborhood events? This is your publication!

**Want to Write for *Clarkson Valley Living*?**

We are always looking for community members who would like to take an active role in writing stories for *Clarkson Valley Living*. We currently have openings for resident article contributors and junior writers—kids who want to get involved, gain valuable experience,

build their resumes and portfolios! If you or someone you know might be interested, please email [Bill.Tuttle@n2pub.com](mailto:Bill.Tuttle@n2pub.com).

**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](mailto:Bill.Tuttle@n2pub.com) to be added to our event invitations and contact list.

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



# Neighborhood Sponsor INDEX

This section has been created to give you easier access when searching for a trusted neighborhood vendor to use. Take a minute to familiarize yourself with the businesses sponsoring the publication. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the publication!

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STROLL

INTO  
SUMMER

This magazine will include "Stroll"  
in the title starting in July 2022

# Recent Ordinances Clarification



## mayor's corner

By Clarkson Valley Mayor **Scott Douglass**

It's that time of year, the outdoors putting on its summer dress, trees green, flowers bursting with color, birds singing, and the deer looking for a new and/or similar meal as last year. Seems like there are more (deer, that is) every year. As we look forward to a more 'normal' summer, will we know what normal really is? And do we care? What we do know is the temperature is calling for outdoor activities. Human activities always involve safety. So let's talk about it! As you will recall, we have talked about your City's purpose — safety is written all over our three main purposes — protection of individuals, protection of property, and the environment.

Ordinances are passed to reflect the wishes of you, the resident, on how best to continue to meet our goals. I like to think of these ordinances as a reminder of what we, as residents, have agreed to. So it becomes a personal responsibility for each of us to follow through. Some reminders follow. First, the safest way to walk on our streets is on the left side, walking against traffic so both you and the approaching driver can clearly see each other. Vehicle speed in our subdivisions is, obviously, important in maintaining street safety. Unless otherwise posted, please maintain a speed under 25 mph. There are more "other" types of vehicles now on our streets. Golf carts (for the lack of a better name) are those devices designed for short-distance rides on local streets. Once on local streets, they are regulated by the City code. The code requires they be operated by a licensed driver.



Motorized skateboards and motorized scooters are not permitted on subdivision streets. The specific ordinance provisions can be found on our website; click ordinance where they are listed.

It's summer, fun time with family! Please remind the members of your family to make safety their first priority in all your activities (not just these). If you observe any of the previously mentioned situations in progress or that have just occurred, call 911 and share your observations. Our Clarkson Valley Police Unit will welcome the opportunity to respond to your concerns. Like you, they are concerned about these matters and will be concentrating on safety issues. So be safe and enjoy!



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Owner Justin Neiswenter with Certified Tasting Officer, Louie!

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As a coach and financial advisor, my job is to develop your game strategy based on your goals and needs – not mine. I strive to create positive and long-lasting relationships that will grow well past your financial portfolio. I hold a Bachelor of Science from Southern Illinois University at Edwardsville and a Master of Science from Eastern Kentucky University.

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Dr. Joe Cangas is a board-certified pediatrician and U.S. Army Veteran. With the ever-changing landscape in healthcare, rising insurance and medical costs, and a lack of personalized care, he felt the need to start a medical practice that you can tailor to fit your needs. A place where you have a say in your medical care without being pressured to make decisions. A place where wellness is put before illness care. Connect with Dr. Joe or learn more.

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**publisher's note**

# Christos Anesti!

The Bill Tuttle family is Greek Orthodox. Our Easter doesn't always line up with the regular Easter calendar. This year it was a week later. When we greet each other on Easter, we say, "Christos anesti" or "Christ is risen," which is traditional among Greek Orthodox Christians during Easter service. The response is, "Alithos anesti!" or "Truly he is risen!" So when you are celebrating Easter next year, you can speak a little Greek!



P.S. Our social magazine will officially become *Stroll Clarkson Valley* beginning with the July issue!



Bill, Athena (she's 100% Greek!), Natalie, and David!



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# shout outs



▲ Shout Out to Felicia and Zack Rodgers of Kehrswood — Happy Opening Day! Go Cards!



◀ Pleasant Valley Forest Book Club meeting at Veritas!

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around the neighborhoods

*Spring Celebrations!*

# EASTER & MOTHER'S DAY

Sponsored by **Chrissy Wagner**,  
Red Key Realty Leaders

Many of our neighbors enjoyed the spring holidays by celebrating outside. Thanks to all our neighbors who shared these wonderful pictures!



Addie and Nolan Barks of Kehrs Mill Estates



The Cunningham family of Forest Hills — Eron, Tasha, Pierce, and Sloan!



Kehrs Mill Estates Kiddos pre-hunt!



Paxton Lello hunting Easter Eggs with her Dad Ray!



Hello, Paxton!



Isla Blanner of Forest Hills



Adalyn Blanner of Forest Hills



Ani Blanner of Forest Hills



Kehrs Mill Estates Kiddos on the hunt!



Breaking away from the pack in Kehrs Mill Estates!



Luke and Haddie Haynes of Forest Hills



Natalie, Josie, and Christina Benoist of Clarkson Mill celebrated Mother's Day at the Blues game!



Leah and Jase Grimm of Kehrs Mill Estates



Leah Grimm and Riley Griggs of Kehrs Mill Estates



August and Paxton Lello of Forest Hills



Beau Borello and Kate Fink of Clarkson Farm



Llama like it?



It's a baseball Mother's Day for Mackenzie Brown and her sons Sullivan, Schaeffer, and Augustus!



Sloan Cunningham feeds a goat at the Forest Hills petting zoo!



Elena King of Kehrs Mill Estates on Mother's Day



Elena King with her youngest Teddy!



The Easter Bunny with Paxton Lello!



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The Smith boys—Charlie, Tommy, and Jack!



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Reese and Riley Griggs

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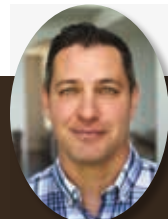
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## sponsor spotlight

# JOSHUA DSPAIN



Joshua DSpain is the owner/operator of the St. Louis, MO, franchise location of The Brothers that just do Gutters.

Joshua was born in Germany to an Air Force family. He learned how to move around every two to four years – becoming acquainted with new people and places. He lived in San Antonio for roughly 27 years, then moved to St. Louis in 2016 to pursue a career change. He successfully managed multiple wholesale distribution centers, full P&Ls, drove sales teams, and gained extensive customer service experience.



Owner Joshua DSpain

Joshua has an MBA in business and always dreamed of owning a business of his own. After working for other people all these years, the small vending machine company he ran as a side business wet his whistle for a full-time business venture. Joshua was ready to leave corporate America and pursue his own dreams. For more than eighteen months, Joshua searched for business opportunities and found The Brothers that just do Gutters franchise to be what he was looking for.

Joshua wanted a chance to lead a team the way he sees fit, incorporating his Christian principles into how he operates a company, how he treats his customers and employees and being able to support causes that align with his values. He understands it's a challenging time to start a business with inflation and potential tax increases. Joshua said, "I realize that there will always be a reason not to, and I need to start being the change I want to see in the world." Joshua

looks forward to bringing five-star service to his clients in Clarkson Valley. He loves the outdoors: hiking, fishing, camping, and hunting. He is also an avid reader and hobby carpenter.

Give Joshua a call at **(314) 230-0883** for your free estimate.

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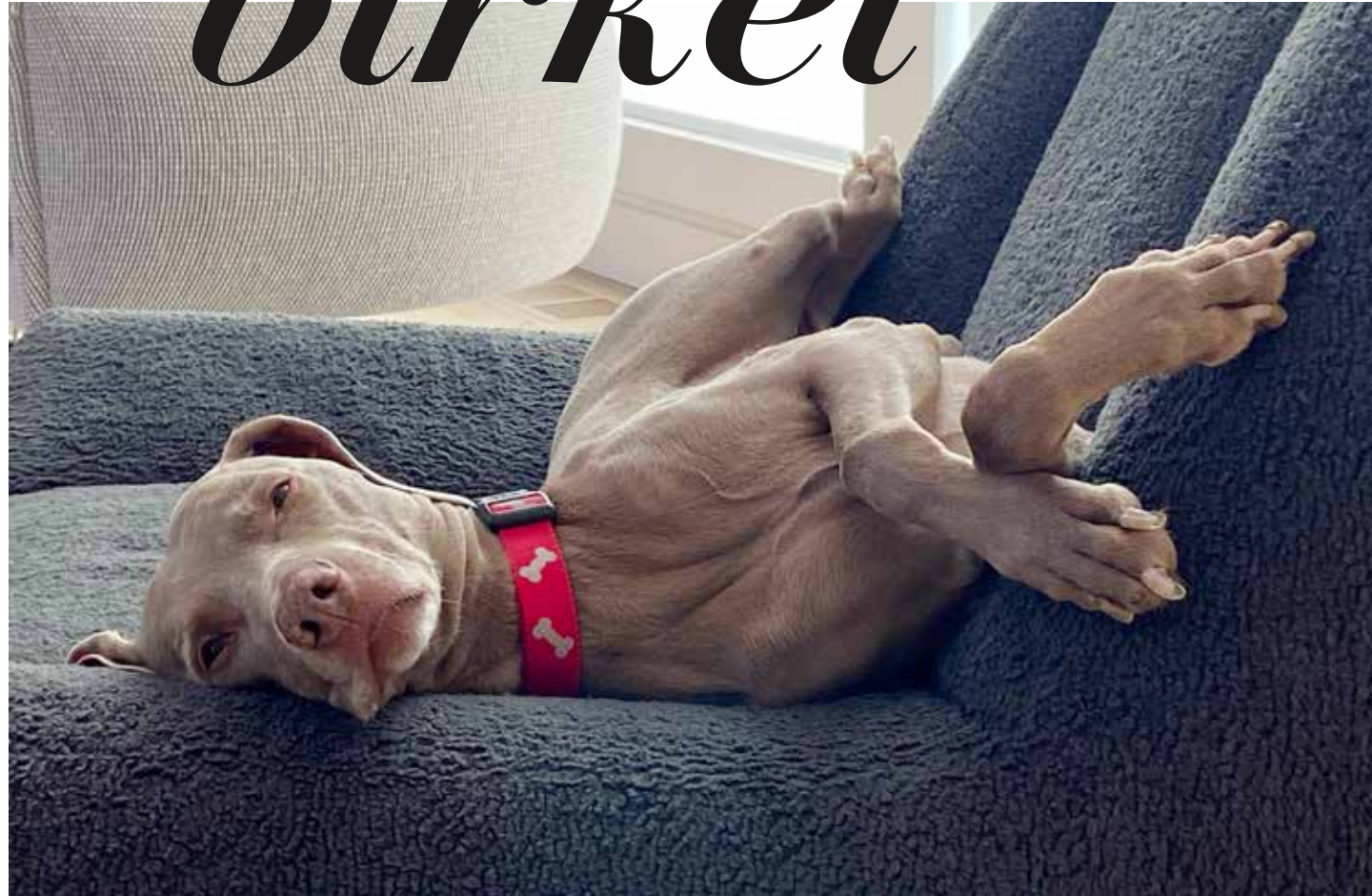
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# chloe birkel

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My name is Chloe, and I am a 10-year-old Weimaraner. Even though I have gotten a bit older over the years, I would still consider myself a young puppy, full of energy! As you can clearly see, I have a beautiful coat of soft gray hair, which gets attention from many humans that want to pet me! I love meeting new people and smelling everything in sight!

When meeting new dogs at the dog park or on walks, I tend to become very shy and a little too overprotective of my owners; however, it is necessary that no one comes between me and my family, especially my grandma and grandpa! Speaking of Grandma and Grandpa, I LOVE going on “vacation,” where we go on a long car ride with them to the “Lake” (Lake of the Ozarks)! On the journey, it’s a tradition that I always get one McDonald’s burger – YUM! When we get to the Lake, I love running around, going on mile-long walks, and chasing squirrels. Since squirrels can climb trees, I have never caught one before; if only I could climb trees, they would have no chance against me! After we finish our walks, I love taking naps or barking at the ducks in the water. However, I can’t chase the ducks, since I am scared of getting in the water – I know that I am a hunting dog, but I dislike getting wet!

While everyone loves my occupancy and treats me like an angel, I tend to become a troublemaker every once in a while (ok, more like once a week); for example, when my owners leave the house, I will jump up on the counter and grab a loaf of hamburger buns, meat, bagels, or anything I can get my paws on. Then, I bring the food to my favorite spot, tear up all of the plastic, and then leave the crumbs of food all over the carpet. When they get back home, they will scold me, so I put my ears back to make it seem that I am sorry. However, what’s stopping me from doing it again – dog food gets boring after a while!

Overall, I love my family so much! I love helping my family by giving kisses to them whenever they get home or need them after a hard day!



Do you have a family pet we could feature? We want to meet them!  
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# CELEBRATING OUR 2022 STUDENTS!

# GRADUATES & PROM

Sponsored this month by the **Janice Freeman Team**

Here's a look at some of our spring graduates and Prom photos. All of us 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. 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.

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



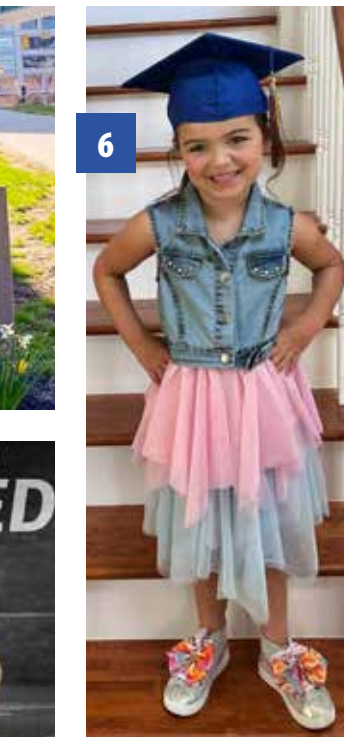
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Sabrina Sanchez of Kehrs Mill Trails with Marquette Prom date, Gavin



Zac Cantor of Dunhill Farm with Marquette Prom date, Lia



Zac Cantor of Dunhill Farm with Marquette Prom entourage



Collin Nowotny of Forest Hills with Marquette Prom date, Dylan



Amy, Zac, and Mark Cantor of Dunhill Farm

- 1. Kirk Ellis**  
Forest Hills  
Westminster Christian Academy  
Attending Indiana University
- 2. Payton Fisher**  
Kehrs Mill Trails  
St. Joseph's Academy  
Grand Canyon University,  
Phoenix, AZ  
NCAA D1 Soccer
- 3. Charlie Harrell**  
Kehrs Mill Estates  
Marquette High School  
Earned the Scholar Award, Missouri Higher Education Bright Flight Scholarship, President's Award for Educational Excellence, Glory of Missouri Award, George Washington Carver Award, Marvelous Mustang Award, National Merit Commended and Perfect ACT Score. Attending Colorado State University to study engineering. Way to go, Charlie!
- 4. Eva Harrell**  
Kehrs Mill Estates  
Earned a Master of Education in Community Engagement from Merrimack College, Boston, MA, while completing a fellowship at the University of Minnesota. Eva will teach English in Spain next year!
- 5. Vivien Harrell**  
Kehrs Mill Estates  
Graduated in three years with honors from the University of Iowa. She received her degree in Speech & Hearing Science and Minored in Spanish. She will be pursuing her Doctorate of Audiology at Vanderbilt University this Fall!
- 6. Fiona Jaye Miller**  
Granddaughter of John and Nancy Miller of Westhampton  
Elegant Day Care Preschool
- 7. Collin Nowotny**  
Forest Hills  
Marquette High School  
Attending Lindenwood University  
NCAA D1 Soccer (Goalie)

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# JOSH CUDNEY

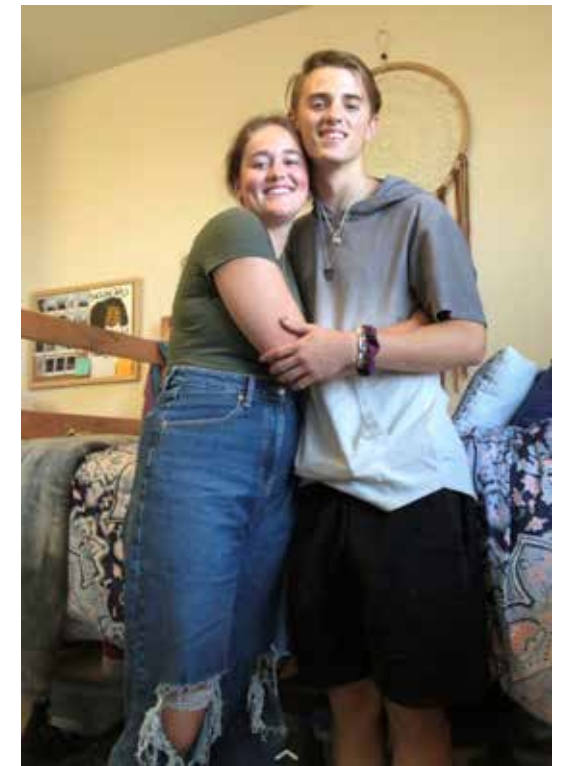
## MARYVILLE UNIVERSITY



Maryville Swim Team (Josh far left)



Move in Day with Girlfriend Caroline



Josh and Caroline

### High School and Graduation Class:

Marquette High School,  
Class of 2021

**College Attending and Current Year:** Maryville University, First Year

**Area of Study/Major:** Computer Science

**Intended Career Path:** Software Engineering or Cyber Security

**Clubs/Organizations:** Maryville University Swim Team



**What factors should students consider in choosing the right college fit for them?** Campus life and size are important, as well as academics. I think a lot of people struggle to find a college that balances their wants and needs for both academics and campus life. I think it's super important to take both sides into account.

**Is there a particular person, moment, class, or club that led you to your intended career path?** Both of my parents are in STEM fields, which definitely pushed me in the direction I am going in now. I think that is really the main reason I have always been into STEM-related activities, and Computer Science is an area I have been particularly interested in.

**What advice do you have for high school students as they prepare for their college selection?** Start looking early. Waiting until the last moment will be incredibly stressful

and also narrows your options. I was super lucky to have two parents who were able to help me through the process and make sure I was applying early and considering all of my options. I would definitely recommend you find someone to help you with the process, whether it be a relative or a family friend, or a counselor.

**Besides going to classes, what important tips, recommendations, and advice for a successful college experience can you share?** Be super social your first semester. You are going to feel like you are being overly social, but it is important. The later you get into college, the harder it will be to meet people, and making connections and friends is just as important as getting good grades.

**What have you done or are you currently doing to attain the best experience to prepare you for life after college?** I am trying to develop good habits, connections, and independence. Those three things are all super important for success outside of college.

**Looking back, would you do anything differently in your efforts toward your college search? If so, what is your reason, and specify what you would do differently?** I wish I would have looked at more options. I am happy with my choice, and I don't think it would have changed if I would have looked at more options. However, I do still wish I would have seen more variety and different types of colleges while searching.



Calling all high school and college students! Do you have a story to tell about your high school experience or college selection/experience? We'd love to hear about it! Email [Ximena.Bolanos@n2pub.com](mailto:Ximena.Bolanos@n2pub.com).

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# College Prep & Search Workshop



Our 2nd College Preparation and Search Workshop was a success! Students and parents gathered at the Clarkson Executive Center to hear from Cindy Zelinsky at Absolute College Consulting. Cindy provided valuable information and guidance covering topics like education, financial planning, saving, college preparation, and search implementation. Cindy Whitaker from Cutter & Company was on-hand to address financial questions. Our attendees stayed after to chat one-to-one with our presenters and left with some valuable information and plans to meet with each of them soon!

"I really enjoyed the workshop and presentations given by both Cindys! They are very knowledgeable in their respective areas and truly are passionate people. I like the small group setting, which provided a personal touch! We look forward to working with Cindy at Absolute College Consulting!" — Bindu Madhavi Kukunuri

"The college workshop was a great opportunity to connect with students and families in an intimate setting. I thoroughly enjoy the chance to guide and assist a student with the stressful and cumbersome college search. It was rewarding to see all who joined us walk away with helpful and valuable insight." — Cindy Zelinsky, Educational College Consultant



Cindy Zelinsky

Please reach out to any of our expert sponsors if you have questions:

**Absolute College Consulting**  
Cindy Zelinsky, BAE, MS  
(636) 346-5313  
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## NEW LIMITS *expand 401(k), IRA opportunities*

You could spend a few decades in retirement. So, to pay for all those years, you'll probably need to take full advantage of your IRA and 401(k). And in 2022, you may have expanded opportunities to do just that.

To begin with, the annual contribution limit for 401(k) plans is now \$20,500 – up \$1,000 from 2021. If you're 50 or older, you can put in an extra \$6,500 for a total of \$27,000.

Also, the income range has increased for making deductible contributions to a traditional IRA. And the income range for making Roth IRA contributions has also increased. You'll want to consult with your tax advisor to determine how these new limits might affect you.

When you're saving for retirement, any new opportunities of whatever size can be valuable. So, review your options to determine how you can help yourself build the resources you'll need to enjoy life as a retiree.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC

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# TIPS FOR MEN

## DURING MEN'S HEALTH MONTH

June is Men's Health Month, a national observance used to raise awareness about health care for men. The focus is to encourage boys, men, and their families to practice and implement healthy living decisions such as exercising and eating healthy.

### TOP TIPS FOR MEN

#### 1. Protect Your Heart

Heart disease is the number one killer of men. Make healthy food choices to build a healthier heart. Fill half of your plate with fruits and vegetables to increase your daily intake.

#### 2. Regular Exercise

Getting just 30 minutes of exercise each day like walking, jogging, running, swimming, and biking can help you live longer and healthier.

#### 3. Preventative Maintenance

Men are less likely to seek healthcare than women. There is a cultural and media-driven expectation for men to be strong like superheroes and rarely show signs of weakness. Let's work together to change this trend by getting regular medical checkups with your doctor. Regular checkups can help catch minor problems before they become more severe.

#### 4. Quitting Time

Quit smoking! Smoking causes cancer, heart disease, stroke, and a greater risk of erectile dysfunction.

#### 5. Mental Health



Life can get tough. Many men struggle with their mental health and the stigma surrounding it. Men are also notorious for not talking about their feelings. It can be challenging to be vulnerable, but talking it through with a mental health professional can help.

Contact Dr. Divya Chauhan, MD, at UHeal Direct Primary Care if you have any questions at **314-208-2535** or visit the website at **www.uhealdpc.com**.



### health & wellness

By Dunhill Farm resident **Dr. Divya Chauhan**, a family medicine board-certified physician at UHeal Direct Primary Care. Sponsored each month by **ApexNetworks Physical Therapy**

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# WHAT IS HOMEOWNERS' INSURANCE AND WHAT DOES IT COVER?

Valuable information from your Clarkson Valley resident insurance agent!

A home is the single biggest investment most individuals will ever make; it is typically the largest asset on the family "balance sheet." Also, the contents of a typical home, in the form of furniture, appliances, clothing, family heirlooms, and other movable personal belongings, represent a substantial additional investment. The unprotected loss (or partial loss) of a home and its contents to theft, fire, windstorm, or some other disaster, could be financially devastating.

Furthermore, everyone faces the risk of personal liability. For example, a visitor to the residence could slip and fall. Such accidents can result in court decisions awarding large sums to the injured party for medical expenses as well as "pain and suffering."



## Coverage Under A Homeowner's Policy

Originally, a standard homeowners policy covered only the risk of fire. Today's homeowners' policies provide protection against a number of the "perils" of modern life in one "package" policy. A typical homeowner's policy can provide insurance protection for the following:

- **Home:** The physical dwelling structure and other structures attached to it.
- **Other structures:** For example, a detached garage, pool house, guesthouse, greenhouse, or tool shed.
- **Personal property:** This covers the contents of the home, such as furniture, appliances, or clothing. Certain types of property may have specific dollar limits.
- **Loss of use or additional living expense:** If a home is damaged by a covered peril, loss-of-use coverage helps meet the costs of hotel bills, apartment, or rental home, eating out, and other living expenses while the home is being repaired. This policy section can also reimburse a homeowner for lost income if a room in the home was rented out. This is sometimes insured on an actual-loss-sustained basis.

- **Personal liability:** Provides protection against legal liability for bodily injury or property damage if a third party is accidentally injured.
- **Medical payments:** Also known as guest-medical payments, this section provides coverage if a third party is accidentally injured and needs medical treatment.

## Policy Exclusions

The standard homeowners' policies specifically exclude a number of perils from coverage. Policy coverage of these excluded perils can generally be added through an endorsement and payment of an additional premium. Typical policy exclusions might include the following:

- **Ordinance or law:** Many homeowners' policies do not cover losses or have limitations due to a law or ordinance of the community in which the home is located. For example, if a home is damaged or destroyed, changes in building codes could result in additional uncovered expenses when the home is repaired or rebuilt. Ordinance or law coverage is included in some package

- policies, often as a percentage of the dwelling coverage (10%, 25%, 50%, etc.). This coverage is required in some states.
- **Earth movement:** Excludes loss caused by events such as earthquake, volcanic eruption, or landslide.
- **Water damage:** Refers to damage from water that backs up from sewers or drains or water seeping through walls. Many policies contain dollar limits for water damage due to such things as a broken pipe.
- **Flood damage:** Refers to damage from rising water, mudslide, or wave action.
- **Mold exclusion:** Due to high claims activity for losses caused by mold, many insurance companies are excluding coverage for mold damage.
- **Other exclusions:** Other specific exclusions include war, nuclear hazard, neglect, and intentional loss.

## Other Homeowners' Insurance Considerations

- **Replacement cost condition:** Dwelling and other structures: If a home is damaged or totally destroyed, a homeowners policy will generally pay (within policy limits) to rebuild or repair on an "actual-cash-value" basis. In simple terms, actual cash value means replacement cost, less a deduction for depreciation or wear and tear. Reimbursement on this basis could leave a homeowner short of the total funds needed to restore the home.

Through an endorsement and payment of an additional premium, reimbursement can be on a "replacement-cost" basis. Replacement cost means, simply, restoring the home to its previous condition, using materials and workmanship of similar quality. In some policies, the availability of this feature requires the homeowner to maintain coverage on the home equal to at least 80% of the cost to rebuild or repair. If insurance coverage were not maintained at the 80% level, any loss would be reimbursed at a lesser amount or on an actual cash value or depreciated basis.

- **Replacement cost:** Personal property (contents): Coverage is normally on an actual cash value basis. For an additional premium, the policy can usually be endorsed to protect covered personal property on a replacement-cost basis (the cost to buy the item new today) without considering depreciation.
- **Inflation guard rider:** The standard policy forms can usually be endorsed to provide for automatic, periodic increases in policy limits. These increases in policy coverage generally apply to both the dwelling and contents and help avoid being underinsured due to inflation. Such an endorsement also helps meet the 80%-of-replacement-cost condition to qualify for replacement cost on the home.

## Understanding Insurance Policies

An insurance policy is a written contract between the insured and the insurance company. The protection provided by the policy typically represents a significant part of an individual's overall risk management program. Thus, it's important for an insured individual to read and understand key policy provisions such as the following.

- **What perils are covered in the policy?** A basic policy may not provide as much protection as is necessary.
- **What perils are not covered?** For an additional premium, perils or situations not covered can often be added to a policy.
- **What are the limits of coverage?** This refers to the maximum dollar amount the insurance company will pay in the event of a covered loss.
- **What are the deductible amounts?** A deductible is a dollar amount or percentage the insured must pay before the insurance company pays its portion of the loss.
- **In the event of a loss, what are the duties of the insured?** A policy will usually list the steps that must be taken in the event of a loss.

## Seek Professional Guidance

Insurance agents and brokers, insurance counselors, and other trained financial consultants can help provide answers to detailed questions about a particular policy. These professionals are also helpful in selecting the right policy and the appropriate amount of coverage.



As always, as a good neighbor, I will be happy to answer any questions. Tania Interian, State Farm Agent: 314-822-5180.

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Hello Clarkson Valley Living Community,

My name is Nicole Graham, and I am a Realtor with RE/MAX Results, GREEN Certified and a member of the Luxury Home Guild. I want to help you by answering any questions you may have about anything real estate related: contractor referrals, designers, furniture, estate sales, financial advice, home warranties, mortgages, trusts, appraisals, and how it all correlates to ensure that your choice of home investments are the right ones for you and your family.

Before we start our journey, you probably would like to know a little bit about me and my family. I am single mother to three beautiful children and have three gorgeous grandchildren. Don't worry, you will get to see their pictures at some point. They are my heart and my joy, so never be shy about asking to see their pictures. This proud momma will happily show them to you.

Why would you want me to be your Realtor Concierge? Actually, I love the stories and the history of the homes and the people that live in them. I strive to find out each home's story and look for the most compelling way to tell it to real buyers. Real buyers want to anticipate viewing the home, the aroma of it, and experiencing it at the home's finest moment. This will create a powerful desire for them to live in it. The result? A sale.

An analyst and a historian at heart, my background is in corporate retail. Math is awesome and is the other component in selling a home. As a music buyer for a retail record chain (remember those?), a merchandising and training manager for companies such as The Limited, Famous Barr, Tommy Hilfiger, and Nygard, I have spent the better part of my life reviewing numbers. In real estate, this is done by reviewing the relevant properties which the buyer's lender's appraiser will most likely be reviewing to help establish an appraised value for your home.

I would never do you the disservice of taking price lightly. Correct pricing is too important. Your home is special and unique. I want to carefully review relevant property sales, evaluate other homes with which your house will be competing, analyze current market statistics, and then come back to you to discuss the recommended marketing price.

My goal is to do the best job for you by using my extensive experience, expertise, and marketing contacts combined with my aggressive marketing will be a powerful combination. Together we can implement a marketing plan designed to market your property effectively and find you A Better Place.

Peace.  
*Nicole*

**Nicole M. Hummel-Graham** • Broker/Salesperson • CDPE, SFR, GREEN

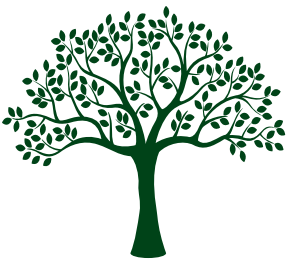
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**Contact Nicole Today!**



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*"Without a doubt, the kitchen is our favorite room in the house. The renovation turned out even more beautiful than we imagined—it's the room we use the most and we absolutely love it!"*

— Ximena Bolaños,  
Kehrs Mill Estates resident



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