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3,000,000 - 4 beds + 4 baths



2,700,000 - 4 beds + 4 baths



3,000,000 - 4 beds + 4 baths



2,000,000 - 4 beds + 4 baths

1617 HARNISS ROAD, FESTUS

1617 HARNISS ROAD, FESTUS

1617 HARNISS ROAD, FESTUS

1617 HARNISS ROAD, FESTUS



LUXURY HOMES (LUX)



NEW CONSTRUCTION (IDX)

Interactive Map



Map showing various neighborhoods including Ashland, Fulton, New Bloomfield, Portland, Harrison, Jefferson City, Chelsea, Swiss, Linn, Westphalia, Meta, St Elizabeth, Verona, Belle, Olivette, and Berie.

SEARCH

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SELECT A PROPERTY TYPE

ALL EITHER

FROM # TO

BEDS BATHS

WATER FRONT

ADDITIONAL

ADVANCED SEARCH SEARCH



THE RICK & TRACY ELLIS
#1 TEAM AT REMIXEDGE



Tracy Ellis

is giving you the **EDGE** you need in Real Estate!

As I sit in my office reflecting on 2015, the snowflakes are gently coming down and the cars are buzzing by. Life is so busy, and it seems like we were always rushing to the next appointment or trying to find the time we need to spend with our family. In 2015, I learned so much about myself, the things that really matter in life, and how I want to be a better me in 2016.

I thought the next step for our business was to add additional agents to grow our team and our client base, but I quickly realized that having a larger team wasn't what I thought it would be. Having more agents meant I wouldn't be dealing directly with our clients as much. The truth is, clients are the joy of real estate and my favorite part of being a Realtor! Most people don't realize how involved we become with our clients. We recognize that buying and selling real estate is the largest investment in most people's lives, and the trust our clients grant us as their Realtors is an incredible responsibility. Unfortunately, there are many times we deal with very sensitive situations like divorce or loss of a loved one. As Realtors, we wouldn't be human if it didn't have an effect on us. Our clients really become a part of our lives, and the relationship doesn't end after everyone's signed on the dotted line.

The life-long connection to our clients is why Rick and I became real estate agents almost 20 years ago. It is such a joy and challenge to help our clients find the best deal or get their home sold, enabling them to move into the home of their dreams. We realize what a sensitive time buying and selling a home is and when you have a question you need it answered quickly. We pride ourselves on being available to our clients by phone or text, anytime!

For this reason, rather than adding more agents to our team, we'll be focusing on adding help behind the scenes to allow Rick and I to work exclusively with our clients. That's our main goal in 2016—to be more involved. I'm looking forward to helping our clients after their closings with advice on decorating and/or updates to their new homes. We're happy to announce we'll have an experienced Realtor handling the paperwork for all of our transactions while supplying our clients with daily feedback and follow-up. In real estate, there's a lot of paperwork, and this change will allow Rick and I to be even more available to our clients.

Last year, I was trying to do it all. I was trying to build a team, do a weekly TV and radio show, complete my quarterly luxury magazine and—oh yeah, help my clients with buying and selling real estate, all while being a wife and mother. I'm a multi-tasker for sure, but nobody can do everything themselves, and do it well. All of our marketing strategies are geared toward bringing attention to my clients and their incredible homes in order to get their properties sold quickly. I now know if I want to continue to have a long term relationship with my clients, whose trust is more important to me than anything, I can't take on everything myself.

Now, I'm in the process of building an amazing team of creative minds to assist The Rick & Tracy Ellis Team in giving our clients the very best of our skills and expertise. We're also going to continue to supply our clients with the best marketing strategies we can. To start, we're launching a new website in March that will be unique and custom

to our brand. We've spent many hours on the design with a goal in mind to create a site that will be a one-stop-shop for buyers relocating to our area. Recently, we've been contacted by international buyers. With our new site, they'll have the luxury of using seven different languages to search for their new homes. The site is user friendly and you'll be able to access all of our listings right on the homepage.

A few of you may have already heard that Asher Benrubi—A.K.A. The Smash—has been added to The Rick & Tracy Ellis Team. Asher is the Director of Communications and Marketing, and he's already busy making daily calls for our team along with marketing, videography, and acting as a regular guest on our weekly radio show.

Our radio show on FM NEWS TALK 97.1 is always changing, and we love our partnership with the station. Although Rick and I have always been regular listeners of 97.1, we do realize that's not the case for everyone. Recently, we were approached by another AM Talk radio station to start a real estate show on Saturday mornings, and I'm excited to announce that now we will have an hourly show on both Saturday and Sunday mornings! We are now able to record our shows in the RE/MAX EDGE office in Chesterfield, have our clients easily come in and be guests on the show, and send it directly to the stations for editing without driving even a mile. This will save us several hours a week and enable us to give our listeners the best content possible. When you're a Realtor, every minute counts, and we're so thankful to have the ability to make this happen.

I love marketing and thoroughly enjoy creating each edition of my magazine. In the beginning, it was just Rick and I spending hours researching and writing articles. Although I'm learning to love to write, I'm a Realtor first and foremost. Writing is a full time job (and I already have several), which is why I'm glad to have Kathryn Schlimpert, who is now the Head Copywriter for my magazine. Kathryn has a B.A. in Creative Writing from Missouri State University and has assisted me for a couple of years now. We make a great team. We've also added an amazing designer, Laura Merchant Design. Laura knows the expectations we have for our properties, marketing, and our magazine. Laura works tirelessly on the design and layout of our magazine to showcase our properties.

Rick and I are so thankful for the incredible year our business had in 2015. As many of you already know, we lost three of our family members to cancer last year. Through it all, we did our best to be there for our clients and still managed to sell almost \$20,000,000 in real estate. We were also proud to be named the #1 Team at RE/MAX EDGE in Chesterfield and to receive the Platinum Club Award from RE/MAX as well as the Diamond Award from SCCAR. 2016 is just getting under way, and we currently have over \$37,000,000 of real estate listed. We've also expanded our brand and partnered with a team at the Lake of the Ozarks and Illinois. Needless to say, 2016 is already shaping up to be an amazing year for The Rick & Tracy Ellis Team! We're so excited to see where this year takes us and to get back to what we love so much about real estate—helping our clients make their dream homes a reality. ∞

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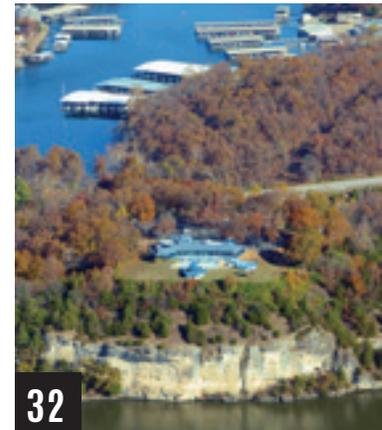
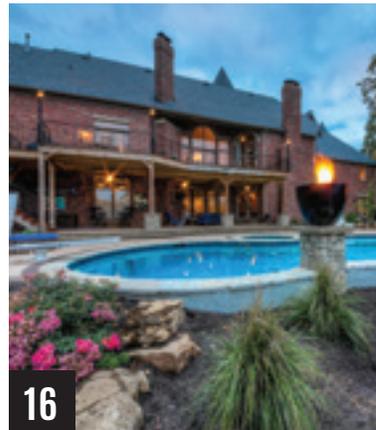
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Buying & Selling

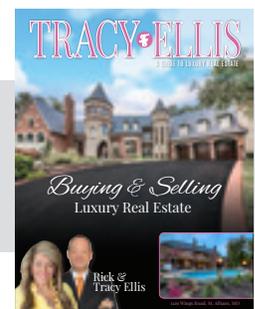
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On the cover:

Photo by Karl Lund
Located in St. Albans, MO



What Are Lenders Looking at *When Approving Your Home Loan*

Buying a home may seem like a daunting and scary thing. It's funny; the minute you mention you are starting to look for a house, every family member, friend or neighbor's dog has some horror story. However... it doesn't have to be that way. One of my biggest priorities is educating buyers on what to expect throughout the process. It is all about expectation and education.

Upon my first visit with a client, one of the first things we discuss is what it takes to get a loan. Getting a loan is based on the 4 C's; 1) Credit 2) Capacity 3) Cash and 4) Collateral. Let's discuss each one in detail.

1. Credit:

This is what I like to call the "first barrier to entry." Credit is a statistical prediction of a borrower's future payment likelihood. If you are paying your bills on time and are not maxed out on your debt, your credit score will be higher. If you have late payments, collections, bankruptcy's, foreclosures or maxed out on your debt, your credit score will be lower. The higher there credit score, the lower risk you are to a bank which usually results in better loan terms for you.

Your credit doesn't have to be perfect to get a home loan. One point *can* make a difference in your approvability. If your lender requires a 620 credit score, 619 will not work. However, if there are some blemishes on your credit, there is no need to worry. We will help you work through them, quickly, so you are able to get approved.

2. Capacity: (Debt to Income):

Banks want to know that a borrower has the "capacity" to pay their bills. They look at it from two ways; A) Housing Ratio B) Total Debt Ratio.

- ☞ **Housing Ratio:** This ratio is your total house payment (principal & interest, real estate taxes, homeowner's insurance and any mortgage insurance) divided by your monthly income. A good rule of thumb is you can afford 25-35% of your monthly pay.
- ☞ **Total Debt Ratio:** This ratio is *all* your debt (new house payment, car payments etc.) divided by your monthly income. You want to keep this ratio at 45% or less, however, there some loan programs that allow a higher number.

3. Cash: (How much money you have between bank accounts and retirement accounts):

We, as lenders, looks at two items in this section; A) Down payment B) Cash reserves.

- ☞ **Down Payment:** Not all loans require a down payment, however, the higher the down payment, the stronger the deal looks.
 - ☞ **Cash Reserves:** The more money that is in your bank after closing usually means there is a smaller chance of you defaulting on the loan. Also, there are many Grant programs available that can help with your down payment, which would keep your money in your bank!
- ## 4. Collateral: (This is referring to the property you are buying.)

When lenders are looking at the properties you are purchasing, they want to make sure it is worth the purchase price. Appraisers will inspect the property and compare it to similar homes in that area (size, square footage, condition etc.). Also, banks need to have something to secure the loan. Even though banks do not like to foreclosure on anyone, if that situation arises, they want to have something to sell to try to recoup their loan.

Once you know what a lender is looking at when you apply for a mortgage, it makes it easier to understand why we ask for certain documentation. At the end of the day, we want you to succeed in homeownership. I love what I do, and I am blessed with the honor of helping my clients achieve that. The more I can educate my clients, the more pleasant the transaction. And finally; if you understand that lenders do not want any more foreclosures, then you will understand why we check and verify the 4 pillars of a loan. ☞



Dennis Tate
Senior Loan Officer



Flat Branch HOME LOANS

Flat Branch Home Loans – NMLS # 224149
16150 Main Circle Dr, Suite 220
Chesterfield, MO 63017 | 314.872.0998
NMLS # 238688 - MO License # 105-MLO



Welcome Asher Benrubi, The New Director of Communications & Marketing for



The Tracy & Rick Ellis Team is extremely excited to welcome Asher Benrubi as the new Director of Communications and Marketing. Perhaps better known as Smash, the radio personality, Asher Benrubi is both a national and local celebrity who just happens to have a great mind for business and marketing.

Over his career in the radio and music business, he's learned what works in advertising from a hands-on perspective, which makes his knowledge invaluable to the team. His jump to real estate may seem like a stretch, but with his level of passion and commitment, along with his willingness to go where life takes him, it's anything but.

At the age of two, Benrubi moved to America from Greece in 1951, where he grew up with his family in Indianapolis, Indiana. He was "bit by the rock bug" in high school, and what do you do when the lightning strikes? You form a band, of course. They called themselves Frenchie and the Oui-Ouis, and he's been in a band ever since, giving himself over to a lifetime of rock 'n' roll.

Benrubi graduated with a degree in political science from Indiana University and only lasted one year teaching at Bloomington North High School before deciding to scratch his musician's itch. He couldn't ignore the incessant pull towards music any longer headed out on tour. Roadmaster was the band, the Midwest their audience.

He was making about 50 bucks a week when a local radio station had him on as a guest DJ on WNAP, and the next Tuesday, they offered him a job. With the promise of extra cash, the door to Smash's first radio gig swung open. Eventually, he found himself in Washington D.C. at DC-101, and his radio career rolls on from there.

From local celebrity guest DJ to MTV video jock, Asher was blessed time and again. In 1987, he lived in New York City during the week working for MTV where he interviewed Guns 'n' Roses in one of the top 40 greatest moments in MTV history, according to Rolling

Stone Magazine. On the weekends, he stayed involved with his band, Smash Band, in D.C.

Locals in St. Louis know him from his time at KSHE 95, "Real Rock Radio." His time with MTV and DC-101 had to come to an end sometime, and St. Louis was lucky enough to be chosen as Smash's next stop. The Smash has since had a successful 30-year career in radio and TV in St. Louis.

So how did he get involved with The Rick & Tracy Ellis Team? In 1993, Asher left KSHE and decided to dip a toe into the real

estate business. He spent a few years with Coldwell Banker Gundaker and after his 30 years in radio, he's decided to spend his next 30 years in the real estate business.

Marketing is such a huge part of real estate. It's imperative that you get yourself out there and make your name known. Rather than call potential clients on their own, Rick and Tracy wondered what it would be like if people answered the phone and heard the Smash on the other line.

"It's cool because I'll call people, and they'll recognize my voice," said Smash. "They'll call my name before I even introduce myself."

Asher will be in charge of telemarketing, but that's just the start. With his experience, he has plans to elevate The Tracy Ellis Show, implement new marketing strategies with video and audio elements, and start a

program called "Cool Smash Cribbs."

The Rick & Tracy Ellis Team plan on selling houses like they've always done but better than ever before. Smash is on their side, and they're equipped with even more new ways to market your home, and sell it fast. With that being said—have no fear. The Smash is still into rock 'n' roll, and you can still see him play with Smash Band St. Louis from time-to-time. For more information on how to get your home on the market and advertised with The Rick & Tracy Ellis Team, contact Asher direct at 636-515-1621 or Rick at 636-699-2197. ∞



3D Photography & Modeling: How it's changing the Real Estate Business

Like many business markets, it's always about the next big thing. Techniques and practices build on top of one another to create not only the newest, but also the best in real estate. One of the newest trends in today's market for advertising homes is the use of online 3-D models, otherwise known as "dollhouse" models. RE/MAX EDGE is on the forefront of using this technology in the St. Louis area.

How does the 3-D model work?

With a special camera, users are able to capture data about every detail of a home, which is then used to create a 3-D model. The camera sits on a tripod and slowly spins while it captures the information needed to create a high-quality model of the space using room dimension, colors, contours of the area, and relationships between objects. When the laser-based camera is finished and the information compiled, you've got a composite 3-D model of each room and each floor of a home, all working together to create an amazing, life-like view of the entire home.

You can post the model online for anyone to use. In "Dollhouse" view, you can see the entire home like you're, quite literally, looking into a dollhouse. By clicking on rooms, traveling from floor to floor, and using your arrow keys to navigate, you can drop yourself right into a home and take your very own walkthrough. Imagine using Google Street View, but instead of traveling down the road, you can walk right through a seller's living room. It's the *coolest* thing.

Why is The Rick & Tracy Ellis Team using the technology?

The Rick & Tracy Ellis Team is using the 3-D models to sell homes quicker and to give buyers a whole new way to look at homes online. Imagine sitting at your computer doing an online walkthrough of a home you'd like to see, but aren't quite sure it's the right fit. Not only do you get to see the house without changing out of your slippers, you can also get a good feel for the layout of the home and actual room size. That's a feature we can offer you.

The ability to use this technology is just one of the reasons RE/MAX EDGE is a step ahead of the rest, and The Rick & Tracy Ellis Team has this technology right at their fingertips. By using it, they're able to market your home in the best way possible, which means selling it faster. This technology is flashy and innovative, and buyers are going to be drawn to it. The Rick & Tracy Ellis team is then able to sell more homes, save time, and be on the forefront of technology in the industry.

What are the benefits for the homeowner?

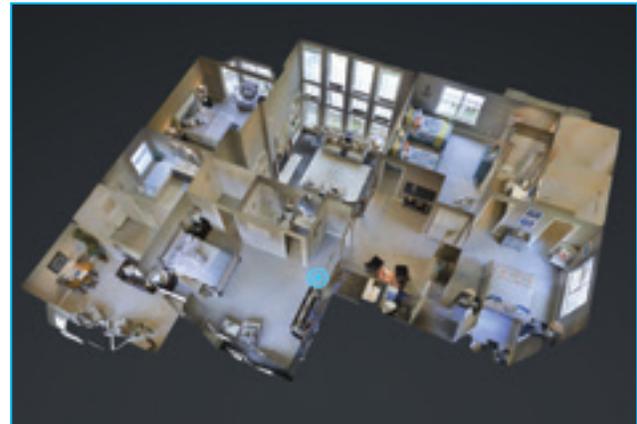
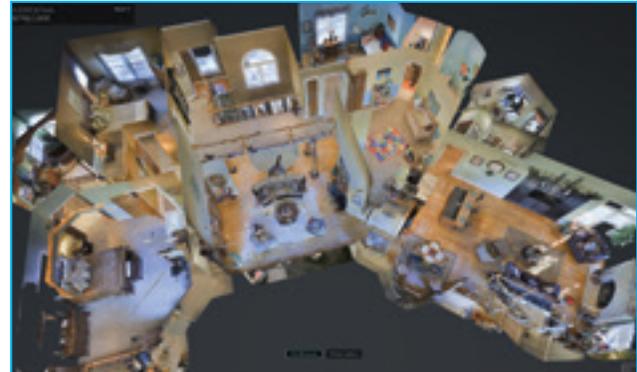
If you've ever sold a home, you know how exhausting it can be to host a showing. It's next to impossible to keep a home on the market

spotless. Most homeowners know about the panic of a last-minute showing and the quick cleaning frenzy that follows. Not only that, but sellers usually leave their homes during a showing, and that can be such an enormous pain.

Online 3-D models have the potential to reduce the number of in-home showings. That means less cleaning, less leaving, and less worry. Since buyers would be able to take a virtual walkthrough of the home that's almost like walking through it in person, they'll be able to rule out more homes without wasting a seller's time. That's a win, win!

What are the benefits for buyers?

Most buyers today shop around online before ever looking at anything in person. By seeing a 3-D model, they'll have a better idea of whether or not the house is a good fit. The Rick & Tracy Ellis Team work with a lot of buyers who are relocating from other states. They also work with many international buyers. By using 3-D modeling, buyers who can't make it to a showing are able to take a virtual walkthrough. Walkthroughs get these particular buyers as close to stepping foot in the house as possible without having to spend a lot of money on travel. In these scenarios, out of town buyers don't have to rely on pictures alone to help them decide if the house is a good fit. For more information about having your home 3-D photographed, contact a member of The Rick & Tracy Ellis Team at 636-299-3702. ∞





The
RICK & TRACY ELLIS
Team



**Coming to You Live from
 RE/MAX Edge Studio**

RE/MAX EDGE has been on the cutting edge of technology in real estate for quite some time, and now Mark Cooper, the agency's broker, has taken that technological prowess to the next level. By adding an on-site recording studio for audio and video, RE/MAX EDGE agents have yet another opportunity to set themselves above their competition.

"I don't believe you're going to find another real estate office that has it's own recording studio," said Mark.

His reason for the addition? To enhance the capabilities agents in his offices, have by enabling them obtain more listings and sell them quicker. By having the newest, most innovative tools for marketing and promotion at their fingertips, RE/MAX EDGE agents have the ability to shorten sales time, reach more potential buyers and sellers, and ultimately, make their jobs a little easier.

EDGE Studios, located in the Chesterfield office at 699 Trade Center Boulevard, is equipped with professional grade microphones, mixing boards, cameras, different background screens—everything a broadcast studio would provide to create quality, high-end content. This technology allows agents to record voiceovers for virtual walk-through, film video blogs, create their own podcasts, or anything else you can create with audio and video equipment, without having to pay a steep rate for studio time.

The in-office studio will also allow agents like Tracy Ellis to save invaluable time. Rather than spending hours traveling downtown, Tracy is now able to walk down the hall and tape her radio show. It saves her hours of time every week to do more business or spend more time with her family.

One of the coolest aspects of new studio involves 3D Imaging. A huge percentage of today's buyers are online, and it's not uncommon for many buyers to find a house they like before ever setting foot into an agency or open house. This technology allows homeowners to put their homes online in a virtual tour that's unlike anything else in the industry. It provides the seller an Open House 24 hrs. a day 7 days a week, without having to straighten up the house for every showing.

Mark takes great pride in providing the latest technology and comforts (like the fountain soda machines in each office) for agents in his offices and their customers. It's all about enhancing the lives of the people he works with, and of course, getting the chance to play with industry-changing gadgets and programs.

"I want to be able to provide services to my agents that enhance their business as well as attract new agents," said Mark. "We're setting the pace for the rest of the market."

Utilizing the latest technology to take the highest quality photos of their listings, and 3D image technology, has created a huge advantage for RE/MAX EDGE agents. The new EDGE Studios has already seen great use and is sure to change the way agents do business throughout the area. Tune into the Tracy Ellis Show on FM NewsTalk 97.1 Sundays at 10AM and on Saturday mornings at 9AM on 1260 AM The Answer. ∞





RICK AND TRACY ELLIS TEAM



2016 CURRENT LISTINGS



To Be Built
Huntleigh, MO
\$2,900,000



1126 Wings Rd
St. Albans, MO
\$2,250,000



3001 Matteson Blvd
O'Fallon, MO 63366
\$1,400,000



1617 Harness Rd.
Festus, MO
\$999,900



Harness Rd. / TBB
Festus, MO 63028
\$999,900



2072 Farris County Rd
Foristell, MO 63348
\$950,000



Harness Rd. / TBB
Festus, MO 63028
\$825,000



160 Killarney Lane
Pacific, MO 63069
\$750,000



TBB Westbrooke, Wakefield
Forest, Wildwood, MO
\$715,900



9130 Rott Rd
Sunset Hills, MO
\$699,900



TBB Parkview II, Wakefield
Forest, Wildwood, MO
\$695,900



TBB Wyndham, Wakefield
Forest, Wildwood, MO
\$685,900



TBB Nantucket, Wakefield
Forest, Wildwood, MO
\$679,900



TBB Waterford, Wakefield
Forest, Wildwood, MO
\$669,900



TBB Nantucket II, Wakefield
Forest, Wildwood, MO
\$649,900



TBB Arlington II, Wakefield
Forest, Wildwood, MO
\$599,900



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Tracy@TracyEllis.com



The Tracy
Ellis Show

FM NEWS TALK

97.1



711 Henry Ave
Ballwin, MO 63011
\$549,900



103 Bogey Estates Dr
St Charles, MO 63303
\$499,900



14032 Woods Mill Cove Dr
Chesterfield, MO 63017
\$399,000



3428 Edgemont St
St. Charles, MO 63301
\$399,000



4495 Lookout Point Dr
Augusta, MO 63332
\$399,000



12040 Conway
St Louis, MO 63131
\$299,000



1405 Gettysburg
St Charles, MO 63303
\$249,000



5502 Norgate Ct
Cottleville, MO 63304
\$234,900



20983 Highlands,
Marthasville, MO 63357
\$229,900



4956 Hurstborough
Hazelwood, MO 63042
\$91,999



1469 Twillman Ave
St Louis, MO 63138
\$74,900



20 Jennycliffe Lane
Chesterfield, MO
\$549,900

COMMERCIAL



Heron Hill, Lake Ozark, MO 65049
\$12,000,000

More information on page 32



Wood River Road, Lake Ozark, MO 65049
\$5,000,000

More information on page 31

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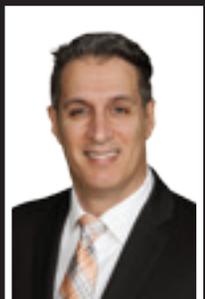
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Cafazza
314.369.8554





Buying & Selling Luxury Real Estate

So many people ask, what is a luxury home? There is no one design, price, style, or size that embodies a luxury home. A luxury home could be similar to our listing at 1126 Wings Rd in St. Albans, a gorgeous home that replicates a castle with four turrets on over six acres overlooking the Missouri River at \$2,250,000, or it could be a more traditional home with custom details on approximately one half-acre with an in-ground pool, like our lovely listing at 103 Bogey Estates for only \$499,900. Although it can be difficult to quantify exactly what luxury means, most buyers know it when they see it.

In recent years, sales of luxury homes have been hitting record numbers across the United States. Prices for luxury real estate have also seen significant increases over the last couple of years. Affluent buyers that can afford high-end homes think differently. They buy for completely different reasons than a typical homebuyer. This is one more reason why “regular” marketing strategies don’t work with affluent buyers.

It sounds obvious, but the typical advertising used to sell an average-priced home will not work when marketing a million dollar home. Some real estate agents keep the actual advertising more or less the same. They simply buy more ads, or buy larger ads, but it’s not that simple. I’ve found you have to find a way to make the property stand out from the rest. This is one of the many reasons I created this magazine in 2013. I’m so proud to say that you can now find, “Tracy Ellis: A Guide to Luxury Real Estate,” in over 100 businesses throughout the St. Charles and St. Louis area.

According to the National Association of Realtors, nine out of ten buyers use the internet at some point when looking for a home. Almost half of buyers found the home they actually purchased online before seeing it in person. This is why we at the Rick & Tracy Ellis Team re-design our website every couple of years to stay on top of the latest technology and marketing trends.

Technology changes so quickly, and you constantly have to stay up-to-date. By the time some things enter our market in the mid-west, they’ve usually been in other markets for a couple of years, and the next new thing is already on its way. That is why Rick and I use companies in Miami, California, and New York for most of our technology needs.

I’ve created a great network with top agents all over the United States. Those agents have found the best in the business to achieve the optimal marketing for their luxury properties. Through their connections, I’m able to offer our clients the latest and greatest with our website and technology. The latest version of www.tracyellis.com will be complete by March 1, 2016 and will offer our clients the ability to search for a home in seven different languages. Clients will also have access to interactive maps, our preferred partners list for everything they could possibly need for their homes, and much, much more.

If you’re in the market for a luxury home, a qualified real estate agent who knows the luxury market may be your best bet for finding properties that are for sale, but aren’t necessarily easy to find. Some high-end properties aren’t listed in the Multiple Listing Service (MLS)



or on search engines. An agent familiar with the luxury market may have inside information about listings before they even hit the market. In order to protect their privacy, many sellers in luxury homes avoid putting information and photos of the property on the internet. To prevent questions from nosy neighbors or passersby, luxury sellers may even decide to not use a sign in the yard. As I'm writing this article, I have three listings that are MLS exempt homes, all of which are over a million dollars.

Another advantage of having an experienced real estate agent who knows the luxury market is that they'll have the knowledge to determine the true market value of your home. In most cases, residential real estate is valued using comparable or similar properties in the area that have recently sold. This can be a challenge when finding the value of a luxury home, since they're usually unique and custom. When you work with real estate agents who know the luxury market, they have been in a lot of incredible properties, and this will make a huge difference in pricing your home.

Due to many factors such as owning a business, other properties, and so on, the loan process can take longer on a luxury home. The amount of time it takes depends a lot on the buyer and whether or not they have their financials and documentation in order. As a courtesy to our sellers, it's very important to me that I have pre-approval or proof of funds before we show one of our luxury listings. We want to make sure they aren't leaving their homes and preparing them for a showing

unnecessarily. Another courtesy to our clients is that Rick or I will be present on all showings. As listing agents, we know the property best, and it's our job to get the property sold!

As with any real estate purchase, it is important to use specialized home inspectors. A luxury home can have amenities that some inspectors may not be familiar with, such as:

- ∞ Pools and spas
- ∞ Fountains, ponds and lakes
- ∞ Automatic screens and awnings
- ∞ Bowling alleys
- ∞ Heated floors and driveways
- ∞ Sophisticated surveillance systems
- ∞ Audio & media rooms
- ∞ Safe rooms
- ∞ Built in aquariums
- ∞ Wine cellars

In most cases, when buying a luxury home, the "return" buyers look for is not financial. It is emotional. Buyers want to feel good about their home. They want to be proud of the place they call home and show it off.

If you're thinking about buying or selling a home, please contact me or an agent on my team. I'd like the opportunity to develop a custom marketing plan to get your home sold for top dollar. Call me direct at 636-299-3702 or visit www.tracyellis.com. ∞



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- ◆ All of our listings are promoted on our weekly radio show on the #1 FM talk station in Missouri.
- ◆ “The Tracy Ellis Show” airs every Sunday at 10 AM on FM NEWS TALK 97.1.
- ◆ Coming in March... The Rick and Tracy Ellis Show will air every Saturday morning at 9 AM on a new Conservative, AM talk station. More information coming soon!
- ◆ We have several websites to generate traffic, including our own page on FM NEWS TALK 97.1.
- ◆ All of our websites are mobile friendly.
- ◆ Publisher and creator of *Tracy Ellis: A Guide To Luxury Real Estate*.
- ◆ You’ll find the magazine in over 100 businesses in St. Louis & St. Charles County.
- ◆ The Rick & Tracy Ellis Team will write a story about your luxury property, not just a paragraph in the MLS.
- ◆ Your home could be featured on the cover, but will definitely be featured in the magazine.
- ◆ We will create targeted buzz with our newest team member, Asher Benrubi, also known as “The Smash.”
- ◆ Plan social/charitable events to target the right audience.
- ◆ Creative direct mail and marketing pieces.
- ◆ On-line video marketing and our latest feature, “Cool Smash Cribs.”
- ◆ We use all forms of social media and promote our listings with paid advertisements that target a specific audience including the latest addition, The Smash Newsletter, which will go out to over 30,000 followers.
- ◆ Networking is very important, and we’re always learning and improving. We work with top real estate agents all over the United States. They’re also guests on our show and in our magazine. The most recent contributor in our magazine is Grant Cardone.

Call the Rick & Tracy Ellis Team at 636-699-2197 or 636-299-3702 to get your property moving at a reduced commission!

Looking to buy? Let us help you find the perfect home! ✍

Do You Need a Realtor When Building?

It's common for buyers to assume it's not necessary to use a realtor when their plan is to build. Time and time again I'll get asked whether or not there's any purpose to using an agent, and my answer is always a big, fat yes! For some reason, buyers are convinced that by visiting a new building site and purposely divulging their lack of affiliation with a realtor that they'll get a better deal, but that couldn't be further from the truth.

Without an agent to represent and keep your best interests in mind, more than likely, you're not going to get much of a deal at all! The base prices of homes in a development are set with commissions included. You will not get a reduction in price or receive more in upgrades. You just lose your advocate that works to get you the best possible price on your new home.

Buyers, please talk to an agent about representation before going into a community. When a new home community utilizes a sales representative, they're there to make a sale for the builder. That means the representative is employed and paid by the builder to get them the highest possible price and upsell as many options as they can. Who's working on your behalf? No one, without Buyer representation from a realtor! On the outside, it may not seem like a big deal, but there are a few things

you should consider. How educated are you about market resale values? Have you weighed your options between new construction and resale before visiting a builder? Do you know what sort of questions to ask to make sure you build the home of your dreams? Unfortunately, representatives are not interested in educating buyers on the market.

Before I became a realtor, my husband and I built our home in a new subdivision. Only after the home was built did the builder tell us we could have had a side entry garage. Our lot was large enough to accommodate one, but since we thought it wasn't possible, we didn't even ask! This is just one real-life example of lost communication between buyers and builders.

As realtors, we're there to ask the questions and to make sure you understand what you're buying before you sign on the dotted line. We've seen so many houses and been through countless deals. Plus, we understand what most buyers look for in a home. We're a wealth of real estate knowledge, and we're more than willing to share. ∞

Mary Kay Schlimpert
636.751.4435



Are You Ready to Buy Your First Home?

Owning your own home is still the American dream! I remember when I was a renter myself and I think there can be something said for doing away with the underlying stress of living on someone else's property, knowing you are at the owner's discretion of being a "good" renter.

I knew that if everything wasn't in the same shape as when I initially signed the agreement, money would be reduced from my security deposit at the end of my lease. When you're a renter, these stresses definitely reinforce the understanding that it's just not YOUR home.

Why not buy your own home? As a first time home buyer, it is a very exciting endeavor and maybe a little scary. As with many firsts in your life, it's good to have a coach. There are things you should know and things you can do, to take the "scary" out of the equation. Let's look at a few good reasons to entertain purchasing your first home.

Buy vs. Rent—Maybe you've heard this already, but financially there are at least 3 reasons why owning a home is a better idea than renting. First, your monthly mortgage payment will generally be less expensive than your current rental payment. Secondly, you will regain some of your mortgage payment back at tax time every year because some of your payment is tax deductible. Third, is growing Equity. Equity is the market value of your home, minus the amount that you owe for it. As you continue paying your monthly mortgage payments, you are paying down the amount you owe, hence gaining more equity. This is a hidden piggy bank while you enjoy your own home.

Beyond financial, how about the peace of mind knowing that if your dog scratches the floor, no one will charge you for it at the end of the year...priceless! Live in the colors you want and landscape your home in elegance. Welcome yourself home with the push of a button as your garage door opens in front of you. It's yours. This IS the American dream.

Where to Start—Very simply, just visit your trusted mortgage professional or talk to your Realtor today. Realtors know dependable mortgage professionals that complete home purchases every day. They are your one stop shop. Your mortgage professional will give you an approved dollar amount and your Realtor will need this information when they put an offer toward your dream home.

Find a Good Buyer's Agent—Your buyer's agent is your advocate. Get in touch with a Realtor like myself who has successfully worked with many first time buyers. I will guide you through the buying process so you know what to expect. I know what is needed to keep the anxiety level down while you successfully complete your purchase. You don't pay a commission fee to your Buyer agent, so how about some free help from a professional that does this all the time and makes this experience as fun as it should be?

Bottom Line—If you plan on buying a home and can make a long-term commitment of ownership, the potential to grow the equity in your home and turn a profit when you sell is immense. One might argue that the money renters are saving on home maintenance can go into investments, but the truth is, that is rarely the case. More than likely this money is spent in other ways of convenience. Meanwhile and without decision, owners are coming home to a growing investment each day. ∞

Questions and help?
Vince Cafazza is happy to serve you
at 314-369-8554.





The Castle in the Bluffs of St. Albans

Located behind the private gates of The Bluffs of St. Albans, 1126 Wings Road is an incredible, one-of-a-kind luxury home that's new, improved, and back on the market. The St. Albans community is both beautiful and exclusive. With a small town area, country club, a beautiful lake for fishing and relaxation, and two golf courses, both of which are ranked in the top 10 in Missouri, this quaint and historical part of Missouri gives residents a chance to experience a simpler, laid-back lifestyle. The home offers almost 9,000 total square feet including five bedrooms, seven bathrooms, a gorgeous hearth room, and luxury features that make this property a homeowner's dream.

Custom designed by St. Albans Construction, the master bedroom suite is stunning. It has an unbelievable fireplace, an enormous walk-in closet, and a master bath complete with a two-story shower, located within one of the home's stunning turret towers, with a waterfall and ample seating. Other custom luxury additions include a temperature controlled wine cellar in the finished lower level walkout. The lower level also includes a huge kitchen

and bar area, family room, exercise room, office, and a bedroom with a full bath and an additional half bath.

The location of this home offers views that simply cannot be described. Every window in the home gives you an incredible view overlooking the gorgeous trees of the bluffs. From the deck, you can relax and enjoy the beautiful smell of nature right outside your door. It's a bird's-eye-view you just have to see to believe. There's nothing quite like sitting in the study located at the top of the two-story turret. Up there, you're surrounded by beautiful windows that allow you to stretch your vision across the sky and over the trees, leading you right to the most breathtaking view of the Missouri River.

Currently listed at \$2,250,000, the current owners of Wings Road have made significant improvements all over the home and the grounds. Starting outside, they've replaced the front yard landscaping and added landscaping to the back, installed LED landscape and hardscape lighting, built a retaining wall, added a fence and a new deck, patio pavers, fire bowls and a fire pit, an underground pet fence, the entire exterior has been repainted, and the roof completely replaced. The best



1126 Wings Road
Listed at \$2,250,000



of all? This property now includes a Gunite pool and hot tub with an unbelievable view of the surrounding trees.

Around the home, they've installed a new alarm system with replacement keypads and wireless. In the attic, new insulation has been installed with pest repellent, along with termite biting plugs around the perimeter. The hardwood floors have been sanded, re-stained, and re-finished throughout the entire home, and the carpet has been replaced in all of the upstairs as well as the master bedroom. An audio system has been installed, and all lighting has been exchanged for Leviton dimmer rocker switches.

In the kitchen, the microwave, dishwasher, icemaker, and wine fridge have all been replaced. There's also a new pantry. The homeowners have gone above and beyond to update Wings Road to the fullest. From water system and plumbing repairs, sealing floors, servicing the heating and cooling units to painting the entire upstairs and installing new window seats, there has been a lot of time, hard work, and love poured into this incredible home. For showings or more information about 1126 Wings Road, contact Tracy Ellis. ∞





Staged to SOLD!

Want to get your home sold fast and for the highest possible price? You are much more likely to achieve this goal if you begin the process with home staging. In today's real estate market, sellers need every tool available to make their properties stand out from other listings in the marketplace. Home staging isn't just about furniture and it's definitely not interior design. Staging is the art of merchandising the property to appeal to the widest range of buyers. Sellers must realize that the way they live in their home and the way they sell their home are two entirely different situations. When the home is on the market its show time for the entire family and it won't necessarily be comfortable. It is truly life on stage.

Buyers want a home that is move-in ready. Before putting a property on the market a seller should tackle the Three Cs — clutter, color and clean. De-cluttering involves packing up collections, personal photos and memorabilia, religious artifacts, clearing the kid's artwork off the fridge, clearing out drawers and closets, and paring down furniture. Any dated wallpaper, window treatments and paint colors should be neutralized and the property must be meticulously clean. The objective of home staging is to present the home in the best possible light. Home staging creates a setting that inspires potential buyers to visualize residing in the space. Home staging will enhance key architectural features of your home and minimize any perceived flaws.

Enhance IT! will assess the property with a critical eye with the goal toward making the property stand out from the crowd. Statistics show that staged homes sell up to three times faster than un-staged properties. Staging isn't just about the inside of the home. It begins at the curb with the mailbox, landscaping, front door and entry mat and continues through the garage, basement and out to the back deck. It takes time to get the home prepared for market, but it is time well



spent and the home stager can alleviate much of the stress involved in the process. One of the key reasons for staging an occupied or vacant property is to get the very best photos for marketing purposes. Recent statistics show that up to 92 percent of prospective buyers search for a property online before contacting a Realtor. If the pictures don't look fabulous, the buyer moves on to the next property. When selecting a home stager, be sure to get all of the facts and figures up front. Prices and services vary. Be sure your stager is insured and visit various websites to check out the company's merchandising style. You only have one chance to make a first impression, make it a great one with home staging from INhance IT! The cost of home staging is always less than the cost of your first price reduction. ∞



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Health & Wellness with Dr. Eric Nepute

Health and wellness. What does that phrase mean to you? We see it splashed across newspapers, magazines, and all over TV commercials. Restaurants and gyms across America cater to a variety of wellness paths from raw food and gluten free diets to extreme CrossFit and more laid back yoga and meditation style workouts. It's a hot topic, that's for sure, but for Dr. Eric Nepute, health and wellness is much more than trends and fads in the media—it's a calling and a way of life.

Dr. Nepute describes himself as a motivator, author, international speaker, as well as a husband and a father, but he believes most of all that he's a teacher.

"I'm a lot of things, but I'm very humbled in who I am and what I do," said Nepute.

See, in Latin, doctor translates to teacher or educator, and it's Dr. Nepute's life mission to use his God-given talents at communication and healthcare to share his natural approach to wellness with his patients.

After a football accident in College, Dr. Nepute was unable to move the entire right side of his body. Doctors said he may never walk on his own again, let alone play sports. As a young student accepted to Northwestern University's medical school and dreams of becoming an orthopedic surgeon, Dr. Nepute's life took a drastic turn.

Luckily, Dr. Mark Wade, a local chiropractor in his small hometown in Illinois, was able to give Dr. Nepute his life back within a few short weeks. During his time with Dr. Wade, he saw miracle after miracle performed in the office, and from then on, his path was set.

He attended Logan College of Chiropractic and has since helped countless people find the imbalances in their bodies to help relieve and prevent pain, manage stress, and cure disease. He believes the natural approach is the normal approach. Of course, medicine has its place in

the world, but the body really needs no interference. With meditation, a positive attitude, a nutritious diet, and chiropractic adjustments to help balance the brain and neural immune system, anyone can live a happy, healthy, and productive life.

His education in sports medicine, nutrition, internal health, and anti-aging enables him to help people of all ages. Nepute Wellness Center, located in St. Louis, Missouri, is a true family practice dedicated to managing the underlying cause of disease—stress. The team at Nepute Health and Wellness strives to help each one of their patients live the most abundant life possible.

2016 holds big progress for Nepute Wellness Center. Their current office in St. Louis has a new brain center to help patients manage their neurological stress through balancing brain waves. This state of the art, cutting edge treatment facility will help manage stress and reprogram the brain for addiction, chronic pain, insomnia, depression, anxiety, ADHD, and much more. It's the only treatment center of its kind in the entire Midwest. Dr. Nepute will also be opening new offices in Weldon Springs and Creve Coeur, Missouri.

His passion for healing and helping the body to tap into its own natural ability to heal is inspiring. He's already helped so many lives with his practice, including members of the Rick & Tracy Ellis Team. If you're interested in a natural approach to wellness, visit neputewellnesscenter.com for more information about Dr. Eric Nepute or the Nepute Wellness Center, and be sure to tune into *Wellness Matters* every Sunday at 3:00 pm on FM NewsTalk 97.1. ∞





5 Things to Decide Today if You Plan to Buy a Home in 2016

Maybe you're a fan of New Year's Resolutions or maybe you write out your goals regularly throughout the year. Either way, if buying your next home is on that list here are five things you can do starting right now that will help make that goal a reality before the end of 2016.

Know Why You Want to Move: There are no wrong reasons, and no matter why you're moving we're here to help. But experts say that the best way to avoid "buyer's remorse" and to ease the decision making process is to be clear on your desires and motivations, and that certainly applies to shopping for your next home.

Know What You Won't Agree To: Establishing your "non-negotiables" before you apply for a loan or shop for a home can save you a lot of deliberation later. You might list the minimum or maximum size of the yard, or number of bedrooms. You might have already set your upper end budget number for monthly payments, or for the purchase price of your new home. Knowing what you can't live without and what you won't live with will help you ask the right qualifying questions to spend time only on worthwhile possibilities.

Know the Neighborhoods You're Interested In: If you know the city well you may already have a list of areas where you want to live. If you're moving to a new city, or haven't explored outside of your own neighborhood, then make a list of the characteristics that are important to you. Maybe you want a multi-cultural neighborhood with community playgrounds. Or maybe your priority is on its walkability or proximity to shopping. If you have school-aged children then availability of quality education and activities will likely be important. Whatever your priorities are, list them now to refine your search for your dream home.

Know When You Want to Move Having a deadline increases the chances of making any dream a reality, but that's not the only reason to establish an ideal time for your move. There are lots of other factors such as weather, seasonal real estate pricing trends, school semesters, job demands, and so on that can influence your ideal window of time for a move.

Know What the Roadblocks Might Be Every goal will face challenges, but they don't have to stop you if you're prepared. If you're planning on downsizing you can start clearing out the stuff you wouldn't choose to take with you. If you're considering a move that will take you further from your work you might start planting seeds for the possibility of working remotely at least part of the time. If you know your credit needs some attention before you apply then now is the right time to

connect with one of our Certified Loan Officers – we can give you a proactive plan to get you in the best position possible by the time you're ready to apply.

Finally, don't wait to start conversations with the people you'll rely on to help. For instance, if you wait until you're ready to apply for a loan before you sit down with one of our Loan Officers you might miss out on opportunities to improve your credit, get a better rate, qualify for one of the many special financing programs available, or just get that loan finalized in time to close on your dream home when you want to. Of course we're here to finance homes, but our role is much larger than just finding money for you. We can help you strategize your application process and prepare the materials you'll need to apply long before you're ready to buy a home.

We're here if you need to close on your dream home fast (we are, after all, the "home of the 8 Day Close") and we can help you get the right mortgage for you even when your credit isn't great. ∞

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Grant Cardone

On Multi-Family Real Estate

If you haven't yet heard the name of Grant Cardone he takes the responsibility, because he lives with the duty of letting the world know his name and his mission. He is a New York Times best-selling author, international speaker, and considered the top sales training and social media expert in the world today. He wants to reach out to and help all 7 billion people on this planet.

Grant goes by the mantra, "Success is your duty, obligation, and responsibility" and believes that people need to rise above outdated, unworkable middle-class myths perpetuated by society in order to achieve true freedom for themselves and their families. Grant has helped Fortune 500 companies such as Google, GM, and Morgan Stanley, but he came from modest beginnings. Born and raised in Lake Charles, Louisiana, Grant lost his dad at a young age. His mother had to keep finances tight in order to provide for Grant and his siblings.

After graduating from McNeese State with a BA in accounting, Grant had very few connections and half-heartedly went into sales. It wasn't until the age of 25 when he made a commitment to becoming a professional in sales that things began to turn for the better.

After becoming successful, Grant kept the pedal to the metal and became a highly sought after international speaker and began to regularly appear on Fox News, CNBC, MSNBC, Entrepreneur.com, and the Huffington Post. He also authored not one—but five—revolutionary sales and entrepreneur books, including New York Times bestseller *If You're Not First, You're Last*.

He also developed the first online training platforms of their type, Cardone University and Cardone On-Demand. Never before had

there been such a revolutionary product for training available to the automotive and sales industry. With over 12-million user logins, this on-demand virtual training program gives access to salespeople on any phone, tablet, or computer.

Today his straight-shooting viewpoints on leadership, the economy, small business, retail sales, employment, and headlines have kept him relevant to entrepreneurs and Millennials. As Grant says, obscurity is your—and his—biggest problem, which is why he wants to reach 7 billion people. You can't do business with someone if they don't know who you are!

In addition to his sales training platform, Grant has extensive real estate holdings. I had the privilege to talk to him about his thoughts on real estate recently, a topic he is more than familiar with.

Grant relocated from southern California to Miami a few years ago and now hopes that he can invest a billion into the state of Florida before the close of the decade. He said that there are many reasons to keep buying properties in Florida because it is a great place when it comes to investing in real estate. Grant lives in the beautiful Regalia, a contemporary luxury residential condominium oceanfront masterpiece featuring characteristics that have never been constructed before in any Miami skyscraper.

Grant only deals in multi-family units, and when asked explained, "I have been buying apartment properties for almost 25 years. By selecting the right properties in the right locations and then being very smart in how I manage the properties, they produce a number of benefits unmatched by other investments."

While luxury real estate has great benefits, Grant prefers multi-family for protecting and growing his wealth. He wanted to share with my readers his 9 reasons to invest in income producing real estate:

#1 Dependable Income Stream

One of the biggest benefits to income producing Real Estate Investments is that the assets are generally secured by nine to fourteen-month leases. This provides a regular and dependable income stream that should produce positive cash flow higher than typical stock dividend yields.

#2 Multiply Asset Value through Leverage

Another important characteristic of commercial real estate investing is the ability to place debt on the asset which is several times the original equity. This allows you to buy more assets with less money and significantly multiply asset value—\$100,000 can buy \$300-\$400k in property.

#3 Multiply Cash Flow with Low-Cost Debt

Placing “positive leverage” on an asset, allows for investors to effectively increase positive cash flow from operations by borrowing money at a lower cost than the property pays out. For example, if a property generates a 6% cash-on-cash return were to have debt placed on it at 4%, the investors would be paid 6% on the equity portion and approximately 2% on the money borrowed, thereby leveraging debt.

#4 Debt Reduced by Property Income

The debt on the property will be reduced by the income of the property’s net operating income, NOI. NOI is figured by the gross income less all expenses before debt. The NOI will sufficiently fund the debt payments thereby reducing the debt balance and creating equity.

#5 Inflation Hedge

Real estate investments have historically shown the highest correlation to inflation when compared to other asset classes such as the S&P 500, 10-year treasuries, and corporate bonds. As countries around the world continue to print money to spur economic growth, it is important to recognize the benefits of owning income producing real estate as a hedge against inflation. Generally speaking, when inflation occurs, the price of real estate, particularly multi-tenant assets will also rise.

#6 Physical Asset

Income producing real estate is one of the few investment classes that as a hard asset has meaningful value. The property’s land has value, as does the structure itself and the income it produces has value to future investors. Income producing real estate investments do not have red and green days as does the stock market.

#7 Tax Benefits

The US Tax code benefits real estate owners in a number of ways including no limit mortgage interest deductions and depreciation accelerations that can shield a portion of the positive cash flow generated and paid out to investors. At the time of sale, IRS allows investors a 1031 provision, allowing investors to exchange into a like kind instrument and defer all taxable gains into the future.

#8 Pride of Ownership

The right property in the right location with right tenants and right ownership mindset can produce a tremendous pride of ownership factor that is highest among all asset classes.

#9 Appreciation of Asset Value

Income producing Real Estate investments have historically provided excellent appreciation in value that meets and exceeds other investment types. Properties historically increase in value as the net operating income of the property improves through rent increases and more effective management of the asset.



Grant emphasized that while no one can ensure the future of rents or income properties’ values this asset class seems positioned to continue to benefit from a number of other social economic issues. ∞



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“The 2016 housing market is forecasted to be mainly a seller’s market, filled with increasing home prices, relatively low inventory and fierce competition between buyers,” says Jonathan Smoke, chief economist for *realtor.com*. “Buyers looking to close this year need to keep an open mind and be prepared to move quickly when they find a home that meets their needs. For sellers, it’s about understanding the ins and outs of their local market so they can optimize the price of their home and close quickly.”

Closing quickly while navigating new and more stringent legal/legislative guidelines also requires the assistance of a professional, state-of-the-art team, which Integrity is proud to be a part of with the Ellis Team.

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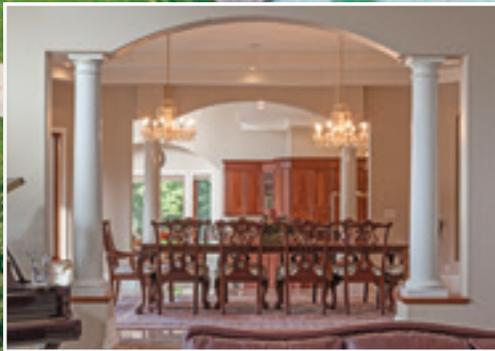


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Financial Update

With Thomas F. Helbig

In Financial Markets: Equities (stocks) appear to be headed for another rough year as Oil and China weigh on investor's minds. Last year, many of the major asset classes (commodities, internationals, emerging markets) entered what economists call a "cyclical" bear market and after three consecutive down weeks to begin 2016, it appears US Equities have as well. No one knows if this is a "normal" market correction, or the onset of a panic fueled crash. But we believe, given all pertinent factors, there is too much risk in stocks and propose alternate investment options.

With all of the uncertainty and volatility in today's financial markets, we believe now is the best time to review your investment plan. Are your investments subject to major market downturns? What do you own? How protected are you? Are you working with a buy and hold investment firm? These are just some of the important questions you should be asking yourself today. Answer these questions, and if you're not comfortable with the answers, seek a second opinion. Just don't ask the guy who gave you the first opinion. ∞



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LARGE LAND PARCEL IN LAKE OF THE OZARKS

This commercial property is located just off Highway 54 in the Lake of the Ozarks on Wood River Road. Perched high above the surrounding area and the Osage River, this property is approximately 34.25 acres. It's close to Menards, CVS Pharmacy, Kohl's, and much more. A majority of this large land parcel is level and non-wooded, making it the perfect space for a theater or other entertainment developments.

With excellent highway visibility and an amazing view of the Bagnell Dam, this parcel is listed at \$5,000,000.



If you are interested in this commercial property, call Dennis & Raquel (573-434-1721) or Rick & Tracy Ellis (636-299-3702)

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33 Vista Court, Porto Cima
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If you are interested in residential property in Lake of the Ozarks, please contact us at PremierLakeProperties.com



HERON HILL

AT THE LAKE

Every Missourian knows you don't have to travel far to experience the fun and relaxation of Missouri's finest lake resort destination. It's no secret that the Lake of the Ozarks is home to some of the best shopping, boating, golfing, fishing, and hiking around. With the area's incredible properties and awe-inspiring setting, it's no wonder so many families make it a priority to have fun on the lake. It's the perfect place to relax and unwind.

Missourians are lucky to be close to this lively travel destination, but the pull of Lake of the Ozark extends far beyond the Missouri Border. People travel to the lake from all of the eight states bordering Missouri, and many lake goers come from as far as the beautiful west coast (a vacation destination all its own) to enjoy the luxury the Lake of the Ozarks has to offer.

From extravagant resorts and condos to simple bed and breakfasts, the Lake of the Ozarks has something for every budget—just one more reason why the lake is one perfect vacation spot. The Lake Area's appeal to vacationers goes beyond fun on the water. Ha Ha Tonka State Park, Ozark Distillery, Bridal Cave, and the Osage Beach Premium Outlets are just a few of the many activities vacationers can enjoy off the lake, along with spas, tours, movies, and concerts all over the area.

Joseph H. Boer made use of the Lake of the Ozarks' beauty and rep-

utation when he opened his restaurant, Blue Heron Restaurant, atop of Heron Hill in the Ozarks over 30 years ago. The Blue Heron Restaurant opened on July 4th, 1984 and has since had a casual, romantic atmosphere, perfect for relaxing and drinking the most delicious wines during a night of fine dining. Joseph's restaurant has brought people together around the table to enjoy his delicious and unique entrees for decades.

During his childhood, Joseph's father had always wanted to own a restaurant. Unfortunately, the Second World War prevented this dream from becoming reality for his father, but Joseph adopted his father's dream and made it his own. He was trained in the culinary arts in Holland at the age of 16 and eventually became a Sous Chef at the Belgium Embassy in Den Haag. Later, he served in the Dutch Army and qualified to receive an invitation to the United States as a displaced person during WWII.

On Christmas Day in 1956, Joseph H. Boer arrived in America and would become a United States citizen in 1961. He moved from Colorado to Kansas City (with the help of a generous tip from a customer) where he worked at various restaurants and served two years in the United States Army. His experience enabled him to move to the Lake of the Ozarks where he opened his first restaurant, The Top Deck at Mai Tai.

From his first restaurant, Joseph owned and operated several restaurants in the Ozarks, and even one in Jefferson City, until the land for the



Concept Art

“The possibilities here are endless.”



Concept Art

Blue Heron Restaurant became available in 1984. The setting was just right, the views stunning—everything Joseph needed to create a unique and elegant restaurant, perfect for romantic evenings and special occasions. For the last 31 years, visitors and locals have been able to enjoy his signature dish, the Batter Fried Lobster Tail, and his award winning selection of wines. Now, the time has come for Joseph to sell Heron Hill and travel the world with his wife, Mary Christine.

Heron Hill is a 14-acre estate and is one of the highest points above the beautiful Lake of the Ozarks. With approximately 875 ft. of waterfrontage, this property is one of the best of the Ozarks. Located in the Four Seasons area, this property is seconds away from Horseshoe Bend and Bagnell Dam Boulevard. Offering a jaw-dropping, unobstructed eight-mile view of Lake Ozark, the Osage River, and Bagnell Dam, Heron Hill is listed at \$12,000,000 as a commercial property. The list price includes the value for the land only as the Blue Heron Restaurant business is not for sale. The restaurant name will leave with its creator, Joseph H. Boer. Until Heron Hill has been sold, you'll still be able to enjoy a fine dining experience with Joseph and Mary at the Blue Heron.

Joseph lived through the German occupation of his childhood home where they took everything of value from him and his family. Today, he's created a life worth valuing beyond the monetary. He always has

stories to share, advice to give, and lessons to teach. We're sure he'll continue to spread his wisdom as he enjoys some leisure time reading, listening to music, and tasting all of the fine wines he can get his hands on. The Blue Heron Restaurant was his dream, and it has been one of the Lake Area's most premier treasures for the past 30 years. Now that Heron Hill is for sale, anyone has the opportunity fulfill their business dreams on this prestigious property.

Heron Hill has so much to offer and is one of the most sought-after in the Lake of the Ozarks. With the waterfrontage and incredible acreage, this area would be perfect for a luxury apartment building, complete with a pool and a shopping community. Though it would be the perfect place to create a luxury community where families can come to vacation and enjoy the lake, nothing with this property is set in stone. Imagine a multi-story luxury hotel where every room would have an incredible view of either Lake Ozark or the majestic Osage River. The possibilities here are endless.

For more information on the Heron Hill listing, contact Rick or Tracy Ellis at 636-299-3702 or visit www.heronhillatthelake.com.

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Local Firefighter, *Pat Byrne*



There are many of us who dreamt of becoming a first responder when we were younger. Shiny red trucks and badges, lights, horns, excitement, but only a brave few answer the call. Pat Byrne, a local firefighter, has gone above and beyond to protect our families as well as the brave men and women he works with.

“I think you’re born to be a good firefighter. You can’t just decide you are one,” said Pat. “It’s in your blood.”

From their very first day in the academy, firefighters are taught how to manage their level of fear. Their training and sheer willpower to prevent loss of life at all costs is what helps them through the tough spots, but what happens when relying on training alone isn’t enough?

There are charities involved with helping family members after a loved one has died on the job, but when it comes to helping first responders who are injured, facing illness, or suffering from traumatic events, there is a great lack in resources those individuals can use to find help. Many times, first responders face disasters that insurance companies and their departments just can’t cover.

Pat Byrne noticed this lack, and because of his insight, the charity Responder’s Rescue was formed. Their goal is to raise money to help first responders who are in need, both financially and emotionally.

“There are so many people out there that need some sort of help,” said Pat.

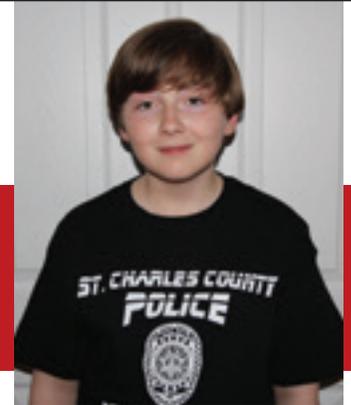
Each year, Responder Rescue puts on events, such as the King’s Ball, to raise money and awareness for the cause. On top of Responder Rescue, another program called HERO: Helping Emergency Responders Overcome has been implemented to provide further assistance to first responders. To provide private counseling and peer-to-peer help, SSM and Walter’s Walk has teamed up with Responder Rescue, which helps first responders feel comfortable enough to receive the help they need and deserve, without the fear of compromising their jobs.

We see first responders as everyday heroes, but unlike Superman, they aren’t bulletproof. By helping charities like Responder Rescue and HERO, we’re able to give back and help those who are always there to help us.

Pat Byrne has been a firefighter in North St. Louis County for almost 30 years. Currently, he is stationed where St. Louis City meets St. Louis County at Broadway and Bellefontaine Road. We at the Rick & Tracy Ellis team want to thank and acknowledge Pat for his life-long dedication to service and for his noble work with Responder Rescue.

For more information about events, how to get involved, or how to receive help from Responder Rescue, please visit www.responderrescue.com. ∞

Drake’s Kids Cove What to look for in kids rooms in 2016!



1. In the past, I’ve always thought about what color to paint my bedroom walls. Now, the hot trend is to paint or wallpaper *the ceiling*. It’s actually a pretty cool idea, some are using bold stripes and others a night sky.

2. If your bedroom doesn’t have a lot of space, custom bunk beds are taking things to another level. You can do some pretty amazing things when you add a staircase built along the wall that leads you up to your bed or reading nook. All areas of the staircase are perfect for pull out drawers or books. Below your bed is the perfect place for a wall of storage bins or a bookcase with a wraparound desk. I can’t believe all the areas that can be created for storage. Who needs a dresser!

3. They say the most popular color in kids’ rooms will be gray this year. Don’t tell my Mom this, though. I’m trying to talk her into letting me paint my walls black and gold for Mizzou! If you want to go with the trends, they suggest adding pops of colors like yellow, pink, or tangerine with walls painted gray. Of course that zig zag pattern is still popular, just not in my room!

4. One thing that is out for sure is having a room where everything matches. Mix it up with multiple colors and wallpaper! When adding wallpaper, don’t go overboard and put it on every wall. It’s best to focus on an accent wall only. Whatever you do, don’t use that frilly or whimsical wall paper. Contemporary patterns are most popular. The wallpaper should be something that doesn’t scream that it’s a kid’s room and should be something that can grow with the child—unless your name is Drake. I’ll take a black and gold Mizzou room. I never was much of a follower! ∞





Popular Trends You May See in 2016

Another new year means another year of updates in the world of home décor and design. It's always exciting to see what trends are going to be big as each year rolls around, and 2016 is no different. Some of the start of the year's hottest must-haves blow up as the year goes on, and some sort of fizzle out. There are plenty of trends already generating a lot of buzz in 2016, but here are a few we hope will stick around for years to come!

Tech-less Living Areas

One of this year's biggest themes in home trends focuses on rebuilding the family, and we couldn't be happier about that. By removing all of the technology from the living room—televisions, game consoles, entertainment centers, etc.—homeowners can create a space where the family can get together and truly be *together* without the distraction of this week's hottest TV shows. The idea is that by un-plugging a room in the home, you'll cancel out some of that outside noise, making this room the perfect place to get lost in a good book or lose an intense game of charades against the kids.



Focal Point Fireplaces

Gathering in a technology-free environment might be one of the reasons why the fireplace is also making a comeback. Whether it's functional or simply for decoration, homeowners are choosing to make the fireplace the focal point of a room, with or without a 56" television screen above the mantel.

Bringing Back the Formal Dining Room

Next up, the formal dining room. Thought they were a thing of the past? Think again! With things like Pinterest and homemaker shows gaining in popularity more and more all the time, it's no wonder home owners want to bring back an area of the home that has endless potential for gorgeous, formal decorating opportunities. On top of that, it's the perfect place to gather around a beautiful meal with the family. Why anyone ever thought that wasn't important is beyond us!



Well-designed Cozy Corners

Family time is super important, but we all know there's nothing like a little me-time after a hectic day or a long work week. Creating a space that's separate from the general living area either off to the side, in a well-lit hallway, or even in the master bedroom can work wonders for your stress level. Plus, they're such a joy to design. Start with a comfy chair, find the perfect end table, set yourself up with a rug that feels good on your feet, and top it all off with a great accent pillow or blanket—and you're ready to relax. Sounds almost *too* good, right?

Toasty Toes and Heated Floors

There's nothing quite like stepping out of a shower onto a warm heated floor, but have you ever thought of experiencing this sensation when taking off your winter boots after coming in from the cold? Using this technology in your home's entry way would be such a good treat for not only your family, but guests and pets as well!

Mixing it up in the Kitchen

When designing any room in the house, you have to think about the space from floor to ceiling. Kitchens are one of the spaces homeowners can have the most fun with this, especially in 2016. This year, there's no limit on the number of materials, textures, and styles we'll see in kitchens. Creating a cohesive kitchen with mixed materials might be a little tricky, but when it's done right, it can be a serious statement. By incorporating mix-matched cabinets, varying counter tops and tiles, and combining styles from modern to rustic, homeowners can discover a one-of-a-kind style.

Black Stainless Steel

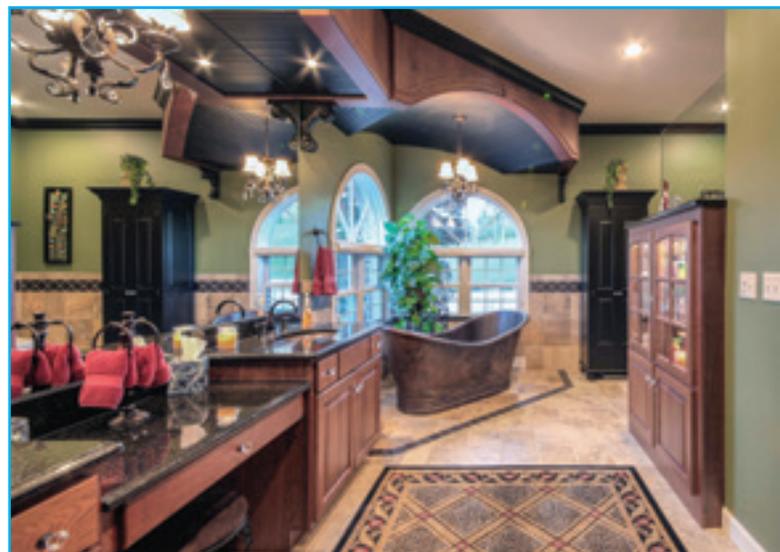
To add an extra-edgy feel to your kitchen, consider incorporating black stainless steel appliances into your design scheme. There's always something new in the way of kitchen appliances from colors to technology, but black stainless steel is extremely eye-catching and a real statement maker.

Bathroom Luxury and Style

Why wait to make it to the spa to feel relaxed? This year, we'll see homeowners brining some of that luxury to their own homes. By adding cozy elements to your bathroom, the room becomes much more than a space to just get ready and do your dirty work. Add a chair and table to the space and relax with a book and a refreshing juice while you soak your tired bones in a warm foot bath. For another trendy look, take down that boring rectangle mirror and show off with a stylish statement mirror to add an even more personalized look to your bathroom space. ∞



1126 Wings Road, St. Albans, MO



Most photographs of 160 Killarny Lane, Pacific, MO.
Listed at \$750,000.
See next page for more information.



160 Killarny Lane

Pacific, MO

From storage space, to number of rooms, paint colors, and counter space—there’s so much that goes into creating the perfect home. Often times, homeowners allow renovation ideas to slip away and continue the long, draining experience of wishing for a larger laundry room, or kicking themselves over their choice of kitchen sink, while never making plans to fix their home’s sore spots.

After owning 11 homes over 35 years of marriage, Mike and Sue Smith know a little about what helps cohesively blend a home with a lifestyle. When the couple are unhappy with an aspect of their home, they’re quickly on the move to make a change, which is one of the many reasons why the home they’ve created at 160 Killarny Lane is simply spectacular.

Located in Pacific, Missouri, 160 Killarny Lane is in its own secret spot of tranquility, hidden past fields of grazing horses and beautiful green landscapes and tucked away from the hustle and bustle of busy roads and overflowing storefronts. The home is perched at the very top of a gorgeous hill with incredible views you just have to see to believe.

Their home renovations begin at the bottom of that very tall hill. At move in, the couple commenced work on what’s now a very impressive driveway, complete with a roundabout and a stately wall, referred to by the Smith’s as the “Wall of Killarny.” The driveway project took around six months. After heavy dirt excavation and re-pouring a massive amount of concrete, the once skinny, steep, nearly unusable driveway was a problem no more. Around the side of the house, the Smith’s also added a shed that’s perfect for a storage area or creating a one-of-a-kind man cave.

Standing against the Wall of Killarny, it’s easy to take in the beauty of the home’s front landscaping, made picturesque with a bubbling fountain. The Smith’s added the brick walkway up to the front door, which was also replaced after they began renovations. Many of the windows throughout the house were resealed, insuring each window worked properly and helping to reduce energy costs.

When a home has great bones, the possibilities for renovation are endless. Almost the entire interior of 160 Killarny has been gutted, redesigned, or fully updated. The wood floors have all been stained and resealed, each door has been painted, and the fans and light fixtures have all been updated, but that’s just the beginning.

After 11 homes with 11 different kitchen configurations, Sue Smith believes this kitchen to be her best yet, and I can attest to its greatness in both design and practicality. Situated next to a gorgeous hearth room and bright little breakfast nook, Susan’s hearth space flows naturally into the renovated kitchen, and vice versa. The refrigerator blends seamlessly into the cabinetry, and above the gourmet stove, Susan installed an incredible piece of tilework, mirroring the large stone fireplace in the hearth room.

Apart from the large, noticeable design details, the kitchen is also equipped with hidden pull-out spice racks, a concealed double oven and microwave, as well as a small space to sit and work at the end of the gigantic granite island. The surprises in this kitchen just keep on coming. You just have to see it for yourself!

In the center of the home, the great room is marked with towering, columns, made beautiful with a free-hand designed painted by Alvin Meyers, a local painter who has done work for professional sports players as well as restoring Victorian homes, and much more. His work can be seen throughout the home, creating a tailored, designer look.



Listed at \$750,000



The large bookshelf in the great room is a completely custom structure, reaching high to match the enormous windows across the adjacent wall. The windows look out over the home's deck and a breath-taking section of the nearly seven acres of land making up the property.

The main floor master bedroom and bathroom have been updated to include beautiful, cozy carpet, and a separate seating area on top of a lovely wooden platform. Fully renovated from a white and pink nightmare to a luxury oasis, you could stay for hours primping and pampering in the home's incredible master bathroom complete with vanity seating, copper bathtub, walk-in shower lined with cappuccino marble slabs, and his and her closets conveniently located behind the bathroom doors.

Upstairs, you'll find three bedrooms, including a "mini-master," deemed so by the Smiths due to the room's large size and personal bathroom. Across the elegant catwalk high above the great room are two smaller bedrooms, making the upstairs perfect for a growing family, or for giving your guests incredible privacy when staying overnight.

Traveling back to the main level, you can head to the basement through either of two entrances to find a great entertainment space, complete with a bar and a separate theatre room. In the basement there's unbelievable storage spaces, a bathroom, fifth bedroom, and another room for whatever your heart might desire: a tanning salon, craft room, hunting storage, work area—you name it. From the basement, there's access to the beautiful pool, hot tub, and deck, all with infinite possibilities for renovating the huge outdoor space.

Just off the side of the home you can find a full foundation, originally meant for a greenhouse, that's ready for building construction. Putting in the foundation is the most difficult part of building a new structure. Added a greenhouse, or another garage, or even a barn to the property

could be the first project of whatever lucky buyer decides to make this house their next home.

Every update big or small might not be noticeable to everyone who comes to view 160 Killarney Lane, but Mike and Sue are very proud of the home they've created, and it really shows in the warm, inviting atmosphere lingering over every square foot.

Over the years, friends and family have always admired Sue Smith's knack for decorating and renovating her homes. Anytime someone she knows is moving or redecorating, she's always been there to help pull the space together with her talent for making a home flow from room to room. After her many years of experience, Sue has decided to start her own private decorating business. She can do anything from small consultations to large scale renovations with the help of her husband.

Their connections from their mechanical businesses can help put her clients in touch with the right people for any job. No matter what, Sue understands how to update a home within a budget. Many of her own home decorations come from crafting new pieces out of things she already owns. According to Sue, you can do anything on a budget with a little craft and creativity.

In the future, look for Suzy's Home Décor to help make your home more appealing to buyers, update your décor, or help your style flow throughout your home. From basic decorating to huge home transformations, look to Sue Smith. She'll help you visualize your own personalized style and get your creative juices flowing!

Mike and Sue's dedication to creating a home that works for them is what's brought 160 Killarney Lane to its current state, but there's so much potential waiting in every corner. Are you interested in finding out what you could make of this incredible home? Contact Tracy Ellis today! ☞



Window Watch 2016

by Sandra Harms, Home Decor Contributor

There is wonder in Windows for 2016. It is time to ditch drab Window Treatments and replace them with bold colors, the latest fabric trends and the most innovative technology. Yes I said Technology!! So draw your drapes, pull up a chair and prepare yourself my forecast of what's trending in window treatments for 2016.

Topping the list is **Motorization**: Imagine a world where your window treatments can anticipate you're every need and adjust automatically creating the perfect room ambiance morning noon and night. These modern shades are affordable, convenient, and energy efficient. The selection of fabrics, colors, textures and applications are endless. .

Next in my designer bag of goodies is color. Fabrics and paint colors in rich jewel tones are what's hot. From deep reds to subtle blues, jewel tones create an atmosphere that is sophisticated and luxurious. Look for pink to make an appearance this season.

Sheer Magic: One trend that has always been in style is using window treatments that allow a lot of natural sunlight into the space. Simple sheer panels add warmth to a room by allowing light to filter in. Gone are the days of basic whites and cream sheers. Today sheers are available in fabulous colors, fabrics and applications.

Natural Elements: Organic materials are bringing the outdoors in. It is all about nature inspired and eco friendly materials in 2016. Look for Bamboo, Matchstick Blinds and Natural Woven Shades. The options are endless. Consider Layering Linen Panels or Sheers over a Woven Wood Roller shade to create an earthy look that is absolutely stunning.

Lovely Layers: Another big trend in window treatments for 2016 is to layer shades and or alternate them. Imagine a room with large windows where a blackout shade is installed with a sheer panel in front or choose a dual shade for ambience and functionality. For fun twist alternate opacities.

Metal and Metallic's: Metallic surfaces are back and stronger than ever. Gold, Silver and Bronze Fabrics and hard materials are making a grand reappearance. Consider layering sheers over metal shades in a bedroom or living room over the top look. Simple panels with

metallic grommets are sleek option that can be incorporated into any décor. Choose metal curtain rods over wood this year.

Big, Bright and Bold: Fun creative patterns are on top of the list for 2016. It is easy to create both a contemporary and transitional windows with large geometric patterned draperies. Don't forget to layer-layer-layer.

Bye Bye Beige: No more status quo. Beiges, tans and warm gold's are gone girl. All shades of grey Charcoal and slate are the NEW Neutral. These colors create a simple canvas on which you can create unlimited clean, calming yet sophisticated looks.

Easy Breezy: Window Treatments aren't just for the interior of your home. Try hanging Curtains outside to create a cozy outdoor living space. Choose soft airy fabrics for serene surroundings. Choose retractable shades to deflect the sunlight. Outdoors window treatments are top notch this year.

Trim time: Embellish window treatments with decorative Fringe, tassels, glass beads and contrasting tape. All are available in many style, colors and sizes. Buttons and Shells are trending for 2016. Let's think old school! Classic Monograms and embroidered window treatments are huge this season.

Let's meet 2016 head on! Embrace these easily incorporated trends into your home for the upcoming year. Be the first to update and add class, elegance and sophistication to your living space. Let us help! House in Style is your one stop shop for the latest in Window Treatments and Interior Design trends. Call for an appointment (636) 230-7800 or stop in and see us at 108 Holloway Rd. Ballwin, Mo. 63011. ∞



House in Style Owner and Interior Decorator Sandra Garrett Harms has been a Designer in the St.Louis area for over 16 years. Enjoying a referral based business she has developed many friendships and clients that return time & time again.

Houseinstylestl.com



1617 Harness Road

Listed at \$999,900

When the homeowners decided to build on this plot of land, they took on quite a large project, but the result is remarkable. By paving their way through creeks and steep, beautiful hills, they sat their house in the perfect location, creating an envy inspiring, million-dollar view.

Walking through the home's towering red door fit with beautiful decorated glass, you can immediately tell the owners created a one-of-a-kind home. The couple has lived in numerous states across the country, and their favorite features, which piece together their custom estate, inspired each section of the home.

First, you're greeted by an incredible great room, complete with large indoor column structures, two ceiling fans, a lovely fireplace, and that mind-blowing view across the entire back wall of the home. Off the living room, the kitchen is a true chef's delight. The large gourmet range, detailed cabinetry, vast counter space, huge pantry, bar, and large eating area bring one thing to mind: space. In this home, there's so much room to work, eat, gather, cook; there's so much space to just be.

Standing behind the gorgeous kitchen island or when sitting in the lovely sunroom located just off the kitchen, you look out, through the custom windows and across to the vast landscape of continuous, green trees. The view extending out from the kitchen stretches out beyond the endless bluffs. Even indoors, you feel connected to nature, peaceful, and open.

With this home, there's no need to fear opening the windows and doors, letting nature have an easy way in. The privacy is something that simply cannot be found in a suburban development. Like the privacy, there's character in every piece of this home, and it was all built with a purpose in mind from the large master suite, to the super-sized walkout basement with three huge bedrooms, all the way to the large four-car garage.



On the other side of the home, down the hall a short way from the study, the master bedroom is simply beautiful and spacious (there's that word again) with access to the massive deck spanning almost the entire length of the home.

The deck is one of the home's most memorable features, and the view is something you just have to see to believe. From the deck, you have a clear view of sprawling trees, the natural glade on the land, and the two pole barns on the land. The barns are two very functional features of the home. One pole barn is a heated workshop with doors on both ends, perfect for creating a cool breeze using only the rolling winds of the bluffs. The other is large enough to hold an entire RV, no problem!

Imagine waking up in the master suite to the cool breeze blowing through the door to the deck all around the room, sun streaming in, or soaking in the hot tub on another one of the home's private decks with a glass of wine. You can watch the sun sets to the west with perfect clarity as it lowers behind the trees in the distance. ∞



New Listing on over 3 acres, finished walk-out and a 5 car garage!
Located in the Exclusive Community of Huntleigh, MO

\$2,900,000

East Missouri certainly has its fair share of beautiful locations that are perfect for shopping, leisure, travel, and building the perfect home. The city of Huntleigh, Missouri is one of those cities that's able to capture your heart with its beautiful Missouri landscape and make you want to stay forever.

You'll find the city of Huntleigh in the middle of Ladue, Frontenac, and Kirkwood. It's a lovely area that's peaceful and beautiful with a country-like feel. With absolutely no commercial or industrial buildings, it's an area that's untouched by business, leaving its residents to spread out wide across the rolling hills without a care in the world. Huntleigh is also one of the wealthiest communities in St. Louis, most directly due to members of the Busch family who reside in the area, including August Busch IV.

Earliest records indicate most of modern-day Huntleigh was owned by Stephen Maddox and his family until the 1870s. In 1925, Edward E. Bakewell, Sr. laid the groundwork for Huntleigh, Missouri, as we know it today by purchasing the Waltenspiel estate. Huntleigh was incorporated in 1929, and had just 13 residents. The city has been home to many prominent St. Louisans such as Percy Orthwein, Louis Hager, Charles Brown, John Strauch, Lewis Apple, and the von Gontards family. An early newspaper also claimed the land was part of the pathway for the Oregon Trail.

Today, the original 125 acre plot has grown to 750 acres after two additions in 1937 and 1947. The population has reached 334 people

(quite a few more people than the 13 of 1929), which is made up of about 94 families and 121 households, including a few farms.

The landscape of Huntleigh is something like a dream. The sprawling woods, gorgeous meadows, and rolling hills paved the way for the city's original pastime of horseback riding. The Bridlespur Hunt, a fox-hunting club, was founded in 1927 by co-founder August Anheuser Busch, Sr. and Bakewell. The hunts didn't continue through World War II, but many Huntleigh residents still maintain stables in the community. If you take a visit to Squires Lane, you can imagine what it must have been like to live in the area all those years ago. ∞

Are you interested in living in an exclusive community? A newly built property designed by Feeler S. Architects is coming soon to Huntleigh, Missouri. The home has a five-car garage, a finished lower level, and sits on over three acres for \$2.9 million. Just the rendering of the house looks stunning, and we can't wait to see it when it's built! Contact Tracy at 636-299-3702 for more details.



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In the past, I've tried several companies to help my clients move into their new home. In most cases, unfortunately, we were very disappointed. That was until I started working with RENEW TRANSFER almost 5 years ago. They're the BEST!

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— Tracy Ellis



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2016

Pool Trends

Properly conceived, planned and constructed to the highest standards, your pool is an investment in a lifetime of relaxation, fitness and social well-being. When you choose Pool Tron Inc., you are choosing to partner with a company that will bring your dreams to reality like no other.

A pool is an expression of who you are. It is the centerpiece for cherished time to relax and enjoy family and friends. So, how do you select a partner to help you complete your dream? To that we say, experience matters.

Almost any pool builder can show you their most beautiful work, but what will give you the confidence that they succeed consistently? Pool Tron Inc. can point to their membership in one of the most exclusive professional organizations in the world.

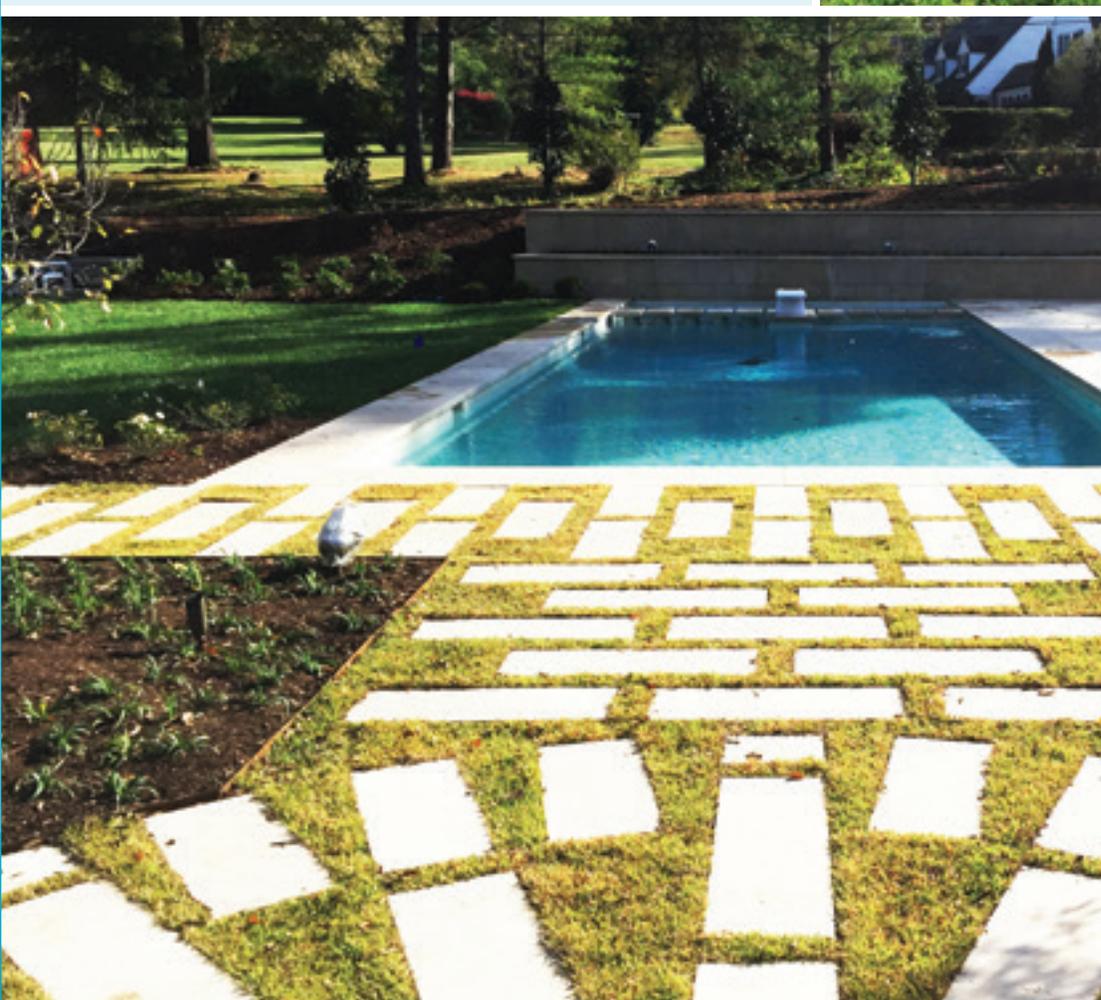
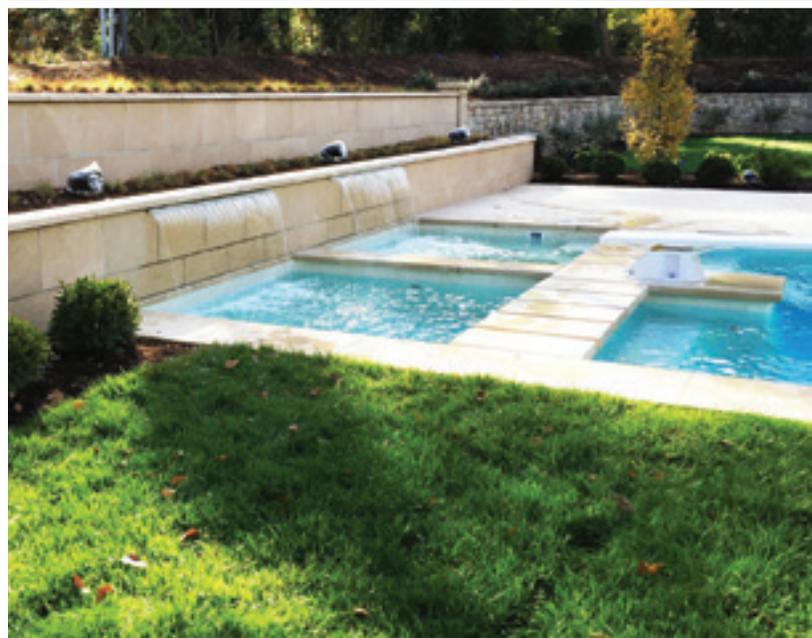
Pool Tron Inc. is a member of the Master Pools Guild, an invitation-only global network of elite custom pool builders. The Guild's limited members are dedicated to sharing state-of-the-art concrete construction techniques, equipment technology and evolving marketplace trends, all with the goal of providing pool owners with the best possible ownership experience. ∞



What is hot in 2016?

- Moving water continues to be a hot trend for 2016
- Waterfalls
- Water Walls
- Fire Pots
- Grottos

Bring your dream backyard to life with Pool Tron Inc. No other pool builder in the Saint Louis area brings more experience, skill and in-house expertise to pool design and construction. You will recognize the Pool Tron Inc. difference upon the first meeting. Let us help your great ideas into an exceptional new lifestyle.



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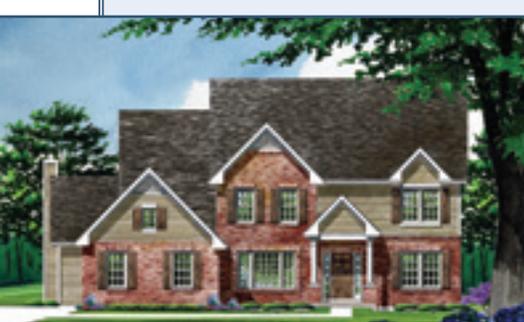
Arlington II

The lovely Arlington II offers 2,653 sq. ft., three bedrooms, two baths, and a bonus room or fourth bedroom. A very popular ranch floor plan with a gourmet kitchen featuring a double oven, large island, and a spacious hearth room. Just wait until you see the expansive master suite with a luxury walk-in closet and luxury master bathroom.



Nantucket II

The Nantucket II is an expansive ranch home with 2,797 sq. ft., three bedrooms, two bathrooms, and a gorgeous great room with an incredible window wall. The kitchen is a chef's delight with a center island, breakfast bar, and a walk-in pantry. You'll be ready to entertain with an elegant formal dining room and beautiful hearth room.



Waterford

At 3,612 sq. ft. with the popular side staircase design, the two story Waterford plan has four bedrooms, 2.5 bathrooms, a huge loft with a second floor laundry, and walk-in closets in every bedroom.



Nantucket

An amazing ranch plan with 3,292 sq. ft., three bedroom, 2.5 baths, and a study, the Nantucket offers an incredible space for entertainment, Jack and Jill style bathrooms, and walk-in closets in all bedrooms. The house is an open floor plan including an incredible kitchen layout with a center island and a gorgeous hearth room.



Wyndham

This popular 1.5 story plan is expansive at 3,752 sq. ft. With four bedrooms, 3.5 baths, a main floor master suite with a luxury master bath, and a gorgeous window wall in the great room, this home is simply elegant. There's a room for everyone in the family, plus a hearth room, loft, study, and a huge bonus room. Each bedroom features a walk-in closet.



For more information about Fischer & Frichtel's building sites at Wakefield Forest, send me an email at tracy@tracyellis.com, or visit Fischer & Frichtel's website: fandfhomes.com.



Parkview II

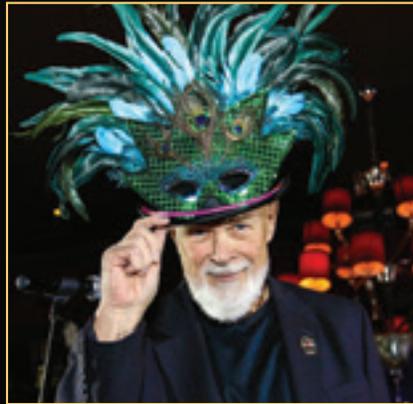
The executive Parkview II is spacious with 3,840 sq. ft., four bedrooms, 3.5 baths, and a main floor master suite. This elegant 1.5 story home offers a room for everyone in the family as well as a hearth room, loft, study, and bonus room.



Westbrooke

The enormous Westbrooke plan offers 4,109 sq. ft. with four bedrooms, 3.5 bathrooms, and a huge main floor master suite, including a luxury master bath, but that's just the start in this incredible 1.5 story home. This luxury estate offers a study, loft, bonus room, and walk-in closets in every bedroom.

*Congratulations
Asher Benrubi!*



The Smash received a special Proclamation from Mayor Slay, **January 29, 2016** is now **“Smash Day”** in St. Louis! We’re so proud of you and all you do to help others and charities through out St. Louis!



Karl Lund, Asher & Kara Savio



Rick Ellis, Asher & Tracy Ellis



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What I know for sure:

by Katie Lance

Social Media in 2016



W

ith the start of 2016, there's a lot of buzz about social media - what will be the trends, all the different platforms, what to look out for and what to watch for in 2016. Having been in the social media space for nearly a decade now, I thought I would share with you my take on things... here are a few things I know for sure when it comes to social media.

1. Consistency wins. Back before social media, when I was in traditional marketing, we would always say that someone needs to hear your message 'X' amount of times before taking action. The same holds true for social media. There is so much value in consistent effort over the course of time. If you look at anyone who has had success with social media (on any platform) the number one thing they are doing is being consistent.

I know this may seem like a no-brainer, but what I've found is there are a lot of flash in the pans. Every time there is a new platform, or widget, or something exciting you see all of these people jumping onboard - only to fizzle out quickly. But the people who stand the test of time are the ones that are showing up consistently.

Decide where you want to be in the coming year and then commit to showing up there, consistently.

2. Facebook continues to be the #1 social network in 2016. Facebook is still king. Facebook is still the number one social media platform and will continue to be so in 2016. First, there's the personal side of Facebook. If you're connected to any of your clients, customers, or potential leads don't underestimate how valuable that is to continue to nurture those relationships.

The other part of Facebook is of course business pages. Facebook's ad platform is only getting better and better. If you're a business owner and aren't utilizing Facebook ads (and not just boosted posts) then you're truly missing out on a huge opportunity. Video ads are also huge right now for Facebook pages.

3. Instagram is really, really important. Instagram is still such a great place to connect with that next generation: gen x, gen y, and millennials. It is becoming busier and busier, so one of the things we're doing is posting more often. Another key for Instagram in 2016 is Instagram ads, which just recently opened up and are accessible through Facebook ad manager.

When you're looking at your Instagram strategy for 2016 think about using it as a way to tell your brand's story. Everybody loves stories and Instagram is the perfect place to tell it visually.

4. Live streaming is only going to get bigger and better in 2016. Live streaming is the big thing for 2016. I firmly believe that live streaming is only going to get bigger and better in the coming year. What I know for sure is that live streaming is allowing us to connect with people in a way that we've never been able to before. Between Periscope, Facebook Live Streaming, Meerkat and a host of other platforms - I believe it's going to be all about live streaming in 2016.

5. Be authentic. Being yourself and being real is going to be more important than ever in 2016. It's one of the reasons I started doing my morning Periscope show, #CoffeeWithKatie. I'll be broadcasting M-F at 9:15am PST on Periscope this year as a way to get more real with my audience and allow them to get to know me better. Think of it as us sitting down to a cup of coffee each day. In 2016, I encourage you to look for ways that you can be authentic and real with your audience.

6. Facebook groups are a great tool for building community in 2016.

Digging into your communities and community building is huge. I touched on this briefly already, but what I know for sure is that community is going to be the backbone of a successful social strategy in 2016. Wherever you are building your community - whether that's a Facebook group, Periscope, Instagram or a combination of platforms, remember that community is not just a hashtag. We've been able to build a great community in our Facebook group here: <https://www.facebook.com/groups/GetSocialSmartWithKLC/>

7. To really build true community it takes time. It takes consistent effort and providing tons of value and resources to those in your community. Aim to be a good finder this year for your community. Noticing the good happening in your communities is an awesome way to surprise and delight people!

8. Systems and processes are more important than ever before. If you're thinking about social media strategy for 2016, especially if you're thinking about social media for business, you've got to have a system and process in place. Now, this doesn't mean you can't do things in the moment (the random selfie or Periscope) but it means you have to be intentional about your efforts and have a system. Whether that's 10 minutes in the morning and 10 minutes in the evening, or whatever it looks like for you, make sure you have it in place as you head into this new year. What I know for sure is that a system for your social media is essential for 2016.



Katie is the CEO and Owner of Katie Lance Consulting. Katie specializes in social media strategy and content development, and works with brands in the technology and real estate industries. Katie is a nationally known keynote speaker at conferences and events, teaching the latest tools and strategies in social media, mobile and technology trends. She is a frequent blogger and contributor to Inman News and The Huffington Post and is passionate about all things tech and empowering women in leadership. She lives in the San Francisco Bay Area with her husband and two beautiful boys.



“Cancer has unfortunately touched all of us in some way. We all can make a difference and I would be honored if anyone else would be willing to do this with me.”

—Shawn Vinson President and CEO



Standing up in the fight for Kids with Cancer; Shawn Vinson has pledged to shave his head for the annual St. Baldrick's Foundation held at Helen Fitzgerald's March 5th 11:30am. In memory of his Grandmother, Carolyn Woda, Shawn's plan is to challenge other ambassadors in the community to do the same and has a goal set of \$50,000. "She fought, so now I'll be fighting for her and some of my friends that are fighting to survive including Janet pictured here" says Shawn.



Would you participate in the fight to end childhood cancer?

Please visit stbladricks.org "Team Vinson in loving memory of Carolyn Woda" or www.VinsonMortgage.com.

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