

# TRACY ELLIS

A GUIDE TO LUXURY REAL ESTATE

Exclusive look at a  
*Lake St. Louis*  
*Estate*



Rick &  
Tracy Ellis

*Leslee*  
*Holliday,*  
wife of St. Louis  
Cardinals'  
Matt Holliday





*The*  
**RICK & TRACY ELLIS**  
#1 TEAM AT RE/MAX EDGE IN CHESTERFIELD  
*Team*



# MARKETING APPROACH

- ◆ HDR Photography.
- ◆ Aerial photography.
- ◆ Night time photo shoots.
- ◆ 3-D Imagery and Videography.
- ◆ Top rated website offered in seven languages—Coming in March.
- ◆ All of our listings are showcased on our home page: [www.tracyellis.com](http://www.tracyellis.com).
- ◆ 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! ✍

# CONTENTS

- 2** The Rick and Tracy Ellis Team Marketing Approach
- 4** Editorial
- 8** The Rick & Tracy Ellis Team 2016 Current Listings

## Features

**12** At Home with Leslee Holliday

**16** From Staged to SOLD!

**18** Bathroom Turned Oasis:  
Tips for Ultimate Relaxation

**20** Artist Steve Walden

**22** Nettie White: The Porch & Interiors

**30** Million Dollar Evening

**36** Exclusive Look at a  
Lake St. Louis Estate



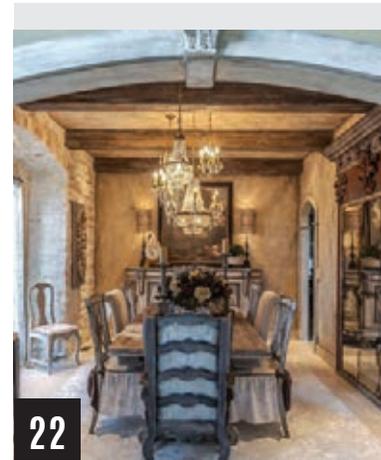
**40** Lake of the Ozarks



**12**



**18**



**22**

## Lifestyle

**26** Health & Wellness with Dr. Eric Nepute

## Buying & Selling

**19** 5 Things to Decide Today if You Plan to Buy a Home in 2016

**25** What Are Lenders Looking for When Approving Your Home Loan

**49** Question and Answer with Tracy Ellis

**50** Planning to Sell? Six Things to Keep In Mind Before Renovating

**Creator & Publisher:** Tracy and Rick Ellis with the Tracy Ellis Team

**Art Direction:** Tracy Ellis

**Head Copywriter:** Katie Schlimpert, *Tracy Ellis Team*

**Design:** Laura Merchant, *Jauramerchantdesign.com*

**Photographer:** Karl Lund

TracyEllis.com

Tracy@TracyEllis.com

C: 636.299.3702

O: 636.720.3833

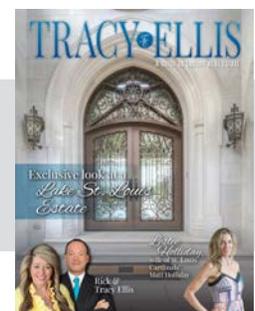
 TracyEllisTeam

 tracy.ellis.144

 TracyEllisReMax

**On the cover:**

Photo by Karl Lund  
Location: Lake St. Louis





## Tracy Ellis

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

**A**s I sit down to write this editorial, we're already nearing the end of May, and I can't help but be blown away by what an incredible year it's already been for my family and my business. In between busy schedules, countless business meetings, and time spent with my husband and children, I've had a lot of time to reflect on my life and success. This introspection inspired me to take this editorial in a different direction for this issue.

Recently, a woman I know through social media sent me a newsletter that shared the top five women who had a positive impact on her life. To my surprise, I was one of those woman. This woman, who I have never personally met, named *me* as someone who motivated her to do more with her life, along with Oprah Winfrey. In the newsletter, she shared that I inspired her to go back to college and earn a degree in fashion at 60 years old. Her ambition is inspiring, and I think her story is truly amazing.

To say I was honored to have helped her move toward her dreams is an understatement, and though I was deeply touched, I was also a little sad. I had inspired her through my posts on social media alone. What was it about what I said that had such an effect? It got me thinking about social media and its influence on each of us. To think my posts on social media could have such an impact on a woman I've never met was as flattering as it was scary.

Social media has the power to inspire, but it can also destroy. Most of us use platforms like Facebook, Instagram, and Twitter to post our best moments, and very rarely do we ever share our downfalls and failures. That wide gap creates a very imperfect account of our lives. I realized that, along with my own posts, people see hundreds of happy moments and success stories on social media every day, which makes it easy for us to compare our lives to those around us.

Imagine someone struggling with depression, the loss of a loved one, a severe illness, or one of the many things that can cause us pain, scrolling through their newsfeed and feeling lesser about his or her own life. You might even be the person I'm speaking of. Someone who feels inadequate and defeated after spending an hour online, or wishes you could change places with the person who seems to have it all together. After receiving the newsletter naming me as an influential woman because of my social media posts, I haven't been able to get this idea out of my head, and it's motivated me to share my truth with you today.

I have a wonderful life, beautiful children, a loving and supportive husband, and a very successful career. I'm truly blessed in every way, but that's not to say I don't have my own struggles and hurdles to jump. Now more than ever, I recognize the importance of understanding the

impact your words can have on others, whether or not you're aware of it. There's one thing I've struggled with for years, and it's something I can never seem to overcome—my weight. It's always puzzled me, how can I be so successful at most things I set my mind to, but not this?

Since my twenties, I've been battling the numbers on the scale, a fight I know millions of Americans deal with every single day. I grew up as a very fit, active teenager. It wasn't until after undergoing surgery to correct a birth defect that everything changed. I had screws placed in my knee when I was 16-years-old, and I began to gain weight from the lack of activity and the depression that came with my abrupt change in lifestyle. I've wrestled with maintaining a healthy weight ever since.

This isn't something I like talking about. In fact, I rarely do. As much as I hate to admit it, my weight and failure to change it is a huge source of embarrassment for me. I think, in some ways, you get to a place where you're almost in denial. A local radio show host Rick and I respect very much, openly refers to what I'd prefer to call overweight people as fat. The first few times I heard it, I was taken aback, and I was really offended, but one of the things I respect the most about this person is the fact he is openly honest on the radio. He tells it like it is, so who am I to get upset with him for speaking the truth?

I'm constantly working to eat right and move more, and though I tell myself I'm capable of doing everything that a fit person can do, it's just not true. I could do even more if I was in better shape and felt better about myself. People look at you and think because you have radio shows and have been on TV that you must be confident in yourself, but that's quite false.

This year, I was looking forward to attending The King's Ball. I had a gown made for the evening, and at the last minute, I talked myself out of going. The thought of not fitting in and feeling out of place was too overwhelming for me to handle. I've finally gotten to a place where I refuse to ever let feeling uncomfortable about how I look prevent me from participating ever again, but that night will always stick with me. We all have one life, and we need to take advantage of every day and every opportunity we have; that's exactly what I intend to do. I owe it to myself and my family.

On social media, I post about my radio show, the magazine, my family, and my clients, and it might seem like I never slow down. The truth is, my weight does slow me down, and I could do so much more if I were in better shape. I'm sharing this because I want to provide a more complete picture of my life, beyond what many see on the surface.

It's my hope that by making my own struggle public and making myself vulnerable, I'll be able to show at least one person fighting their

own battle that no one has a perfect life, and not everything is always as it seems. We all have our issues, and I'm working on mine. By giving myself a public platform to talk about this issue, I want to hold myself accountable and inspire others to do the same.

My personal battle is weight loss, and though I may never conquer it, I'll never stop trying. This summer, I've decided to spend less time on social media and focus more on my family and my health. Our boys are growing up so fast, and I want to spend as much time with them as possible. Of course, I'll still be posting about our listings for our clients and exciting moments, but I will be spending minimal time on social media. Please don't be offended if I'm not commenting on or liking recent posts and know I'm working on a better me. I'm tired of making excuses that my job is stressful or that I don't have time to take care of myself. From now on, I'm making the time. Rick and I are already enjoying our workout room in our home with the boys and exercising as a family, phone free.

For any of you out there struggling with weight loss, I feel your pain, and I hope you'll join me in making a change for a better. Along with my health, Rick and I are working to further our business and devote more time to causes we believe can make a difference. I'm so proud to have played a role in the big event to benefit Little Patriots Embraced in June. Rick and I are looking forward to showing Josh Flagg of *Million Dollar Listing Los Angeles* all that St. Louis has to offer. We truly have a beautiful city, and I'm honored to call St. Louis my home.

We're always looking for ways to improve our marketing strategies for our clients and become even better at what we do. For us, that's

all part of living a balanced life. Just five months into the year, we've hit \$45 million with all of our properties that are either active, under contract, or sold. It's been a lot of work, and with this declaration to focus even harder on my health, there's a lot more to come.

Again, I hope you'll join me in making a change to improve your health. I'll update you in the fall on my progress. I certainly don't have it all figured out, but I'm constantly working towards creating a better me. I appreciate you all so much, and I thank you for all of the sweet phone calls about my editorials in my magazine. It means so much to me. I try to make them all personal because I feel like you allow me into your most personal space, your home, and to let you into my life is the least I can do. Rick and I want to thank everyone who has trusted us with their homes. We know it's an incredible responsibility, and we are very grateful.

In the months to come, look out for more information about our involvement with local charities, and be sure to tune into one of our radio shows every Saturday at 9 AM on 1260 AM The Answer, or on Sundays at 10 AM on FM NEWS TALK 97.1. And as always, if you're looking to buy or sell a home, please give us a call at (636)299-3702. The Rick & Tracy Ellis Team would love an opportunity to meet you! ∞

Tracy

## Exclusive Community in *Huntleigh, MO*



Build your dream home in the exclusive community of Huntleigh on over 3 acres. Current plans offer over 12,000 finished sq/ft and a 5 car garage or will customize to your needs.

**\$2,900,000**

12 Radnor Rd.  
Huntleigh, MO

Call Tracy for info:  
636.299.3702

# *Beautifully Renovated*

4,046 sq. ft. home with 5 bedrooms, 4.5 baths,  
a stunning great room and nearly 7 acres of property.



**\$729,900**

160 Killarny Lane  
Pacific, MO

Call Tracy for info:  
636.299.3702

[www.allstlouisishomesforsale.com](http://www.allstlouisishomesforsale.com)



Check out this web site if you're  
searching for a home!

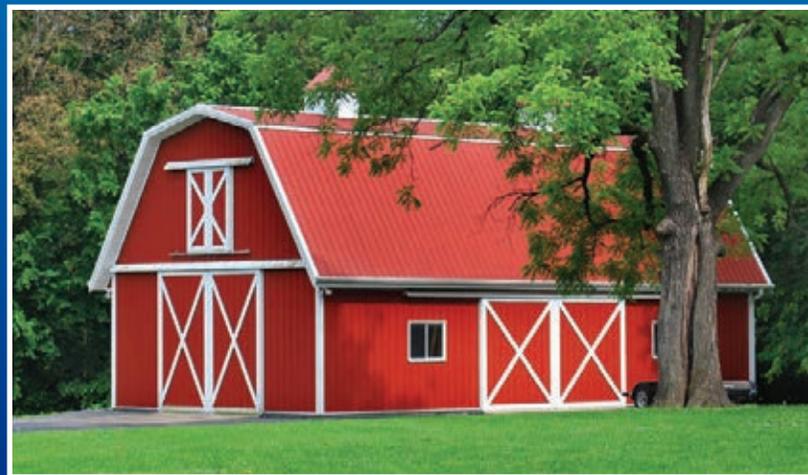
# 34 Barnor Road



Custom built home on over 8 acres with finished walk-out lower level.

Listed at \$725,000

Beautiful 2 story barn and only minutes to HWY 70/40



Contact Tracy for info:

636.299.3702 | [Tracy@TracyEllis.com](mailto:Tracy@TracyEllis.com) | [www.TracyEllis.com](http://www.TracyEllis.com)



*The*  
**RICK & TRACY ELLIS**  
#1 TEAM AT RE/MAX EDGE IN CHESTERFIELD  
*Team*



To Be Built LOT 12 Radnor Rd  
Huntleigh, MO  
\$2,900,000



1126 Wings Rd  
St. Albans, MO 63073  
\$2,100,000



1012 Las Campanas  
Sunrise Beach, MO 65079  
\$1,600,000



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



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



17690 Wakefield Meadows Ct  
Wildwood, MO 63038  
\$801,167



160 Killarney Lane  
Pacific, MO 63069  
\$729,900



34 Barnor Rd  
Wentzville, MO 63385  
\$725,000



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



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



9130 Rott Rd  
Sunset Hills, MO  
\$649,900



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

# 2016 CURRENT ACTIVITY: OVER \$45,000,000 LISTED, UNDER CONTRACT OR SOLD!



711 Henry Ave  
Ballwin, MO 63011  
**\$550,000**



20 Jennycliffe Lane  
Chesterfield, MO 63005  
**\$549,900**



919 Sheffield Forest Ct  
Ballwin, MO 63021  
**\$530,000**



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



134 Tuscany Trace Dr.  
St Charles, MO 63303  
**\$481,000.00**



223 Oak  
Wentzville, MO 63385  
**\$475,000**



357 Sturbridge Dr  
St Charles 63303  
**\$414,000**



431 Ridge Meadow Lane  
Washington, MO 63090  
**\$395,007**



62 Shellbark  
O'Fallon, MO 63368  
**\$349,900**



6 Moorbriar  
St Peters, MO 63376  
**\$329,900**



4495 Lookout Point Dr  
Augusta, MO 63332  
**\$325,000**



960 Promenade Ct  
Dardenne Prairie, MO 63368  
**\$314,000**



20 Timber Trace Ct  
Wentzville, MO 63385  
**\$303,500**



3492 Foxborough Cir  
St Charles, MO 63301  
**\$303,000**



12040 Conway  
St Louis, MO 63131  
**\$280,000**



49 Boschert Creek  
St Peters, MO 63376  
**\$274,999**



*The*  
**RICK & TRACY ELLIS**  
 #1 TEAM AT RE/MAX EDGE IN CHESTERFIELD  
*Team*



1405 Gettysburg  
 St. Charles, MO 63303  
**\$235,000**



3556 Wheelhouse  
 St. Charles, MO 63301  
**\$232,500**



5502 Norgate Ct  
 Cottleville, MO 63304  
**\$230,000**



146 College  
 St. Charles, MO 63301  
**\$225,000**



2322 Ashley Woods Dr  
 St. Charles, MO 63303  
**\$217,500**



304 Essex Park Dr  
 O'Fallon, MO 63366  
**\$177,500**



1341 New Charter Ln #98D  
 O'Fallon, MO 63366  
**\$163,500**



2524 Banister  
 St. Louis, MO 63125  
**\$158,000**



11989 Autumn Trace Ct  
 Maryland Heights, MO 63043  
**\$135,000**



3215 Classic Dr  
 Florissant, MO 63033  
**\$128,000**



3480 Morganford  
 St. Louis, MO 63116  
**\$120,000**



12168 Nantucket Place  
 Maryland Heights, MO 63043  
**\$105,000**



[www.TracyEllis.com](http://www.TracyEllis.com)  
 636.299.3702  
[Tracy@TracyEllis.com](mailto:Tracy@TracyEllis.com)



The Rick &  
 Tracy Ellis Show

**FM NEWS TALK** **97.1**

# 2016 CURRENT ACTIVITY: OVER \$45,000,000 LISTED, UNDER CONTRACT OR SOLD!



1024 Trojan Dr  
Troy, MO 63379  
**\$105,000**



4956 Hurstborough  
Hazelwood, MO 63042  
**\$91,999**



6716 Sandy Hill  
Hazelwood, MO 63042  
**\$79,900**



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



12 Radnor (3 Acres)  
Huntleigh, MO  
**\$999,999**



1016 Marshall Ave  
St. Louis, MO 63119  
**\$50,000**

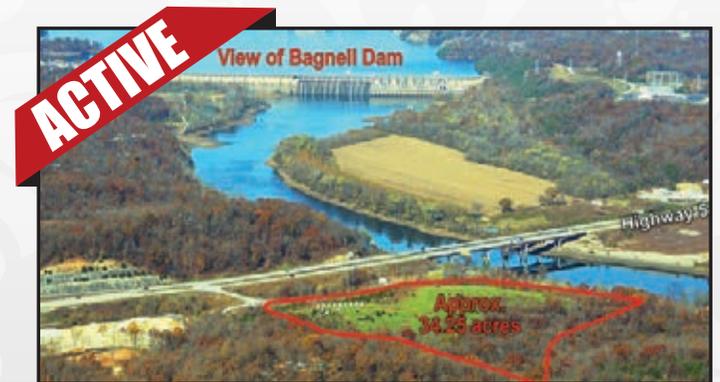


8 Acres Eagle Ridge  
Winfield, MO 63389  
**\$80,000**

## COMMERCIAL



Heron Hill  
Lake Ozark, MO 65049  
**\$12,000,000**  
More information on page 40



Wood River Road  
Lake Ozark, MO 65049  
**\$5,000,000**  
More information on page 39

Tracy  
Ellis  
636.299.3702



Rick  
Ellis  
636.699.2197



Mary Kay  
Schlimpert  
636.751.4435



Vince  
Cafazza  
314.369.8554





## At Home with *Leslee Holliday*

**F**or many of us, St. Louis and Cardinals Nation are practically synonymous, and it's our connection to this great city that makes up an integral part of who we are. We love our toasted ravioli and Provel cheese, we've visited the Arch more times than we can count, and we're not ashamed of our undying loyalty to the Redbirds. We're fortunate to have great men and role models play for our St. Louis Cardinals. One such player is beloved Cardinals left-fielder, Matt Holliday.

Matt and his wife Leslee have made St. Louis their home for many years now, and in that time, they've made a difference that extends well beyond the field. The Hollidays are the driving force behind the successful Homers for Health and K's for Kids program. This season-long pledge program benefits patients and families at SSM Health Cardinal Glennon Children's Hospital, and has raised more than \$2.7 million in just four years to help patients and their families through difficult times.

I was fortunate enough to sit down with Leslee Holliday and learn more about their work with SSM Health Cardinal Glennon. Plus, I was able to get a glimpse into the family life and exquisite home of one of the Cardinals' most prominent players.

When Matt Holliday signed with the Cardinals seven years ago, Leslee felt a great need to give back to the community. His signing with the organization was a humbling experience, compelling Leslee to

do everything she could to show their gratitude.

"I want to give back to this community because I'm just so proud to be here," said Leslee. "I have pride for the city and organization, and I wanted to represent it the best way I could."

Leslee and Matt were blown away by SSM Health Cardinal Glennon and their mission. It's a simple concept that requires an unmeasurable amount of work and support. If your child is sick, but you can't afford medical care, it's the hospital's responsibility and privilege to provide the best doctors and medical care to your child, regardless of your family's financial status.

Since 2012, the Hollidays have been working to make their mission possible. By pledging to donate for every home run hit by a Cardinals player, or every strikeout thrown by a pitcher, supporters of Homers for Health and K's for Kids have made a huge impact on the lives of patients and their families. Pledges start at 25 cents per home run and just 5 cents per strikeout, but there's no limit to what you can give to this incredible cause.

Led by Leslee, the Cardinal wives also put on the annual Homers for Health Game Shows, hosted at Ballpark Village, to raise money for the hospital. In front of a live studio audience, Cardinals players participate in hilarious game shows. It's a night full of laughter and fun where fans get to see some of their favorite players off of the field.

This year, Leslee and Matt will be playing in the Wed to Red game,



based off of the well-known Newlywed Game. Other games include Clubhouse Feud, a version of Family Feud where the hitters and pitchers face-off for some side-splitting entertainment. There will be plenty of audience participation, auction items, and a mystery photo booth where attendees will be able to take pictures with some of the players. This summer, the event will be held on June 16, and tickets can be purchased at [glennon.org](http://glennon.org).

“It’s a fun, light evening that raises a lot of money for Cardinal Glennon,” said Leslee.

Proceeds from this year’s Homers for Health Game Shows will be used to meet the immediate needs of the hospital, including renovating the oncology floor. With the funds, the hospital will be able to build private bathrooms for each room and create plenty of space for parents to stay overnight with their children. With enough money, SSM Health Cardinal Glennon will be able to brighten up the floor with a beach-themed environment and provide some fun features for the kids to make their stay as comfortable as possible.

During their first year with the SSM Health Cardinal Glennon Children’s Foundation, Leslee and Matt were asked to meet a young baseball fan in the hospital, Maggie Bohannon. She was close in age to one of their own children, and the decision to face the pain and reality these families go through every day was difficult, but after meeting the young girl, the Hollidays pledged to meet as many children as possible.

“I met eyes with her mother and said, ‘I’m all in. I’m going to do everything I can to raise money for this place because this matters,’” said Leslee.

That same little girl is in high school today and is doing very well. Her mother, Karen, is one of Leslee’s dearest friends. It’s that kind of compassion and generosity that makes the Hollidays such an incredible family.

Leslee and Matt have been together for 17 years and have four beautiful children—three boys and a girl. Together with their helper, Hannah, the Hollidays manage their busy schedules by taking it one day at a time. Even with everything she has on her plate, Leslee is also working towards a degree in Biblical Studies. It’s her hope to eventually create a ministry that caters to the specific needs and schedules of the wives of professional athletes.

For now, Leslee holds bible study at her home and at Busch Stadium for baseball wives.

“Our faith is what anchors us,” said Leslee. “At the end of the day, baseball isn’t where our identity lies.”

For the Matt and many of the other Cardinal players, it’s a privilege and an honor to be a part of a professional baseball team, but without their faith, it wouldn’t be nearly as enjoyable. Their faith and passion for giving back to St. Louis is what makes Leslee and Matt such great assets to the city.





## A Closer Look into the Holliday Home

Both Leslee and Matt are originally from Oklahoma, but despite the many miles between, the couple has managed to make their St. Louis residence their go-to spot to feel warm, cozy, and right at home. The rustic and old world style of the house might surprise some Cardinal fans. We're all used to Matt's quiet, intense presence on the field, but the home he and Leslee have created really speaks to the humble, average guy behind that serious game face.

Leslee and Matt make one incredible pair, and it's no question that Leslee's sweet and caring personality gives a special spark to both her husband and her home. There's a simple elegance and soft touch throughout every room that just begs for guests to grab a cup of coffee and make themselves at home. On over three acres, their sprawling 1.5 story home is private and so very unique. The land gives their kids the space to play and practice different sporting skills, a feature they just love, while also providing the Holliday family with room to get away and relax.

It's the details that really stand out in the Holliday home. From repurposed wood beams and stonework to the unique 12-inch plank wood flooring throughout the main level, this home stands out not for its size or grandeur, but for its attention to detail, beautiful décor, and it's simple, sophisticated features.

The large living space on the main level really exemplifies the style of the home. It's bright and open with an enormous window

spanning the entire length and height of the far wall. The focal point of the room is a gorgeous stone fireplace with built-in shelving on either side. The wood work of the beams and window trim pair perfectly with the room's unique chandelier. Every detail is clean and purposeful, making the subtle pops of color in the furniture and art really stand out.

The charm of the home's rustic-style continues into both the kitchen and dining rooms. The earthy features of the stone and wide-plank floors bring a bright warmth to each space. Natural light pours in from large windows throughout the main level, highlighting the unconventional elegance of each distinctive detail of the home.

In the basement, the wood flooring matches a custom pool table made entirely of repurposed wood. This gathering space is comfortable and laid-back. A large stone fireplace adds a rustic, cozy feel that's perfect for quiet nights spent at home. Through stunning archways built into a barrel ceiling of stone sits a comfortable living area with a bar space, large couch, and a television fit for snuggling up and watching a big game. With a #7 pillow on the couch, their Cardinal pride blends effortlessly into the décor.

Out back, there's plenty of room to spread out and enjoy a quiet oasis. Complete with natural-looking features and stonework, the water looks more like a small lake than a pool. Their easy-going, rustic style continues outside throughout the outdoor bar area. The stone floors and wood beams are lovely and flow nicely into an open-air dining space set with a large table that's framed by a beautiful brick wall.

The Rick & Tracy Ellis team is so grateful Leslee and Matt gave us a chance to share their passions and their home in this issue. With the Homers for Health program and their dedication to giving back to

a city that's been a source of great blessings, the Holliday family has given so much more to St. Louis than home runs, strong throws, and great plays.

They are two very compassionate people with such huge hearts. It's easy to see fame hasn't gone to their heads. Instead, Leslee and Matt have used their position to promote the importance of caring for others while remaining humble and down to earth. We sure hope they always call St. Louis home, but no matter where the future takes them, it's safe to say they've made a lasting mark on our great city and our hearts. ∞





# From Staged to SOLD!

Prepared by Liz Connolly, MIRM, MCSP, INhance IT! Home Staging

**Y**our home is probably your largest investment and selling it can be one of the most important and stressful times in your life. Staging is the process of getting your home ready for market. Staging is the only service performed in preparation for selling a home that actually brings measurable value. By following the steps and recommendations provided by a professional stager you are much more likely to secure the most equity for your property with fewer days on market. Your first showing is typically online as 92% of buyers shop online before they ever step foot into your house. Remember, buyers buy the way they want to live, not how they actually live.

- ∞ Staging is preparing the property to appeal to the widest range of buyers.
- ∞ Staging is NOT interior decorating. Decorating is PERSONAL. Staging is designed to appeal to the buyer demographic that will be looking at your property.

**“THE WAY YOU LIVE IN YOUR HOME AND THE WAY YOU LIST YOUR HOUSE ARE TWO DIFFERENT THINGS”**

You must be committed to getting your house ready for sale. It is not easy living life “on stage” but your property WILL sell faster and for a higher price if you take the following steps to create a fabulous first impression. Buyers want rooms that are light and bright, meticulously clean, fresh and uncluttered. The more you do to prepare your house, the faster it will sell.

## TOP TIPS FOR PREPARING YOUR HOME FOR MARKET

### PERFORM (OR HAVE A STAGER PERFORM) A CURB THROUGH BASEMENT ASSESSMENT

- ∞ Start at the curb and look at things like your mailbox, driveway, landscaping, front steps/porch, front door, welcome mat, exterior lighting, paint, siding, and trim. Don’t forget to look up...looking for cobwebs, insects and debris. Look at each area of the home, garage, deck, back yard, and all interior living spaces with a critical eye. Ask yourself “would I accept this if I were buying this property?”

### CLEAN

- ∞ Inside and out.
- ∞ Don’t forget the basement, garage, porch, patio, cupboards, closets, baseboards, light fixtures, ceilings, fireplaces, carpets, curtains.
- ∞ IF YOU CAN SMELL IT, YOU CAN’T SELL IT.
- ∞ Even if YOU can’t smell it, the potential buyer may. Many times we get used to the smell of our homes – dogs, cats, mildew, SMOKE, pungent ethnic foods, etc. Clean and deodorize. You may need to have your air ducts cleaned.

### DECLUTTER

- ∞ Clutter happens! It comes in one piece at a time and eventually closes in on us. Clutter eats equity. A cluttered home is stressful, and in America we are cluttered to death. Clutter will be one of your biggest challenges in preparing your home for sale. Plan to tackle one room at a time or it can become overwhelming.

- ∞ **WHAT IS CLUTTER?** It's the stuff your spouse wants you to throw out and you refuse to part with -- newspapers, magazines, stuffed animals, clipped coupons and recipes, figurines, and the things your friends say are "so you" and show your personality". When you stage you need to pack these items away. Now is a good time to ask yourself "Do I really NEED to keep these items?"

## PAINT

- ∞ Painting is one of the least expensive ways to prepare your house for sale. Remove wallpaper, touch up smudges, freshen up baseboards and trim.
- ∞ When preparing your house for sale, select neutral, light paint colors in pale grays or beiges.

## FURNISHINGS

- ∞ In many cases sellers have too much furniture or furniture that is too large for the space. This is another case where less is more. Be sure you have at least a 3' walkway in all areas throughout the home. Store excess furnishings either off-site or in an area of the basement or garage where it won't look cluttered.
- ∞ In other cases, sellers have sparsely furnished or unfurnished rooms. It is better to leave these rooms empty than partially furnished. The best scenario is to bring in rental furnishings to round out the design plan so that buyers can envision the space.

## ASSESS HIGH IMPACT AREAS

- ∞ **KITCHENS.** One of the key areas you can invest in is the kitchen. Buyers pay particular attention to kitchen FLOORING (in a home over \$200,000 they do not want vinyl). Replace with tile or hardwood. COUNTERTOPS are another key area. Buyers are looking for solid surfaces such as Granite, Quartz or Silestone. APPLIANCES may need to be updated – stainless is still the most requested appliance type.
- ∞ **LIGHTING. LOOK UP. WHAT DO YOU SEE?** If major lighting fixtures are dated, they can be replaced easily and inexpensively. Drum light fixtures (with fabric or neutral shade) blend with most existing fixtures.
- ∞ **HARDWARE.** This is another inexpensive update. Replace brass door handles. Replace dated knobs and pulls on kitchen cabinets.
- ∞ **MASTER BATH.** Along with the kitchen, the master bath is a key area where buyers want luxury. Carpet is a negative in wet areas. In a home over \$200,000 buyers are looking for tile. If you replace carpet with vinyl, be sure to use a heavy vinyl that looks like tile.
- ∞ **MASTER BEDROOM.** Replace floral or patterned bedding with fresh "Hotel Collection" white bedding.

## PLAN AHEAD

- ∞ Preparing your home for market requires detailed planning. There are so many elements that need to come together prior to putting your property on the market it can be daunting. Remember, if you pack it now you won't have to move it later when your house sells. Put together a schedule and rely on an array of industry professionals to assist with the process.



## HELP, I HAVE TO MOVE AND MY HOUSE HASN'T SOLD!

- ∞ This is where a professional staging company like **INhance IT!** comes to the rescue. We select furnishings, artwork, plants and accessories to enhance each key room of your home.
- ∞ We select the furnishings, move them in, merchandise the home, and move them out prior to closing.
- ∞ Vacant home staging fees can begin from as little as \$2,000. Pricing is based on several factors including the square footage of the home, price of the home, location, type of property (condo, high rise, single family) and rooms to be staged. It may sound high, but think about it – each home will have approx. \$20K of furnishings when staged – high quality, selected to accent the home and designed to sell your home.
- ∞ If you don't stage your home as soon as you move out, it WILL sit on the market longer and you will still be making the house payments. Statistics show that staged properties sell 83% faster than un-staged properties. Recent RESA (Real Estate Staging Association) reports show 120 days (4 months) for un-staged properties vs. less than 40 days for staged properties.

## PHOTOGRAPHY

- ∞ Whether you will be living in your home while it is on the market or moving on to your new home, be sure that your agent arranges to have your home professionally photographed once it is staged and ready to go. The old adage, a picture is worth a thousand words, still holds true today. You only have once chance to make a first impression and in today's marketplace that first impression is typically on-line or on social media.

Real estate professionals agree that the cost of staging is less than the cost of a price reduction. Stage first and you'll be amazed at how quickly your home will be sold and begin to reap the rewards of your labors. Contact INhance IT! Home Staging...the cost of our service is less than your first price reduction! ∞



314-486-5354

[www.inhanceitstaging.com](http://www.inhanceitstaging.com) | [info@inhanceitstaging.com](mailto:info@inhanceitstaging.com)

# Bathroom Turned Oasis: Tips for Ultimate Relaxation

**W**

ell think of our homes as a safe place where we can let our hair down and retreat from all the hustle and bustle of the work week. In our safe havens, the buzzing of unanswered

emails and pressing deadlines at work seem to fade away. The walls of our homes lessen the blow of on-going stress and busy schedules, but there's one room in particular that offers us an even deeper relaxation. It's the place where all it takes to block out the world is a closed door. It's where we can tend to the knots in our backs from long days hunched over a computer and lugging around little ones—the bathroom.

Often times, we forget to utilize this space. We end up settling with a room that simply houses the shower, hurriedly experienced once a day, with a few quick uses in between. Why have we denied ourselves the luxury and sanctity a bathroom can be? With these simple details, you can take a bathroom from a typical wash room, to a personal spa retreat that you'll really look forward to using each day.

## Drawers, built-ins, and more drawers

The biggest proprietor of an unsightly bathroom vanity is a lack of storage. From the ever-growing collections of face care products, makeup, jewelry, perfumes, and so much more, we've realized that one drawer and one vast, yet unorganized cabinet underneath the sink simply won't cut it.

Make a special place for these items with built-in cabinetry featuring glass doors and shelf lighting. These custom storage options can provide an opportunity to create a sleek display of fragrances or unique décor, making a huge statement. Sick of seeing that tangled mess of earrings and necklaces near your sink? Try a floor length mirror that features a hidden cabinet. Many of these luxury items even have plush-lined shelves for your diamonds and pearls.

## Copper tubs

An instant visual statement in a luxury bathroom is a stunning copper tub. Not only do these free-standing bathtubs offer an exotic and rarely seen signature piece, but they're also a great investment. Copper is naturally resistant to rust, making this a great material that's easy to maintain. If you plan on taking full advantage of your new in-home oasis, not only will this tub look beautiful, but with copper's ability to retain more heat than most materials, you can finally enjoy those long, hot baths without stopping midway to add water and keep the temperature above freezing.



## Steam showers

There's no need to go to a five star hotel to experience a luxurious steam bath. Now, steam showers can be added to a bathroom in the comfort of your own home. A steam shower is a lot like an ordinary shower, but it's completely enclosed to keep the vapor in, and it also uses a steam generator to produce necessary warmth. Most steam showers are built with timers and a comfy seat to ensure that you can have a stress-free moment inside of your five-star luxury shower. Not only does this lavish bathroom fixture provide the ultimate in relaxation, using a steam shower has certain health benefits such as improving blood circulation and clearing up the skin. What's not to love about a little R&R while improving your health?

## Heated flooring

You've decided to finally end that hour-long bath in your copper tub, but now you're eyeing that arctic-level-cold tile flooring that sits between you and that fluffy robe hanging on the door. With heated floors, there's no need for the mental prep-work of placing your toes on iceberg floors.

The great thing about heated floors? They're not just for the bathroom. If you plan on extending this amazing feature throughout other areas of the house, you can keep your feet warm year-round. Whether this life-saver will be waiting for your cold feet every morning out of bed, or only after a great soak, your little piggies won't regret this investment.

## Entertainment

Many homeowners have taken to adding a small seating area to the bathroom. It's a great place to add storage and mirrors to make getting ready in the morning a breeze. By installing a sound system, you'll be able to enjoy your favorite music at the same time. If you haven't ever soaked in a great bath while listening to some relaxing tunes, you just haven't lived. Plus, it'll be a lot harder for your family to hear your singing voice whenever you relieve some stress with a private dance break.

If you're really into total comfort, consider adding a television in the bathroom. That way, you won't miss the news while getting ready for work, and you'll be able to watch your favorite movies in the bath. What could be better? ∞



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

**M**aybe 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. ☺

Call your local office, or visit [www.VinsonMortgage.com](http://www.VinsonMortgage.com), to get one of our licensed loan officers working on the right financing to get you into the home of your dreams!  
Missouri: 314.839.9999 | Kansas: 913.344.9999  
Colorado: 303.740.9999 | Illinois: 618.839.9999  
California: 866.774.8999



# Artist Steve Walden



**W**e've all heard the phrase, "money doesn't buy happiness," and though a stable income does provide the necessities (a roof over our head, food to eat, clothes for our families—the list goes on), reaching this level of comfort isn't always enough. For artist Steven Walden, this realization was the catalyst that changed his life forever.

It's possible you've seen Steven's art around St. Louis. If so, you'd recognize his vibrant use of color and his ability to capture a moment sports history that just leap off the canvas with the intensity and emotion of the event. We picture artists with his level of talent taking the steps to painstakingly build their skills and perfect their craft over many years, slowly growing into a successful station as a full-time artist, but that's what's so surprising about Steven. He only just began painting a mere two years ago after picking up a paintbrush for the first time in 2014.

After college, Walden worked as a copywriter. He was successful and made a decent living, but over time, a feeling of malaise took hold. Looking around, he wondered if there wasn't more to life than the regular nine to five. What was his grand motivation and primary reason to work? At the time, it all came down to money and maintaining his standard of living, and for Steven, that simply wasn't good enough.

He found guidance from, *Man's Search for Meaning*, a book written by Viktor E. Frankl, a neurologist and psychologist from Austria. Frankl was one of the few members of his family who survived the Holocaust, and his time at the concentration camp, Auschwitz, eventually lead to his becoming the founder of logotherapy. This form of existential analysis gave Steven Walden a mantra from which he based his decision to visit a therapist and ultimately quit his job as a copywriter.

"I can't control my situation," said Walden, "but I always have a choice how I respond to it."

At his core, Steven found he needed to feel like he was helping people and making a difference to find true fulfillment in his life, prompting his enrollment in Webster University's professional counseling program. It was during his time at Webster that he stumbled across his talent for painting in an art therapy elective. From here, the rest unfolds like pages in a well-written book.

Art can be a very self-serving activity, but he found a way to use his talents to reach his biggest goal—to help others. From first painting commis-

sioned work for less than \$200, Walden now works on pieces that can sell for as much as \$8,000, with proceeds benefiting charities founded by prominent athletes such as Kurt Warner, Adam Wainwright, and Ozzy Smith.

His unique method of painting over canvas prints created from his original paintings allows Steven to re-create popular pieces over and over and paint at live sporting events in the area. While the St. Louis Blues were in the Stanley Cup Playoffs, Steven was at every home game live-painting a portrait of one of the players. Proceeds from these portraits went to Blues for Kids, a foundation dedicated to helping programs that improve health and wellness in St. Louis youth.

Steven's success in the art world came to him early on, and it doesn't look to be slowing down anytime soon. He'll continue partnering with the St. Louis Blues for the 50<sup>th</sup> anniversary season and will be a part of this year's Winter Classic between the Blues and the Blackhawks held at Busch Stadium. He'll also be hitting the road to work with players from the San Francisco Giants and the New York Mets. Plus, he'll be traveling to various events for Wainwright's Big League Impact organization.

Even with his already busy schedule, Steven is always open to commissioned work with most pieces starting at around \$3,000. If you're a fan of Steven's work but can't afford an original Walden, no worries! You

can find high-quality post prints for a very affordable price on his website. Though writing may not seem like a good background for an artist, Steven's career as a copywriter allowed him to use his marketing knowledge to better sell his art, and ultimately, help more people in the process.

To view more of Steven's artwork or to contact him about a commissioned piece, please visit [stevenwalden.com](http://stevenwalden.com). 



The  
**Rep** REPERTORY  
THEATRE  
ST. LOUIS

**50** years  
and still  
MAKING a  
SCENE

SEASON  
TICKETS  
ON SALE  
NOW

SIX-SHOW PACKAGES  
STARTING AT JUST \$96!

MAINSTAGE SEASON PRESENTED BY

BERGES FAMILY  
FOUNDATION

REPSTL.ORG  
314-968-4925

**FOLLIES**

SEPTEMBER 7 – OCTOBER 2

UNTIL  
THE  
FLOOD

OCTOBER 12 – NOVEMBER 6

A  
CHRISTMAS  
CAROL

NOVEMBER 30 – DECEMBER 24

ALL MY  
SONS

JANUARY 4 – 29

To Kill a  
Mockingbird

FEBRUARY 8 – MARCH 5

JOHNNY CASH | CARL PERKINS | ELVIS PRESLEY | JERRY LEE LEWIS

MILLION DOLLAR QUARTET

MARCH 15 – APRIL 9



# Nettie White:

## *The Porch & Interiors*

**A**s a Realtor, I'm often asked which area of a home holds the most value. Whether they're renovating, buying, or selling, I always remind them that it's the kitchen that really sells a house. Kitchens have infinite potential to add value to the home, and if you kind find or design a unique space that offers features most homeowners just can't find in an average, run-of-the-mill kitchen, then you can be sure you're one step closer to making a smart investment.

One of my properties at 919 Sheffield Forest Ct. is a beautiful home with kitchen that's downright stunning. The overall design is flawless, but it's the atmosphere of the kitchen that makes guests want to take a break from their busy days and stop to visit for a while. It feels warm and lived in without looking old or dated, and that's something you don't come across every day. It's my job as a Realtor to share the best of the industry with my clients, and upon first glance, I knew I had to meet the artist who designed and executed this kitchen's beautiful finishes.

Whether you're looking to spruce up a few rooms or take on a massive kitchen remodel, Nettie White is your go-to-gal for all things décor and design. Equipped with the know-how and creative energy to help transform homes into masterpieces, she's been in business for 18 years and has significantly upgraded from her days of conducting business out of her basement.

Her current location came to her like something out of a dream. After some serious prayer and dedication, Nettie's vision of owning a business that could act as an umbrella for artisans and designers to work and grow together finally became a reality.



Walls, furniture, ceiling, and beams installed and finished by Nettie White Interiors team.

"I would drive by this place every day, and every day I prayed that it would be mine," said Nettie.

Until it was. Known today as The Porch by Nettie White, her thriving store front is the perfect place to get inspired for your next project. She works with four other designers to fill the The Porch with some truly incredible and unique items. It's a fountain of rustic charm and creativ-

**Main photo on left:** Walls, furniture, ceiling, and beams—that were not there, but made and installed by the team—were finished by the Nettie White Interiors Team.



**On Right:** The Nettie White Interiors Team hand painted a clients existing cabinets.

ity, where you can find anything from furniture and décor to clothing, jewelry, shoes, and more.

“I get bored easy, so things are always changing,” said Nettie. “Our customers come back week after week to see what’s new.”

Nettie is always planning ahead to what’s next, which makes it almost impossible to walk two feet in any direction without something new and exciting catching your eye. To put it simply, the Porch is an ever-evolving hub of pure design *magic*.

The space also acts as the home office for Nettie White Interiors, where Nettie, along with her designers and trusted contractors, work to help homeowners realize their interior design dreams. People come to Nettie White Interiors for projects from small updates to full-scale renovations, but their specialty is in the unique art of finishes.

Imagine a canvas with a single coat of paint. It might be clean and appealing, but it doesn’t become art until someone uses a fine, artist’s touch to build layer after layer of brushstrokes. It’s those layers that create a meaningful painting with depth and perspective.

By combining a variation of colors, textures, décor, and expert

finishing techniques, Nettie White Interiors can give a plain, one-note kitchen an entirely new feel. Her finishes are perfect for existing cabinets, doors, furniture, floors, walls, and everything in between. From rustic and warm to sleek and modern, they’ve got the tools and the vision to give new life to your home and furnishings. Nettie White Interiors offers free initial consultations every Monday. If you’re interested in what working with Nettie can do for your home, then why wait to set up an appointment?

If you’re looking for a fun day out, I’d recommend making a little trip down the quiet, winding backroads of the area until you find yourself at the front door of The Porch. Step inside and enjoy a nice cup of coffee and meander around the store, or just spend a little time relaxing in the inviting warmth. Nettie’s entire foundation for her business rests on providing care and love to those around her, which makes The Porch an incredible open space for artisans, designers, and admirers of what is simple and beautiful in life to gather together.

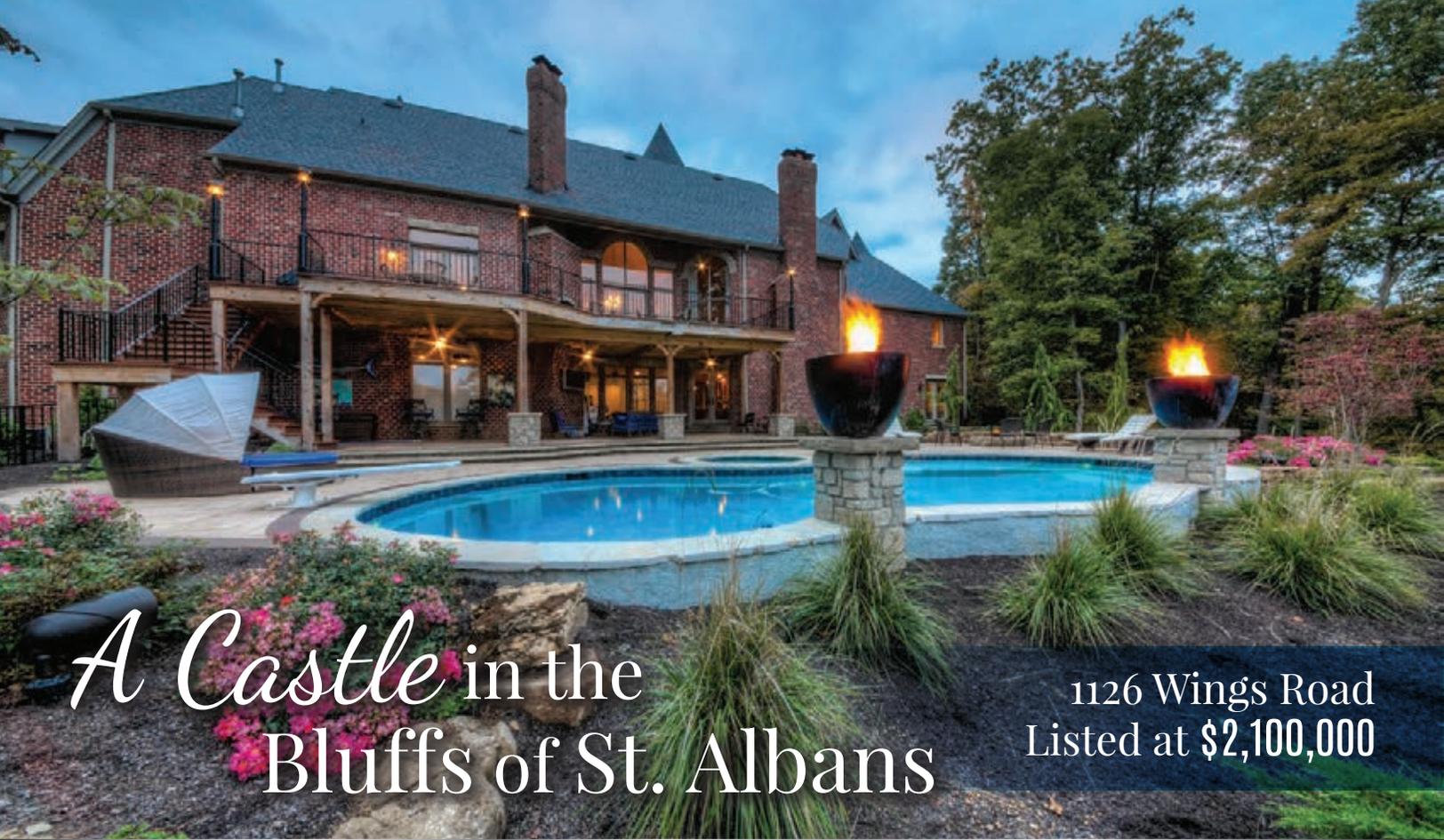
To see more examples of work by Nettie White Interiors or to take a peek at what’s waiting for you at The Porch, visit [nettiewhiteinteriors.com](http://nettiewhiteinteriors.com). ∞



Before



After



# *A Castle* in the Bluffs of St. Albans

1126 Wings Road  
Listed at \$2,100,000

This St. Albans Construction custom built home is like no other. Located in the Bluffs of St. Albans with gorgeous views and over 6+ acres.

This 1.5 story home offers over 8,000 finished sq/ft and a backyard oasis like no other with infinity pool, fire torches and built in Jacuzzi.

There are too many amenities to list, but a few are the new slate roof, wine cellar, several gorgeous stone turrets and a lovely KOI pond.

**A MUST SEE!**



Call or email Tracy Ellis for more info:  
636.299.3702 | [Tracy@TracyEllis.com](mailto:Tracy@TracyEllis.com) | [www.TracyEllis.com](http://www.TracyEllis.com)



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

**B**uying 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





# Health & Wellness with Dr. Eric Nepute

“No one is standing up for people in a broken healthcare system, and the truth has been suppressed. The way people are treated and lied to is a joke.”

This is the stance of health and wellness expert Dr. Eric Nepute, a leading voice in the new era of healthcare in the U.S. Dr. Nepute’s incredible success at helping his patients find health through a natural approach to wellness is on the cutting edge of improving a broken healthcare system.

We’re inundated with information on the problems facing American healthcare, from growing insurance costs to prescription addiction cases to surgery complications. Yet, even as the healthcare industry has grown to a whopping \$3.5 trillion a year in the U.S. economy, the rates of fatalities from cancer and heart disease are rising steadily, diabetes diagnoses are growing rampantly, and Americans are consuming more and more prescription drugs than ever before.

This spiraling disaster is the backdrop of a truly simple idea: there is something missing from traditional healthcare in the U.S. Dr. Nepute has the answer, and it requires redefining the nature of healthcare as we know it.

“Most people define their health by how they look and how they feel. They say, ‘If I look good and I feel good, then I’m healthy,’” says Dr. Nepute. While it may sound like an oversimplification, the truth is that this is how the majority of Americans view their health. They consider themselves healthy only *until* they experience a symptom.

And, what’s worse, this is exactly how traditional healthcare practitioners are defining health as well. We all recognize this routine. Patients go to their healthcare professional with symptoms of a larger problem and are sent home with prescriptions to treat or numb the symptom. Sound familiar?

This harmful way of thinking illuminates the exact problem with American healthcare. Traditional medicine is in the business of treating

symptoms *after* they occur rather than finding and fixing the cause of the problem proactively.

Dr. Nepute and the Nepute Wellness Center of St. Louis, Missouri have become the new face of healthcare in the United States through their incredibly successful mission of *proactive* care rather than *reactive* treatment. Dr. Nepute applies a multi-faceted model of proactive care for his patients, and the results are clear.

Want to know what will be ‘trending’ in the new era of healthcare? Dr. Nepute knows the answer: achieving overall health through the absolute best functioning of the human body. Nepute Wellness Center has become an undeniable symbol for a better way of healthcare by healing the *cause* of health problems as serious as heart disease, cancer, and diabetes rather than treating the symptoms after health problems occur.

Dr. Nepute proves that this shift in healthcare can literally change the health of generations to come. New studies in epigenetics are revealing time and time again that it is possible for humans to change their own DNA and influence the DNA inherited by their children. By achieving functionality and health, parents can lower the risk of their children facing serious health problems *before* conception.

Through Dr. Nepute’s passion for helping his patients tap into their body’s own natural ability to heal, Nepute Wellness Center has helped countless people live better, healthier lives. If you’re interested in a natural approach to wellness, visit [neputewellnesscenter.com](http://neputewellnesscenter.com) for more information, and be sure to tune into Dr. Nepute’s radio show *Wellness Matters* every Sunday at 3 p.m. on FM NewsTalk 97.1. ∞



# Impressive home

in private area of St. Charles County sits on over five manicured stately acres.

- Custom Design
- 8,700 Square Feet
- Gourmet Kitchen
- 5 Fireplaces
- Salt water pool



**\$1,400,000**

3001 Matteson Blvd,  
O'Fallon, MO 63366

Call Tracy for info:  
636.299.3702



## SUAREZ *Catering*

Experience delectable food and impeccable service at your event from our talented chef.



Providing catering, restaurant consultation and private chef services.

GARY SUAREZ  
314.707.1686  
GSUAREZ69@AOL.COM

[www.ZykanExteriors.com](http://www.ZykanExteriors.com)

Protect Your  
Family &  
Home

Call Today for a **FREE**  
No Commitment Inspection  
or **FREE** Estimate!



Zykan eXteriors  
STL



*“When No  
One Else Can,  
Zy-Kan!”*

The Zykan Family is proud to have satisfied their customers since 1949 with their construction services in St. Louis, Missouri and its surrounding areas. Zykan Exteriors STL has over 19,000 loyal customers in all regions of St. Louis and St. Charles, Missouri along with the Madison & St. Clair Counties of Illinois. We are a preferred contractor for Owens Corning, have an “A+ Rating” with the Better Business Bureau and have an “A Rating” with Angie’s List. We’ve been in this business a long time, and we know what it takes to give our customers an easy, frustration-free construction experience

*Expert Insurance  
Negotiators!*



PREFERRED  
CONTRACTOR



Residential/Commercial Roofing • Siding & Custom Exteriors • General Construction  
Soffit & Fascia • Custom Aluminum Decorative Wrapping • Guttering

**Call Today! 636.345.6873**

# INTRODUCING: THE PLACE

OPEN  
JULY 16



**NEED ADDITIONAL GARAGE SPACE OR WANT  
TO CREATE THE ULTIMATE "MAN CAVE"?  
THE PLACE IN CHESTERFIELD IS FOR YOU.**

- Brand new 54,000 square foot establishment
- Variety of unit sizes and design opportunities
- Use your space for exotic cars, muscle cars,  
motorcycles, RV, boats, jet skis, etc

The possibilities are endless.



THE FIRST FACILITY TO OFFER PRIVATE STORAGE CONDOMINIUM SUITES FOR ACTIVE USE IN  
THE ST. LOUIS AREA. BUILD YOUR DREAM LUXURY GARAGE SPACE TO SUIT YOUR PASSION.

LOCATED IN CHESTERFIELD, MO | 314-478-5251 | [THEPLACEINCHESTERFIELD.COM](http://THEPLACEINCHESTERFIELD.COM)



# A MILLION DOLLAR EVENING



**W**hen we think about what it means to be wealthy, we often imagine fancy cars, building enormous estates, and taking extravagant vacations—but there's one thing that's easy to overlook. With wealth also comes the opportunity, and responsibility, to give back, and to do so often. When you have a lot, you have a lot to share. That's just one of the reasons why the generous owners of an incredible estate in Lake St. Louis graciously opened their doors to VIP guests and sponsors for a Million Dollar Evening.

It's not uncommon for the media to show the rich and famous throwing frivolous parties with no purpose in mind other than to entertain, but at this event, that conception was turned on its head.

The best, and most important, part of this luxurious outing rests on the fact that all proceeds from the Million Dollar Evening have been donated to Little Patriots Embraced, an organization with a mission to better the lives of military families in need. Their goal is to help recognize the service and sacrifice of the men and women who serve our country, especially those of military children.

Hosted in conjunction with Little Patriots Embraced, various sponsors and the owners of the estate and put on a successful charity event on Saturday, June 4th. Upon arrival, guests were able to experience the glitz and glam of the red carpet by posing for photos at the mansion's entrance. Throughout the night,



Rick and Tracy Ellis



Laura & Jon Merchant,  
Merchant Design



Melissa Haro, Tracy Ellis &  
Amy Brindisi

guests delighted in their favorite cocktails at the open bar and enjoyed delicious food alongside special guest, Josh Flagg, star of Bravo TV's Million Dollar Listing Los Angeles.

Attendees were greeted at the door where artist Steven Walden worked on a 3D-painting of Busch Stadium for a silent auction. With a glass of champagne in hand, guests toured the mansion, taking in some of the home's most incredible features. Everyone was in awe of the mansion's gorgeous details, swimming pools, and the stunning movie theater, but the real beauty of the evening had nothing to do with the house itself.

Just beyond the enormous windows of the grand salon, people gathered across the entire outdoor entertainment area. To see so many men and women come together for such an important cause as our country's military families was overwhelmingly beautiful. For their contributions, guests were treated to exquisitely catered food prepared by Chef Gary Suarez of Suarez Catering, endless refreshments, and live entertainment.

Shrimp overflowed on a beautiful ice sculpture, chicken was served hot off the grill, and later in the night, petite desserts were delicately displayed under cover of flashing lights beneath a gorgeous white tent. Even with the large number of guests, there was plenty of room to sit and enjoy the many decadent treats.

Other food stations were set up around the infinity pool and across the stone terrace, giving everyone a chance to sample food, fill their drink

glasses, and enjoy the gorgeous lake view. With different styles of cuisine from sushi to barbecue, along with a St. Louis staple—toasted ravioli, there was plenty to go around and something for everyone to enjoy.

In the outdoor sitting area, people gathered around the television to catch a few innings of the Cardinals game, giving the event a true St. Louis vibe. The atmosphere in and around the mansion was light and fun as guests ate, drank, and mingled. Lively music played throughout the evening, and guests were treated to a special performance by Steve Davis, the Midwest's premier Elvis impersonator. The King of Rock 'n Roll posed for pictures and even gave a few impromptu performances for a lucky few throughout the night.

A number of local celebrities attended the event such as the night's emcee, "The Smash." Other celebrity guests included: Sandy Miller, Rafer Weigel, Margie Ellisor, Randi Naughton, and Melanie Moon of Fox 2 News; St. Louis Blues Alumni, Terry Yake; David Bass of the Tennessee Titans; the 2016 first-round draft pick for the Atlanta Falcons, Keanu Neal; talk show host Jamie Allman from Allman in the Morning on FM NewsTalk 97.1; Rams Super Bowl Champion, Mike Jones; and many more. Their presence, along with all of the VIP guests, sponsors, and organizers, made this incredible night one I'm sure we'll all remember for years to come. For more information about Little Patriots Embraced or to make a donation, please visit their website at [littlepatriotsembraced.org](http://littlepatriotsembraced.org). ∞



Melanie Moon & Alain Garcia

Kimberly & Kevin Lanham

Tracy Ellis, Josh Flagg, & Jill Lewis

Vince Cafazza

Mandy, Liz & Courtney (InHance-It Home Staging)

Steve Davis as "The King of Rock and Roll"

Kathryn Schlimpert & Mary Kay Schlimpert



Above: Josh Flagg, Rick Ellis, and Admiral Dan Kloeppe

Rafer Weigel, Karl Lund, Asher Benrubi, and Margie Ellis



Josh Flagg and Jill Lewis



Josh Flagg and Tracy Ellis



Above: Lynn Lees, Carol Watanabe, Harold Lewis & Guest



Above: Artist Steve Walden

Below: Keanu Neal, 2016 NFL Draft 1st Rd pick  
Atlanta Falcons and girlfriend

Below: Mike Jones, St. Louis Rams  
Superbowl Champion





Ryan & Julie Lally



Terry Yake, St. Louis Blues Alumni



Jeff & Theresa Lawhorn



Sandy Percival Miller (FOX 2) & Matt Deichmann

Below: Rick Ellis, Tracy Ellis & Josh Flagg



Elvis, Amy Brindisi & Jamie Allman (Best Show on Radio)

Thank you to all of the sponsors:

- |                             |                           |
|-----------------------------|---------------------------|
| Cam Print                   | Ballas Dental Care        |
| Merchant Design             | Vinson Mortgage           |
| The Rick & Tracy Ellis Team | MDC Professional Services |
| National Sports Agency      | The Reckel Family         |
| Julie Lally                 | B & B Packaging           |
| Carol House Furniture       | GSF Mortgage              |

Special thanks to all of the local media as well as artist Steve Walden & Andy Cohen for donating tickets to Watch What Happens Live. *~*



# Exclusive look at the Estate *on Lake St. Louis*

**S**itting on approximately seven acres, the European-inspired mansion on the lake has nine bedrooms, thirteen full bathrooms, and five half-baths, each with their own flare of personality, layered within the home's warm atmosphere of luxury and extravagance. With such elaborate features, it's impossible to focus on one detail at a time.

Even before crossing the threshold, the mansion's stately beauty is marveling. Despite the towering peaks of the slate roof, the overall atmosphere is peaceful and inviting. A beautiful circle fountain and porte-cochère sets the scene of the courtyard before the impressive front door and stunning cathedral windows of the dining room.

Stepping through the front door of this residence is an experience unlike any other. Upon entering, to the left is a stylish two-story library. Not only is the library fit with sleek, black leather furniture, this room also has leather floors. More leather makes up the wall décor, complete with a towering, two-story onyx fireplace. In the corner of the room, a mysterious spiral staircase leads up to the second floor where

you can find an inviting nook that's perfect for a little private reading and relaxation.

Across the foyer, a thirteen-foot dining table sits beneath a one-of-a-kind wood ceiling that's decorated with five pounds of pure gold. The high ceilings and ornate details resemble those of an opulent church, adding another layer to the grandeur of this particular room. The stone fireplace, glistening chandeliers, and monumental archways are just a few stitches in the intricate fabric that creates this home's air of elegance and sophistication.

The detail throughout the residence is incredible, and the grand salon is no exception. From the floor to the 60-foot-high ceiling, the grand salon is sophisticated and touched with the finest, most beautiful details. The two chandeliers in the room seem to have formed right out of the intricate three-dimensional crown molding on the ceiling. The pristine carpet is modeled off the same carpet in parts of the White House, completing the regal and elegant space with a clean finish. Tucked behind the staircase is a bar with pewter countertops and black



cabinetry. Through clear panels reaching up to the ceiling, you can see a beautiful display of glassware. It's a stand out feature in what would otherwise be a very quiet, formal space.

Out of the grand salon's bulletproof windows, there's an incredible view of Lake St. Louis, accompanied by the residence's amazing outdoor entertainment area. Complete with an infinity pool overlooking the lake, a hot tub, an outdoor kitchen, and lovely stonework with a built-in water slide, it's like staring straight into paradise. With plenty of chairs and a large dining table, there's room to spread out and soak up some sun or gather around the table for a beautiful family meal. Plus, this little slice of the tropics is perfect for entertaining any number of guests.

When it comes to kitchens, this one has it all—and then some. With two islands, ample counter space, and a built-in breakfast nook, there's more than enough room for entertaining and preparing meals. The two chandeliers, stone vent-hood, and multiple sinks are impressive, but this kitchen also has a TurboChef oven. What's so

important about an oven? The TurboChef can cook a frozen pizza in about a minute and a half. For many of us with busy schedules and hungry kids, it can't get much more luxury than that!

Off of the kitchen is an outdoor sitting area with couches, a fireplace, and a mounted television. The views are simply stunning, especially when the sun sets over the lake. Also connected to the kitchen, the indoor sitting room has a tavern-style design, which is carried throughout with extraordinary woodwork on the ceiling, custom shelving, and all-wood chandelier. It's warm and comfortable, and the room's natural lighting from large windows adds another touch of tranquility to the space. Looking out the room's large windows, you can see a stone, roof terrace that houses a massive indoor pool. If you stand on the terrace and look down into the skylight, you can see with beautiful clarity the mural of dolphins that makes up the pool floor.

Speaking of pools, with over 20,000 square feet, this has more than its fair share of coveted amenities. If you've been paying attention,



we're up to two pools now, but this house has so much more to offer than swim lanes. Other features include a private dock on the lake, a movie theater complete with lush chairs and intricate wall finishings behind a sound-proof steel door, an elevator, indoor basketball/volleyball court with locker rooms for both men and women, a fitness room, steam room, multiple hidden passageways, and spiral staircases around every corner. One of the most impressive staircases leads you from an incredible viewing room to a circular steeple. Like walking into a secret, it's a whimsical feature where you can witness a magnificent, 360° view of Lake St. Louis.

The lower level of the mansion houses a number of the home's impressive amenities. Along with the basketball court, indoor pool, and fitness room, there's also an aquarium wall that's large enough for a diver to jump inside. The best part? There are two sharks swimming around! This amazing feature adds a splash of color and brings a little light to the lower level. Across from the aquarium wall, there's a sitting area with large leather couches that's surrounded by sports memorabilia. At the focus of this space, Michael Jordan's #23 jersey hangs in a place of prominence.

If you thought there couldn't possibly be any more—think again! Located at the bottom of the home's main spiral staircase, there's also a full-scale bowling alley and an incredible wall of bowling shoes. The bright lanes and relaxed feel of the entire lower level makes for the ultimate in fun and entertainment. It's easy to imagine friends and family gathering around the bar, shooting pool at the glorious billiards table, or watching the stingrays float around the aquarium as they wait for their turn on the lanes.

Each of the main bedrooms in the house has its own pop of style and flare with unique features all their own, but the homeowners are two very humble people, and they truly value their privacy. With that being said, we believe it's best to leave a little bit to the imagination in regards to their privates spaces. However, in order to get your creative juices flowing, we'll leave off with just a little taste. Picture this: a jaw-dropping master suite including a beauty parlor; a multi-level, walk-in closet off the master bathroom; and a hidden meditation room overlooking the lake. It's safe to say the mansion on Lake St. Louis is jam-packed with luxuries most of us could only dream of having in our own homes.

Though the estate is truly stunning, it's the owners who really bring the life and beauty to this home. Even with all of their success, they have remained two very kind and generous people. The Rick & Tracy Ellis Team are grateful to have had the opportunity to work alongside them and Little Patriots Embraced in planning this amazing event at their stunning home. We're so thankful for their willingness to open up their home to benefit many charitable organizations in our community. ∞

# Siding Repair Systems



A family owned company with over 20 years of exterior remodeling and siding repair background, we feel that we truly have the experience, professionalism, and know-how to deliver our customers with the best products and services the market has to offer.

636.978.3930

[SIDINGREPAIRSYSTEMS.COM](http://SIDINGREPAIRSYSTEMS.COM)

PLEASE CONTACT  
US FOR A FREE  
ANALYSIS AND INSPECTION OF YOUR  
SIDING, WINDOWS, OR ROOF!

WITH REPAIR OPTIONS, WE CAN SAVE YOU *THOUSANDS*  
OF DOLLARS IF NOT *TENS OF THOUSANDS!*

The difference is truly in OUR system. Siding Repair Systems proudly offers homeowners a choice when addressing their home improvement needs by specializing in full siding, window, and roofing replacement as well as our patent pending repair system.



YOU ASKED...  
WE ANSWERED!

---



ARE PROUD TO ANNOUNCE  
WE ARE WORKING WITH  
DENNIS & RAQUEL HANSEN  
AT

**PREMIER LAKE PROPERTIES**  
Lake of the Ozarks

---

Our combined teams are a winning combination to market your properties to the largest audience. Together, our clients properties will be featured on both of our weekly radio shows, in both of our magazines and advertised in ALL 8 states that border MO! An entire team of Realtors/Brokers in St. Louis/ Lake of the Ozarks at no extra cost to you!





HERON HILL  
AT THE LAKE

\$12,000,000



*“The possibilities here are endless.”*  
Concept Art

**E**very 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.

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 at the Blue Heron.

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. ∞

- 14-acre estate
- 875 ft of waterfront
- Unobstructed 8-mile view of the lake
- Seconds from Horseshoe Bend and Bagnell Dam

For more information on the Heron Hill listing, contact Rick or Tracy Ellis at 636-299-3702 or visit [www.heronhillatthelake.com](http://www.heronhillatthelake.com).

# PREMIER LAKE PROPERTIES

*"Taking care of all of your Buying and Selling needs  
...from Condos to Luxury Estates"*



**Raquel Hansen**  
Owner/Realtor  
573-434-1721

[Raquel@PremierLakeProperties.net](mailto:Raquel@PremierLakeProperties.net)

**Dennis Hansen**  
Broker/Owner  
573-480-7591

[D.Hansen@PremierLakeProperties.net](mailto:D.Hansen@PremierLakeProperties.net)

*"We know you will love  
The Lake as much as we do."*

Where do you want to start your mornings?

The Lake of the Ozarks



[www.PremierLakeProperties.com](http://www.PremierLakeProperties.com)

**888-LakeOzark**

(888) 525-3692



# PREMIER LAKE PROPERTIES

"Taking care of all of your Buying and Selling needs... from Condos to Luxury Estates"

Heron Hill at the Lake – Lake Ozark



**\$12,000,000**

33 Vista Court – Porto Cima



**CALL**

35 Cercino Drive – Porto Cima



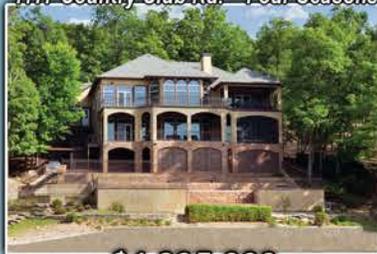
**\$1,775,000**

1012 Las Campanas – Porto Cima



**\$1,600,000**

1117 Country Club Rd. – Four Seasons



**\$1,395,000**

126 W. Crossfox – Old Kinderhook



**\$875,000**

1129 Beacon Pt. Cir. – Lake Ozark



**\$874,900**

10112 Towers – Osage Beach  
Top-floor Penthouse



**\$799,000**

182 Greystone Lane – Villages  
4-bedroom Waterfront Home



**\$529,900**

Brumley / Crocker area

300 Acres - Ponds - Roads - Fenced



**\$499,000**

941 Sweetwater – Four Seasons



**\$479,000**

111-4A Nantucket Bay

Top Floor - Furnished - Slip - Garage



**\$234,900**

71 Mitchell Rd. – Lake Ozark



**\$230,000**

## Deals on the West Side of Lake of the Ozarks

1101 Sunset Shores – Climax Springs

3,960 sf - 100' WF - Dock



**\$565,000**

684 Dead End Trail – Camdenton



**\$409,900**

200 Old Hickory Cir. – Sunrise Beach



**\$340,000**

55 Bramble Lane – Gravois Mills



**\$269,000**



[www.PremierLakeProperties.com](http://www.PremierLakeProperties.com)

**888-LakeOzark**

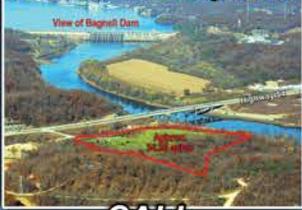
(888) 525-3692



Please visit our website to see PDF Brochures and Virtual Tours of our listings, and MLS Listings.

Wood River Road – Lake Ozark

34.25 Acres - View of Bagnell Dam



CALL

St. Croix & Watershed – Sunrise Beach

2,717' WF



\$4,000,000

The Linn Creek Estate – Lake Ozark

785' WF - WILL SUBDIVIDE



\$949,900

Lots 549-550-551 Grand View Dr. – Porto Cima

365' WF - WILL SUBDIVIDE



\$734,000

87 Elbow Cay – Tan-Tar-A

Private Pool & Hot Tub - Desirable Location



\$365,000

462 Moongate Dr – Tan-Tar-A

Waterfront Bluff Home w/ Panoramic View



\$310,000

61 Shelter Cove – Tan-Tar-A

Dock Included - Very Desirable Location



\$299,000

93-94-95 Dogwood Rd.

295' WF



\$249,000

55-56-57 Grand Cove Dr.

285' WF



\$189,900

### Sunset Shores Subdivision

- Lot 21
- Lot A
- 2-acres Off Water

CALL

Cross Creek Subdivision

122' WF



\$49,000

## Waterfront Condominiums

144-4E Majestic Pointe – Sunrise Beach

Furnished - Garage - Slip



\$199,000

144-1A Breakers Condo – Lake Ozark

Furnished - Slip



\$174,000

Lighthouse Landing – Bldg. 1, Unit 203 – Lake Ozark

Furnished - Boat and PWC Slip and Lifts



\$107,000

210-1-B Oak Bluff Condo – Camdenton

Walk-In - Parking Spots - Slip - Garage - PWC Slip



\$86,500



Please Visit us in person at our  
New Office in Dierbergs Lakeview Plaza.

4645 Osage Beach Pkwy ~ Suite F (Dierbergs Lakeview Plaza)  
Osage Beach, Missouri 65065

Raquel Hansen

Owner/Realtor  
573-434-1721

Raquel@PremierLakeProperties.net

Dennis Hansen

Broker/Owner  
573-480-7591

D.Hansen@PremierLakeProperties.net

"We know you will love The Lake as much as we do."

# Lake of the Ozarks

*If asked to capture the "essence" of The Lake, most would not attempt to present it through a Real Estate magazine. On the contrary, real estate at The Lake has become the means of a new lifestyle for many, new businesses for some, but always a source for new friends and experiences.*

*The Lake offers irreplaceable memories, and a connection to something more expansive and diverse than anywhere else in the Midwest. Once you make the connection, you might find yourself slowing down during the morning, taking a boat ride for lunch, or finding an excuse to get back out on the water after dinner:*

*IMAGINE the experience of a breathtaking sunrise with miles of magnificent clouds radiating amber and rose colors across the sky. IMAGINE being able to embrace a quiet sunset after a rain, with the bluest of colors and the calm of evening just upon you. IMAGINE the smiles on a hot summer's day when the lake is full of boaters, families, and activities.*

*And IMAGINE the most treasured moments of a midnight cruise, with moonlight illuminating the water.*





*These are some of the reasons we all came to The Lake. Only in reality and through photographs, can we experience and capture these moments. We hope you have enjoyed a few of them in this magazine.*



*Points to remember.... The Lake's best characteristics are for everyone, and they are free.*

- ~ The faint but powerful sounds of a bass boat welcoming our mornings, makes for the best alarm clock.*
- ~ A young child's grin as they ride in a boat will always be unforgettable...and has no bearing on the size of the boat.*
- ~ A sunrise and sunset is just as beautiful from any location on The Lake (all 92 miles of it).*
- ~ And finally, in the middle of the night, the sounds of the water rolling against the shoreline will always be reminiscent of the ocean.*

*The Lake should be a time to reflect, a time to slow down, and a time to remember.*

*As they say, "If you're lucky enough to live at The Lake, then you are lucky enough".*

*Welcome to Lake of the Ozarks.*

*Dennis Hansen*



- Meticulously Kept
- 9 ft. Ceilings with Crown Molding
- Costa Esmeralda Kitchen Counter Tops
- Elegant Upgrades Everywhere



**\$481,000**

134 Tuscany Trace Dr.  
St. Charles, MO

Call Vince Cafazza for  
more info: 314.369.8554



# The Rick & Tracy Ellis Show

Tune in  
Saturday's  
at 9 AM to

**1260 AM**  
**THE ANSWER**  
Intelligent. News. Talk.



OR  
Sunday's at  
10 AM on

**FM NEWS TALK**

**97.1**

[www.TracyEllis.com](http://www.TracyEllis.com)

# Question and Answer with *Tracy Ellis*



**Q:**

What would you consider to be the four most important things to consider when buying a home?

**A:**

When searching for a new home, it's essential to figure out what's important to you before you begin. Factoring in work, children, pets, hobbies, and more into your perfect home equation might seem like a daunting task, but it will make the home-hunting process much more enjoyable. Understanding your

long-term goals and family needs will help ensure you don't buy into something you'll grow out of before you planned.

I tell buyers to prioritize location, lot, floor plans, and curb appeal over everything else. Small things like paint color or countertops can be changed, but you can't just pick up a house and move it into your preferred school district or put in a pool on a lot with almost no back-yard. By keeping your preferences in these four areas at the top of your must-haves list, you can be sure you're making a smart purchase when it comes time to sign on the dotted line.

### 1. Location

It's no secret that you have to consider location in your home search, but do you know what to look for? It all comes back to what's important to you. If you have kids, you'll want to be in a good school district. Do you want privacy, or are you looking to throw block parties with your neighbors throughout the summer? Proximity to work and places you frequently visit might be imperative for you, or you might be the type that enjoys the time spent on the road.

Sit down and make a list about *everything* you love about your current location, and then write down what you'd change if you could. Highlight things you simply refuse live without and put a checkmark next to anything that would be nice to have, but isn't necessarily a deal-breaker, on both sides of the list. This way, you'll be prepared to answer any and all questions about your next home's location.

### 2. Lot

You can't build on or change land you don't own. That's why it's so important to include any potential outdoor projects you'd like to take on in the future in your decision. Are you looking to put in a pool? Have you always wanted a sunroom? If a house you've got your eye on doesn't have one already, then be sure the lot is large enough to accommodate and add-on.



Apart from renovations, you should always think about what amount of yard maintenance you're willing to take on. If it's important for you to know where the sun hits throughout the day, be sure to figure out which direction the lot is facing. You can always update a home to fit your exact needs, but you can't build a bigger yard.

### 3. Floor Plans

Deciding whether or not a home will work for you isn't just about choosing what style of house you prefer. A home's floor plan will dictate the flow of your daily life, which is why it's so important to find a floor plan that best fits your lifestyle. Do you enjoy entertaining? Do you have a family with small children? Are you looking to expand your family in the future? If so, you might consider a two-story home with an open-concept floor plan, a master suite that's on the second floor, and extra rooms—but that's just one option. Figure out what configurations could work for your family, and then go from there.

You can always tear down walls or extend a room, but if you'll have to work too hard to make a home fit your current lifestyle as well as your future plans, there's probably a better option waiting for you.

### 4. Curb Appeal

When it comes to updating the exterior of a home, there's no end to the possibilities, but finding a home with great curb appeal can save you time and money in the long run. Depending on your price range, look for homes with a three-car garage and popular features like brick and stone work. If you like the look of siding over brick, keep an eye out for homes with James Hardie siding. It's a better option than vinyl siding, and will ensure your home keeps a fresh, new look for years to come.

It can be difficult to widen your perspective when looking at a singular home. By identifying your specific needs and focusing on eliminating the homes that don't fit your lifestyle from the start, you'll be able to look past those easily changed minor details and choose the home that's best for you. ∞



# Planning to Sell?

## Six Things to Keep in Mind Before Renovating

**I**t's no secret that home renovations are hard work and can be a real pain in the you-know-what. There's a lot of time and stress that goes into completing even the smallest home updates, and that's why it's so important to make sure your renovations are adding the value you want to your home. Especially if you plan on selling in the near future, there are home renovations that can actually cause you to lose money. To help you avoid making those mistakes, here are a few things to think about before swinging that hammer into your dining room wall.

### Don't get demolition happy.

An open-concept floor plan is popular in today's market, but if you're planning to sell, it could turn buyers away. Remember, what works for one family might not work for another. Opening up a room here and there can brighten up the space and make an area seem larger, but knocking out too many walls can make a main floor seem more like a warehouse to a buyer who prefers a more traditional layout. If you're looking to renovate and plan to sell, less is definitely more when it comes to taking out walls.



### Pools don't always make a great selling point.

There's a reason why everyone loves to have a neighbor with a pool. Why? Because then you can enjoy the sunshine and water, without taking on any of the hassle. For many homeowners, having a pool is worth all of the extra maintenance. On the other hand, there are buyers out there who see nothing but dollar signs and unnecessary work when it comes to keeping up a private pool.

If you're thinking about adding in a pool, don't let the possibility of wary buyers stop you. However, it's important to keep in mind that you might not get a huge return on your investment.



### Keep it cohesive.

We all know renovations take time. If you're planning on staying in your home for a while, you have the luxury of making updates whenever you have the time and money. Sure, the kitchen might not match the living room for a month, but you're making good progress. Unfortunately, that idea just doesn't hold true if you're getting ready to sell. Making renovations to a single room with the intention of appealing to more buyers is a huge mistake. You might be proud of your updated office space with all new wood beams, custom cabinets, and a rustic chandelier, but it'll most likely distract and confuse buyers if the room doesn't match the rest of the house.

### Be smart about add-ons.

Adding on a room or expanding a hallway can make for a great renovation project. By providing more space and making improvements to existing parts of your home, you can make your home more appealing to buyers and add value to your home. However, this only works if you've got the space to make the changes in the first place. Squeezing in a tiny staircase, not providing enough headspace, or sacrificing room count for an extra bathroom or larger laundry room could cost you. If you have to compensate too much for your renovation to work, it's probably best to find a better way to use your time and money.



If you plan on staying in your home for the long haul and you have the budget, you can really customize your home to fit your specific lifestyle. However, if you have plans to sell in the future, it's best to keep other potential homeowners in mind when taking on a new renovation or design project. Focus on what really adds value to your home and skip the rest. You'll be glad you did. ∞

### Old doesn't always mean time to replace.

Replacing a roof or upgrading your heating and air-conditioning units can cost a small fortune. If something is old, that doesn't mean you need to replace it. By doing so, you'll end up spending a lot of money and not seeing that same amount go back into the value of your home. Of course, it's important to have your HVAC inspected and make sure your roofing is sound before selling. If everything checks out, move on and use that budget on something that can add real value back into your home.

### Remember that trends aren't always here to stay.

If you're an HGTV junkie or have home renovation or design magazines sent to your door every week, you know that it's impossible to use every new trend in your home. Many times, a trend is out the door before you even get a chance to try it yourself. Unless a trend has hit the mainstream, it's best to opt for what's tried and true. Edgy, unique trends might be right up your alley, but if you're trying to sell, you might make it much more difficult for buyers to imagine themselves in the space.

Storms happen fast,

so let's weather  
them together.



Make sure you  
and your family  
are covered.

Call us today to review a  
Home, Auto, Life or Health  
insurance policy.



The Lanham Agency, a full service insurance agency, firmly believes it is our daily mission and policy to bring real value to our clients by addressing every customer individually to create a policy unique to their needs. We pride ourselves on the principles of quality customer service. Providing Home, Auto, Life and Health insurance for you and your family is only the beginning of what the Lanham Agency has to offer in the Ballwin, Ellisville, Wildwood, Chesterfield and surrounding metro St. Louis areas.

Kim Lanham | 636.779.5976  
LanhamK2@nationwide.com



**Nationwide**<sup>®</sup>  
is on your side

# STRESS-FREE MOVING SOLUTIONS



LOCAL | LONG DISTANCE | PACKING SERVICES



*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!*

*All of these guys are hard workers, polite, and the only company I'd trust with my own furniture! You'll feel very comfortable having them in your home for your next move.*

— Tracy Ellis



We look forward to working with you to make your transition as smooth as possible.  
Contact us at 314.737.5195 or [sales@renewtransfer.com](mailto:sales@renewtransfer.com)

MOVING **BEYOND** EXPECTATIONS

# HONORING OUR HEROES

FIRST RESPONDERS | TEACHERS | VETERANS

Ask us how we take care of you,  
because you take care of us!

Reduced Commission  
& discounts with our  
preferred vendors!



Visit [www.TracyEllis.com](http://www.TracyEllis.com)

**GREATER ST. LOUIS  
HONOR FLIGHT**



## HONORING WWII & KOREAN WAR VETERANS

Each year, we are honored to take hundreds of WWII & Korean War Veterans to see their Memorials in our nation's capitol. We provide each veteran with a one-day, all-expenses paid trip to Washington DC. It is a day of honor, remembrance and celebration of their service and sacrifice.

**PLEASE HELP US FIND VETERANS  
OF WWII & THE KOREAN WAR**



Register a Veteran  
for a trip



online or call or email us for more information.

[www.GSLHonorFlight.org](http://www.GSLHonorFlight.org) • 636-230-2466 • [info@GSLHonorFlight.org](mailto:info@GSLHonorFlight.org)

**GARAGE  
DOOR  
REPAIR**

**ANCO**  
OVERHEAD  
DOOR SERVICE INC

**ELECTRIC  
OPENER  
REPAIR**



***Your garage door experts for  
the greater St. Louis area.***

At **ANCO**, we care about safety.

**Follow these tips for basic door maintenance:**

- 1) Visually inspect the garage door each month. Look at springs, cables, rollers and pulleys for signs of wear. Do not attempt to remove, adjust or repair these parts or anything attached to them. A trained door repairman must make adjustments to these parts, which are under high tension.
- 2) Test the garage door opener's reversing mechanism monthly by placing a 2" x 4" board or a roll of paper towels in the door's path. If the door does not reverse after contacting the object, call a qualified garage door professional for repair. If the opener has not been replaced since 1993, seriously consider a new one with auto-reverse as a standard feature.

**Specializing in:**

- garage door repairs
- garage door openers
- sales
- installation



[www.ancodoors.com](http://www.ancodoors.com) | 636.343.9167

A FAMILY RUN BUSINESS SINCE 1969 | SERVING ALL OF ST. LOUIS, SAINT CHARLES & JEFFERSON COUNTIES

**Call ANCO for  
your heating and  
cooling needs.  
636.343.9167**

**ANCO**  
HEATING AND COOLING



**A couple heating and cooling tips:**

- 1) The filter is very important to the operation of your furnace and the air quality of your home. Depending on the type of furnace you have, filters should be replaced every couple of months. They're pretty cheap and can be picked up at most home improvement stores, or on the Internet.
- 2) Carbon monoxide is a byproduct of combustion and it's very dangerous in large quantities. Regardless of whether your furnace is brand new or on its last legs, you should have a CO detector to make sure this odorless gas isn't leaking into the air you breathe. Always visually inspect the vent or flu for leaks or cracks.

PROFESSIONAL, INNOVATIVE + CREATIVE DESIGN  
FOR ANY BUSINESS. IF YOU NEED IT, I CAN DO IT.



BRANDING



ILLUSTRATION



PRINT



WEB

TAKE A LOOK AT MY WORK

LAURAMERCHANTDESIGN.COM

Merchant  
DESIGN

LET'S WORK TOGETHER: LAURA@LAURAMERCHANTDESIGN.COM | 574.340.3115

*Lovely 1.5 story custom*  
built home in Sunset Hills on almost 2 acres  
backing to Laumeier Sculpture Park.

Walk out lower level is finished,  
over 5,000 total sq/ft.



\$649,900

9130 Rott Rd  
Sunset Hills, MO

Call Tracy for info:  
636.299.3702

Like a Building inspection protects against undisclosed defects within the exterior walls of the house, a Boundary and Improvement Survey protects against undisclosed defects from the exterior walls out to the property lines. Once you close on your home, you own all potential defects that may come with the land. **Only a land survey can properly identify potential defects on the property.**

# Protect your investment with a Boundary and Improvement Survey from Meridian Land Surveying.



**Spring is the perfect time to tackle those outdoor projects that make your living in the warmer months so much more enjoyable.**

- ✓ Putting in a pool or hot tub
- ✓ Building a deck or patio
- ✓ Adding a fence
- ✓ Adding a sun room or other room addition

**Before you begin, you need to know:**

- Precisely where your property lines are located
- The location of easements and set back lines on your property

Starting your outdoor projects with a Boundary Survey can save you a ton of cash!



**Providing the Best Surveying Services in the Metro Area.**

Call for a free estimate

636.939.2900

[MeridianLandSurveying.com](http://MeridianLandSurveying.com)

[ContactUs@MeridianLandSurveying.com](mailto:ContactUs@MeridianLandSurveying.com)



Owner, Bill DeBord



**Integrity Title Solutions is a fully licensed Commercial and residential title, escrow and disbursing provider.**

- 11 locations, licensed in both Missouri and Kansas
- Onsite corporate counsel
- Mobile Closings available at the location of your choice

“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.

**Title and Escrow Closing Services • Construction Disbursing  
Real Estate Information Resources • 1031 Exchange Services**



**INTEGRITY**  
TITLE SOLUTIONS

**[www.IntegrityTitleSolutions.com](http://www.IntegrityTitleSolutions.com) | 314-209-8100**



*The*  
**RICK & TRACY ELLIS**  
*Team*



PROUDLY PRESENT



BY



- ❖ BASE PRICES STARTING AT \$599,900.
- ❖ WOODED HOME SITES RANGING FROM 3+ TO 12+ ACRES.

- ❖ SECLUDED WILDWOOD LOCATION.
- ❖ PRIVATE ENCLAVE WITH 7 HOME SITES.

