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April, a month of renewal and transformation, ushers in a tapestry of vibrant colors and scents as nature awakens from its winter slumber. Or we hope! In this transitional period, the air is filled with the delicate fragrance of blooming flowers, and the landscape becomes much greener. April signifies a time of rebirth, symbolized by flower buds and chirping birds. Speaking of flower buds, make sure to mark your calendars to visit Casto's Greenhouses and Shady Side Market to spruce up your home with beautiful plants and hanging baskets.

Culturally, April is often associated with celebrations and festivities. From Easter to Passover, various religious and cultural observances mark this month, bringing communities together in shared traditions and joyous gatherings. Don't be fooled on the first, and plant a tree on Arbor Day, the 26th.

As spring unfolds, April invites us to embrace change and embrace new beginnings. It encourages us to spring clean, embark on outdoor adventures, or simply take a moment to appreciate the beauty around us. April inspires us to welcome the warmth of the sun and be grateful for our beautiful community.



Have a wonderful April and thank you for your support of *Stroll Glade Springs Village*!

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**BOB COBURN**  
Area Director  
[bob.coburn@n2pub.com](mailto:bob.coburn@n2pub.com)  
304-860-0099



**ED "COACH" MCCALL**  
Resident Writer  
[aemccall01@suddenlink.net](mailto:aemccall01@suddenlink.net)



**SOMALIA NELSON**  
Junior Writer



**JESSICA RUBIN**  
Resident Writer



**KAREENA PATEL**  
Junior Writer



**KAREN AKERS**  
Photographer  
[k4akers@gmail.com](mailto:k4akers@gmail.com)



**WHITNEY CAPPELLARI**  
Resident Writer



**KEYA GARG**  
Ad Coordinator  
[Keya.garg@n2pub.com](mailto:Keya.garg@n2pub.com)



**NANCY KEATLEY**  
Resident Editor/Writer  
[nkeatley@yahoo.com](mailto:nkeatley@yahoo.com)



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Jeff & Paige Miller

MEET YOUR NEIGHBORS

Paige & Jeff  
**MILLER**

THE ART OF DELAYED GRATIFICATION

BY ED MCCALL • PHOTOS BY SARA IRVIN WITH KAREN AKERS

One of Glade’s newest couples, Paige and Jeff Miller have many things in common, not least of which is the ability to delay gratification, and not just for themselves, but for their friends and family as well. There are two sides to every story, even if it’s a love story, and sometimes the tales coincide and sometimes the versions differ slightly. I will try to present fairly what the two newlyweds graciously shared with me when I sat down with them and Oliver, their two-year-old Berna doodle, in their residence on Dogwood Court.

Both describe their nuptials as a “three-week wedding.” They tied the knot at The Greenbrier with Pastor Sam Green officiating just before Christmas, but they put off the reception until after the holidays so the celebration of their union would not interfere with the busy holiday season for their friends and extended families.

Jeff claims he did most of his heavy lifting back in the spring. He wanted the proposal to be special, so he planned to pop the question in front of friends and a throng of golf fans at The Masters and at Amen Corner no less! He says he had to scramble at the last minute to get the ring sized properly before they left, and that he said, “kind of had me on edge all the way down.” Paige noticed he was uptight and didn’t seem to be his usual talkative self, wondering if maybe he was upset. The plot unfolded successfully when a buddy “smuggled” the ring through a separate gate so Paige would not see it when patrons passed their belongings through a metal detector at the entrance. When they got to Amen Corner, everyone in the group was taking pictures and suddenly Jeff dropped to his knee and asked the question so it could be framed in cell phone history.







they would be a great fit, their union is just another example of how they have honed their skills as planners and mastered the art of delayed gratification.

\*One of the things the couple is most grateful for is that they are surrounded by family here in Glade Springs, which will come in handy when they grow their family. Paige is the daughter of Gregg and Ann Childers and works as a pharmacist for Access Health in Beckley. Jeff is the son of Terry and Donna Miller and serves as the Executive Director of the WV Parkways Authority.



If you know of a great family in the neighborhood please contact  
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Paige claims she missed all the foreshadowing that preceded the knee drop, including the reason for Jeff's nervousness and her mom's forcefully suggesting exactly which outfit she should wear to the course that day. A green one, of course! "The minute I said 'yes' he was back to being his old self," she laughs.

Jeff claims that from that point, "She became the wedding planner, and I relaxed." They wanted to tie their knot at The Greenbrier when the resort is at its prettiest and all dolled up for Christmas. The intimate ceremony was performed with only a few close friends and family in attendance, again to not interfere with an already busy holiday season. Their decision to postpone the reception until after the holidays worked great for all involved, even if it did result in a "three-week wedding."

Afterward they happily returned to their residence at Dogwood as a couple for more delayed gratification and another exchange in duties. Jeff began planning in earnest for their honeymoon this spring when they will fly to Spain and embark on a 10-day Mediterranean cruise. "I'm just going to show up," Paige giggles. "It is Jeff's turn to do the planning." For a couple who kindled their relationship on the pickleball courts of Glade Springs at the behest of mutual friends who thought



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Jace Brunty, Brady Justice, Drew Winkler, Bentley Rose, Zain Patel & Joe Scott

**INTRODUCTORY:**  
When Bob Coburn asked me to write an article about my brother, I agreed, but instead of writing just about my brother, I wanted to include the people my brother surrounds himself with, specifically his friends. These like-minded boys, Jace Brunty, Brady Justice, Zain Patel, Bentley Rose, Joe Scott, and Drew Winkler, all attend Shady Spring Middle School and are in the 6th grade. In this article I decided to write about the close friendship these six boys have, that Glade fosters from all their exciting recreational activities, that ties them together.

**BASKETBALL BUDDIES:**  
Bentley, Zain, and Drew share a hobby that has brought them together since the 4th grade. These three boys have played Shady Elite, which is an impressive travel team for elementary school basketball players, their 4th and 5th grade years. Now, as 6th graders, they are team members for the Shady Spring Middle School Basketball team. With tough training schedules, these boys are dedicated players spending hours at the court. They all have a special love for basketball and always yearn to



Brady



Zain



Zain & Joe

improve their skills. In their spare time, you can find Bentley hanging out with friends, catch Drew at the golf range and at baseball, or find Zain playing with our active German Shepherd, Enzo.

**RUNNING PALS:**  
With scenic views, which our state is known for and what Glade emphasizes, these three boys love this nature filled sport. Cross Country is a hobby shared among Jace, Brady, and Zain. These boys took up this new sport this year, as it is their first year in middle school, and enjoy the thrill of running on a trail. These boys express their commitment and devotion by being consistent with running and staying in shape for their challenging season with unexpected weather calls. Brady, who also plays baseball, and Zain share math as their favorite subject and are problem-solving thinkers. Jace, on the other hand, prefers Social Studies, learning about the past, present, and future of the world and its evolution; he shares this preference with Bentley and Drew.



Jace





Bentley, Drew & Zain

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**DAY ONE:**

Zain and Joe have been friends since pre-school, attending St. Francis Catholic School during their elementary education. These boys have a great influence on each other, each encouraging to try each other's hobbies. For example, Zain has taken up fishing which is a hobby Joe loves to do in the summer on the lake, and Joe took up basketball last year, which is one of Zain's favorite hobbies. Zain and Joe feed off each other's energies, they love to talk about football, especially the Kansas City Chiefs.

These boys are caring, supportive, and kind-hearted. You can find these boys all around Glade. Whether it be on the basketball court, fishing on the lake, at the pool, or driving around in their golf carts, you can find them around our community. If you see them around, make sure to ask them what new, fun activities they are doing.

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folks at Leisure Lanes are so hospitable.” Some of the guys show up early and have lunch; others snack throughout the afternoon.

Another thing they’ve discovered is that there are some good keggers among them. Rick Lay keeps up with the stats, so handicaps are always up to date. So far high games in 2024 have been rolled by Link Selfe (221) and Rackliffe (210). Steve Wagaman, who is currently on injured reserve, rolled 214 in a previous year. Rackliffe,

who also rolled 5 consecutive strikes during an outing recently, claims that there are serious similarities between golf and bowling. “Both will humble you in a heartbeat,” he says. “One minute you’re king of the lane, and the next minute you can’t stay out of the gutter.”

Amtsberg, Smith, and Steve Mahoney are probably the most consistent bowlers. Most consider the smooth and suave Mahoney to have the best form. “He’s a real technician,” Rackliffe states. “Great technique.”

There is little expectation of a Roy Munson (Kingpin) or a Jeffrey (the dude) Lebowski (The Big Lebowski) show up for a Wednesday roll, but there are enough fun-loving characters from Glade Springs to keep the pins rattling at Leisure Lanes whenever the weather is too chilly for golf.

The Pinheads: Troy Rackliffe, Rick Lay, Pat O’Brien, Joe Tussey, Jim Reed, Dave Gruver, Steve Wagaman, Tim McGhee, Steve Mahoney, Doug Amtsberg, Dwight Smith, Randy Mullins, Mel Cooper, Mark Iobst, Arvin Martin, Al Hannah, Link Selfe, Bob Thompson.



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What are golfers at Glade Springs supposed to do when the snow flies, the wind blows, and temperatures plummet? Hard core linksters like Doug Amtsberg and Dwight Smith probably consider cinching up their fur-lined bermudas, putting chains on their carts, visiting the nearest Med-Express for a transfusion of anti-freeze, and cracking open a new sleeve of neon orange golf balls.

Luckily there are others who are thinking a little more inside the box (of sanity!) like Pastor Troy Rackliffe of Glade Community Church. While talking to some friends and golf buddies, he suggested they gather weekly for some fellowship and bowling when inclement weather settles in. He figured it would be a great way to whet their sporting appetites, stay active, and enjoy the camaraderie of friends in some friendly competition.

Now, five years later, it has worked out just as he had hoped. “Some of the guys have wives who play mahjong on Wednesday afternoons so we thought the day and time would be perfect. We meet at Leisure Lanes in Beckley and roll three games.” What’s more, they welcome newcomers should any Stroll readers care to join in the fun. All are welcome: male, female, young, or old.

The format is pretty simple. They occupy four lanes and have a blind draw each week to determine teams. There is a \$5.00 entry fee and proceeds go to the team with the highest total. “Really, it’s just for bragging rights,” Rackliffe laughs. “First timers roll as a ghost man until they establish a handicap. The

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# The Myslinsky Residence

Crafted Forever Home in the Woods

BY BOB COBURN



Ann Lilly and Chuck Myslinsky purchased their forever home lot on Far Country Drive in 2005 off of the Sims Branch Trail, part of the Little Beaver Trail System, where Ann used to mountain bike. “I used to complain back then that people were screwing up the trail with these houses and now we’re one of them”, jokes Ann. They proceeded to build their home that same year and moved in January of 2006. It’s a beautiful structure as a result of planning for the future that involved a plan from a book, an architect, an engineer and a builder. “This was going to be our last home so we planned from the beginning”, says Chuck. “We didn’t want a big house. We wanted one that was easily heated and cooled and accommodated us as we got older. The doors are 36 inches with a wide hallway to allow for a wheel chair if need be”, says Chuck with a laugh. “Or a stretcher!”, jokes Ann. “I have big feet so the steps are 12 inches wide”, chuck adds. Located off of the 6th hole of Stonehaven the home is surrounded by white oak trees and is beautifully sited. 2260 feet of square footage is the size but it feels much bigger with high ceilings and an open floor plan. The two car garage is adjacent to the mud room and kitchen and flows to the open living room and foyer. “I wanted to come in the house with a bag of groceries and set them down and

go to the bathroom”, laughs Ann. “I got what I wanted.” The home also boasts some cool art work such as three metal animals on the family room wall made from old tractor parts as well as some of Ann’s Mom’s paintings. One is a painting that hangs above the fireplace from an old Christmas card. Another is a portrait of Ann from her grade school days. Mom dated the portrait from the 1700’s, much to everyone’s amusement.


There are also hand made rugs throughout from Ann’s Mom and Dad who made them from wool scraps 75 years ago. “We’d like to think our home is sort of whimsical”, says Ann. Indeed it is!

Not to be forgotten is Nick, a German Shepherd beauty who loves his home as much as Mom and Dad. Nick is 9 and the walks are less frequent but he’s still as good as he once was, just like Toby Keith.


“We love that we can walk out of the front door and go for a walk or a bike ride”, adds Ann.

The couple’s attention to detail and forward-thinking approach is evident in every aspect of their home. Overall, Ann and Chuck’s forever home is a testament to thoughtful planning, functionality, and personal style, creating a haven where they can enjoy their passions and create lasting memories.





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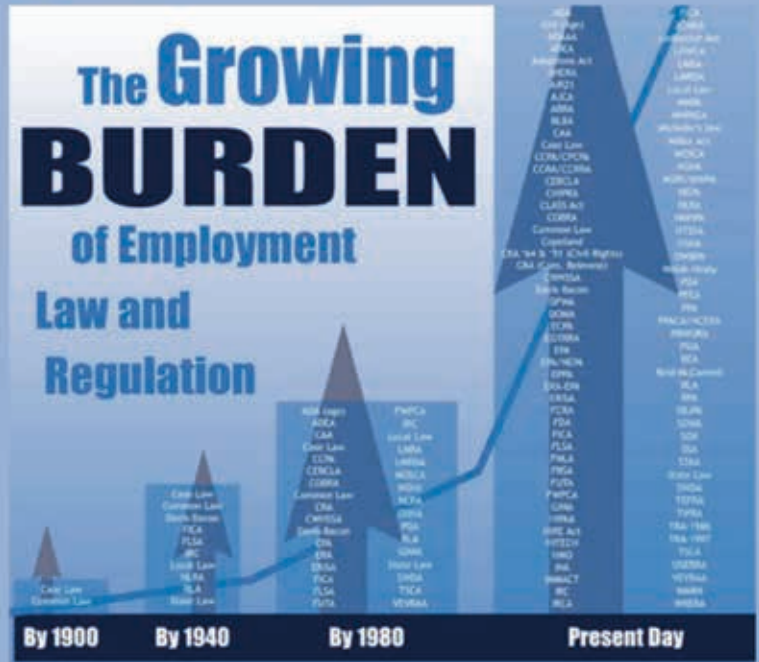
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# MAK'S BEST WISH

BY BETH KEATLEY

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Makayla Meadows, affectionately known as “Mak”, was diagnosed a few years ago with a Grade V inoperable Cerebral AVM which has led to Epilepsy and Todd's paralysis. Mak was attending WVU and realized that she could use the company and the service of a dog. She and her mom, Tracy investigated the “Make A Wish” foundation. This is when they were connected with Crockett Doodles, a company



with the mission to provide the world's most desirable doodles. Crockett Doodles have a six step process of ownership and pledge of responsibility that they take very seriously. They make sure to devote resources to fully vetting all puppy applicants, marketing each new Doodle breed, and working through health tests and any others that are needed with their Partner Homes. Two and half years ago, between the Make a Wish

Foundation and Crockett Doodles, Mak was given the amazing news that she would soon meet her sweet Labradoodle, Timberland Monroe Meadows, “Timber”.

Mak pledged Chi Omega in 2022 at WVU. That year the sorority became involved with the Make a Wish Foundation's, “Walk for Wishes”. The group along with Mak and Timber's help raised the most money among the other groups at WVU.

Timber, who is still a Service Dog in Training, is very protective of Makayla. Her mother says, “When Makayla experiences a seizure, Timber will protect her from hurting herself and sometimes go as far as not letting her mother get close to her”. Timber is also useful for helping Mak with her mobility and keeping her stable as she walks. He loves her unconditionally, and I'm sure the feeling is absolutely mutual.



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his home before giving the club a second, third, or fourth chance to perform as it should.

It all started back in the early 80's on a golf trip to Myrtle Beach. Stroud was visiting Martin's Golf Shop, the forerunner of today's PGA Super Stores, to have his clubs regripped. He ponied up the \$50 and watched the technician do the deed. All the while he was thinking, "I could do this." He's proven many, many times since that he was correct and saved himself and golf buddies loads of cash.

Several decades ago, he broke the shaft in his 4 iron. The mishap forced him to discover Golfsmith, a company who supplied club components and club repair supplies to golf pros and club repairmen. He also watched Glade pros Fletcher White and Jeff McClung repair clubs, including refinishing persimmon woods. Soon he was adding professional grade equipment and tools to his own workshop. His machines are top of the line (Mitchell brand): shaft extractor, lie/loft machine, and a shaft frequency machine to name a few. He also has the requisite heat gun, blow torch, and epoxy for shaft work. Thousands of shafts have passed through his workshop and into the bags of friends as the technology has continued to improve.

The author once bent the shaft on his putter (who knows how that happened?) before a big tournament. In a panic, I called John who told me to come right over. I witnessed firsthand his magic. We stepped out into

# JOHN STROUD

Glade Golfer's Passion Leads to Club Repair

BY ED MCCALL • PHOTOS BY KAREN AKERS

Anyone wishing to expand their knowledge of golf equipment would be well advised to spend some time sitting on John Stroud's porch overlooking Stonehaven's 4th green and listen as Glade's premier club repair expert expounds on how lie, loft, shaft technology and length, grip size, swing weight, and swing speed all affect ball flight, shot making, and scoring. He is a veritable encyclopedia of information regarding golf clubs. While playing golf remains his passion, building, modifying, and

repairing clubs has become a fun way for him to expand his love for the game, while helping his golf buddies whenever they need their equipment repaired or tweaked to get a little extra yardage or control.

John Stroud has played a lot of golf during his golfing life, and he has played with and owned more different brands and kinds of golf equipment than anyone I know. The only local golfer who even comes close is Chris Woolwine who has never met a new club he didn't like. The major distinction between the two club connoisseurs is that after a few swings Woolwine either puts the club in his bag, sells it to the highest bidder, or swaps it for something else just as novel. Stroud, on the other hand, taps into his mad scientist persona and tries to figure out why the club isn't performing as expected. That is when the tinkering begins. Shaft changes, grip replacement, adjusting swing weights, or loft and lie tweaks are just a few of the fine tunings he might make in the workshop beneath

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the front yard where he proceeded to rub my putter shaft back and forth with a towel, creating friction that got the shaft red hot. Once he got the temperature of the shaft high enough, he simply bent it straight. It was a trick he had picked up from an old pal, pro Brad Westfall, a winner of multiple WV Open championships and former owner of Bel Meadow Golf Course and Tygarts Valley Country Club.

He recalled another incident that occurred at Black Knight during a practice round before one of their high-stakes pro-ams. PGA tour pro Barney Thompson used the “Westfall trick” to adjust his clubs mid-round. He used the old towel-friction trick to bend the shaft of his driver so he could hit a big draw on a hole. Then used it again to bend the club straight on the very next hole.

All the tinkering through the years has taught the former WV Tech quarterback some valuable lessons that he doesn’t mind sharing with unsuspecting golfers who may be in the market for new clubs. “Most sets

that are bought off the shelf from box stores have at least two clubs whose specs are not what they should be. For example, a five iron and a six iron may have the exact same loft,” he cautions. “Golfers wonder why the two clubs fly the ball the same distance.” That’s where Stroud’s expertise and workshop can come in handy. A few minutes on his lie/loft machine and he can tell if they are correct or need adjusting. “Another issue is for folks who play with forged irons. If they play where the turf is hard, their clubs need to be adjusted to the correct specs as often as twice a year.”

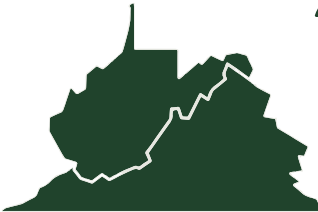
Over the years, Stroud has watched a lot of technology come and go in the marketing and building of golf clubs. He says the greatest strides have been made in shafts and in expanding the sweet spots in clubfaces. “Fujikura Speeder and MCI shafts were revolutionary,” he says. “The technology put graphite shafts on par or made them superior to most steel shafts. Those shafts increased swing speeds (distance) while lessening shot dispersion.”



The competitive Stroud admits that keeping his own clubs tweaked to suit his own game is reason enough for perfecting his craft as a club technician, but the real joy for him comes when he is able to help a golfing friend or neighbor when they have a club that needs repaired, need new grips or shafts, or just need some sound advice before investing in new clubs. It is his way of *making a difference*. Take it from one who has relied on his expertise on numerous occasions. Glade golfers have a wonderful resource at their disposal in John Stroud.





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# Italian Cream Cake

SUBMITTED BY CHERYL SHANKS

**CAKE**

- Beat 5 Egg whites until stiff
- In separate bowl, cream together;
  - 2 cups of sugar;
  - 1 stick butter, softened; and
  - ½ cup Crisco Shortening

**ADD:**

- 5 egg yolks;
- 1 cup buttermilk;
- 1 teaspoon baking soda; and
- 2 cups All Purpose Flour

**BY HAND ADD:**

- 1 teaspoon vanilla;
- 1 cup Angel Flake Coconut;
- 1 cup finely chopped pecans; and
- Fold in beaten egg whites

1. Pour batter into three 9” cake pans greased, lined with parchment paper and dusted with flour.
2. Bake at 350o for 20-25 minutes or until a toothpick comes out clean when puncturing the cake.

**CREAM CHEESE ICING**

- Cream Cheese Icing
- 1 box powdered sugar;
- 1 stick butter, softened; and
- 1 teaspoon vanilla flavoring

1. Cream together softened butter and cream cheese until creamy with a mixer.
2. Add half of the powdered sugar and mix together.
3. Mix in the other half of powdered sugar and vanilla flavoring.
4. Lay first layer of cake and spread icing on top, the add second layer and spread icing on top, then add third layer.
5. Ice full exterior of cake.
6. Garnish with pecans as desired.

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# West Virginia Golf Association

Preserving & Advancing  
Golf in West Virginia

BY BOB COBURN



In the heart of West Virginia lies the headquarters of the West Virginia Golf Association (WVGA). Led by the dedicated Chris Slack, this organization stands as a beacon for golf enthusiasts across the state, a testament to the enduring passion and commitment to the game.

Chris, a native of Winfield, West Virginia, has been steeped in the world of golf from a young age. With a club in hand at the tender age of eight, he found his love for the sport. His journey took him through the Junior Tour, Winfield High School, and ultimately to West Virginia State University where he continued to hone his skills.

In 2011, Chris found himself drawn to the WVGA, where he began his career in earnest. Little did he know then that this would be the only employer he would ever have, proof of his unwavering dedication to the organization and game it represents.

The WVGA is a subsidiary of the United States Golf Association (USGA) who's mission is to steward the game of golf and improve its play, popularity, inclusiveness, and environmental impact. With a small



Chris Slack  
Executive Director  
West Virginia Golf  
Association

yet Mighty team by his side, including Jeff Preast, Executive Director of the First Tee, Danielle Monk, Director of Finance and Administration, Lucas Ware, Director of Junior Golf, and Sarah Cole, Director of Women's Golf, Chris oversees a packed schedule of events and championships throughout the season. 60-70 one day events and 20 championships to be more precise.

"We have great people, and we're able to get a lot done over the course of the year. Everyone chips in where it's needed," Chris says with a smile, his pride evident in the accomplishments of his team.

Indeed, the WVGA's calendar is brimming with excitement, from the Senior Series tournament on April 10th on Cobb (see the QR Code in the ad embedded in this article for the full schedule) to the ever-popular Parent Child Championship on Cobb and Stonehaven on July 20th and 21st. Stonehaven also hosts the Mixed Couples Championship on June 14th and 15th, a super fun event! And not to be forgotten is the Club Team Championship on October 6th, where camaraderie and competition collide in a celebration of the game. Last, and certainly not least, the Women's Senior Amateur Championship on Cobb, June 17th and 18th.

But it's not just about competition at the WVGA. The organization also offers opportunities for education and growth, such as the Rules Clinic on March 28th in the Cobb Room, where golf rule changes and rules, in general, are discussed in detail. It's an annual event and not to be missed by anyone serious about the game. Grab a friend and come on over!



Top 10 Women's Amateurs 2023



Top 10 West Virginia Amateur Men 2023

Meanwhile, at the First Tee, Jeff Preast and his team provide leadership to kids aged 5 to 18, instilling in them the core values of courtesy, confidence, respect, responsibility, judgment, sportsmanship, honesty, integrity, and perseverance. "Some kids go on to compete on the Callaway Junior Tour and get into competitive golf, but we are truly a program for all skill levels and lessons that go beyond the game of golf," Jeff explains.

Yes, there are plenty of opportunities to get involved in golf through the WVGA, whether it's through competition, volunteering, or getting your kids involved in the First Tee. Located at 1 Frances P Jordan Way (Coonskin Park) in Charleston, the WVGA welcomes all who share their passion for the game. So come join them on the course, where the spirit of golf thrives amidst the rolling hills of West Virginia.

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# DAVID & CYNDIE CHINN

Changing real estate one client at a time

ARTICLE BY NICHOLAS CHAPMAN

In the world of real estate, it's not often you come across someone like David Chinn. Beyond being a highly successful real estate broker, David is an individual who stands out because of his dedication, selflessness, and unyielding positivity. David Chinn isn't just any real estate professional; he's a beacon of positivity, and his story is a testament to his unwavering commitment to his clients and community.

### The Early Years

Before venturing into real estate, David Chinn had a background in furniture sales and management. His skills in salesmanship and management, acquired during these years, served as invaluable assets in his later real estate career. In 2020, David obtained his real estate license and, within just two years, achieved the remarkable feat of becoming a broker. His hard work and determination led to outstanding results, with a staggering \$13 million in sales during his first year as a real estate agent.

Fast forward to today, David's real estate career has reached new heights, boasting an impressive \$17 million in sales in 2023. These achievements are a testament not only to his competence but also to his unwavering commitment to his clients.



David Chinn

### The Altruistic Realty Difference

David Chinn's journey in real estate is closely intertwined with his brokerage, Altruist Realty. Altruist, in this context, refers to the practice of selfless concern for the well-being of others. In the real estate industry, where profits often take precedence, David and his team at Altruist Realty are genuine champions of altruism.

What truly distinguishes Altruist Realty is their authentic commitment to its clients. It's not solely about maximizing profits for them; it's about realizing the dreams of homeownership for their clients. They offer lower rates to ensure that their clients can afford their dream homes, and they give back to the community, epitomizing the spirit of selflessness.

### The Journey: A Beacon of Positivity

David Chinn's unwavering positivity is one of his defining traits. He firmly believes that maintaining a positive outlook is key to success in the real estate industry. Negatives and excuses are not what clients want to hear, and David lives by this philosophy. He understands that fostering a positive atmosphere benefits not only himself but also radiates to his clients, enhancing their real estate experience.



### Family, Fitness, and Philanthropy

Beyond work, David is a devoted family man. He and his wife, Cyndie, have raised three children – Lexi, David, and Lakyn. They form a close-knit family that highly values spending quality time together. Every Sunday, they come together for a family dinner, reinforcing their strong bond.

David's passion for fitness aligns with his commitment to promoting a healthy lifestyle. He manages a fitness center and is dedicated to encouraging a healthy way of life. Through the LEAP

program, he provides free training for sixty days, with the mission of fostering a healthier community.

One of the most inspiring aspects of David Chinn's life is his commitment to philanthropy. He strongly believes in the concept of selflessness, which is evident in every real estate transaction. A portion of the commission from each transaction is donated to a charity chosen by the buyer or seller. For David, it's not just about making a sale; it's about making a difference in people's lives and in the community.







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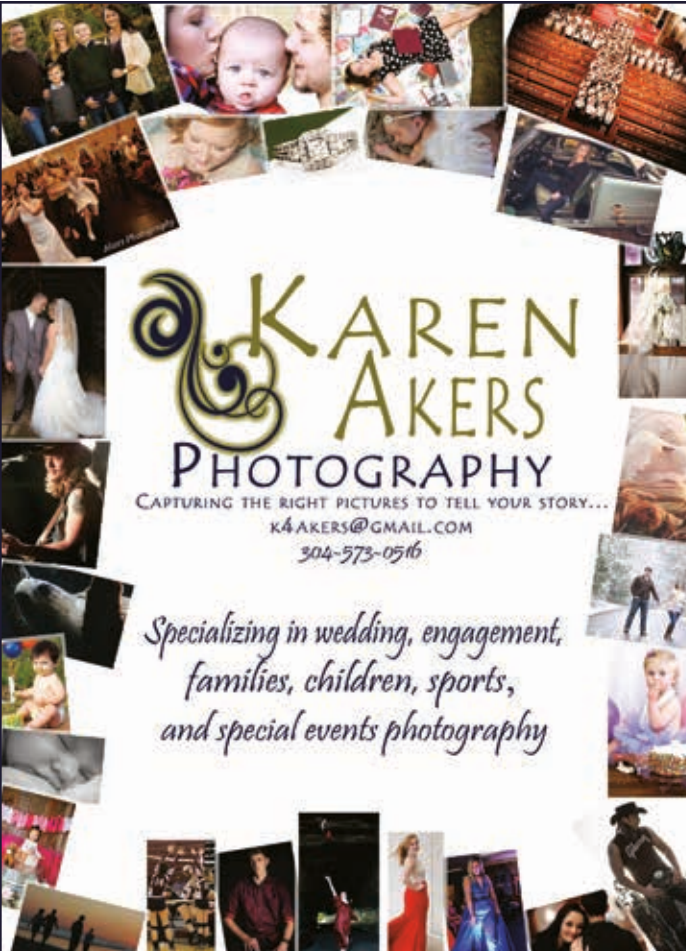
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FINANCIAL FITNESS

# Mastering Wealth

## Strategies for National Financial Literacy Month

Achieving financial well-being goes beyond amassing wealth; it requires making informed decisions that harmonize effortlessly with your individual goals and values.

BY SHAUNA OSBORNE, NATIONAL EDITOR



April marks National Financial Literacy Month, an ideal time to revisit your distinctive path to financial mastery and secure an even brighter future. In a constantly changing economic landscape, mastering the art of wealth management is crucial for those aiming to maintain and elevate their lifestyles. Whether you're just getting started or fine-tuning existing strategies, understanding these fundamental principles of wealth management is the key.

### 1/ Strategic Asset Allocation (SAA)

SAA entails the meticulous allocation of investment assets among various classes, including equities, bonds and cash, to optimize returns while mitigating risk. Implementing a sophisticated SAA strategy is crucial for preserving and enhancing existing wealth. Effectively navigating market fluctuations by employing SAA ensures a robust and diversified portfolio that aligns with your lifestyle and aspirations.

### 2/ Tax Optimization

Tax optimization involves leveraging legal and legitimate strategies to minimize tax liabilities while maximizing after-tax returns. This approach requires a nuanced understanding

of tax codes, exploration of tax-efficient investment vehicles, and meticulous deduction planning. Integrating tax optimization into financial planning helps preserve wealth and facilitate substantial returns.

### 3/ Private Equity and Alternative Investments

Private equity, involving investments in non-publicly traded companies, and alternative investments, spanning hedge funds to real estate, present unique opportunities for diversifying portfolios beyond conventional options. A sophisticated comprehension of these financial instruments is crucial for optimizing wealth growth; while they may provide attractive returns, they also entail increased complexity and risk.

### 4/ Estate Planning Mastery

Thoughtful estate planning goes beyond simple asset distribution; it places a premium on the smooth transfer of assets to succeeding generations while mitigating tax implications and detailing health care and end-of-life preferences. A meticulously crafted estate plan, developed in collaboration with a financial advisor, not only ensures peace of mind but also safeguards assets, facilitating the realization of personal wishes.

In a constantly changing economic landscape, mastering the art of wealth management is crucial for those aiming to maintain and elevate their lifestyles.



# Embracing the Elegance of Pastels

When it comes to pastels in home design, the key lies in balance and a keen eye for detail.

BY SHAUNA OSBORNE,  
NATIONAL EDITOR



In the ever-evolving realm of interior design, the subtlety of pastels has made a triumphant return in 2024, with Pantone’s Color of the Year, Peach Fuzz, spearheading the soft-hued revolution. This delicate, warm shade embodies a perfect blend of sophistication and playfulness, challenging the misconception that pastels should be confined to nurseries and Florida rooms. Explore the art of incorporating pastels into your home design this spring, breathing new life into your living spaces through these whimsical palettes.

**Subtle Statements**

The key to bringing in pastels seamlessly lies in subtlety, and what better approach than through furniture? Select statement pieces that act as focal points without overwhelming the space, establishing a harmonious equilibrium between softness and refinement.

**Serene Walls**

Pastel-hued walls can instantly transform a room, infusing it with a calming ambiance. Consider painting an accent wall in a soft lavender (or Peach Fuzz) to establish a serene backdrop. Balancing the pastel walls with bold accents in deeper shades prevents the space from feeling overly saccharine.

**Playful Textures**

Incorporating pastels through varying textures can impart an elegant and modern touch to your living space. Playful textures can be integrated with decorative elements like fluffy throw pillows, knitted blankets or even a luxe shaggy area rug. A blend of gentle pastels and diverse textures adds depth and visual interest.

**Artful Lighting**

Illuminate your tranquil sanctuary with thoughtful lighting choices. Delicate pendant lights or lampshades in pale tones can create a dreamy atmosphere. Choose fixtures that allow light to diffuse gently, enhancing the softness of the pastel hues while casting a warm glow throughout the room.



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## A Picture of Health

Commit to radiant and healthy skin that reflects your well-being and vitality this spring.

BY SHAUNA OSBORNE, NATIONAL EDITOR

When greeting the months of April and May, our thoughts naturally drift toward blooming flowers, warm sunshine and adorable Easter bunnies. Yet, amidst these cheerful reminders, sunny springtime also brings us Skin Cancer Awareness Month — a resolute reminder to prioritize our skin health. By incorporating sun protection strategies, nourishing our bodies with a nutrient-rich diet, and seeking professional skincare advice, we can proactively and confidently protect our body’s largest organ.

### Beyond Sunscreen

While sunscreen usage remains crucial, expanding our sun protection approach enhances our defenses against harmful UV rays. Upgrade your wardrobe by adding more sun-protective clothing, such as chic wide-brimmed hats, oversized sunglasses and UPF (ultraviolet protection factor)-labeled clothing, offering both style and shield. Strategically plan outdoor activities during early mornings or late afternoons, and keep an eye on the UV index in your area, adjusting outdoor plans based on the day’s sunlight intensity.

### Inside Out

Enhance your skin’s vitality from the inside out by integrating antioxidant- and omega-rich foods into daily meals. Berries, citrus fruits and nutrient-packed vegetables work together to combat free radicals, while omega-3 fatty acids — from sources like salmon and chia seeds — help preserve elasticity and ward off dryness. Optimize skin hydration by drinking plenty of water throughout the day; water-rich fruits like watermelon and cucumber are delicious ways to boost moisture from within.

### Elevated Skincare

Make skin health a priority by scheduling regular visits to a dermatologist for annual check-ups, facilitating early detection and timely intervention for abnormalities. Skincare professionals offer personalized advice to ensure your routine aligns with your skin’s specific needs. Advanced, non-invasive procedures like laser therapies and chemical peels, guided by these experts, can effectively rejuvenate the skin, addressing concerns such as pigmentation, fine lines and overall texture.

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