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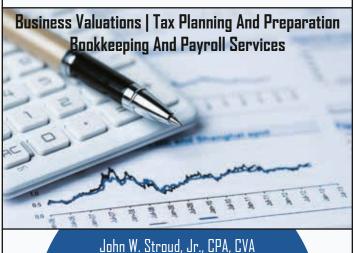
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Welcome to the February 2024 issue of Stroll Glade Springs Village! February is chock full of events and observances by the day and week! Not that you need any reminders for some of them but there are some other more obscure happenings to mark on your calendar!

Let's start with the obvious of Valentine's Day on the 14th! Don't forget!! Prior to that on the second is Groundhog Day. Hopefully, a very cloudy day in Punxsutawney, Pa. for Phil. Then there is the ever popular Super Bowl on the 11th in Las Vegas. Not sure who will play but I'm very certain it will be expensive to attend. The stadium is apparently spectacular!

As far as month's go, February is American Heart Month, Canned Food Month, National Bird Feeding Month

and National Weddings month to name a few. Week long observations belong to Jell-O Week, National Marriage Week, Random Acts of Kindness Week (don't forget!), and Children's Authors and Illustrators Week.

Notable days include the aforementioned Ground Hog Day on the 2nd, Ice Cream for Breakfast Day on the 5th, National Pizza Day on the 9th, Valentine's Day and Presidents Day on the 21st. A busy month indeed.

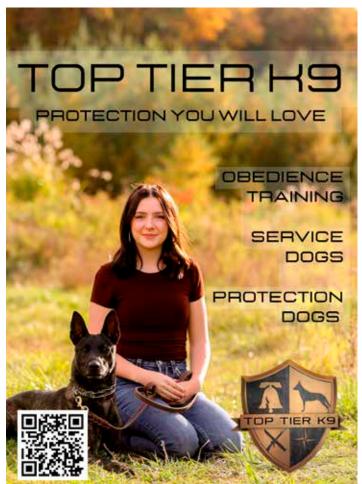
Thanks as always for your referrals of your neighbors for our various features in the publication as well as reputable local businesses that you patronize. We appreciate both and LOVE to hear from you!

Have a wonderful February!



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Parent Child Championship | July 20th-21st

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Mixed Format Championship | June 14th-15th Parent Child Championship | July 20th-21st Club Team Championship | October 6th

What's Happening in Your Neighborhood

The Resort at Glade Springs



VIEW FULL SCHEDULE

Senior Series - April 10th

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2024 Event Registration Begins March 4th!

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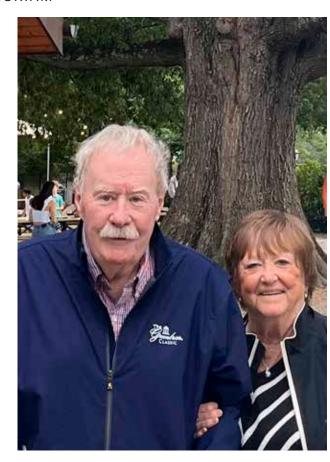
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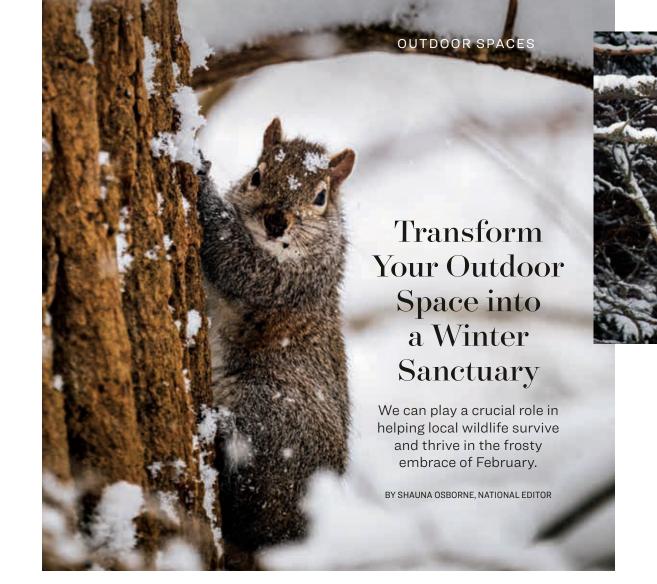
Raymond Walter Higgins

April 23, 1947 -December 11, 2023

> Always one to love, to care and to help others.....especially with hints about the game of golf. You will be truly missed by all.







ebruary is winter's pinnacle — a brief but often difficult stretch for humans and wildlife alike. While we cozy up indoors, our gardens and lawns become vital sanctuaries for those living things facing the challenges of the cold season. Some birds take flight for warmer climes, and other creatures escape through hibernation, but a few resilient souls endure the freeze, relying on our support. Extending a helping hand takes the form of creating secure and cozy habitats for winter birds and wildlife, offering a lifeline for survival in the chilliest season.

Secure Shelter

Create snug hideaways by leaving undisturbed patches of undergrowth or strategically placing brush piles in quiet corners of your outdoor space — these provide essential cover for small mammals, birds and insects seeking protection from the winter elements. Consider installing nesting boxes for birds, strategically positioned to shield

them from harsh winds. Fallen logs or rock piles create additional secluded spots where creatures can take refuge.

Healthy Hydration

Ensuring a supply of fresh water is crucial for the survival of animals in winter. Invest in a bird bath, or repurpose a sturdy vessel that won't crack when it freezes (elevate it to prevent rodents from accidentally falling in). Regularly check for ice formation, particularly in ponds, as ice not only traps invertebrates and frogs but also diminishes oxygen levels for fish.

Steady Sustenance

Table scraps like fruit (see sidebar) become valuable food sources for birds and rodents facing nutritional challenges. Elevate your winter garden by investing in a bird or suet feeder, filled with a mix of seeds and unsalted nuts. These feeders act as inviting hubs, attracting a variety of hungry feathered friends and small mammals to your outdoor space.

WILDLIFE BUFFET

Wondering which human foods are safe and beneficial for our furry and feathered backyard friends?

1 / Fruits:

Sliced apples, pears, and oranges; berries; halved grapes

2 / Vegetables:

Salad greens, carrots, peas, cooked potatoes, peels and trimmings

3 / Proteins:

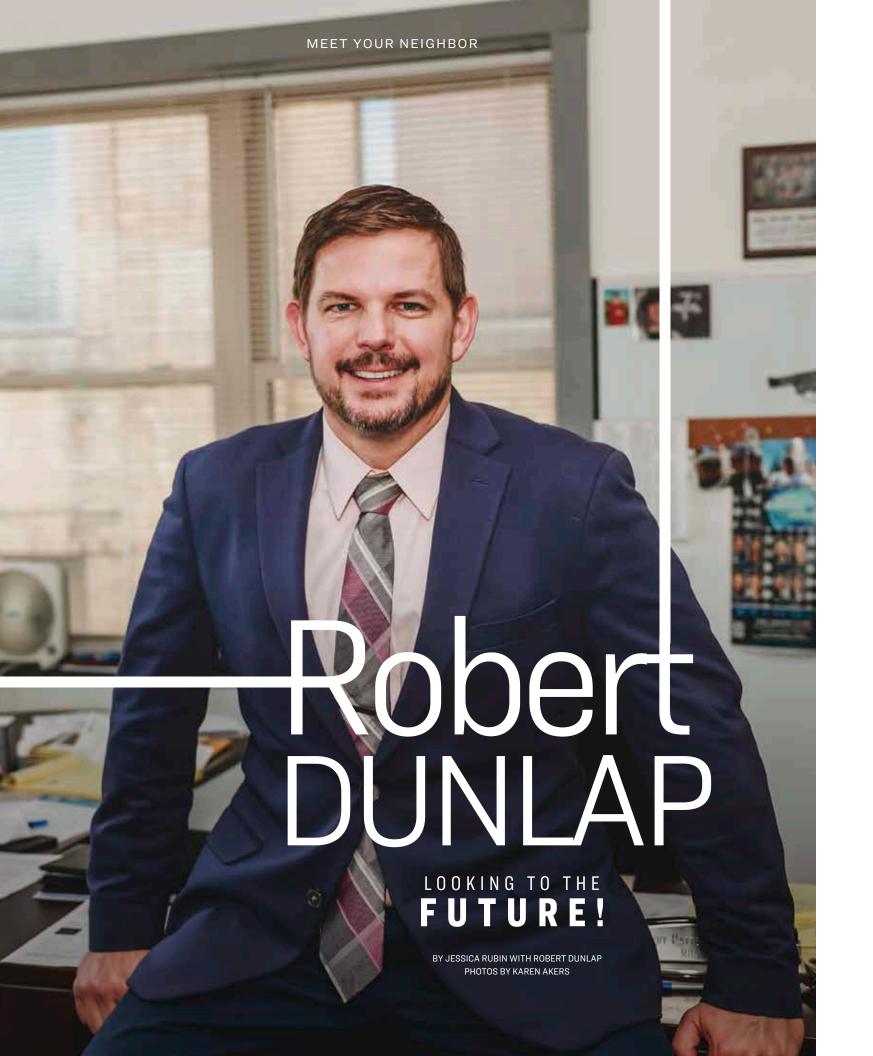
Cooked lean meats eggs (and shells)

4 / Nuts and seeds:

Unsalted peanuts, sunflower seeds, almonds, walnuts



Stroll Glade Springs Village 11





ome people move to Glade Springs to get away from the hustle and bustle of city life. Others want a quiet place to raise their family (and enjoy the perks of resort living along the way).

Robert "Rob" Dunlap wanted the best of both worlds. So, he kept his uptown Beckley apartment and invested in a home in Glade Springs. Shuffling back and forth between Beckley, Pittsburgh and Glade, the Dunlaps are the quintessential modern day American family.

With a deep commitment to community service, Rob is a licensed attorney whose firm moved to Beckley in 2006. He has danced with the stars for United Way, been named the WVVA Hometown Hero, and received the 2023 Incite Hope Award for his work with people experiencing the traumas relating to domestic violence, and donates nights to the Beckley Warming center to help save lives.

As an upcoming mayoral candidate for the city of Beckley, he is a man of many facets and roles. In the last four years, Rob has been the councilman for Ward 3 in Beckley, which houses the majority of uptown and the businesses and residences therein. During this time, he made a unique decision. While he and his family live in the heart of the city, they decided to invest in a "one day" retirement home in Glade Springs.



Originally, the purchase was motivated by a need to make sure a service offered at a local elementary school for his child was utilized, but as Rob and his boys cannot permanently relocate to Glade and meet the residency requirements of his office, he bought a lovely home in "Old Glade" and dreamt of the day he may occupy this Greenbrier Drive home full time. He enjoys the incredible incredible neighbors and the amenities of the Glade community. "The home I purchased signifies a promise made to myself. A promise that one day when my city service concludes, I will move permanently and

treat myself to a beautiful retirement in this quiet and yet vibrant community," Rob said.

"Our visits to Glade Springs have become more than just a get-away to my family," he continued. "I want my two sons,Trey and Riley, to see the fruits of one's labor for a lifetime of hard work and dedication pay off with this type of reward."

The Dunlaps getaway residence on Greenbrier Drive has become a place of family bonding, relaxation, and rejuvenation. "Living in Beckley's uptown, working, jogging through our fair city, I see the city's struggles firsthand. Simultaneously, I have a wooded getaway at Glade Springs," he said. In Rob's opinion, this not a balancing act, it's the best of both worlds. It is a testament to the work-life balance that can be achieved.

Practicing law in Beckley, serving Ward 3, making sure the residents therein and individuals who own businesses and work in Beckley remain Rob's passion; but this May Rob is asking for residents vote to become Mayor. The man who wants to be mayor is well-prepared, with a deep connection to both the Beckley and our Glade Springs communities.



If you know of a great family in the neighborhood please contact Bob Coburn at bob.coburn@n2pub.com



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in spending his time When he is not at school, Jonah enjoys swimming outdoors. His parents and riding his bike around Glade. Diving into the deep are Chase and Whitney end is what he loves most about swimming. He goes on Cappellari. He is big brother to golf cart rides and loves to invite his friends over to his his little sister Reese, who is three years old. house to play. Jonah owns many toys, and his favorites He attends St. Francis and is in kindergarten. He are Pokémon, particularly Pikachu. His favorite movie is makes good grades in all his classes and excels the most Trolls, and Poppy is his favorite character. Jonah likes in math. Jonah's favorite class is spelling, and he loves listening to the Trolls soundtrack with his little sister. In addition to his jujitsu lessons, Jonah enjoys playing taking spelling tests. His favorite thing about being at

school is playing with his friends and having recess.

Race for Education, an event his dad also took part

would like to run track and swim for his school.

in during his time at St. Francis. In the future, Jonah

Jonah earned a medal at school for participating in the

During the summer, Jonah loves swimming at the outdoor pool. He also likes going to the park and the lake and enjoys playing outside with his sister. In the winter, he sometimes goes snowboarding at Snowshoe.

Mario Kart on his Nintendo Switch.



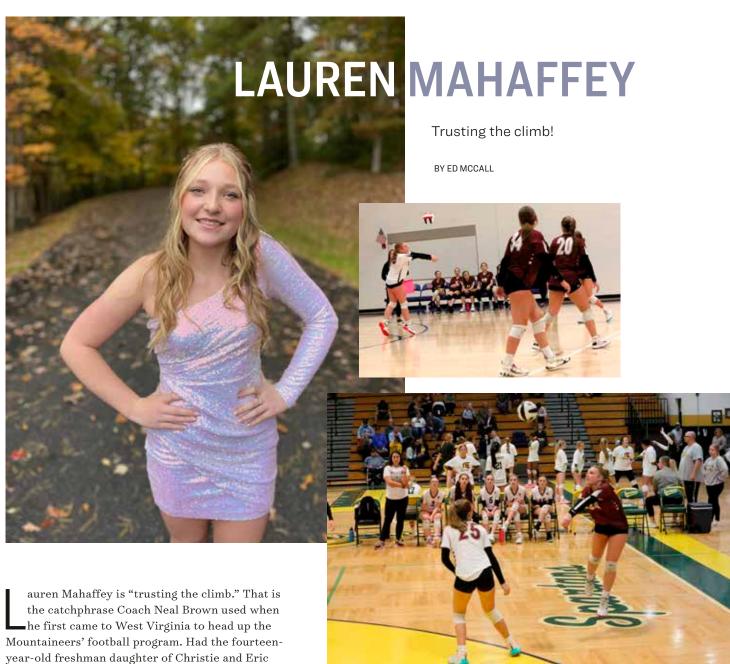
Jonah has upcoming plans to visit the Greenbrier with his friend, where they will enjoy ice skating, swimming, and meeting Santa.

Jonah likes to travel; he has been to Virginia, North Carolina, Florida, and Texas. His favorite thing to do in Texas is to play in the bounce castles, indoor playsetters, and go to Great Wolf Lodge.

Jonah lives his life to the fullest and enjoys outdoor activities like swimming, biking, gaming, and snowboarding. His excitement for learning and adventure shows he's ready for new experiences, eagerly embracing each journey with joy.

If you know a great kid or kids in the neighborhood please contact
Bob Coburn at bob.coburn@n2pub.com





Mahaffey not been a volleyball player but a WVU gridder, she would have bought in to Coach Brown's philosophy immediately. In fact, she has adopted that same mindset for her own athletic career.

Since she first stepped onto a volleyball court at Crescent Elementary School as a 4th grader, she has been on the ascent throughout the calendar year. Two years on the Crescent team were followed by 3 years as a defensive specialist for Park Middle School in the highly competitive Raleigh County middle school league. Meanwhile, her off-seasons, springs, summers, and autumns, were spent developing her game in the Beckley YMCA volleyball program and playing for Club Attack, an elite developmental team that travels to tournaments throughout West Virginia and neighboring states.

All the time and hard work (and fun and excitement) is already paying dividends for her teams and for her own skill set. Her 8th grade team at Park won the county championship, and the recently ended high school season saw her Woodrow Wilson JV team post a 39-4-2 record. She feels comfortable anywhere on the back line. "I am mostly a defensive specialist, but I also can play libero," she states with humility, "although I probably spend the most time at middle back."

Besides the fun of the sport itself, the busy teenager says part of the lure of playing is that she has made so many friends through volleyball, and not just teammates. She even has friends on other teams,



If you know of or have an athlete in the family please contact Bob Coburn at bob.coburn@n2pub.com

The West Virginia Secondary School Activities Commission likes to crow that "Athletics are the other side of education." So what are the lessons learned from playing volleyball? Mom Christie says one of the best things is that the commitment required to be good at volleyball forces her daughter to be good at time management and establishing priorities, like study time, rest, household chores, and even diet. Her Straight A report card would indicate that she is doing as well in those departments as she is on the court. She even found time for employment last summer at Tamarack where she clerked in the Marketplace. She hopes for more of the same in the summer of 2024. That is if she doesn't land a job at her favorite post-game food stop, Chik-Fil-A. (Are you listening Mr. Jarrell?)

Balancing all that has also contributed to her maturity. "I have learned to let my mistakes go," she said recently. "I try to learn from them and then let them go. I don't beat myself up like I did when I was younger." Such an attitude allowed her to become more consistent this past season, which has always been and will continue to be one of her goals as she continues her climb. Another of her goals for the coming Club Attack season and the off-season is to really develop a good jump serve and become a better setter. All with an eye toward making the varsity her sophomore year. Lastly, she says she wants to improve her conditioning.

The soon to be sophomore is already relishing the challenges that lie ahead, and that sounds like a winning formula to this old coach. Expect a focused and motivated Lauren Mahaffey to continue the climb this summer and next volleyball season. She is already relishing the challenge.



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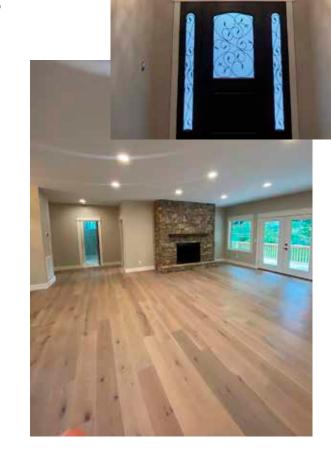


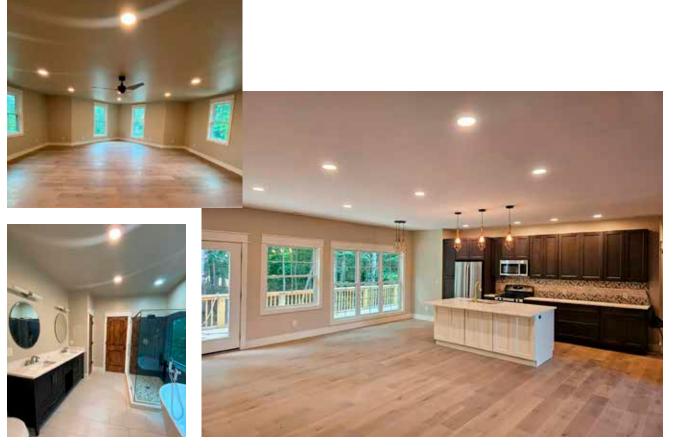




If you're looking for stunning, modern living, look no further. This luxury mountain home built in 2023 is located at 204 Winston Place, on the corner of Far Country Drive and Winston Place. The home was built with diverse living needs in mind to suit all generations. Whether you are just beginning a family or ready to retire, this modern farmhouse with a rustic mountain flair is perfect for everyone. With first-floor living and plenty of room for children and guests, this home is ideal for those desiring a full and active lifestyle.

Upon entering this spacious home, you are welcomed into a large great room with stone fireplace, gorgeous kitchen with quartz countertops and custom finishes. Floor-to-ceiling windows provide natural light and beautiful Stonehaven golf course views. On the western side of the home, the primary suite boasts views of Chatham Lake and offers a second entry onto the spacious 1,000 square-foot deck perfect for relaxing and entertaining. The primary suite bathroom with soaking tub and dual vanity leads the way to a spacious closet with ample shelving and storage.







Main floor laundry, half-bath, pantry, office/ dining room, full bath and two additional bedrooms complete the first floor. The downstairs

living room,

kitchen, bedroom and full bath provide a generous private space for in-laws or adult children.

The upstairs bonus room with wall-to-wall windows is ready for work or play and houses a full-bath and fitness room. Both upstairs and downstairs living spaces include an excellent amount of storage space for seasonal items.

And speaking of storage- the garage was designed specifically to accommodate two vehicles and a golf cart. Rich wood siding and stone accents, black-framed windows and gorgeous views create a timeless frame for a picture-perfect life.

This home is currently listed for sale by Zaferatos Real Estate & Appraisal Services, 304-617-6240. (Realtor Owned)

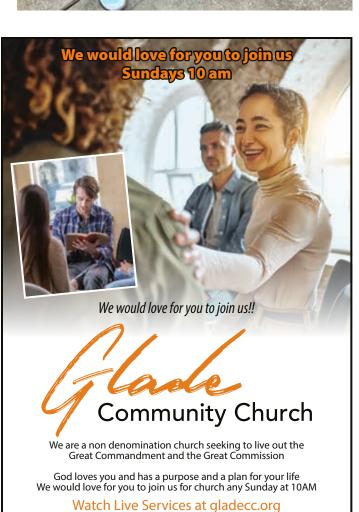
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Halloween Hood...Never to Early to Plan for 24!

PHOTOS BY KAREN AKERS

























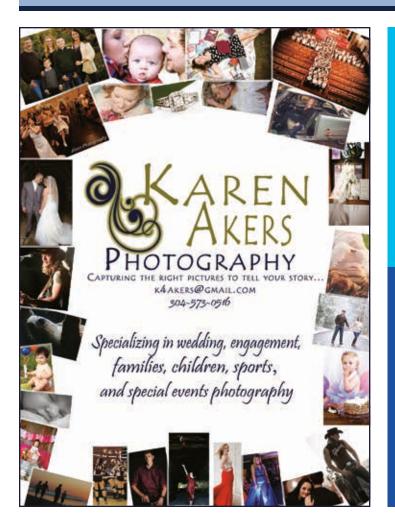
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nyone who knows me or Has lived in Glade Springs for the last 20 years had either met my sweet Australian Shepherds, Foster and Ruby or heard my stories about them. Their claim to fame was digging out under the backyard fence and running the Stonehaven golf course searching for a pond to dip in.



I usually had the entire land sales team from Cooper Development on the lookout for them while I was searching from one end of Glade to the other. Most times they made their way home on their own, worn out and covered in pond gunk. Even though they were escape artists, they were the most amazing "furry children" and they loved their momma.

In October of 2017 I was given the horrible news that my sweet Ruby, at 11 years old, had large granular lymphoma and all they could do was make her comfortable. She was gone in 5 days on her own terms and in her favorite sunning spot in the backyard. Foster and I were devastated with her loss. I realized I had to put all my energy into getting him past the loss of his "sister", which meant lots of treats and bowls of Spaghettio's. All of it helped, but he always seemed to need something else. In 2019 I met Jimmy, who is now my husband, and Foster bonded immediately with him.



Jimmy moved in with us in February 2020 just before COVID shut everything down. Foster was back to his old self and enjoying all the time he got to spend with us being quarantined at home.

By April 2021, Foster was just a few short months away from turning 16 years old. He had started to move much slower, and we could tell he wasn't feeling well. Jimmy and I took him to the vet hoping it was an easy fix. He had fluid on his heart and during the process of trying to remove it his little heart gave out and my sweet Foster passed on to meet Ruby on the Rainbow Bridge. We were beyond devastated, and I wasn't sure I would ever be able to get past the loss of both of my fur babies.



If you know of a great pet in the community please contact Bob Coburn at bob.coburn@n2pub.com

Naturally, the first thing everyone asks is, "Are you going to get another dog?" Our answer was a definite NO! After some time, we realized that the house seemed so empty and even though we had decided a new dog was not in our future, maybe we could help our friends by watching their dogs when they were out of town.

For over a year now we have been Aunt Beth and Uncle Jimmy to Jammers (John and Ashley Hale), Jojo (Tracy Houck and Steven Gray), Timber (Makayla Meadows), Buddy and Theo (Gina Stone and Wayne Byrge), and Charlie (Kim Mann and Brad Kelly). We love them all like our own and spoil them rotten when they visit. We have a fenced in back yard and doggie doors for those that know how to use them. We take some of them on walks and others enjoy golf cart rides. Our friends are always so thankful when we help them out, but in reality, Jimmy and I are the ones that appreciate them tremendously for giving us doggie time with their fur babies.



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ost Stonehaven and Woodhaven golfers have received a text inviting them to come out and party. Granted, there is no one selling Tupperware or jewelry at these parties. No toasts, no DJ spinning dance tunes, no open bar, although afterward there is often pizza and soft drinks for those who accept the monthly invitation to come out and fill divots with sand. It is a small reward for making such a big difference in our two POA golf properties. That's ok too, because the real reward is helping keep our home courses in top condition.

The invitations to party come from the POA's greens committee, under the leadership of Debra Scott, and their intent is to encourage membership to take ownership of their own courses, while assisting superintendent Patrick Murphy's understaffed crew in keeping our courses looking their best. The idea of enlisting membership to help with course upkeep made its way to Glade from the Scarlet and Gray courses at Ohio State University, where Doug Amtsberg was

working as part-time golf staff and witnessed firsthand what a difference members could make, not only in the health and beauty of their courses, but also in man hours and monies spent on course maintenance.

"It worked in Columbus, so I thought, 'Why not here?" the ever-affable Amtsberg relates. At the time he was serving on the greens committee, and initially the project started as hole adoption. Some volunteers chose a hole because they had homes located adjacent to the hole. Others, like Chuck Pullins (#6 Stonehaven) chose holes a short cart ride away from their residences. Periodically they made the rounds dumping sand provided by the POA into unfilled divots. Sometimes they could be seen (like Pullins) with leaf blowers or weed eaters or tossing rocks out of bunkers as they gladly took care of details that staff just didn't have the time or manpower to address.

Since those early days the process has evolved into what it is today: monthly calls for folks who care and want to see their courses look their best to show up and provide a valuable service. Like many occasions at Glade, whenever members gather to support a good cause or just to share a beautiful evening beside Lake Chatham, good times roll. "There is definitely a sense of camaraderie at these events, especially afterwards," observed pro Matt Felber.

While the USGA's Rules of Etiquette encourage all players "to leave the course better than you find it," not all golfers adhere to that advice, and over the course of a month's play many divots are not replaced. In a perfect world, all players would replace their divots, fix their ball marks on the greens, and rake bunkers. Alas, some golfers are embarrassed or angry that they just chunked a shot, hitting six inches behind the ball and sending a pelt of grass as far as the ball, or they may have required multiple swings to escape the sand and want to get away from the scene of their inadequacy as quickly as possible. Some are lazy. Some just don't care. And that is a shame! Whatever the reason, the result is a grassless hole in the fairway, that if left unattended, takes up to six weeks to heal if it ever does or an undeserved bad lie in a bunker for the next golfer

whose ball ends up in a footprint.

That's where members who care step in and make a huge impact on the quality of our golf courses. Hats off to them! Here's hoping many of our readers and neighbors will heed the next call to "party" and join in the fun of making a difference in the health and beauty of the POA golf courses here at Glade Springs.





If you know someone whos is Making A Difference in the community, please contact Bob Coburn at bob.coburn@n2pub.com





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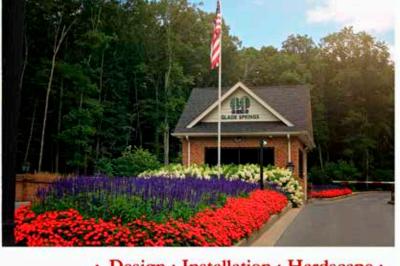


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his recipe does have a lot of steps but really it's very easy even for beginners. You can do a lot of the chopping ahead of time, even the day before. You can either use instant grits or coarse ground grits for this recipe. You don't have to put the cheese in the grits if you don't want to but it does taste delicious. I hope you enjoy this recipe, and always remember to taste as you go along for seasoning.

INGREDIENTS

Recipe makes about six servings

- 4 cups chicken stock
- 3/4 a cup quick cooked grits (coarse ground grits, see instructions for this below)
- 11/2 grated pepper jack cheese
- 11/2 cups grated sharp cheddar cheese
- 1/2 cup mascarpone, softened
- 4 tablespoons butter
- 11/2 pounds jumbo shrimp, peeled and deveined
- 1 andouille sausage sliced 1/4 in rounds then slice those in half
- 1 tablespoon Cajun seasoning (add more or less to your taste)
- Kosher salt and pepper, to taste
- · 6 strips of bacon, chopped
- 1 teaspoon minced garlic
- \cdot 1 onion chopped

- 1 medium red bell pepper, chopped
- \cdot 1 medium green bell pepper chopped
- 1 medium yellow bell pepper chopped
- 1 jalapeño seeded and chopped (to your taste)
- 1 tablespoon tomato paste
- 1/4 cup flour
- 1 tablespoon Worcestershire sauce
- Hot sauce to taste
- 1/2 lemon, juiced
- 2 green onion, sliced, for garnish

DIRECTIONS

Season shrimp with Cajun seasoning and some salt and pepper along with a sprinkle of the lemon juice set aside to marinate, while making other ingredients.

Bring 3 cups of the chicken stock to a boil in a sauce pan (Taste this water for salt, can always add some salt at this point, but remember the cheese also has a lot of salt). Slowly stir in the grits. Return to boil and cook for 3 to 4 minutes. Once grits are cooked turn down the heat and add the cheeses including mascarpone. Cook for 3 to 4 minutes and stir and 2 tablespoons of butter season with salt and pepper, but remember to taste before you do this. Keep this warm. If it thickens somewhat you can always add a little bit of milk or cream or more of the chicken stock.

Next place sausage slices in a large skillet over medium high heat. Cook, stirring occasionally until browned about 5 to 8 minutes. Remove the sausage from the skillet. Place on plate with some paper towels. Add the bacon to the same skillet. Cook over medium heat until evenly browned. Transfer bacon to paper towels to drain and then chop or crumble. Leave baking drippings in the skillet.

Add bell peppers, jalapeño, onion, and garlic to the pan with the baking drippings. Season with more salt and pepper to taste. Cook and stir until onions are translucent about eight minutes or so. Add tomato paste and cook for about a minute longer. Now add the cook sausage and marinated shrimp into the skillet with the cooked vegetables. Turn off the heat set aside. The shrimp will finishing cooking in the last step.

Melt better in a saucepan over medium heat. Whisk in the flour, stirring to create a smooth roux. Must stir this constantly, turn the heat to low while doing this. Stir until mixture is a golden brown in color like Amber. This mixture can burn quickly so watch constantly along with stirring. This step will take longer than you think, patients will make a good roux.



Next place a skillet with vegetables and shrimp over medium heat, then add the roux, stir to combine. Next add 1 cup of chicken broth and Worcestershire sauce, stir to combine. cook until sauce thickens up and the shrimp turn bright pink about eight minutes. This will not be thick like gravy but more like a sauce.

Spoon grits onto plates and serve shrimp mixer over top, sprinkle chopped green onions and your chopped bacon. May also place some hot sauce out on the table.

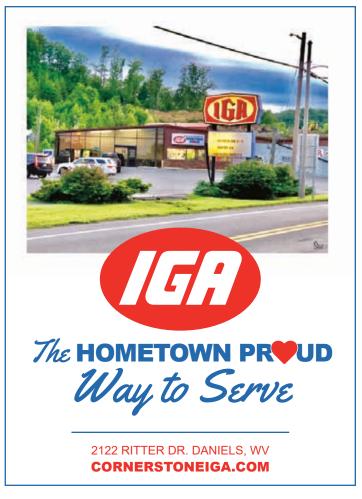


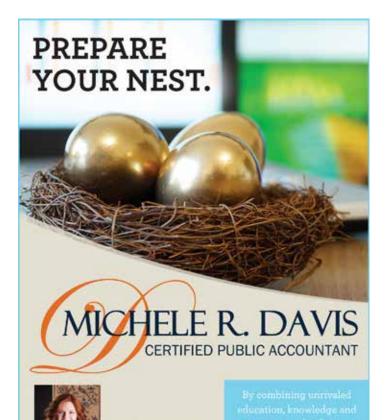
ALTERNATIVE GRITS

Bring 3 cups of water and 2 teaspoons of salt to a boil. Add 1 cup of coarsely ground grits, whisk in the water. Add 2 cups of half-and-half whisk in. Reduce heat to medium low and simmer stirring occasionally until grits are thickened and tender about 15 to 20 minutes. Set a side and keep warm.

If you have a great recipe you would like to share please contact

Bob Coburn at bob.coburn@n2pub.com





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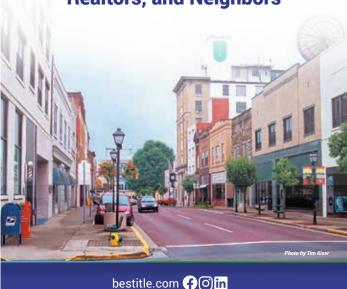
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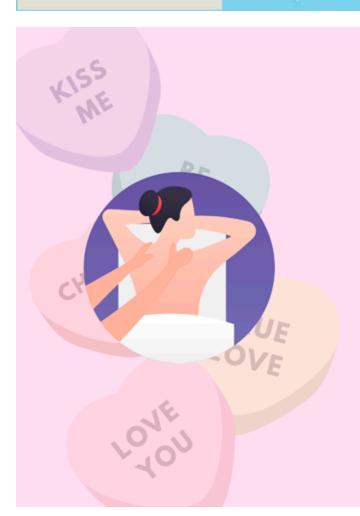
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uring this month of romance, many of us find ourselves focused on expressing our affection and admiration for others. This February, what if you embarked on a different kind of love story — one that begins with the most important person in your life: you? From the recesses of your mind to the surface of your skin, delve into self-love and celebrate the unique, wonderful being that is you.

LOVE YOUR MIND

In celebration of love. nurturing your mind is an essential act of selfcompassion. Allocate moments in your daily routine this month for mindfulness practices, meditation or even a leisurely stroll activities that allow your mind to expand and renew. Choose reading materials that captivate your intellect and ignite your curiosity. Additionally, practicing self-affirmation and gratitude can be powerful tools to cultivate a positive mindset.

LOVE YOUR SKIN

As the winter chill lingers, self-love can extend its warm embrace to your skin, the primary barrier between your precious internal structures and the outside world. Embrace the ritualistic aspect of skin care, allowing the deliberate touch of your fingertips to symbolize your commitment to cherishing

your body's first line of defense. Pamper yourself with a face mask or a luxurious bath for rejuvenation and self-reflection. Tending to the skin is a tactile expression of affection, a reminder that our bodies deserve kindness and adoration.

LOVE YOUR SOUL Nurturing your soul is

an artful dance of selfdiscovery and reflection. Take moments of stillness to connect with the depths of your being, exploring facets that yearn for acknowledgment and tenderness. Engage in activities that bring peace and spiritual nourishment, whether immersing yourself in nature or exploring meaningful creative pursuits. Allow yourself the freedom to dream, imagine and reconnect with passions that ignite the spark within.

LOVE YOUR BODY

Celebrate the vessel that carries you through life by savoring wholesome, nutrient-rich foods and engaging in activities that invigorate your physical well-being. Whether it's a brisk walk or simply relishing a delicious, healthy meal, let this month be a testament to the love and care you bestow upon your body. After all, in the season of love, treating your body with kindness and appreciation becomes a delightful and essential part of the celebration.



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HYGGE-INSPIRED HOME Embracing the Danish Art of Coziness

From warm candlelit dinners to plush blankets, hygge encourages individuals to create a sense of coziness in their homes.

BY SHAUNA OSBORNE, NATIONAL EDITOR

WHEN THE DEEP CHILL of February settles in, the allure of hygge beckons, extending solace and warmth. Pronounced "hoo-ga," this cultural phenomenon has captivated individuals around the world — a respite from the harsh weather and winter blues. Originating from Denmark, a country known for its long, dark winters, hygge encapsulates the art of embracing life's simple pleasures and finding joy in the ordinary; it is a lifestyle philosophy rooted in the pursuit of happiness and contentment.

A key aspect of hygge is its emphasis on intentional, mindful design as a powerful form of self-care. Transforming your living space into a hygge haven involves a thoughtful curation of elements prioritizing comfort and well-being.





Soft Textures and Warmth

Hygge places a strong emphasis on soft, tactile experiences. Incorporate (and cuddle up with!) plush throws, fluffy cushions and soft rugs to create a warm and inviting atmosphere. Choose natural materials like wool and cotton for an added touch of comfort.

Candlelight and Dim Lighting

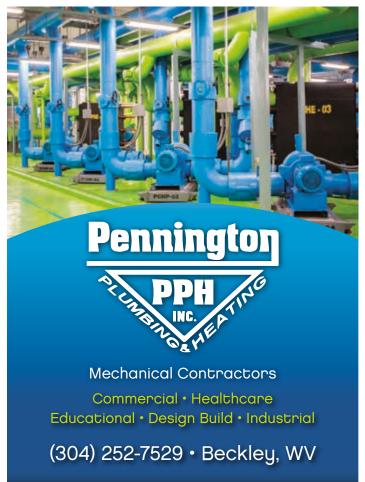
Lighting plays a pivotal role in setting the mood. Opt for soft, warm lighting, such as candles or string lights, to create a cozy ambiance. The gentle flicker of candles not only adds warmth but also promotes a sense of relaxation and calm.

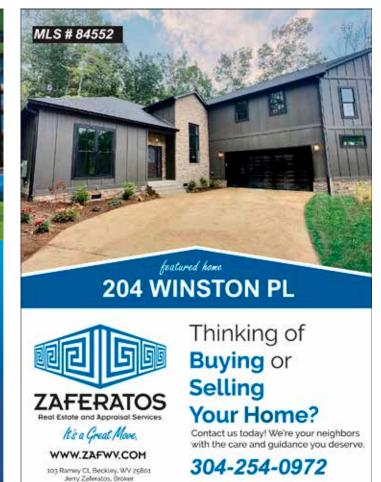
Nature-inspired Elements

Bring a touch of nature indoors with design elements like potted plants, wooden furniture or natural textiles. Connecting with the outdoors fosters a sense of tranquility and harmony within your living space.

Unplug and Unwind

Encourage mindful moments by creating tech-free zones in your home. Designate a cozy corner for reading, meditation, or simply unwinding without the distraction of screens. This intentional break from the digital world promotes mental well-being.







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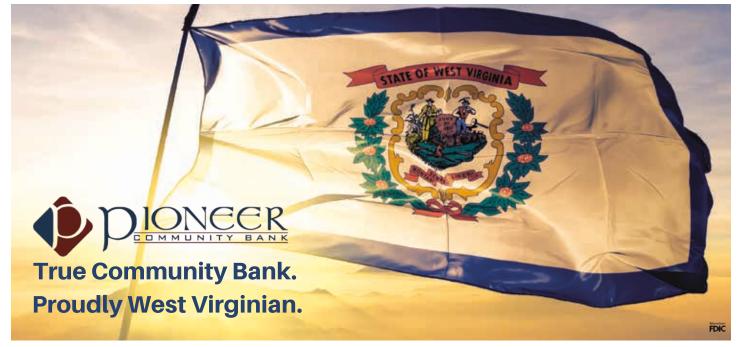


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Redefining Retirement Planning

SECURE 2.0's revisions carry substantial implications for financial planning, especially regarding retirement savings accounts.

BY SHAUNA OSBORNE, NATIONAL EDITOR

IN THE EVER-EVOLVING LANDSCAPE of retirement planning, the SECURE 2.0 Act of 2022 has reshaped the way individuals save for and navigate their golden years. Among the sweeping changes brought about by this legislation, one area takes center stage — rules governing required minimum distributions (RMDs) from retirement savings accounts. Traditional IRAs and 401(k) plans, cornerstones of many Americans' retirement portfolios, are now subject to new regulations that aim to provide greater flexibility, recognizing the shifting dynamics toward more extended careers and retirements.

Roth: Starting in 2024, the requirement for RMDs from Roth 401(k) accounts has been eliminated, aligning more closely with the rules governing Roth IRAs. This move alleviates the need to roll over funds from a Roth 401(k) to a Roth IRA, simplifying the retirement strategy for those holding these accounts.

Age: The SECURE 2.0 Act extends the timeline for RMDs from retirement accounts (other than Roth IRAs), pushing the initial age for RMDs to 73 in 2023 and further increasing it to 75 by 2033.

Penalties: Failing to take an RMD from your retirement account can result in a hefty 50% excise tax on the distribution shortfall, a penalty that the SECURE 2.0 Act aims to alleviate. The legislation reduces the penalty to 25% in all cases and further decreases it to 10% if the necessary RMD is withdrawn by the end of the second year following the year it was due.

Annuities: The act simplifies RMD calculations for retirement accounts with annuities, allowing the combination of distributions from annuity and non-annuity portions. Additionally, the act introduces more flexible options for annuity payments, including annual increases, lump sum payments and accelerated payments within the next 12 months.



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294 Far Country Dr.	GladeSprings	\$484,900	\$460,000	09/22/23	3	3	2,436	Att-2 Car	2 Story
860 Club Circle	GladeSprings	\$164,500	\$160,000	08/25/23	1	1	804	None	Condo/Townhouse
123 Far Country Drive	GladeSprings	\$649,000	\$605,000	11/30/23	5	3	4,034	Att-3 Car	1.5 Story
104 Tudor Place	GladeSprings	\$550,000	\$535,000	09/05/23	5	3	3,284	Att-3 Car	Contemporary
105 Woodland Dr.	GladeSprings	\$169,000	\$166,000	09/26/23	1	1	934	None	Condo/Townhouse
745 Forest Haven Dr.	GladeSprings	\$480,000	\$475,401	09/27/23	3	2	2,568	Att-3 Car	1.5 Story
170 Long Drive	GladeSprings	\$289,000	\$290,000	09/18/23	3	3	1,719	Att-2 Car	Condo/Townhouse
175 Long Dr.	GladeSprings	\$289,000	\$299,000	09/29/23	3	3	1,719	Att-2 Car	Condo/Townhouse
156 Dogwood Ct.	GladeSprings	\$230,000	\$225,000	10/12/23	3	3	2,450	Att-2 Car	Condo/Townhouse
311 Club Circle	GladeSprings	\$409,000	\$409,000	10/30/23	3	2	1,913	Att-2 Car	Condo/Townhouse
137 Blackmore Lane	GladeSprings	\$679,000	\$670,000	11/06/23	4	3	4,667	Att-2 Car	Ranch
311 Far Country Drive	GladeSprings	\$579,900	\$560,000	11/06/23	4	4	3,750	Att-2 Car	1.5 Story
102 Pembroke Lane	GladeSprings	\$339,000	\$315,000	08/04/23	3	2	1,850	Att-2 Car	Ranch
881 Far Country Drive	GladeSprings	\$539,000	\$544,000	11/17/23	4	2	2,850	Att-2 Car	1.5 Story
100 Wells Trail	GladeSprings	\$364,000	\$350,000	11/30/23	4	3	3,055	Att-2 Car	2 Story
129 Oak Lane	GladeSprings	\$299,000	\$299,000	12/01/23	3	2	1,800	Att-2 Car	1.5 Story
104 Winchester Way	GladeSprings	\$469,000	\$455,000	12/08/23	4	3	3,000	Att-2 Car	1.5 Story
121 Votive Place	Glade Springs	\$329,000	\$338,000	08/17/23	3	2	1,729	Att-2 Car	1.5 Story
631 Club Circle	GladeSprings	\$565,000	\$565,000	08/17/23	4	3	3,161	Att-2 Car	Ranch

MORTGAGES NO DOWN PAYMENT. NO KIDDING.

City offers all types of mortgages, from our no down-payment adjustable rate to townhome and condo mortgages.

Stop by the Beaver City branch for all of your financial needs, including checking accounts, home equity lines and loans and auto loans.

Welcome James Shupe-` **Retail Branch Manager** To the City National Team!









A Publication for the Residents of Glade Springs Village

