

GOLF | TRAVEL | FOOD | PHILANTHROPY | HEALTH | INSPIRATION

— d e s i g n i n g —
WEALTH

— *magazine*

A lifestyle publication created to uplift and inspire

Winter 2017



Compliments of
**Huiting Wealth Management Group of
Wells Fargo Advisors Financial Network**

Washington D.C.
America's Living Monument

**Golf on the
Red Rock Trail**

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QUARTERLY UPDATE

Tailor-Made™
Magazine

COMPLIMENTS OF
Huiting Wealth Management Group of
Wells Fargo Advisors Financial Network

Dear Clients and Friends,

Happy new years! What a difference a day makes - entering November 7 the election outcomes seemed predictable, waking up on November 8th, many people and portfolio managers faced an unexpected outcome. The implications for the U.S. economy may be far reaching, but remain uncertain. However the market's reaction has been swift and embracing for the possibility of reduced regulation, a simplified and more globally competitive corporate tax structure, a one time corporate "tax holiday" allowing repatriation of potentially hundreds of billions of corporate profits with further favor if these corporations invest monies in creating jobs in the U.S. and productivity improvements, comprehensive tax reform for individuals, reform of both Social Security and Medicare, and introduction of a substantial infrastructure program. All of these are viewed as potentially stimulative and inflationary. Additionally, reform of the ACA (Obama care), and immigration are also key areas of immediate focus.

The above has competing implications for the U.S. economy, inflation, and thus interest rates and equity market returns. This new geopolitical paradigm is likely to further complicate investment management by increasing the likelihood of greater volatility in both bonds and equities. However, near term over the next few years there may be several opportunities to lock in higher rates, and while inflation may increase short term, it may not persist over the longer term. Demographics of most major developed economies do not support strong long term growth, so we may actually be in an era where "slow and low" may become the mantra (referring to growth and inflation). We'll be reviewing these issues in more detail relative to your individual portfolios as we meet over the upcoming quarters.

Our featured book this quarter is National Geographic's "Destinations of a Lifetime." This inspiring book couldn't be more timely, as the U.S. dollar is reaching record strength against both the British Pound and the Euro! We have a limited number of copies available for our clients - please call Wendy at 303-670-4904, to receive your complimentary copy while supplies last (note, Wells Fargo Advisors Financial Network does not endorse or recommend this publication).

Sincerely,

Randolph Huiting, CFA, CFP®
President

Huiting Wealth Management Group
Wells Fargo Advisors Financial Network

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Randolph Huiting is the author of the letter written on this page. Other articles and content contained within this publication are provided by and published through Tailor-Made™ Magazine.

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So many attractions—you may not know where to begin once you step out the door. Whichever direction you choose, be prepared for a capital journey.



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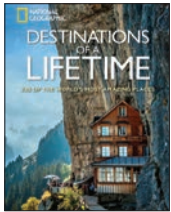
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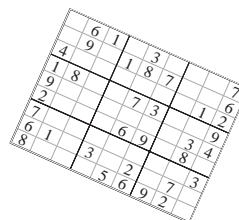
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'Tis the season of comfort food and it doesn't get much better than a warm, buttery biscuit.



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Washington, D.C.: Have a Capital Time

by Shereen Rayle



National Museum with Sculpture Garden's Wandering Rocks (Tony Smith, 1967) in the foreground.

In a city where all roads lead to the Capitol building, it's easy to think that Washington, D.C., is solely focused on politics and government. Although the people of our nation's capital work hard shaping our country each and every day, they also play hard. This means that D.C. is the perfect destination for your next getaway. It mixes America's history with offbeat attractions that make for a very interesting vacation which is exciting for all ages.

Getting around D.C. can be a pain. There always seems to be bumper-to-bumper traffic and parking in the city is expensive. Having a car may be more of a hindrance than a help, but it's a way to see more of the city if what you want to do isn't all right on the National Mall. The subway, which is clean and safe, is a great option as it requires no parking. However you choose to get from attraction to attraction, make sure to pack comfortable walking shoes, because you can easily walk miles without realizing it, even just visiting museums.

For an easy way to see the sites and get great photo opportunities, take a tour on the Hop-on, Hop-off bus. The bright red, double-decker buses have an open top deck for unobstructed views. You can purchase a ticket for a 24- or 48-

hour period and hop on or off at any of the over 40 stops along three different loops. The beauty of The Big Bus also eliminates unnecessary driving and walking time, because there are plenty of stops that drop you off right in front of attractions.

Must-Visit Museums and Landmarks

Unlike many other cities, some of the best things to do in D.C. are absolutely free. A few of them require some prior planning though, so that's something to be aware of. The White House Tour involves acquiring previous permission, but is well worth the effort. The free tour offers an inside look at the home of the presidents from John Adams on and allows you to marvel at what it must be like to live in such splendor every day for four or more years. The whole "house" isn't available to the public, but many relevant rooms are. Be prepared for

several security checkpoints to get in and arrive an hour before your scheduled tour time. Make your request at least three weeks before your trip by contacting your member of Congress (www.house.gov/representatives).

The National Mall is lined with fantastic museums. Most are free and family-friendly, which are two big advantages. The Smithsonian National Museum of Natural History, Air and Space Museum, and Museum of American History are popular for good reason. In the first, you can view animals of all sizes, dinosaurs, and artifacts of ancient civilizations such as Egypt. In the second, enjoy the evolution of flight, from the first planes to space exploration. In the third, view pop culture as history with displays including Julia Child's kitchen and Jerry's "puffy shirt" from *Seinfeld*.

Other must-see landmarks include the Lincoln Memorial, the United States Holocaust Memorial, and the Washington Monument. Visits to the Monument are free and provide picture perfect views of the Mall and the rest of the city, but only a select number of guests are allowed in per day, so you must obtain a ticket. Visit the gift shop in front to get yours and go as early as possible, as tickets tend to go fast.



Newseum display of panels from the Berlin Wall which fell in 1981.

Quirky D.C. Attractions

To see a different side of D.C., you'll want to get away from the National Mall. Though it is large and packed full of goodness, there's also an entire city to explore. You won't get to it all, but that just means you have an excuse to come back.

Want a crash course on all the biggest news stories throughout our nation's history? The Newseum features exhibits based on world events, the evolution of broadcasting and journalism, and the challenges to freedom of speech. The Newseum is seven floors packed with hands-on exhibits (try your hand as a news anchor), historical artifacts (including pieces of the Berlin Wall), and theaters playing entertaining educational videos (learn how Nellie Bly became the first female undercover reporter). It isn't difficult to understand why TripAdvisor.com named it a "Traveler's Choice Top 25 Museum in the U.S."

Ever wished you could be a spy? Visit the International Spy Museum and test your espionage skills. You'll be given a secret identity and answer questions throughout the museum, using the tips you've learned along the way. See real gadgets, hear testimonials from former spies, and even learn about how spies communicated with other spies.

Getting Your Beauty Sleep

When you're in a city that's as full of personality as D.C., you want to immerse yourself in it at all times. Why stay in a cookie cutter hotel where all the rooms are sterile and

boring when you can decompress in an upscale boutique hotel that makes you feel like a person instead of a wallet? Add in a location close to some of your desired activities and you're already getting more out of your trip.

Mason & Rook by Kimpton is understated luxury in the downtown area. It's just a short walk to 14th Street, which is bursting with boutique shops, galleries, and dining venues. They do their best to make you feel at home, with amenities like yoga mats in your room, wine hour every day of the week, hotel bikes to ride around town, and even in-room spa services. Stay in and dine at Radiator—a Zagat-rated gastropub open from breakfast to late night—or grab a drink at the rooftop bar during the summer. Mason & Rook is less than one mile from the White House and less than two from the National Mall (www.masonandrookhotel.com).



Suite at Kimpton Mason & Rook Hotel.

The Hay-Adams is a luxury accommodation that is closest to the White House and is the only hotel that overlooks it and Lafayette Park. The cozy rooms feature separate living areas and are dressed in muted colors meant to relax. The neighborhood is exceptionally quiet at nighttime. The restaurant here—The Lafayette—is one of the top dining experiences in D.C. (www.hayadams.com).

Delicious Dining

No trip is complete without some top-notch dining experiences and D.C. is known for its street food, haute cuisine, and everything in between. There's no shortage of recommendations when you ask a local where to go. It's hard to go wrong with any of your choices, but some are definitely better than others. Don't forget to peruse the wine list

while dining: D.C. is top in the nation for wine consumption, which means they know a good wine when they taste one.

Less than two blocks from the National Mall, Fiola, uses the freshest ingredients available to create modern Italian fare. While the menu may be a bit difficult to understand, because it's full of foods you might never have heard of, the staff is eager to point out all the details. You'll be rewarded with some of the most taste-bud-tlingling pastas that are so memorable, you'll wonder how soon you can return (www.fioladc.com).



because it's full of foods you might never have heard of, the staff is eager to point out all the details. You'll be rewarded with some of the most taste-bud-tlingling pastas that are so memorable, you'll wonder how soon you can return (www.fioladc.com).

Multitask while dining and take a cruise along the Potomac. Spirit Cruises offers lunch, brunch, and dinner cruises that allow you to relax and enjoy some of the best views of D.C. from the river while indulging in a delicious buffet. Cruises have onboard entertainment and a bar that serves wine, beer, and cocktails (www.spiritcruises.com/washington-dc).

Our nation's capital isn't all politics and lobbying. There is a wealth of history and fun-filled attractions that make Washington, D.C., a must-see. ●



Aerial view of the National Mall looking east from the Lincoln Memorial to the Capitol building.



National Cherry Blossom Festival Late March to Mid-April

In 1912, the mayor of Tokyo gifted the capital with 3,000 cherry trees to commemorate the friendship between America and Japan. The trees bloom each spring and the festival includes a parade, cultural events, and even a fireworks display.

Passport DC May

A month-long celebration of D.C.'s diverse neighborhoods and communities, which includes a day where embassies open to the public and educate visitors about international cultures.

Giant National Capital Barbecue Battle Late June

Live music and local restaurateurs shut down six blocks of Pennsylvania Avenue while pit masters from each state compete to be the best in BBQ.

Citi Open Late July

One of D.C.'s most popular sporting events, Citi Open showcases professional and upcoming tennis stars from around the globe.

Metropolitan Cooking & Entertaining Show Early December

Local and celebrity chefs converge on D.C. for cooking demonstrations, while vendors sell cooking products and inventive food.

DESTINATIONS OF A LIFETIME

225 of the World's Most Amazing Places

by Caroline O'Connell

DESTINATIONS OF A LIFETIME: 225 of the World's Most Amazing Places is a great reference book to plan a one-of-a-kind vacation or to adorn your coffee table for "armchair travelers" to enjoy. It was put together by *National Geographic's* expert photographers who took the 311 evocative color photos, many of which take up a full page and are good enough for framing.

"*National Geographic* photographers personally chose a selection of the destinations...Their job is to dig beneath the iconic and find the true essence of a place... In this collection, you'll see these images and hear how they made these favorite destinations their own."

Although *Destinations of a Lifetime* touches on a few well known sights (like the Sistine Chapel in Rome), most of the suggestions are less familiar and will introduce you to new places and stunning visuals. There are five sections devoted to different kinds of destinations (with how-to advice for each listing on planning and maximizing your trip):

- NATURE UNBOUND: The Wild Side of Awesome
- HAND OF MAN: Humankind's Ageless Handiwork
- SEA & SHORE: Where Land and Water Magically Merge
- MOUNTAIN MAJESTY: On Top of the World
- TOWN & COUNTRY: Culture and Countryside Combined

Here are some examples:

Namibia Sand Dunes—Sossusvlei is home to the largest sand dunes in the world. Nearly as high as the Empire State Building, the wind shapes and moves the dunes from every direction (pg. 47, Nature Unbound).

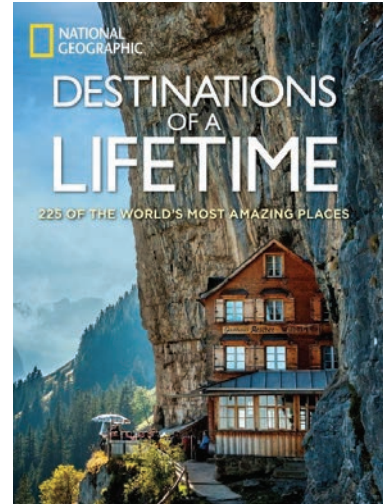
Italy's Cinque Terre—In the Italian Riviera, five medieval villages cling to the rocky coastline of the Ligurian Sea, an arm of the Mediterranean. The hills rising sharply behind them were carved into agricultural terraces in the 12th century (pg. 90, Hand of Man).



Machu Picchu, Peru

Portugal's Douro Valley—The spectacular mountains and vine-clad river valleys are beautiful to observe and have a unique cultural heritage. Douro was demarcated in 1756 as the world's first wine region (pg. 265, Town & Country).

At the beginning of *Destinations of a Lifetime*, there is a two-page world map with markings indicating many of the places in the book, but there is no reference list. The only way to locate listings is to use the Index (assuming you know what you're looking for), and it doesn't include More Top Places. Countries and cities are in the Index, so you can research by those categories. I suppose they figured you would browse the book and make discoveries along the way; they were right about that.



MORE TOP PLACES

Sprinkled throughout the book are lists of abbreviated suggestions of More Top Places by interesting categories:

Exploding in Color,
pg. 28: including lavender fields in France, pictured



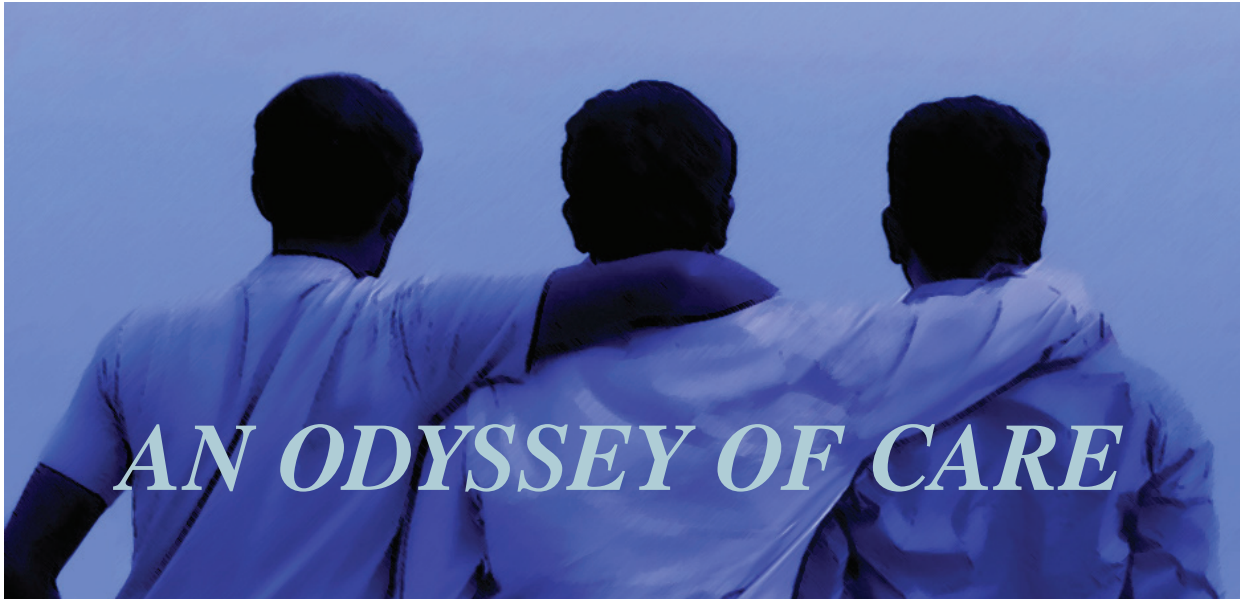
The Luberon, France

Unforgettable Animal-Watching,
pg. 38: including humpback whales off Maui, Hawaii

World's Best Bookstores,
pg. 66: including Powell's City of Books in Portland, Oregon

Holy Grails of the Sporting World,
pg. 304: including St. Andrews Golf Course, St. Andrews, Scotland

BROTHER'S BROTHER FOUNDATION:



by Tom Kerr

The song lyric “He ain’t heavy, he’s my brother” has inspired listeners for decades, and the catchphrase has been around the Brother’s Brother Foundation for even longer. BBF has taken that vision into the world in practical, life-saving ways. The Pittsburgh-based international charity, founded in 1958, strives to promote and facilitate global health and education by effectively distributing donated medical, educational, agricultural, and other humanitarian resources to those in need. Since its inception the organization has distributed more than \$4 billion worth of these resources worldwide, across 149 different countries.



BBF was launched by a medical doctor whose desire was to see resources from partnering organizations and agencies consolidated in such a way that the results would be greater than the sum of those individual efforts.

Those who are now included in this collaborative network include hospitals, universities, religious organizations, business associations, professional societies, and a diverse variety of other groups, supporters, sponsors, and volunteers. Together, under the auspices of BBF, they have provided more than 100 tons of medical supplies, textbooks, seeds, and food to ensure that tens of millions of people can experience improved health, better education, sustaining nutrition, and fundamental security in life. That enables individuals and their families and communities to sustain hope, dignity, and self-empowerment in the face of poverty, disease, destruction, and other major life challenges.

BBF describes its ongoing philanthropic journey as “an odyssey of love” shared by many thousands of supporters who include individuals such as teachers, truck drivers, warehouse laborers, and others who put boots on the ground all around the world to extend a helping hand whenever and wherever it is needed. In

2015, BBF sent contributions to more than 60 countries while supplying provisions to more than 350 medical and humanitarian missions. BBF oversees international relief programs that target education and medical health and various other missions that send aid delivered person-to-person. Those missions may involve sending teams of trained health care providers as well as transporting the supplies and equipment to enable them to do their jobs.

During the summer of 2016, when dozens of communities throughout the state of Louisiana were hard-hit by deadly flooding, BBF worked with its partners to deliver trailer loads of products ranging from bleach and cleaning



supplies to baby diapers. These could then be distributed with the help of organizations like the National Guard. Similarly, when flooding occurred earlier in the summer in West Virginia, BBF supplied truck-

loads of bottled water. The group responded and pitched in to help in the aftermath of Hurricane Sandy, the recent Oklahoma tornados, and when drinking water supplies were polluted by industrial accidents in other American towns and cities. Donations of books organized and distributed by BBF have also stocked the shelves of schools and libraries in 112 countries, and a large portion of those books have been given to poverty-stricken Native American tribal schools as well as to Head Start Programs in the inner cities of the USA.

BBF operates as what is known as a “gift-in-kind” charity, which means that it accepts donations of goods and services and then redirects and deploys them. The value of this service model is that it gives an effective solution to those who want to help but don’t know where



their help is most needed or how to reach those in need. Publishers of school books, for instance, may not have the ability to get those books into the hands of young students scattered across the globe in war-ravaged regions. A pharmaceutical manufacturer in the USA may want to send vital supplies to survivors of a natural disaster or to far-flung clinics in rural areas where infectious disease is rampant. BBF can make it happen, in a responsible and swift way that guarantees success for everyone involved - from the donors to the recipients.

Charity Navigator and Charity Watch list BBF among their top-ranked nonprofits, thanks in part to the fact that BBF directs 99.6% of its entire budget to those in need. The group is also listed by *Forbes* magazine as one of the 50 biggest charities in the USA. More importantly, BBF was tied for first place as *Forbes'*



“Most Efficient Charity” from 2010 through 2015, and was one of the five most efficient charities for 2009. For more information about Brother’s Brother, visit BrothersBrother.org, the group’s official website. ●

Good, Clean, Golf on the Red Rock Golf Trail



Photo: Joe Newman

Gold Entrada Black Lava St. George

by Andrew Penner

Cranky pit bosses. Ruthless dealers. Squandered money. Let's be honest, folks, gambling is overrated. Thankfully, as memorable as a blow-your-mortgage golf and gambling spree to Las Vegas can be, there are some



Photo: Joe Newman

Teeing off on Falcon 3 Red Rocks

“higher” options. If you prefer your golf junkets on the righteous side of center—or just can't stomach one more dealer pulling a 6-card 21—you're best off motoring 120 miles north of Sin City to St. George, Utah.

Indeed, compared to Las Vegas, St. George—population 80,000—is squeaky clean: Donny and Marie Osmond clean. St. George is a Mormon, college town, and the church-going folk here tend to be family-and-football focused. Quite a few of them like to play golf, too, but thanks to a solid collection of courses—in-

cluding a couple of the simply stunning variety—it's not just the locals on the links here. Thanks to the 10-course Red Rock Golf Trail, St. George has become a world-class golf destination that should be on your radar.

Conveniently, at about the midway point on the easy drive from Vegas, you can get the sin out of your system one last time in the 3-casino border town of Mesquite, which is a decent little golf destination in its own right. Not only can you lose your shirt there, you can also lose your mind on a few of the wild and crazy golf courses.

The Wolf Creek Golf Club, for example, boasts one of the most dramatic courses in the American Southwest. The 6939-yard track is a through-the-canyons crusade that features non-stop elevation changes. While there are many “wow” moments, including standing on the soaring second tee, you'll want to keep your wits about you as you wind your way through the maze of washes, arroyos, and canyons. My advice? Keep a firm grip on your wobbly pop at all times. This is the Disney-fied version of desert golf.

Another half hour, or so, up the road is the Promised Land of St. George. The Red Rock Golf Trail (www.redrockgolftrail.com) is your guiding light for everything golf in St. George. You'll get the best rates and packages if you book directly with them. The “trail” (all the courses are within an hour from St. George) consists of ten golf courses. And you won't find a course that's over \$145 (including cart) to play, most significantly less. Unquestionably, value-focused golf travelers will find their happy place in St. George. And here's the kicker: the stunning red-rock scenery that surrounds the area makes for an unforgettable setting. I don't care how much money Steve Wynn has, he can't manufacture this.

Located just off I-15 at the Hurricane exit, Coral Canyon is a great introduction to the area's rock-solid golf offerings. Designed in



Photo: Andrew Penner

The author on the tee at the Wolf Creek Golf Resort in Mesquite, Nevada.

2001 by underrated architect Keith Foster, Coral Canyon is a fine example of the desert golf genre. The playing corridors are generous (so you're not looking for your ball in cacti-infested terrain all day!) and the many arroyos and natural rock features are nicely incorporated. There are also plenty of options when it comes to strategizing your way around the course. When it's all said and done, you walk off feeling like you've been fairly tested, but not beaten into submission by a narrow, one-dimensional course. Although there is some development, most of it is appropriately set back. In short, Coral Canyon comes highly recommended.

Speaking of courses with ample room to play, the impressive Sand Hollow Resort is, for many good reasons, turning plenty of heads. Although the short drive to the course—on a desolate, flat-as-a-pancake highway—is null and void of anything you'd consider "grandiose," the championship golf course here is an absolute stunner. It's a world-class layout that includes a 4-hole stretch that rivals anything I've played in the Southwest.

Although the easy-flowing front nine—which oozes with character and incorporates a very cool rock outcropping—is enough to win you over, it isn't until the back nine when things progress to jaw-dropping levels. The run from the 12th through the 15th, which cruises along a massive bluff framed with a glowing sandstone cliff, takes the cake. What's most impressive here is the fact that these aren't just "trophy" holes that the architect, in this case the talented John Fought, squeezed into spots that he had no business utilizing for golf. Rather, the holes, while magnificent from a visual standpoint, play exceptionally well, too. And given this fact, it's not surprising that very little was done here in terms of moving earth or blasting. The holes were "there."

Included in the stretch are one of the best long par-4s you'll ever play (the cliffside 12th), a breathtaking drivable par-4 (the 13th), a sweet, semi-blind par-4 (the 14th), and, the cherry on top, a dazzling par-3 with a punchbowl green encased by the cliff (the 15th). If you're not having any fun here, check your pulse.

Although Sand Hollow could very well be your favorite in the region, there are other nearby courses that definitely merit a go. The Ledges, for example, is an exceptionally scenic Matt Dye design that parades through stunning red rock scenery near Snow Canyon State Park. It's certainly a premier play in the area.

Entrada at Snow Canyon is definitely another track you want to play. However, there's a catch: You've got to stay at The Inn at Entrada or be a guest of a member in order to play it. And it's not

part of the "official" trail. The Johnny Miller designed course, which includes a sweet three-hole stretch through an ancient lava field, is impeccably maintained and exciting to play. The location, too, on the edge of Snow Canyon State Park, couldn't be better.

But as much as Coral Canyon, Sand Hollow, The Ledges, and Entrada at Snow Canyon represent the best of St. George, it's the "rest of the best" on The Red Rock Golf Trail that solidify the region as a world-class destination. More established courses such as Sunbrook, the St. George Golf Club, and Sky Mountain are all rewarding plays that offer the winter-weary golfer a "righteous" week of golf.

Photo: Andrew Penner



The stunning par-4 12th at the Sand Hollow Golf Resort.

No, you won't find many night clubs, palatial hotels, or Vegas' over-the-top energy in St. George. People actually go to bed. St. George is meant for discerning, value-focused golfers with pure intentions. Throw in the incredible beauty of nearby Zion National Park and the majestic, red-rock scenery that envelops this place, and you've got the makings for a grand and guiltless experience. Godspeed, golfer! ●



Andrew Penner is a freelance writer and photographer based in Calgary, Alberta.

Auntie's Tender Buttermilk

Biscuits

Ingredients

Yield: 10 biscuits

- 2 cups unsifted all-purpose flour
- 1 tablespoon baking powder
- ½ teaspoon baking soda
- ¼ teaspoon salt
- 1 tablespoon sugar
- ½ cup (4 ounces) cold butter
- 1 cup cold buttermilk

Preheat the oven to 375 degrees.

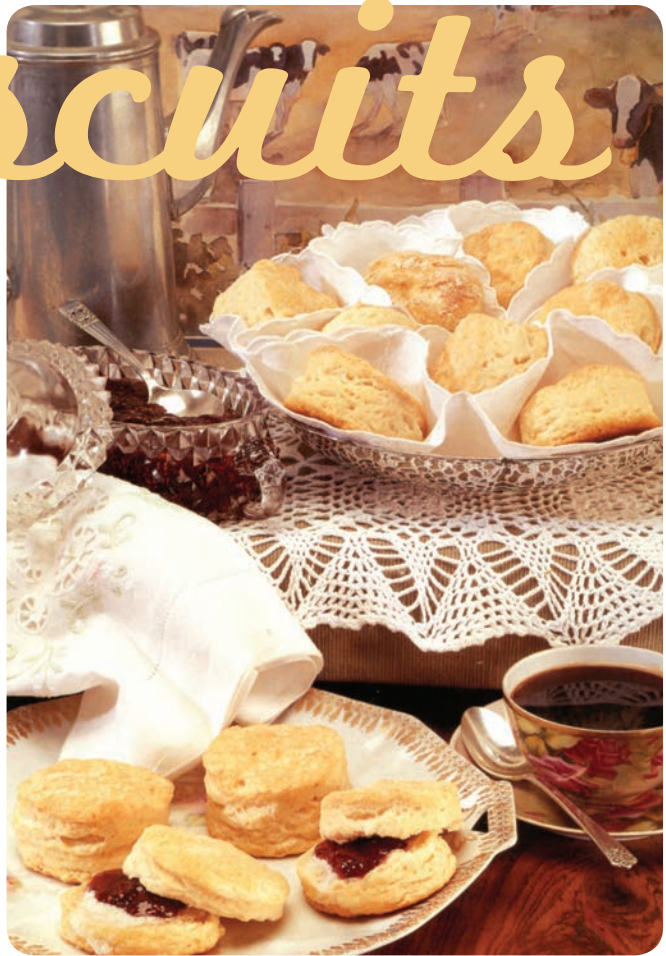
Prepare the Dough

In a large bowl, mix together the flour, baking powder, baking soda, salt, and sugar. Cut the cold butter into small pieces and add it to the flour mixture. Using a pastry cutter, cut it into the flour mixture until it resembles coarse meal.

Add the buttermilk and mix gently, scraping the bottom of the bowl until the dough starts to follow the fork around the bowl. To keep the biscuits light and fluffy be sure not to over-mix. Turn the dough out onto a lightly floured board and knead slightly to bind.

To Pan

Lightly flour the board again and roll the dough into an eight-inch circle about one inch high. Cut the dough into rounds with a two-inch biscuit cutter and place them on a lightly greased sheet pan or one lined with parchment paper.



For more of Karol Redfern Hamper's recipes, preview her book, *A Romance with Baking*, available online at Amazon.com.

To Bake

Bake in a fully preheated 375 degree oven for 12 to 15 minutes, or until the biscuit tops are lightly golden. •

Sudoku

Answer on page 19

	6	1		3			7
	9		1	8	7		6
4						1	2
1	8			7	3		9
9						3	4
2				6	9	8	
7							3
6	1		3		2		7
8				5	6	9	2



Fill in the grid so that every row, every column, and every 3x3 box accommodates the digits 1-9 without repeating any.

Tame the Flame Within:

Unraveling The Mystery of Chronic Inflammation

by Lisa Harris, MD, RD, ACE-CPT

In the past 20 years, researchers have started piecing together a puzzle that connects seemingly unrelated diseases. Amazingly, they're finding a single culprit that can burst plaques, mutate cells, make insulin less efficient, and damage brain cells: chronic inflammation.

A Normal Response Out of Control

Inflammation is the body's defensive response to infection or injury – it limits damage, wards off invading forces, and restores natural balance. When the body senses an injury, it sends out chemicals to activate the immune system. Special cells attack the invader, causing an inflammation that subsides when the danger is over. (Think about a cut on your finger that gets red and swollen, maybe hot to touch, then heals after a few days.)

But when these beneficial processes don't turn off, chronic inflammation follows and attacks healthy cells. This condition is now connected with most chronic diseases including heart disease, stroke, cancer, depression, and Alzheimer's. Inflammation is also associated with many autoimmune diseases such as celiac and Crohn's disease and rheumatoid arthritis.

While researchers are still unraveling the workings of chronic inflammation, they have put together many suggestions to tame this internal flame.

Stay properly hydrated

- Our bodies are about 70% water. Water promotes movement of lymph, which carries beneficial immune system cells.
- Drink as many ounces of water as half your body weight. For example, a person weighing of 160 pounds requires 80 ounces of water per day.

Get enough sleep

- While sleeping, the body produces hormones that activate white blood cell growth and repair of tissue.
- Poor sleep quality and shorter durations can lead to more inflammation so strive for seven to eight hours of sleep per day.

Increase these:

- Fruits (especially berries and tart cherries) and vegetables: They should make up half of your plate at mealtime. They are high in phytochemicals, many of which are anti-oxidants that protect cells against mutation and death caused by free-radical formation, a precursor to inflammation.
- Green tea: A beverage containing anti-oxidants.



- Omega-3 fatty acids and healthy oils (salmon and tuna, nuts and seeds, avocados and olive oil): All are strong anti-oxidants and anti-inflammatories.
- Curcumin: The yellow pigment from the spice turmeric has anti-inflammatory properties.
- Homemade meals: Make these from whole, fresh foods.



Decrease these:

- Sugar, sodas, and high-glycemic index foods: They cause rapid increases in insulin. Insulin can activate the enzyme that increases a number of inflammatory messengers.
- Fatty red meats, egg yolks, and organ meats: These can also increase inflammatory response.
- Processed foods: These offer no way to control the amount or type of fats, sugars, and other chemicals.

Control body weight

- Fat cells secrete inflammatory factors, especially during weight gain. The more fat cells you have, the greater potential for inflammation.
- Inflammation seems to drop with a decrease of just 5% body weight.

Boost your intake of soluble and insoluble fiber (oatmeal, vegetables, nuts, fruits, legumes, seeds, and whole grains)

- Fiber is important for a healthy microbiome (the trillions of bacteria, viruses, and fungi in our digestive tract), which helps protect against inflammation.
- A diet high in fiber also appears to lower C-reactive protein, an indicator of inflammation found in the blood.

Physical activity (low-to-moderate exercise)

- Muscle movement sends lymphocytes (white blood cells, a key part of the immune system) to where they're needed.
- Physical activity artificially increases body temperature, and many microbes can't survive high body temperatures.
- Exercise increases the protein interleukin 6, which protects against infection.
- Unfit individuals have higher levels of inflammation.
- Exercise a minimum of 30 minutes per day, five to seven days per week.



America the Brew-tiful

by Tom Kerr

America's craft beer phenomenon is viewed by most brew aficionados as a Millennial trend that began with the emergence of multiple microbreweries during the late 1990s. While it's expanded exponentially within the past few years, historians point out that beer played a prominent role long ago, in ancient Babylonian, Assyrian, Egyptian, Hebrew, Chinese, and Incan cultures. Clay tablets unearthed by archeologists in the Mesopotamian region included recipes for beer dating back to at least 2,500 BC. Some researchers believe that before humans even learned to prepare bread, they knew how to ferment grains in water to create a crude form of beer.

New World Beer

The history of beer in North America began with Native Americans, who were crafting their own artisan brew from corn and birch tree sap before the first Europeans arrived on the continent. As immigrants arrived from places like Germany that were steeped in beer culture, they brought with them more refined techniques and a powerful thirst for establishing beer production in the New World.

In the early 1600s, the first commercial brewery in North America launched in what is now New York City. Private brew houses also proliferated and could be found, for example, on the estates of both George Washington and Thomas Jefferson. By the 1870s there were at least 4,000 breweries operating in America, and per capita consumption of beer was almost at the same level that it is today.

Then innovations such as refrigeration, automated bottling equipment, and pasteurization boosted production volume and facilitated distribution. That paved the way for thousands of breweries to open throughout the country, and as the 1800s came to a

close there were more than 2,000 in the USA. But the surge was short-lived: Prohibition arrived, ushering in the "beer today, gone tomorrow" era. By the time prohibition ended in 1935, only about 150 breweries had survived. Today there are almost that many in the greater Portland, Oregon, area alone, and thousands of domestic breweries are thriving—including approximately 2,500 small brewpubs.

The Geography of Beer

Over the centuries, beer especially rose to prominence in geographic areas where there was little or no viticulture. Ask people to think of vintage wines and France comes to mind – but very few Americans can remember drinking French beer. And while it may be easy to rattle off the name brands of beers that are bottled in Mexico, Belgium, or the Czech Republic, trying to name wineries in those countries will leave many people speechless.

Accordingly, the ingredients of beers from different regions have varied considerably throughout history. In Africa the use of millet used to be common, while Asians relied on rice for their beer and Europeans grew hops. Benedictine monks in northern France used hops in their beer around 800 AD, and then Germans picked up on this useful ingredient and started incorporating it into their brews around 1150 AD.

In terms of geographic DNA, sommeliers are intimately familiar with the importance of "terroir"—the unique characteristics that come from a particular plot of land where vineyards grow. But some of the ingredients in beer have their own kind of terroir. Ideal conditions for cultivating hops, for example, are found in the Pacific Northwest on farms in Washington, Oregon, and Idaho. Those states supply almost half of all the hops used worldwide, and recent demand has given



rise to boutique farms where hops are cultivated in an impressive array of flavors. Nearly two dozen different varieties, custom-suited to the particular taste profiles of small brewers and their discriminating brew masters, are grown in Oregon—which supplies at least five percent of the world’s hops.

One of the lesser-known and more intriguing features of hops—which are harvested and then bundled into gigantic bales for storage and transportation—is that they can spontaneously ignite. Before baling them it is critical they be dried to an exacting moisture level and then carefully cooled. When a truck or boxcar full of fresh hops goes up in flames it makes a lot of people really unhappy, and nobody in the beer-making ecosystem wants to see anyone crying in their ale over that kind of accident.

The Craft Beer Renaissance

Regardless of what potential risks are involved or what goes into each unique recipe, what comes out is always beer—and an estimated 99 percent of America’s breweries are currently owned and operated by independent craft brewers. In 1982, the first “Great American Beer Festival” was held, and 35 different kinds of beer were presented. Nowadays the same festival attracts brewers showcasing more than 2,000 different beers. In 2012, craft brew sales accounted for less than seven percent of total beer sales in the USA, but by 2014 that market share had almost doubled. As a result the “big three” beer producers—Anheuser-Busch, Miller, and Coors—have had to adapt by coming up with their own “marquee brands” in an effort to compete for micro-brewery market share.

Technically, a “micro-brewery” is a facility that produces less than six million 31-gallon barrels per year. That’s an awful lot of beer, and much of what is commonly called micro-beer is actually “ultra-micro” or “nano” beer. Many brewpubs are growing out of these basement and kitchen-counter nano-production do-it-yourself brewing projects.

The laws governing the craft vary from state to state, and there are also federal regulations. But generally speaking, “non-distributed” home brews—those made for personal consumption—are limited to 100 gallons a year per person, or 200 gallons annually for each household. With the right equipment, such as a 3-barrel or smaller system, individuals can produce ultra-micro brews for themselves. Much of the great beer being brewed and consumed this winter will come from small batches and private stashes, because millions of Americans are reviving history and making their own beer at home just like Washington and Jefferson. ●

— THE WHITE HOUSE — HONEY ALE

BREWED WITH WHITE HOUSE HONEY

WASHINGTON, DC  SEPTEMBER 1, 2012

INGREDIENTS

- 2 (3.3 lbs) cans light malt extract
- 1 lb light dried malt extract
- 12 oz crushed Amber Crystal malt
- 8 oz Bisuit malt
- 1 lb White House honey
- 1½ oz Kent Goldings hop pellets
- 1½ oz Fuggles hop pellets
- 2 tsps gypsum
- 1 pkg Windsor dry ale yeast
- ¾ cup corn sugar for priming



DIRECTIONS

1. In a 12 quart pot, steep the grains in a hop bag in 1½ gallons of sterile water at 155 degrees for half an hour. Remove the grains.
2. Add the 2 cans of the malt extract and the dried extract and bring to a boil.
3. For the first flavoring, add the 1½ oz Kent Goldings hop pellets and 2 tsps of gypsum. Boil for 45 minutes.
4. For the second flavoring, add the 1½ oz Fuggles hop pellets at the last minute of the boil.
5. Add the honey and boil for 5 more minutes.
6. Add 2 gallons of chilled sterile water into the primary fermenter and add the hot wort into it. Top with more water to total 5 gallons. There is no need to strain.
7. Pitch yeast in when wort temperature is between 70-80 degrees. Fill airlock halfway with water.
8. Ferment at 68-72 degrees for about 7 days.
9. Rack to a secondary fermenter after five days and ferment for 14 more days.
10. To bottle, dissolve the corn sugar into 2 pints of boiling water for 15 minutes. Pour the mixture into an empty bottling bucket. Siphon the beer from the fermenter over it. Distribute priming sugar evenly. Siphon into bottles and cap. Let sit for 2 to 3 weeks at 75 degrees.

WHITEHOUSE.GOV



An International Humanitarian Movement Rises from the Killing Fields

by Lisa Brown

When crimes against humanity take place thousands of miles from our own front door, we may momentarily take notice. We might even ponder if there is anything we can do to help. But more often than not, we simply can't see how to translate our concern and compassion into action. In the 1970s, Dan O'Neill could not ignore the plight of thousands of refugees fleeing orchestrated genocide following the devastating civil war between Vietnam and Cambodia that resulted in the infamous "killing fields" of the Khmer Rouge. From O'Neill's perspective, the world had to do something for those desperate to escape the same ruthless fate.



Cambodia Memorial stupa of Choeung Ek dedicated to Pol Pot victims.

In response, he founded Save the Refugees in 1979. Raising \$1 million to provide vital aid for hundreds of thousands of people in Cambodia, O'Neill brought attention to a large-scale humanitarian crisis and saved countless lives. He also planted the seeds for what would ulti-



Founder, Dan O'Neill in Ethiopia, 1985

mately result in one of the most highly regarded and effective humanitarian organizations serving the world today. The genesis of Mercy Corps International took shape as O'Neill's burgeoning friendship with Ellsworth (Ells) Culver, whom he met in 1980, revealed a shared passion for finding long-term solutions to hunger and poverty. Together, they created a vision for providing innovative, sustainable aid

and development to poor countries, forming Mercy Corps in 1981.

Initially based in Seattle, Washington, this nascent idea is clearly reflected in Mercy Corps' mission to alleviate suffering, poverty, and oppression by helping build just, secure, and productive communities. Mercy Corps made its early mark with soil conservation and watershed management projects in Honduras, as well as housing and job training programs in Lebanon. Today, Mercy Corps is a global aid agency that provides cost-efficient, high-impact relief and development programs benefiting countless children and families around the world. Now headquartered in Portland, Oregon, with assets exceeding \$140 million, Mercy Corps has generated billions of dollars in humanitarian assistance and mobilized legions of volunteers in more than 100 countries experiencing natural disasters, political upheaval, war, famine, and other humanitarian crises.

VOLUNTEERISM Refugees **HOUSING** Water
Disaster Relief **GLOBAL**
Education Women & CHILDREN
HEALTH Agriculture & Nutrition
Safety **FOOD**
Emergency Response **Security** **FAMILY MATTERS**



Over time, Mercy Corps has extended its scope beyond emergency response to include seventeen other services areas, such as youth empowerment, public health, food security, economic self-sufficiency, and community infrastructure. To ensure the effectiveness and sustainability of their holistic approach, Mercy Corps tests ideas in the field, utilizes internal and external evaluation to measure results, and shares best practices with other organizations. Activities in the Pacific Northwest focus on breaking the cycle of economic disparity and equipping people to succeed. Formed in 1998, Mercy Corps Northwest provides education and training, small business loans, and other resources that equip low-income entrepreneurs to start or expand a small business or pursue self-employment. They also offer programs to help individuals exiting incarceration to transition successfully back into the community.

It's not surprising that Dan O'Neill has dedicated his life to helping others on a global scale. Born in Olympia, Washington, in 1948, O'Neill graduated from the University of Washington with a Bachelor of Fine Arts degree. As early as 1972, he made a commitment to international service as a volunteer for a faith-based non-governmental organization addressing extreme poverty, famine, and wars in Africa, Europe, and the Middle East. O'Neill has been a driving force in the global response to humanitarian crises for decades, traveling the world to meet political and religious

leaders. In addition to being named among the top 100 graduates of his alma mater, O'Neill has been recognized with three honorary doctorates and several awards for his extraordinary career, receiving the Mother Teresa Award in 2006.

A lifetime of service to humanity found its roots in the dark killing fields of Cambodia. Dan O'Neill's legacy lives in the success of Mercy Corps and the profound impact one man's inspiration has had in alleviating suffering, creating opportunities, and making a better world possible. To learn more about Mercy Corps, visit www.mercycorps.org.



A Mercy Corps grant funded the distribution of rehydration packets and cholera education after the Haitian earthquake.

Printable Offices and Dream Homes

Last year in Dubai, the world's first commercial office building constructed with a 3-D printer opened for business. The components of the stylishly modern 2,700 square foot structure were printed out over a period of 17 days. Then they were transported to the construction site where it took only 48 hours to put them together and add all the finishing touches.

Some parts used in the building were printed on smaller, more conventional 3-D printers. But the bulk of the work was done by a printer like no other. At nearly two stories high, 40 feet wide, and about half the length of a football field, the printer used to create the office building was, itself, the size of a warehouse.

Other construction projects have also relied on help from 3-D printers, including an apartment building erected in China as a display model. But the architects behind the project in Dubai—a single-story office kitted out with electricity, phone lines, plumbing, and air-conditioning—say that it is the first building built solely using the technology. Printers were even used to craft the furnishings that decorate the office building. Quite appropriately, Dubai will be the home to the “Museum of the Future.”

Carpenters have a saying they live by: “Measure twice, cut once.” Double-checking measurements is necessary because even the slightest deviation from the blueprints can create redundant work or costly delays. But eliminate human error and suddenly the costs drop as does the time to completion. The



3-D printed villa in Beijing, China, printed in 45 days.



Dubai's 3-D printed office building.

large office building in Dubai, for instance, only cost \$140 to complete—and as the technology advances, these printable buildings will be even cheaper to generate. Experts predict that this 3-D printing technique has the potential to reduce the price of building construction for both residential and commercial spaces by more than 50%, while cutting the time it takes to finish building projects by at least 70%. The United Arab Emirates already anticipates that within 15 years at least 25% of all its construction will be done using 3-D printers, and a company in China reported that it built 10 houses in less than 24 hours back in 2014—using only recycled materials. Google also sees the potential for printable construction as the way of the

future. At a recent tech conference, the CEO of Alphabet, Google's parent company, touted the affordability and efficiency of printable buildings for both residential and commercial use.

The implications are staggering in an era when housing costs have skyrocketed to the point that the median price of a single-family home in some American cities is now one million dollars. Can 3-D printers that are capable of printing buildings be utilized to provide immediate homes, offices, and medical facilities in the wake of a natural catastrophe—or to rejuvenate blighted communities that face economic challenges? Who knows? Maybe 3-D printers will someday be able to print out other 3-D printers that are capable of remodeling a kitchen, adding a room onto a home, or generating an entire neighborhood, overnight. •

Fun Facts: The Hope Diamond

Our *Fun Facts* section educates you on various fascinating, enjoyable, but otherwise useless facts.



The storied Hope Diamond, housed at the National Natural History Museum within the Smithsonian Institute, is not only one of the world's largest gems, it is also surrounded by myth, legend, and—some would say—misfortune. Let's have a look at some of the more intriguing facts related to the Hope Diamond.

- ◆ The stone was originally discovered in the 1600s in the Krishna River Valley in India, and it changed hands for 300 years. The diamond was originally 116 carats but has been cut into pieces over the years.
- ◆ One of its earliest owners, King Louis XIV, had it trimmed down to less than 70 carats because he wanted to wear it as a pin. Today the gem is a mere 45.52 carats – which still qualifies it as one of the largest diamonds in the world.
- ◆ The diamond has an unusual abundance of boron molecules within it that give it its distinctly blue color, which gemologists precisely define as “fancy dark grayish blue.”
- ◆ That explains why it used to be called “Le Bleu de France” or “The Blue of France,” in the years before it was possessed by members of the Henry Phillip Hope family. When that wealthy collector acquired it in the early 1800s it became known as the Hope Diamond.
- ◆ The famously blue diamond doesn't radiate with a bluish-white aura, however, when exposed to ultraviolet light. Instead it glows with a mysterious, blood-red color that many observers interpret as a sign that the diamond is cursed. Geologists explain that the red is indicative of a rare blend of boron and nitrogen.
- ◆ When King Louis XVI and Marie Antoinette were captured trying to escape France before they lost their heads, the “Blue Diamond” was found on them and confiscated by revolutionaries. It was then stolen along with the other jewels belonging to the French Crown.
- ◆ Twenty years later a mesmerizing blue diamond surfaced in London and went unrecognized as the famous Blue Diamond, because its appearance had been altered. The stone was considerably smaller, re-cut as the one now known as the Hope Diamond.
- ◆ Pierre Cartier, of the famous Cartier jewelry store, used to spin yarns about the so-called curse of the Hope Diamond, as part of his sales pitch to curious customers. Before Cartier owned the Hope Diamond that same marketing strategy had been used by him to sell other pieces of jewelry.



Evalyn Walsch McLean wearing the Hope Diamond, gives context to its size.

5	6	1	2	3	4	8	9	7
3	9	2	1	8	7	4	5	6
4	7	8	6	9	5	3	1	2
1	8	4	5	7	3	2	6	9
9	5	6	8	2	1	7	3	4
2	3	7	4	6	9	1	8	5
7	2	5	9	1	8	6	4	3
6	1	9	3	4	2	5	7	8
8	4	3	7	5	6	9	2	1

- ◆ In one case, however, it did seem to carry a curse. Evalyn McLean purchased the Hope Diamond as a good luck charm. Not long after taking possession of it both of her children died and her husband went insane.
- ◆ The Diamond was donated to the Smithsonian Institute in 1958 by jeweler Harry Winston, who delivered it by dropping it in the mail at his local post office. He was careful enough to send it by first class registered mail and insured the small parcel for a million dollars.



"I never considered a difference of opinion in politics, in religion, in philosophy, as cause for withdrawing from a friend."
Thomas Jefferson

On the heels of the election, I attended the 2016 World Affairs Council of America's annual national conference in Washington, DC, whose timely theme was "America and Global Megatrends." Additionally, the program afforded me the opportunity to meet the French Ambassador, Gerard Araud, at his residence to hear his perspective on Britain's Brexit vote, EU immigration issues and the political populism sweeping their continent, along with thoughts on the recent US election. I also had the opportunity to have a private tour of the Pentagon with a national security issues briefing, to visit the Center for Strategic and International Studies, with a briefing on "Transatlantic Relations: The Brexit Era, Energy Politics and U.S. Interests." The program was capped off with my youngest daughter, Erin, and I having dinner with Pulitzer prize winning author, Thomas Friedman, who discussed the primary themes in his new book, "Thank You For Being Late – An Optimist's Guide to Thriving in the Age of Accelerations." Overall the week's programs provided a unique opportunity to gain additional insight on several domestic and global issues and trends which are likely to have an impact on investments and allocations over the next few years, which we'll consider in evolving our investment themes and recommendations.

Outside of the conference, my visit to DC provided me a timely opportunity to visit Erin, who is a senior at Colgate University, spending her fall semester living in DC (what an exciting time to be there!) while attending classes at the National Institute of Health and continuing her summer internship research. We were able to have a concentrated two day exploration of the latest restaurants – our favorite (and recommendation from one of you!), the Tail Up Goat, and discovered an amazing treasure trove of goodies if you are remodeling, at "The Brass Knob Architectural Antiques," store.



The Brass Knob
Erin
Mama Ayesha's Restaurant
The Pentagon
Fr Amb House
Randy

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