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DESIGNING wealth

MAGAZINE

A lifestyle publication created to uplift and inspire

WINTER 2018



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

Palm Springs Golf

**HEAD TO ONE OF THE BEST
SCHOOLS IN THE REGION**

Great Times at the Lakes

**TWO HOT SPOTS TO CONSIDER
FOR YOUR NEXT VACATION**

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Huiting Wealth Management Group of Wells Fargo Advisors Financial Network



QUARTERLY UPDATE

Tailor-Made™
Magazine

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

Dear Clients and Friends,

Happy new year! Wendy and I are looking forward to the new year with enthusiastic anticipation, as Ralph Waldo Emerson once wrote, “Write it on your heart that every day is the best day of the year.”

Perhaps the biggest news this year impacting the investment markets for potentially decades to come, is the passing of the largest tax reform bill in three decades. It’s details and impact will be reviewed extensively over the upcoming months by Wells Fargo Investment Institute – stay tuned to our weekly email updates for ongoing analysis and details! With Federal tax reform passing, Wells Fargo Investment Institute recently updated their 2018 year-end forecast with a new target on the S&P 500 of 2,800 – 2,900 (up from their original target of 2,450 – 2,550), and we are already near the low end of the revised target range, presently at 2,747.

The Fed raised their benchmark rate three times in 2017, and we anticipate between 2 – 3 interest rate increases again this year, putting pressure on the price of many retirement income investments, such as bonds, but likely to also provide opportunity to invest in higher yielding investments.

November provided an opportunity for us to attend a number of national investment workshops, and the World Affairs Council of America annual national conference in Washington, DC, where I was able to meet with the Ukrainian Ambassador and hear from leading experts and think tanks for their perspectives on global economic conditions, cybersecurity, and updates on geopolitical hotspots of Russia, China, and North Korea. We look forward to discussing some of these perspectives with you at future reviews.

Our featured book this quarter showcases a true story of perseverance highlighting a mesmerizing account of survival and a reminder that things are not always as they seem – “Brain on Fire,” by Susannah Cahalan. 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 book).

Sincerely,

Randolph Huiting, CFA, CFP®
President

Huiting Wealth Management Group
Wells Fargo Advisors Financial Network

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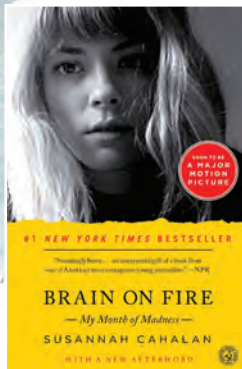
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2	1	3	6	9	5

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Great Times at the Lakes

by Kortni Christian

Each year, millions of people travel to the Great Lakes to swim, visit the white-sand beaches, enjoy fresh seasonal fruit, and taste locally-made wine. The Great Lakes – Michigan, Huron, Erie, Superior, and Ontario – are large bodies of fresh water which were gouged into the earth by glaciers as they crossed over North America. The largest body of fresh water on earth, the Lakes make up 20 percent of the world’s surface fresh water. For a memorable vacation destination with beautiful scenery, consider two of my childhood favorites:

Traverse City – Lake Michigan

After working at a summer camp in the area one summer, Traverse City has been a favorite spot for return visits for years. Famous for its fresh cherries, Traverse City is a diverse city with many options: whether you enjoy wine, days on the water, or breath-taking sunsets, Traverse City is a Great Lakes hot spot.

If you’re a wine lover, why not stay at a winery? While the inn has been added to Black Star Farms since my last visit, the winery has always been a favorite among tasting rooms in the area. The descending drive into the farm is a beautiful view of the farm’s vineyards, neatly rowed on the farm’s hillside, offering a one-of-a-kind look at Traverse City’s wine country. For the wine connoisseur and foodie alike, The Inn at Black Star Farms offers farm-to-table dining and wine tasting packages throughout the summer peak season.

Black Star Farms, as with all of the wineries in the Traverse City area, is located on the 45th parallel, famous for running through some of the world’s best wineries. Black



Star Farms offers a full menu of every variety of wine including my personal favorite, sparkling wines. If you’d like to explore other wineries in the area, a drive up Old Mission Peninsula features many more, all with their own tasting rooms and unique flair. I thoroughly enjoyed the tour at Chateau Grand Traverse, which featured the process of wine making from start to finish. Other hotel options include the Grand Traverse Resort, offering a spa, a variety of room options, and a golf course on the property.

For dinner, I enjoyed dressing up with friends and driving 40 minutes to Leland for dinner at the Bluebird Restaurant and Tavern. It was a beautiful evening overlooking the Leland River on the west side of the Leelanau Peninsula. The 80-year-old restaurant offers a variety of chef-prepared cuisine featuring northern Michigan whitefish, walleye, and perch as well as the classics of prime rib, steak, and chicken. There are also chef specials which change daily.

After dinner or spending the day at the beach or wine tasting, there’s no better way to cool off than a visit to Moomers Homemade Ice Cream. The silky, creamy confection is a unique treat and has always been a favorite during visits to the area – highly recommended by those native to the Traverse City region. Located minutes from downtown Traverse City, once you arrive you’ll realize this isn’t your typical ice cream parlor. The highlight of every trip is watching the Moomers’ cows roam the pasture right next door to the shop. Moomers’ menu boasts 160 flavors,

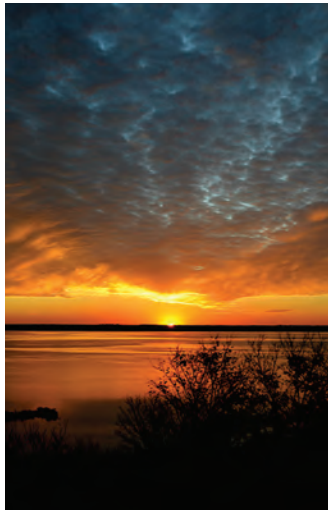


Photos courtesy of Black Star Farms & Inn



which are rotated through with 20 flavors offered daily in the shop. If you have a hankering for a particular flavor, call the shop a couple days ahead of time to put in your request, and they will have it in the shop for your visit.

A trip to the Traverse City area is never complete without watching the sun set over Lake Michigan. While all beaches offer a good vantage point to watch the sun go down over the water, my personal favorite spot is the Sleeping Bear Dune scenic overlook. With a dizzying 450-foot drop to Lake Michigan, you can see for miles from this vantage point. The view from the top of the dune looking out at Lake Michigan is one of the best in the state, and sinking your bare feet into the sand while watching the fiery orange sunset is truly breath-taking. Don't forget to take a blanket and take some time to just sit, relax, and take in all the beauty the Great Lakes have to offer.



Sunset over Grand Traverse Bay



Mackinaw Bridge

Mackinac Island – Lake Huron

Lucky enough to have grown up in Michigan, one of my favorite destinations as a child was Mackinac Island, a premier vacation destination of the Great Lakes. With only 500-600 residents who live there year-round, the official tourist season opens the first week of May and runs through the fall. Located in the Straights of Mackinac between the Upper and Lower Peninsulas of Michigan, I like to think of the island as a relaxing, beautiful oasis.

My anticipation and excitement for each visit was at its highest on the ferry ride from the shores of the Upper Peninsula through the Straights before (finally!) arriving at the island. The ferry ride is also a perfect opportunity to

take pictures of the Mackinaw Bridge, the five-mile long suspension bridge that connects the Upper and Lower Peninsulas. The island itself is only accessible via a short but scenic ferry ride from either Mackinaw City or St. Ignace. There are no cars allowed on the island; visitors can see the island either by walking, renting bicycles, or on horse-drawn wagons. Each time I take a trip to the island, I'm always pleasantly greeted by the feeling of taking a step back in time as I walk off the ferry and onto the island. But watch your step – the horses tend to leave presents for visitors in the streets.



There are plenty of places to stay on the island including hotels, inns, and bed and breakfasts, but the hotel that stands out is the Grand Hotel, which lives up to its name. The picturesque hotel is located right on the water, is within walking distance from the downtown area, and features an old-Americana feel. During visits, I always expect to see women with parasols or men in seersucker suits roaming the grounds. Even if you don't stay at the hotel while on the island, I recommend a visit to the grounds as its colorful and impeccable gardens and landscaping are a must-see. Other hotels to consider are the Island House Hotel, also located on the water in the historic district, and Mission Point Resort, located on 18 acres on the sunrise side of the island. Many hotels offer services to transport your luggage from the ferry so you don't have to cart your luggage through town.

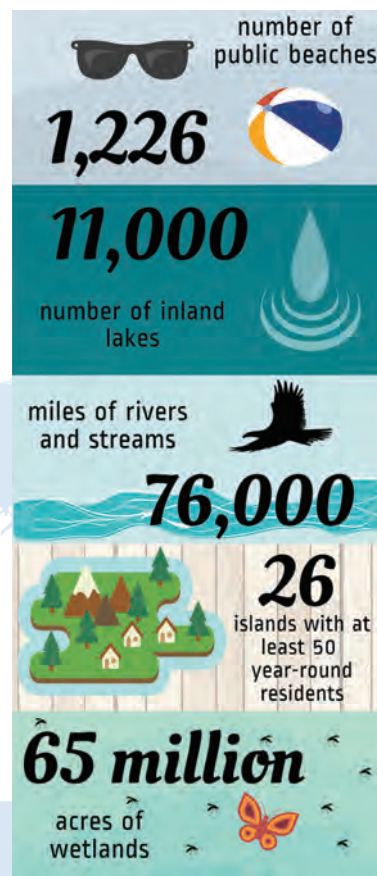


Photo courtesy of the Grand Hotel

With all the walking or biking on the island, you're sure to work up an appetite. Try Woods, located a short horse-drawn taxi ride inland from downtown. Woods can easily adapt to be a family-friendly casual dining restaurant or an upscale destination in the evening, featuring American cuisine with a Bavarian flair. If you're looking for a restaurant with a view, The Pink Pony, located right downtown, offers a unique ambiance and patio right over the water.

With my voracious sweet tooth, no trip to Mackinac Island is complete without a trip to the island's numerous fudge shops for some taffy and world-famous fudge. In fact, the island's fudge is so popular locals affectionately refer to tourists as "fudgies" for their love of the rich confection! Murdick's Fudge has the claim for the oldest fudge shop on the island, as well as the original recipe, and is a personal favorite. Even as an adult, I'm still mesmerized by the artful candy makers using long paddles to mix the fudge right before your eyes. Don't forget to buy extra for a tasty souvenir.

With a trip to the Great Lakes, you really can't go wrong. While these are two of my favorites, the best thing about the Lakes is that you're sure to find another friendly local who would be happy to share a favorite haunt or eatery. I'm sure you'll fall in love with your own favorite Lake-spot and make your own memories of trips to the Great Lakes. To plan your adventure, start at michigan.org. ■



Graphic courtesy of Detroit Metro Times



Main Street on Mackinac Island

A MONTH OF MADNESS

by Cathi Spratlen

Susannah Cahalan was a typical, healthy young woman when she began suffering from unexplained seizures. The initial misdiagnosis was alcohol withdrawal and she left her consultation with a prescription for an anti-seizure medication. However, Susannah continued having seizures and her family knew something else, something serious, was wrong. Not sure what was happening to her daughter, Susannah's mother insisted Susannah be admitted to the hospital. In the lobby they stopped for a coffee and Susannah suffered yet another seizure. This was the start of a month-long hospital stay that Susannah barely remembers.

Brain on Fire is Susannah's account of what happened leading up to, during, and following her "month of madness." Since she cannot offer a reliable first-hand account of her own life at that time, she draws on her skills as a reporter to use sources (hospital surveillance videos and records, doctors' notes) and witness interviews (her family, friends, caregivers) to piece together what happened to her during that time. Reading Susannah's reactions along with her discovery of the month she lost is fascinating. Obviously, Susannah recovers enough to write this memoir, but it is too easy to imagine the worst while reading the play-by-play of her fight to diagnose, heal, and recover her Self.

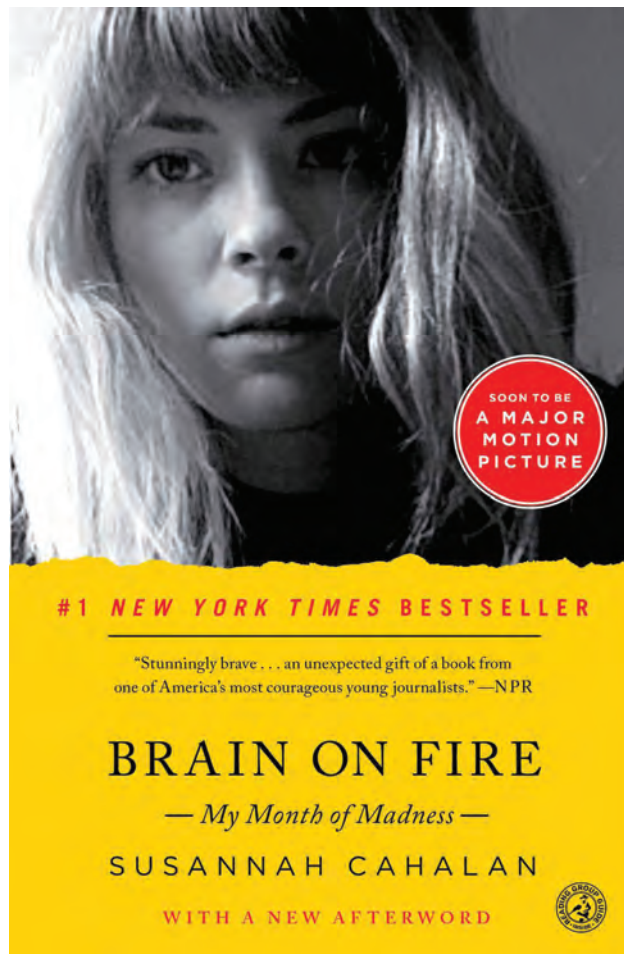
Susannah is blessed with a protective father, a fierce advocate in her mother, and a constant and supportive boyfriend. Without such strong family support, Susannah may not have received the care she needed. Before the discovery of her disease in 2007, her symptoms were

often dismissed as mental illness and even demonic possession, leading to the institutionalization of patients. Since the disease was first identified, Susannah was only the 217th person ever diagnosed with this rare disease. Drawn along by Susannah's narrative as she chronicles

the efforts to help her find the way to a true diagnosis, I identified primarily with her parents and have nothing but the utmost respect and awe for the manner in which her family rallied around her.

If you have ever been an advocate for someone with a major illness or struggled to convince a medical professional that something is actually, truly wrong (regardless of what the test results say), read *Brain on Fire*. It is an ultimately uplifting look at a family who stood together and triumphed in the battle for health. Without a medical background, some of the terminology is intimidating and sometimes you get lost in the technical jargon, but I think it only serves to make you empathize with Susannah and her family as they navigate a medical maze and then cheer as they emerge battered, but whole, on the other side.

Well worth the read, *Brain on Fire* is informative and compelling. Susannah Cahalan sheds light on a modern medical mystery, raising awareness for this rare condition and offering hope to others struggling without diagnoses. To further understanding, Susannah helped start a nonprofit with an end-goal that others suffering from her condition will receive the care she did and eventually recover their lives. An example to us all, Susannah used her wander through the darkness to benefit others. ■





kiva

Back a dream today with a hand up, not a hand out.

by Tonia Bain

Jeneba, a businesswoman in Sierra Leone, is seeking \$1,800 to purchase bundles of used shoes that will help grow her clothing store. In Oakland, California, Bruno needs \$2,000 for equipment to expand his part-time catering business. And in a rural village in the Pailin Province of Cambodia, \$175 will allow Phan, a local farmer, to purchase a water filter that can provide safe, clean drinking water for her family. These are just three of the thousands of people whose stories are profiled on the micro-lending site Kiva.org, a crowdfunding platform founded in 2006 with the mission "to connect people through lending to alleviate poverty."

How does Kiva work? With as little as \$25, everyday people can join with other lenders to make loans to entrepreneurs from around the world. Kiva users can find and support borrowers from a number of different categories, including refugees, single parents, or those working in agriculture, the arts, or retail businesses. Then as the loan is being repaid, lenders can follow the progress borrowers make in their quest to grow a business, create safer working and living conditions, or pursue their education. After the loan has been repaid, lenders can either choose to fund another borrower or withdraw their money from the system. On the borrower's side, Kiva partners with microfinance and other community-based organizations that are already set up to administer loans at a local level. In many cases these institutions are working in remote areas, conflict zones, and other places where it has traditionally been difficult to access credit. Kiva also works directly with individuals based in the United States, enabling approved borrowers to access credit at a zero percent interest rate.

Co-founders Jessica Jackley and Matt Flannery drew their initial inspiration for Kiva from a lecture by Muhammad Yunus, the Bangladeshi Nobel Peace Prize winner and microfinance pioneer. Jackley was so struck by the economist's talk that she quit her job and spent several months in East Africa evaluating small grants made to entrepreneurs. Further inspired by the people she and Flannery met through their travels, the duo launched a small website in late 2005 as a way to connect their own network of friends and family to the people they had met in Uganda who often needed relatively small amounts of money to improve their lives. They were soon joined by Premal Shah who, while on sabbatical from PayPal and volunteering in India, had gone down a similar path of experimenting with ways to make online loans to combat poverty and inequality.

But the project didn't stay small for long. By 2007, *New York Times* columnist Nicholas Kristof had profiled the young organization as one action readers could take to fight poverty. Dozens of bloggers had also begun writing about the site and in September of that year, former president Bill Clinton included Kiva in his new book, *Giving*. Soon after, the organization was fully propelled into the national spotlight when Oprah Winfrey highlighted it on her daytime talk show. Since then, the San Francisco-based nonprofit has served a total of more than 2.6 million borrowers in 86 countries. Over a million and a half people, from all walks of life, have used the website to generate more than a billion dollars in loans. Kiva lenders now make an average of \$2.5 million in loans weekly, and borrowers boast a 97% repayment rate.

The nonprofit has created a unique approach to framing the needs of people around the world. Instead of portraying loan recipients as suffering and needy, Kiva lifts them up as talented, dignified business women and men whose lives, families, and enterprises can benefit from easier access to banking services. The organization values stories of entrepreneurship and puts them front and center on the website. In fact, this emphasis on stories is often credited with much of the popularity of the platform. Kiva believes that these narratives are a powerful way for lenders to feel a connection—based not on pity, but on respect—to the borrowers they support.

Kiva has also long prided itself on a commitment to transparency on all sides. The risks of lending (including defaults and exchange currency loss) are listed prominently on their website, along with a detailed account of the due diligence they perform before making loans. The full loan amount made by lenders goes to the borrowers. Instead of automatically taking a transaction fee and decreasing the amount of each loan, Kiva asks lenders if they want to make an additional ten percent donation, which it uses to help fund its operations, along with foundation grants. Shah told *The Guardian* in 2014, "Neither Kiva nor Kiva lenders make any money from the loans they facilitate. Because of this, Kiva is able to partner with groups based on social motive, rather than profit motive."

Kiva has been recognized for its excellence in nonprofit practices by Charity Navigator, which has given the organization its highest rating. And in 2015, *The Wall Street Journal* chose Kiva as the winner in the operational effectiveness category of its Financial Inclusion Challenge.

Ultimately, Kiva is about creating community and improving lives for millions of people in real ways. As Jackley put it, "Instead of sleeping on a reed mat, someone now has a blanket. Instead of mud walls, they have concrete. People have mosquito nets and medicine now, where before there were none of these things."

Make your own loan or learn more at www.kiva.org. ■



Litein, Kenya

Bio: Clenda is a 26-year-old mother of two who has spent the last eight years working on building her farming business. She employs one farmhand and sells the milk her cow produces at the local market. In order to increase milk production and earn an extra income, Clenda needed a loan of 25,000 KES (300 USD) to go towards purchasing a new dairy cow. Through Kiva's Field Partner, Juhudi Kilimo, Clenda received a Kiva loan that was funded by 12 Kiva lenders worldwide. The extra income will help Clenda pay school fees for her children and increase her family's standard of living. As production grows, she plans to purchase more dairy cows. Her loan has been fully repaid.

More on Clenda's loan: <http://www.kiva.org/lend/284227>



"I love how Kiva personalizes the loan with the intent of the money being lent. Making an impact is part of my personal life purpose and I love being able to do this worldwide! We have implemented our company 10 year goal around giving and Kiva plays a huge roll to provide great give back and all employees are continually engaged."

Travis Kindler, Kinco President & Kiva Lender



Getting Schooled in Palm Springs

by Andrew Penner

Hole 16 at Indian Wells Golf Resort*

At the end of my three-day golf school experience in Palm Desert—after hitting approximately fourteen trillion golf balls—I had the hands of a boxer. Tape, gauze, and various adhesives were wrapped around most of my fingers. And my body felt like Mike Tyson had used it for a speed bag. But this was a fight—the “ring” was the outstanding Marriott Golf Academy at Shadow Ridge—I was bound and determined to win.

Appropriately, prior to getting “schooled,” I had the opportunity to practice my bad habits at a few of the region's top courses. Considering my destination was Greater Palm Springs, which is home to over 100 golf courses, it only made sense. You know, when in Rome...

Long considered one of the top golf destinations in North America, the Greater Palm Springs region (it consists of nine different cities, including Palm Desert, Indian Wells, and La Quinta) is a beautiful, golf-rich oasis that snowbirds, especially, have flocked to for decades. True, Frank Sinatra, Bob Hope, Greta Garbo, and so many others who popularized this sun-kissed destination, are long gone. But the desert golf scene here, in spite of some recent course closures, is alive and well.

My golf game, well, that's another story. Admittedly, I practice once every three years. Sure, once in a blue moon I'll play really well. Last year, for example, I played six consecutive holes without hitting a tree (ok, it happened in the North Dakota badlands). And just a couple of weeks ago, albeit on my home course, I only fell out of the cart twice.

You get the drift. I was a prime candidate for a game restoration program. Enter the Marriott Golf Academy. And, of course, a

few rounds of delicious desert golf that will stay with me for a long, long time.

PGA West is, without a doubt, one of the heavy hitters in the area. It boasts six championship-caliber courses (three are private) that will test every facet of your game...and then some. Even though the venerable Stadium Course chewed me up and spit me out, it was an awesome initiation to the sun-soaked courses of Greater Palm Springs. The course, diabolical “Dye” at his finest, features numerous forced carries, a famous island green, and some of the deepest bunkers on the planet. With a slope of 150 and a rating of 76.1 (from the back tees), it's considered one of the toughest tracks in North America. It's also the host course for the PGA Tour's Career Builder Challenge, contested every year in January.

Thankfully, not every course in Palm Springs is as difficult as the Stadium Course. Just down the road at the La Quinta Resort & Club, for example, the Mountain Course is a legendary 18-holer that parades along the base of the Santa Rosa Mountains. And, with a rating of 70.9 and a 29 slope rating, it's both playable and pristine.

At the Indian Wells Golf Resort—which is home to two beautifully-conditioned courses that incorporate plenty of sand, water, and, of course, palm trees—there is also a strong emphasis on playability. Even the more difficult Players Course, which was designed by John Fought and boasts beautiful classic bunkering, features seven sets of tees and can play anywhere from 5,100 to 7,400 yards long. Regardless of which course you play (and what tee markers you play from!), Indian Wells is a lush and inviting oasis in this palm-peppered playground.

Another excellent public facility in the area is SilverRock, which boasts a beautiful Arnold Palmer course that's a beast from the back (over 7,500 yards) but manageable from the whites (6,000 yards). The course is punctuated with massive, white-sand bunkers, plenty of water features, and wonderful mountain views.

Located on a beautifully-landscaped property in Palm Desert, Marriott's Shadow Ridge is, unquestionably, one of the finest all-around golf resorts in Greater Palm Springs. The course is a stunner and the accommodations—spacious two and three-bedroom villas—are newly renovated. And, with five swimming pool complexes, a village market, and excellent dining options, it is a complete desert golf experience with all the amenities you'd expect.



Top: Hole 14 at Indian Wells Golf Resort*
 Middle: Hole 10 at Marriott Shadow Ridge
 Bottom: Hole 17 at La Quinta Stadium*

Fortunately, for me and my fellow hackers-looking-for-redemption friends, the Marriott Shadow Ridge is also home to one of the finest golf academies in the American southwest. With students such as Yani Tseng (she was ranked number one in the Women's World Golf Rankings for 109 consecutive weeks) to his credit, Senior Instructor Mike Ellis immediately had my utmost respect. And, with his easy going nature, big laugh, and great storytelling, I quickly knew we'd have a great time working together.

The popular two- and three-day schools available at the academy have a maximum 4:1 student to instructor ratio. And it didn't take long to get to know the three other golfers in our group. Jack, a lawyer from Kansas, was in the same boat as me, searching for some distant hope in his messed-up game. We quickly partnered up for many of the drills. "I'm just tired of doing property damage," was one of his best quips. But he had others: "You know it's bad when the gophers run for cover and hoist white flags when you step on the tee." Certainly the camaraderie and friendships that developed were one of the highlights of the experience. (Instruction goes from 8:30 to 1:00 each day and is followed by lunch and a round of golf.)

And then, of course, there was me. Each day I awoke early, slurped my raw eggs (see Sylvester Stallone in Rocky), and started "sparring" on the range. Through our video sessions, Mike made it crystal-clear what my "major" swing issue was. Basically, my tendency was to get way ahead at impact (that would explain the blocks and the head-high missiles) and try to save the shot with my hands (that would explain the left-to-left snaps). The remedy? For starters, I needed to alter my set-up to be much more behind the ball at address. Then, naturally, staying behind the ball at impact was possible. It all made perfect sense. But could I do it?

Lo and behold, by the second day I was getting long-irons airborne (a pipe dream before) and had a straighter, higher ball flight with every club. I was like a kid in a candy store watching my ball fly so high!

While playing the gorgeous Nick Faldo-designed course was awesome (Shadow Ridge was Faldo's first North American design) I truly found my happy place on the range. On the last day, after hitting three hundred balls, give or take, my hands aching and raw, I felt like I was poised to unleash the knockout blow and finally win my "fight." No more snap hooks, no more blocks, no more skulls. Ah, yes, a perfect shot every time. And then I rattled one off the ball washer and woke up from my trance.

For more information on golf and to plan your trip to Greater Palm Springs visit www.visitgreaterpalm Springs.com. ■

*Photos courtesy of Greater Palm Springs Convention and Visitors Bureau



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

Boyfriend Brownies

Brownie Batter

- ¼ cup all-purpose flour
- 2 tablespoons cocoa powder
- 1 teaspoon baking powder
- ½ teaspoon salt
- 2 oz. semi-sweet chocolate, chopped
- 3 oz. unsweetened chocolate, chopped
- 4 tablespoons butter (½ stick)
- 3 eggs
- 1 cup sugar
- 1 teaspoon vanilla
- ¼ cup sour cream

Icing

- ½ cup plus 2 tablespoons heavy cream
- 3 tablespoons butter
- 10 oz. semi-sweet chocolate, finely chopped
- 1½ tablespoons cold butter

To Prepare the Pan

Lightly butter a 9-inch square pan, or line the bottom with parchment paper and butter the sides.

To Prepare the Batter

Sift together the flour, cocoa powder, baking powder, and salt. In a bowl, over hot but not boiling water, gently heat together the semi-sweet chocolate, unsweetened chocolate, and butter until melted.

Beat together the eggs, sugar, and vanilla. Mix the flour into the egg mixture, ½ at a time, alternating it with the chocolate mixture. Carefully spread the batter into the prepared pan.



Recipe courtesy of Karol Redfern Hamper

To Bake

Bake in a preheated 350 degree oven for 25 minutes, or until the sides are starting to set. Cool before icing

To Ice

Heat the cream with the butter in a small pan until melted. Remove from the heat and stir in the chopped chocolate until smooth. Add the cold butter and stir until smooth. Chill the topping if necessary, stirring from time to time, until it is spreadable. After the brownies have cooled to room temperature, spread them with the cooled icing.

Sudoku

Answer on page 19

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



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

The Surprising Power of Your Gut!

by Lisa Harris, MD, RD, ACE-CPT

What if you could treat depression with high-fiber vegetables and fermented foods? Or reduce the risk of chronic disease by manipulating the “bugs” in your gastrointestinal (GI) tract?

This may sound far-fetched, but promising research is emerging from the nascent study of the human microbiota.



An Internal Army of Beasties

Your gut consists of all organs in the GI tract, starting with the mouth and ending at the large intestine. This system is home to the vast majority of microorganisms that inhabit our bodies, 100 trillion strong. Also referred to as gut flora or microbiota, these mini-beasts include bacteria, archaea, parasites, protozoans, and fungi. We exist with our microflora in a symbiotic relationship. The bacteria and other microorganisms in our gut need us for a safe home, and we depend on them to promote health. Although some of these organisms can make us ill, others are beneficial. For example, we've known for years that GI tract bacteria metabolize nutrients from food, create a protective barrier against intestinal infections, and produce vitamin K. But now scientists are delving into other roles of gut flora. Although they're extremely difficult to study, these organisms are beginning to reveal their secrets through animal research (primarily mice) and a limited number of human clinical studies.

Here's what we know so far:

Your Gut and Your Physical Health

Each person's gut flora is unique. And its composition can change throughout life; antibiotic use can deplete gut bacteria, while age and environment alter them. Diet plays a huge role in gut health, as studies show that a western-type diet decreases the diversity and health of gut flora when compared to food patterns from less developed countries.

Although research is limited, gut flora hold the potential to aid us in many chronic diseases. Areas that have been investigated and show promise include treating rheumatoid arthritis, protecting against certain types of cancer and diabetes, decreasing inflammation leading to heart disease, and boosting the immune system. On the detrimental side, some gut bacteria can increase caloric absorption and fat storage, increasing the risk for obesity.

The Brain-Gut Nexus

Welcome to the field of nutritional psychiatry. It's a growing specialty that explores the connection between the bacteria in your gut and the foods you eat with the way you feel and behave. These researchers claim that a healthy diet is as important to psychiatry as it is to cardiology. And they're having success in treating depression, anxiety, dementia, and ADHD in adults with diet.

Though the exact mechanisms are not yet clearly defined, scientists believe part of the reason is the effect of diet on neurotransmitters, especially serotonin, as a deficit in this naturally-occurring chemical can lead to depression. Since more than 90% of our serotonin is produced in the gut, a diet of poor quality will decrease the amount available for our brains. Another important factor is the presence of omega-3 fatty acids in diets of high quality. These fats, especially from seafood, are critical in fighting harmful oxidation and inflammation, and aid in maintaining brain structure and health. A third factor relates to fermented foods, such as kimchi and sauerkraut. These foods may support the brain by creating a positive environment for friendly gut bacteria, cut inflammation, and boost brain chemicals and hormones.

The Bottom Line

We're just beginning to unravel the secret lives of the organisms residing within our microbiota. The mechanisms by which these flora interact with the rest of the body are extremely complex. And more work is needed to identify which specific microorganisms influence different health conditions. In the meantime, take a page from Mediterranean and traditional Japanese diets which are effective in promoting mental and physical well-being:

- Consume a wide variety of foods, focusing on a plant-based diet;
- Eat plenty of fruits and vegetables, especially antioxidant rich varieties such as tomatoes, berries, and sweet potatoes;
- Consume omega-3-rich seafood, including salmon, tuna, and sardines;
- Include healthy oils, such as olive oil;
- Experiment with fermented foods--kimchi, miso, sauerkraut, kombucha, plain yogurt, and kefir;
- Enjoy nuts, legumes, and whole grains;
- Limit sugar and processed foods. ■



YAKIMA VALLEY AVA: THE NEW NAPA...AND MORE

BY BENJAMIN NORRIS

Ask anyone who has explored the produce from the ever-evolving, ever-growing viticultural region of Washington state, and chances are they'll break into a knowing smile, and talk to you of elegance and finesse, of an approachable and food-friendly nature. They'll wax lyrical about vintners straddling the techniques of the Old World and the pioneering spirit of the New, and of grapes capable of reaching new heights of expressiveness. There's always something new and exciting on offer - even for those relatively inexperienced when it comes to wine tasting. Less pretentious than the wines coming from their neighbors to the south and more flexible and fun than those from Europe, Washington is a success story which is still unfolding, with plenty more yet to say.

If you consider yourself a fan of Washington wines, then you're a fan of the Yakima Valley. It's a fact that every major winery in the state uses the Yakima Valley AVA for sourcing some - if not all - of their grapes, so widely appreciated are the conditions for grape growing found there. This is a wine region typified by dynamism and a genuine passion for exploring the possibilities of different grape varieties, and led by talent, excitement, and an urge to shout the qualities of this AVA from the rooftops to the world. It's clearly an effective approach: the past decade has seen an explosion of interest in Yakima Valley, with several top wines from the region collecting armfuls of trophies at various international competitions. Indeed, it's long since been touted as the 'new Napa' - not least by those who like to spend their time visiting wineries and who are increasingly put off by the overcrowded coach tours, horrendous traffic, and eye-watering prices now associated with the Californian wine scene.

It will come as no surprise to lovers of Yakima's superb, bone-dry, and well-structured Riesling wines that the original pioneer in the region was a vintner from Alsace, France's premier producer of this Germanic grape varietal. As a proud Alsatian, Charles Schanno knew exactly what type of terroir could support this finicky and demanding vine. When he came across Yakima Valley's silt and loam-rich soils and a prevalence of loess (a combination of mineral-rich silts and fine sands, deposited across the valley by ice-age flooding) on the surface of the valley floor, he knew he'd found a prime spot for his oenological explorations. His first vines were imported from Oregon and planted in 1869, effectively kick-starting the Washington wine industry.

The early twentieth century saw several small-scale operations establish themselves in the valley, and when irrigation systems were introduced in the 1910s, winemakers were able to begin experimenting with other grape varietals and techniques. Bit by bit, the Yakima Valley wine industry grew, as vintners sought out the best vines and drew the boundaries of the finest vineyards. By the 1980s, they were prepared for the US wine revolution and the huge spike in international interest which poured into the region. Yakima Valley's success was then sealed with an official kiss: In 1983, it became the first officially designated wine region (AVA) in Washington, and since then, further AVA's were established as recognized sub-regions within the valley itself, each celebrated for their specific micro-climates and distinguishable soil types.

Today, the good times have well and truly arrived in Yakima Valley. There are now over a hundred and twenty wineries operating across the various AVAs of this verdant, gently sloping landscape, and many of them are collecting regular prizes and releasing wines which are impressing customers across the US, and the wider world. The secret to their success? Most of the winemakers who call Yakima Valley home would grin at such a question, and give their answer by gesturing outwards towards their land.

The mineral-rich soils provide the wines with much of their character - but it's also worth pointing out that Yakima Valley wineries set themselves apart by the size of their operations. Compared to many wine regions elsewhere in the western United States, Yakima Valley has plenty of small, single estate, 'boutique'

wineries, working with low-yielding vines which place an enormous emphasis on quality over quantity. As all wine lovers know, the lower the yield of the vine (that is, the number of grapes the vine is capable of carrying), the more powerful in character the fruit will be. On top of this, with their relatively small production sizes, the winemakers of this region can focus more attention on producing the kind of wines they want to enjoy themselves, with total control over each aspect of the winemaking process. That 'sense of time and place,' and the idea of wines with a story and vision behind them is dominating the trendier ends of the wine industry at present, and Yakima Valley manages to tick both boxes very well indeed.

As for wine styles, Yakima Valley really does do it all. Wineries in this part of Washington focus primarily on varietal wines: using single grape varietals to produce wines which capture that all-important expression of terroir, showing off the superb land the vintners work with. However, that's by no means the long and short of it - sparkling wines are made in vast quantities, thanks to the similarities between the terroir of Yakima Valley and those found in the great Cremant regions of France, as are fortified wines and other, even more unusual, wine styles. Some wineries, such as the widely renowned Kestrel Vintners, manage to produce award winning Port wines, ice wines made from flavorful Viognier grapes, white, red, and rosé wines... and even a range of cheeses and charcuterie. Phew!

The Last Word

There are many reasons why Yakima Valley wines are well worth your time, attention, and delectation. The myriad flavors, aromas, and characteristics of the produce are the obvious draw, but once you begin exploring the breadth of wines produced in this beautiful part of Washington, it becomes clear that Yakima Valley AVA has managed to forge a unique identity which is entirely its own. It balances the classic with the contemporary; its vintners take inspiration from the Loire Valley, Tuscany, Burgundy and beyond, and weave something new, exciting, and approachable from that most solid of foundations. It succeeds in maintaining an international reputation alongside a small batch, independently spirited approach to viticulture, and its people genuinely care about getting that message across in every bottle. ■



Add a daily dose of good to your day!

Fact: We are negative beings. Drawn to horrifying headlines, rubber-necking at accident scene, and always ready to dish the latest gossip, it sometimes seems like we can't help ourselves, and for the most part, the media feeds right into that urge. But if we accept that negativity is a choice, we can begin to make the mental shift to a positive space, so in a world where "breaking news" means deadly attacks or political scandals, remember there's a lot of good news happening in the world, too. Stories of inspiration are everywhere, but remain hidden behind doom and gloom on most news outlets.

DailyGood brings optimistic stories to more than 100,000 subscribers around the world. The site started in 1997 when Nipun Mehta began sending uplifting quotes to his friends via email. Nipun felt a strong desire to serve and make an impact on the world around him. His daily emails eventually grew into the DailyGood website.

"Twenty years later this simple, steadfast initiative now reaches hundreds of thousands of subscribers from across the world," said DailyGood co-editor Pavi Mehta. "Like all ServiceSpace offerings it is ad-free, run 100 percent by volunteers and made available at no charge, in the spirit of an unconditional gift." The enriching quotes that started it all are still part of the daily email, which also includes links to stories about people who are making a difference around the world and advice for how to live a more spiritually fulfilling life. The philosophy "Be the change that you wish to see in the world" also carries through every email by featuring stories of people who taking those actions

and relating it back to how subscribers can do the same thing.

The DailyGood team "look for stories that speak to the good, the true and the beautiful that exists in our world, and within each of us," Pavi says. "We want our stories to engage, inspire and inform. We want them to broaden perspectives, deepen understanding and affirm our readers' sense of individual and collective agency."

You might think finding uplifting and inspirational stories has become harder in the past few years, but Pavi says the opposite is happening as more and more individuals seek out positive messages to balance out negativity elsewhere in the world or in their lives. "I think we've discovered a rather powerful surge in content that is focused on solutions, and inclusion, on introspection, bridge-building and the highest potentials of the human spirit," Pavi says. "There definitely seems to be a shift in consciousness and a collective awakening that's at play in the midst of the turbulence."

Pavi says that bad news is easier to sell, but that does not matter to DailyGood or parent company ServiceSpace. Founded at the height of the dot-com boom, ServiceSpace is based on principle known as "giftivism," or the practice of radically generous acts that transform the world. That philosophy has allowed the company to expand based solely on donations — monetary contributions from subscribers and contributions of time from volunteers. "We chose to create services that are difficult to monetize," Pavi says. "But in all our adventures we learned repeatedly that generosity is always generative."



Today's Good: The Smile

A young woman sitting in heavy downtown traffic watched a parade of pedestrians crossing in front of her car. She noticed one man in particular whose body language told of his gloom and defeat. He turned his head and they made eye contact. She smiled.

She thought she saw a glimmer of recognition in his empty eyes. Maybe it was all in her mind. She was just spreading her attitude around, one smile at a time.

Just over a year later, this woman was stopped by a man she didn't recognize. "Excuse me," he said in a soft voice. "I'm sure you don't remember me, but . . ."

She looked deep into his eyes and seemed to remember him in a distant sort of way.

"No, I can't say that I do, but it's nice to meet you now... or again, whatever the case may be," she said, laughing as she shook his hand.

He asked her if she had a moment for him to explain something important to her.

He said, "It was just about a year ago; just a few weeks after my youngest daughter's life had been claimed by cancer. My wife had been in a deep depression for several months, and she served me with divorce papers on the same day my boss decided to fire me. I was walking to my brother's apartment just a short distance from the office building. He was out of town, so I knew I wouldn't be disturbed there.

"As I crossed Third Avenue, something drew me to look in your direction. You smiled at me with such genuineness that something sparked inside of me. It

was a simple act of kindness that you showed to a total stranger that day. You had no idea what your smile meant to me at that moment."

The man's eyes slowly brimmed with tears. He revealed that he had been only a couple of blocks from his brother's apartment, where he was going to end his life. His only child was gone. His wife was soon to become a distant memory. He was suddenly unemployed. He had run out of hope.

"I've always remembered that simple gesture, and I've often looked to find you along the crowded Seattle streets. Today is a special treat for me in two ways. First, I'm getting married again, this time to a wonderful woman who has helped me start my own business; and second, I've found you to say 'thank you'! Thank you for being the type of person you are and sharing your kindness with the world around you."

Sometimes, something as simple as a smile can start things in motion. It often lifts you up as much as the recipient. Coming from a positive place, your gesture might mean the difference between a good day or a bad day, or even life and death. Cultivate a daily ritual of seeking something good out. Make it a habit to say something kind to at least two people a day. You may be changing lives; you will be changing yours. In the words of Meher Baba, "Don't worry, be happy" every day. For more information or to get your dose of DailyGood, visit dailygood.org. ■





Flexcat: Can you Hear Me Now?

Flexcat is a new audio system designed to help teachers and students working in small group settings. The system includes two-way speakers that you place on students' desks as well as a microphone and earpiece for the teacher. The overall goal of the Flexcat audio system is to help teachers authentically gain insight into what students are talking about and working on when they're in small group settings. As anyone who has ever taught in a setting where students are working in small groups knows, it can be nearly impossible to have your attention everywhere it needs to be to ensure beneficial learning is taking place. The Flexcat system is an innovative way technology assists with this task.

But Flexcat is more than a way for you to listen-in on what your students are talking about in their different groups, it also allows you to jump into their conversation whenever you need. If you hear that a group or individual is off-task, you can talk directly to their speaker from wherever you are, rather than shout across the classroom and break everyone's focus.

This is an excellent way to help redirect students when they might need it, to answer a quick question, or to clear up a misunderstanding a group is having. And the fact that you can do it from anywhere means you can quickly "jump" around the room to see what each group is up to and what they're doing.

Another feature of the Flexcat system is that not only can teachers hear what their students are talking about, but students can talk to the teacher, or the rest of the class, through their speaker as well. This can be hugely beneficial in so many different situations. With the Flexcat system, quieter students can actively participate when their answers are broadcast out to everyone's speakers, making it easier to hear what everyone is saying in a discussion.

Alternatively, those student responses can be broadcast only to the teacher's earpiece, so if it's something only the teacher needs to hear and respond to, that's possible as well. Plus, each speaker has a call button, so students can press that if they have a question for the teacher, making it easy to see where you might need to check in.

The Flexcat audio system works incredibly well for a wide variety of purposes. Whether you want to perform more accurate formative assessments of your students during group work, or if you want to create a more participatory atmosphere in your classroom where every student's voice is heard, or if you're just trying to create better connections between students and the teacher, Flexcat can help meet those needs.

Article excerpted from and courtesy of Lightspeed Technologies Inc.

For the complete article or to learn more, visit <https://www.lightspeed-tek.com/>. ■

FUN FACTS:

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

Winter: A Story of Snow & Ice

To a glass-half-empty type of person, winter is bitter cold, icy roads, and cabin fever. But a glass-half-full person sees hot chocolate, cozy fires, and dashing snowmen. Whether you consider yourself a snow bunny or prefer to hibernate like a bear, consider these “good to know” bits of trivia.

- * One inch of snow will produce a little less than 1/10 inch of water when melted. That means it takes 10 inches of snow to make just one inch of water.
- * Each winter in the U.S., at least 1 septillion ice crystals fall from the sky. That's 24 zeros: 1,000,000,000,000,000,000,000,000.
- * Snow falls at 1 to 6 feet per second.
- * Earth is closest to the sun during the northern hemisphere winter.
- * Snowflakes CAN be the same – in 1988, a scientist at the National Center for Atmospheric Research found two identical snow crystals.
- * According to Guinness World Records, the largest snowflakes on record were 15 inch in diameter and 8 inches thick. They fell in eastern Montana on January 28, 1887. Watch out!
- * Winter lasts for 21 years on Uranus.
- * Reindeer eyes change color from golden to blue during winter. This helps them see in the dark.
- * Chionophobia is the fear of snow.
- * Around 12% of Earth's land surface is covered in permanent snow and ice.
- * More than 2/3 of Earth's fresh water is stored in glaciers.
- * Ice is considered a mineral.
- * In winter, it's possible to walk from the U.S. to Russia when an ice bridge forms between the Diomedes Islands.
- * The word Yeti, aka the Abominable Snowman, comes from a Tibetan compound word roughly translating to “bear of rocky place.”
- * Snow and ice are excellent insulators. An igloo traps body heat, making the temperature inside as high as 60 degrees even when it's 50 below outside.

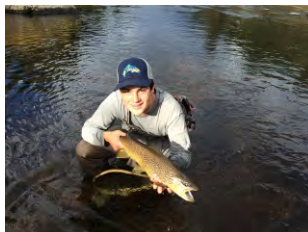
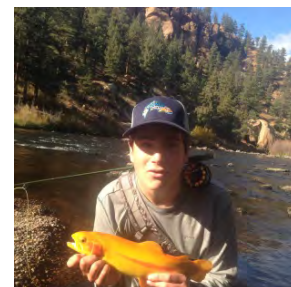
1	2	4	7	9	8	5	6	3
6	8	9	3	4	5	2	1	7
7	5	3	2	1	6	8	9	4
9	7	5	4	6	2	1	3	8
8	6	1	5	3	7	9	4	2
4	3	2	1	8	9	6	7	5
2	9	6	8	7	3	4	5	1
5	1	7	9	2	4	3	8	6
3	4	8	6	5	1	7	2	9

Answer to puzzle on Page 12

- * During the Roman Empire, the Romans hauled snow from the tops of mountains into the city. They would add different syrups to make the world's first documented frozen dessert.
- * When it seems quiet out after a deep snowfall, it's because of all the tiny holes in snow drifts that absorb sound.

"Live each day as if your life had just begun."

Johann Wolfgang Von Goethe



It's an old cliché, but ushering in a new year seems a good time to review the prior year and plan the New Year - to place in perspective what is truly important and what is not. While we work hard to accomplish our goals and objectives, it's equally important to make time for family and friends and to enjoy all the splendors we've been blessed with in our wonderful country. With this spirit, we tip our hat to Skyler Yanish, who exemplifies embracing these attributes while balancing the daily rigors of college at Montana State University!

We wish him tight lines while yearning to join him on the stream!

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