

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

Spring 2014



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

**Seaside Splendor**  
**Golf at the Water's Edge**

**All-American Spirits**  
The evolution and migration  
of distilling in the U.S.

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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,

Spring is around the corner and we are fully engaged in researching and navigating the markets. The new year started with good news from DC – not only was a 2 year budget established and signed into law, a clean debt ceiling bill was also passed. If nothing else, these two events have provided some clarity and stability for businesses to make investment decisions which should complement and continue to strengthen our economic recovery.

A recent visit to the annual ETF conference provided opportunities to glean insights from a number of leading industry economists, and strategists, including Nouriel Roubini, Sallie Krawcheck, Liz Ann Sonders, Jeremy Siegel, Robert Kaplan and Gov. Jeb Bush. Our travels also help us develop an experiential view of the economy to compliment the ongoing deluge of “government numbers.” We’re seeing businesses that do things well, have no shortage of business and have strong pricing power – people are willing to pay for quality services and products. Additionally, we continue to experience and hear about an ongoing shortage of individuals working in the trades – plumbers, electricians and construction workers appear to be very busy in our area.

We’ve been asked by many of you, what magazines we read or TV shows we watch. A favorite show we have recently “discovered” is “Bloomberg Brink: The Future, Turned on its Head,” a weekly deep dive into a world where small ideas become industry-changing innovation (Monday’s at 9:30 pm ET on Bloomberg TV, or stream from your computer or tablet). The show breathes life into a recent quote from former Federal Reserve Chairman, Ben Bernanke, “Pessimists may be paying too little attention to the strength of the underlying economic and social forces that generate innovation in the modern world. Both humanity’s capacity to innovate and the incentives to innovate are greater today than at any other time in history.” We agree wholeheartedly!

Ever wonder how to uncover those extraordinary travel locations which aren’t overrun with tourists, offering a chance to recharge, exhilarate, and discover all in one? Our featured book this quarter is one of the best I’ve ever come across, “Amazing Places Cost Nothing.” Author Herbert Ypma reveals thirty, one of a kind remote and exquisite accommodations around the world, with my personal travel bias, Italy and France, well represented! We have a limited number of copies available for our clients - please call Cherie, 303-670-HWMG (4964), 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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**PUBLISHER**  
Tailor-Made™ Magazine

**COPY EDITORS**  
Sandra Willis  
Cathi Spratlen  
Jacob Johnson

**WRITERS**  
Tom Kerr  
Andrew Penner  
Caroline O’Connell  
Katie West

**PUBLICATION DESIGN**  
Christine Powers  
Valerie Scafid  
Kimberly Valetski  
Dave Borresen

**PRODUCTION**  
Angela Willis  
Melinda Garlington  
Jennifer Roller

**ART DIRECTOR**  
Christine Powers

**MARKETING**  
Heather Sloan  
Elizabeth Scafid

**PHOTOGRAPHY**  
Andrew Penner  
Christine Powers

**CONTACT US**  
customerservice@tailormademag.com  
866.280.3601

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6775 SW 111<sup>th</sup> Ave, Suite 10  
Beaverton, OR 97008



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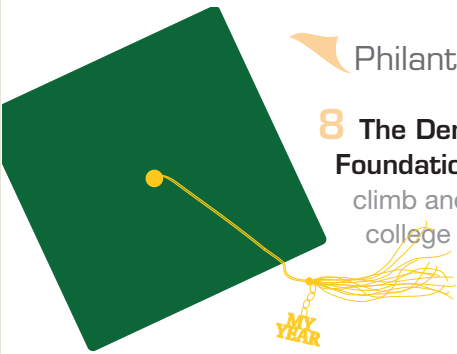
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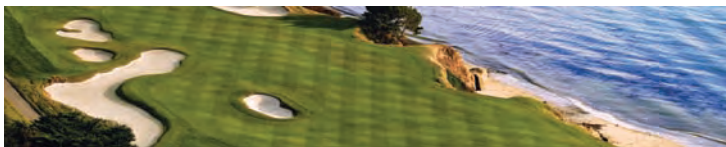
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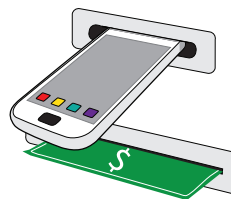
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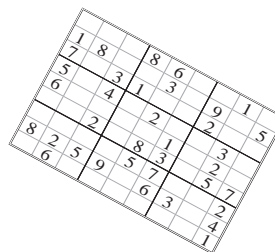
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# Louisville, Kentucky:

## Put on Your Derby this Spring

By Tom Kerr

*Kentuckians will agree that any time of year is ideal for a visit to their great state, but nothing can quite compare with Kentucky in the springtime.*

the naturally pristine beauty of those lush and spacious pastures; remarkable animals; and long, white fences stretching to the horizon.



Some of the older farms in the area even feature original dry-stacked limestone walls laid by the original Scottish-Irish settlers. Back in those days, homesteaders found the lovely stone more of a nuisance than an asset, since it damaged their plows and made planting difficult. But they made the most of it by using the mineral-rich rock to filter the water that went into their whiskey – giving it the distinct flavor still associated with smooth Kentucky bourbon. Calcium also nourishes the grass, giving it a taste that horses crave and helping them grow stronger bones so that they can gallop like the wind. After wintering in Florida, race horses are ravenous for bluegrass. As soon as they smell it they are off and running into the fields – getting ready for the spectacular event that has attracted millions of people to Louisville since the first Kentucky Derby was run back in 1875.

Starting in late March, the first warm breezes begin to blow through the fields of bluegrass – a magically bluish grass native to Europe and Northern Asia that grows up to two feet tall in the Bluegrass State. A special trip to Louisville is worth it just for a chance to see

## *The Kentucky Derby Museum*

The fabled Derby has endured for almost 140 years and is the nation's longest-running continually-held sporting event. The rich history of the Derby is exquisitely captured at the Kentucky Derby Museum (DerbyMuseum.org), which greets visitors at the entrance to Churchill Downs (ChurchillDowns.com), the legendary venue where the greatest horse race in history takes place.

In 2009, the museum was devastated by a flood that virtually wiped out much of the main floor's exhibits and forced the building to close for almost a year. To mark its 25th anniversary, in 2010 the museum under-

popularity, and sportscasters around the world refer to it as "the most exciting two minutes in sports."

The 140th running of the race (which awards the winner with at least \$2 million) is scheduled for Saturday, May 3, 2014. Leading up to the race are days and weeks of parties and celebrations. These include a steamboat race, a Pegasus Parade, and a high-dollar celebrity Julep Ball at the Galt House Hotel ballroom. It all culminates in the adrenaline-fueled Run for the Roses, a heart-pounding 120 seconds of thundering hooves and roaring crowds in big hats.

Afterward, the winning horse is draped in a cape of 400 fresh red roses sewn onto bright green satin and the



Courtesy Urbancomfort@typepad.com

610

went a dramatic \$5.5 million renovation. Perhaps the best way to see Churchill Downs is to take the behind-the-scenes tour offered by the museum, which gives you a rare chance to see the inner workings of the facility and watch the thoroughbreds trot through their morning workouts.

## *The Most Exciting Two Minutes in Sports*

Surely one of the biggest thrills in life is to enter Churchill Downs for the official Kentucky Derby by a chorus of 150,000 people join in to sing a rousing rendition of "My Old Kentucky Home." Readers of *USA Today* ranked it second only to the Super Bowl in

winning jockey receives a bouquet of 60 long-stemmed roses wrapped in 30 feet of ribbon. The horse's owner is presented with a 14-karat gold trophy – impressively crowned by an 18-karat gold horse and rider. That's quite a prize in and of itself, since the value of the trophy exceeds \$100,000.

## *Other Local Sites and Delights*

Louisville's namesake sport is baseball, and you can enjoy the Great American Pastime during a game at Slugger Field – home of the Louisville Bats minor league team. Or tour the place where the bats used by luminaries like Babe Ruth, Lou Gehrig, and





Ty Cobb were made. The Louisville Slugger factory and museum are hard to miss because the world's largest baseball bat casually rests against the side of the five-story building.

The city's shopping mecca is Bardstown Road, and for vibrant nightlife head down to Fourth Street Live, a multi-block district in downtown Louisville populated with bars and restaurants. For a rare taste of authentic Americana,

head over to Kaelin's – where, in 1934, Carl Kaelin put American cheese on a hamburger patty and invented the iconic cheeseburger. The small burger joint still serves up fantastic burgers, homemade hash browns, and 1950s-style milkshakes.

### *Culinary Kentucky*

To experience more refined dining, the place to book your table is 610 Magnolia (610Magnolia.com). There, Chef Edward Lee services up six-course, fixed-price



Louisville Skyline

dinners that change nightly and feature award-winning Southern fare like a trio of wild game birds, coffee-rubbed venison, and pan roasted snapper with razor clams. There is also the AAA Five-Diamond ranked

Oak Room (TheOakRoomLouisville.com), located inside the historic Seelbach hotel. The Oak Room menu includes rarities such as Kobe short rib with grilled peaches and ostrich tartare.



Inn at Woodhaven

You can find Brazilian-Latin fare at Seviche (SevicheRestaurant.com) and fried oysters, grits, truffle mashed potatoes, and Kentucky sirloin at Lilly's farm-to-table bistro (LillysLaPêche.com). To indulge in an absolutely phenomenal, gourmet breakfast, go to one of Louisville's popular Wild Eggs locations (CracklinWildEggs.com). But get there early because people line up fast for treats like Kalamity Katie's Border Benedict, pumpkin pie pancakes, and wild berry crepes.

### *Louisville Lodging*

Lodging options are abundant too, with choices including the magnificent antique Inn at Woodhaven (InnAtWoodhaven.com), listed on the National Register of Historic Places; the 21C Museum Hotel (21CMuseums.com) – a 90-room boutique hotel, contemporary art museum, and award-winning restaurant; and the large, stunning, centrally-located Gait House, Louisville's only waterfront hotel. The city also has many national chains including Embassy Suites and Hyatt Regency.

For more information on the Derby and other things to see and do in Louisville, visit KentuckyDerby.com or GoToLouisville.com. ●

# A Memorable Vacation in a REMOTE LOCALE

By Caroline O'Connell

If you're looking for ideas for vacation destinations off the beaten track, *AMAZING PLACES COST NOTHING: The New Golden Age of Authentic Travel* (Thames & Hudson, 2013) is a good place to start. Author and travel expert Herbert Ypma, who was born in Holland and has lived in the U.S., Australia, and the U.K., compiled a selection of thirty one-of-a-kind accommodations around the world (in Europe, Asia, Africa, Australia, and the Americas). Each lodging is in a remote locale, with nary a tourist in sight. Rather than a to-do list of museums and historical sights, the main activities are enjoying the natural surroundings and spending time with your traveling companion. The title could be – Places for an Amazing Honeymoon.



Cap Ferret, France

Initially, I was drawn to this book by its title. Who doesn't want to find travel deals? The catch is getting to these amazing places. There are only two listings in the U.S., so for the most part you must fly overseas. After that, you may need to take a boat or a long drive to reach your final destination. For example, the Shali Lodge in Siwa, Egypt, where you'll enjoy an ancient date-palm oasis in the Sahara desert, is a 14-hour drive from Cairo.

France and Italy are well represented with nine choices. Fortunately, most are close enough to major cities that you could tag on a long weekend idyll at one of them while you're going to more traditional European destinations. Here are some intriguing possibilities around the world:

**CAP FERRET, FRANCE (LA MAISON DU BASSIN)** – Unlike pricey Cap Ferrat on the French Riviera, Cap Ferret is a city on the southwest coast of France that boasts massive sand dunes, oyster beds, and excellent seafood. La Maison du Bassin is a cozy hotel with seven rooms and a gourmet restaurant near the beach.

**PORTOFINO, ITALY (ALBERGO DA GIOVANNI)** – In a hidden cove, a short boat ride from Portofino, you'll find Albergo da Giovanni, a converted 16th century monastery situated on the water's edge. The rooms, which are adjacent to the monastery, are much more affordable (and rustic) than resorts on the Portofino harbor. The Albergo includes a café/restaurant popular with locals and has the added benefit of being run by the same family for centuries.

**STELLENBOSCH, SOUTH AFRICA (MARIANNE WINE ESTATE)** – The Stellenbosch wine region is a one-hour drive from Cape Town and has "an extraordinary diversity of natural beauty" nearby. The Garden Route, an ocean-view highway, leads to a spot where sperm whales mate and emperor penguins frolic on the beach. Marianne Wine Estate, owned by a Frenchman, is a serious winemaking operation. Comfortable guest apartments are located in the main compound, and the restaurant is at another end of the property, along a picturesque walk through the vineyards.

**RAJASTHAN, INDIA (SAMODE BAGH)** – Samode is in a remote part of India where "the men still wear turbans and the women wear bright-coloured saris...ornately decorated camels are a regular sight." Centuries ago, the Mughal rulers of India built elaborate tents in this area to stay in during their tiger-hunting expeditions. Today, guests enjoy these luxurious tents, complete with colonial style furniture and ensuite marble bathrooms, in beautiful surroundings, amidst manicured gardens with intricate fountains.



Stellenbosch, South Africa



Rajasthan, India

For armchair travelers, Ypma captures the essence of each place with vivid descriptions and fascinating stories of his visits, and *AMAZING PLACES COST NOTHING* is beautifully illustrated (247 photographs). After gaining an appreciation for the tranquility and authenticity of these locales, it may give you the desire to seek amazing places closer to home. ●

(Caroline can be reached at [www.oconnellcommunications.com](http://www.oconnellcommunications.com))

**T**hanks to the philanthropy of a Colorado oilman who put himself through engineering school with the help of a few partial scholarships, students throughout the Denver area are now able to attend

Part of the success formula for the Foundation is that when it was created there was also a concerted effort to enlist participation from Denver schools as well as partnership organizations. Every high school that partici-



college. Tim Marquez and his wife Bernadette established the Denver Scholarship Foundation in 2007 with a generous \$50 million grant. Since then, the Foundation has added an additional \$28 million in private donations and pledges, and has awarded nearly \$19 million in college scholarships to 3,900 deserving high school graduates.

pates in the scholarship fund, for instance, is equipped by the Foundation with a “Future Center” which acts as a one-stop shop to help more students and families understand, navigate, and take advantage of post-high school options.

The information offered by the centers is also tied to a requirement that gives students an



added incentive to help pay for college. Each participant must apply for at least three other private scholarships, plus any federal and state aid for which they may be eligible. The Foundation first launched a pilot program serving three Denver high schools, and by 2009 the program had expanded throughout the district. Today it operates Future Centers in 16 Denver public high schools and serves all other high schools with college advisors who visit those schools on a regular basis.

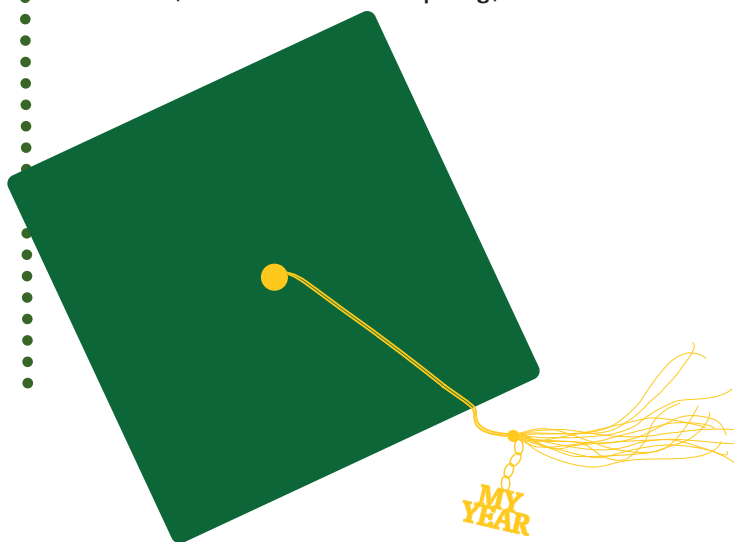
In order to share resources, coordinate programming, and support students, other partners are enlisted, too, such as the Colorado Association of Black Professional Engineers and Scientists, the Colorado Council on High School & College Relations, Goodwill Industries of Denver, the Hispanic Scholarship Fund, and the UC Denver Pre-Collegiate Development Program.

The Foundation also partners with colleges including Adams State University, Colorado Mesa University, Colorado State University, Johnson & Wales University, the University of Colorado, Regis University, and the University of Denver— plus about half a dozen technical and community colleges. Colleges and universities attended by students helped by the Foundation also contribute financial aid

as active partners. They usually add two dollars for every dollar that is given by the Foundation.

Not only that, they also provide critical support services such as mentors, special seminars, and tutors to help students succeed. The value of those additional strategies is confirmed by the fact that approximately 80 percent of all students who are recipients of Denver Scholarship Foundation assistance are either still enrolled in college or have already completed their studies and earned college diplomas. Another profound effect of the program is that high school graduation rates in Denver have climbed more than 20 percent in recent years, while the number of high school graduates who go on to attend college has grown nearly 30 percent.

To learn more about the Denver Scholarship Foundation and its unique and effective model – or to volunteer or donate – please visit the organization’s website ([DenverScholarship.org](http://DenverScholarship.org)).



# SEASIDE SPLENDOR

By Andrew Penner

With a warm and heavy trade wind whipping off the sea, I step onto the 4th tee at the Kauai Lagoons Golf Club, gaze down the fairway to the infinity green, and feel a wave of excitement wash over me.

The beautiful par-4 13th at the Makai Golf Course at Princeville on the island of Kauai

To the left of the green a historic lighthouse clutches the black, water-worn rocks on a lonely point. To the right, a hundred sailboats, give or take, bob on the turquoise water of Nawiliwili Harbor. But, to be honest, I'm more interested in the next four holes. And for good reason: they all hug the rocky and rugged shore, making for the longest stretch of seaside holes in all of Hawaii.

Golf and the sea have always been kindred spirits. After all, the game was conceived along the wind and wave-smashed shores of Scotland. The two just go hand in hand. And, most would agree, the game's compelling connection to nature is best exemplified, best realized, when playing directly along the ocean. So, naturally, above all else it seems, we relish opportunities to play courses where this heavenly match is on full display. We will always be smitten with holes that hug the sea.

While numerous courses have one, or perhaps two, seaside "signatures" (this type of land doesn't come cheap, folks!), few courses boast extended runs along the ocean. Few courses afford an opportunity to play three, four, five – or more – holes in a row that hug the azure glory.

Unquestionably, the most famous stretch of continuous seaside golf is found at Pebble Beach. Seven sublime holes – the 4th through the 10th – are pressed hard along the salty sea in Carmel Bay. By all accounts, it's a majestic two hours or so, of unrelenting, by-the-sea golf that will be seared in your memory bank for the rest of your life.

Immortalizing the run at Pebble Beach is the storied history (Jack Nicklaus, Tiger Woods, Tom Kite, and many others, have all hit legendary shots on this stretch) and, of course, one of the most famous par-3s in golf: the short downhill 7th. Only the 12th at Augusta National and the 17th at TPC Sawgrass would be in the same league as this little jewel.

Rivaling the iconic stretch at Pebble Beach is the one found on the famous Ailsa Course at Turnberry in Scotland. Interestingly, the run at Turnberry comprises a very similar hole configuration. However, Turnberry actually out-duels Pebble in terms of the number of holes that comprise the run. Here the 4th through the 11th are adjacent to the sea. Interestingly, unlike other links courses, there are no high dunes to obstruct the sightlines so golfers are treated to breathtaking views of the Firth of Clyde, the Ailsa Craig, and the Isle of Arran.

Of course, given Pebble's heroic finish (both 17 and 18 return to the Pacific), it could certainly be argued that Pebble still gets the nod in terms of oceanside drama. (The relatively straight-forward finisher at Turnberry has sometimes been cited as a downfall.)

While Pebble Beach and Turnberry are clearly the front-runners when it comes to notable seaside runs, lately, it seems, a number



Pebble Beach

Photo: Joann Dost, courtesy of Pebble Beach

of tropical courses are getting plenty of attention surrounding this theme. Places like Hawaii, as I recently found out, the Dominican Republic, and the Bahamas, for example, all boast courses that merit mention when the topic is dazzling seaside stretches.

Given the quality of the golf in Kauai, it's no surprise that the "Garden Isle" affords ample opportunity to cozy up to the surging sea on a number of layouts. Here three terrific courses – Kauai Lagoons, Poipu Bay, and Makai – serve up awesome stunts that dip and dive along the wave-wrecked cliffs.

With the recent unveiling of a new hole on the refurbished Kiele Moana (Ocean) Nine, Kauai Lagoons now boasts the longest continuous stretch – more than a half mile long – of seaside golf in Hawaii. The run here – the 4th through the 7th – includes three par-4s and a jaw-dropping par-3 that requires a bold smash over a ravine.

At Poipu Bay, the highlight is the soaring sweep – the 15th through the 17th – that tumbles along the aerie bluff directly above, perhaps, the most raw and rugged coastline in golf. The view from behind the 16th green, one of the best seaside par-4s in golf, is sublime.

At Makai, the 6th through the 8th also offer jaw-dropping views and, perhaps more importantly, are excellent golf holes regardless of their pristine location. The 7th, easily one of the most striking par-3s in Hawaii, is the trump card.

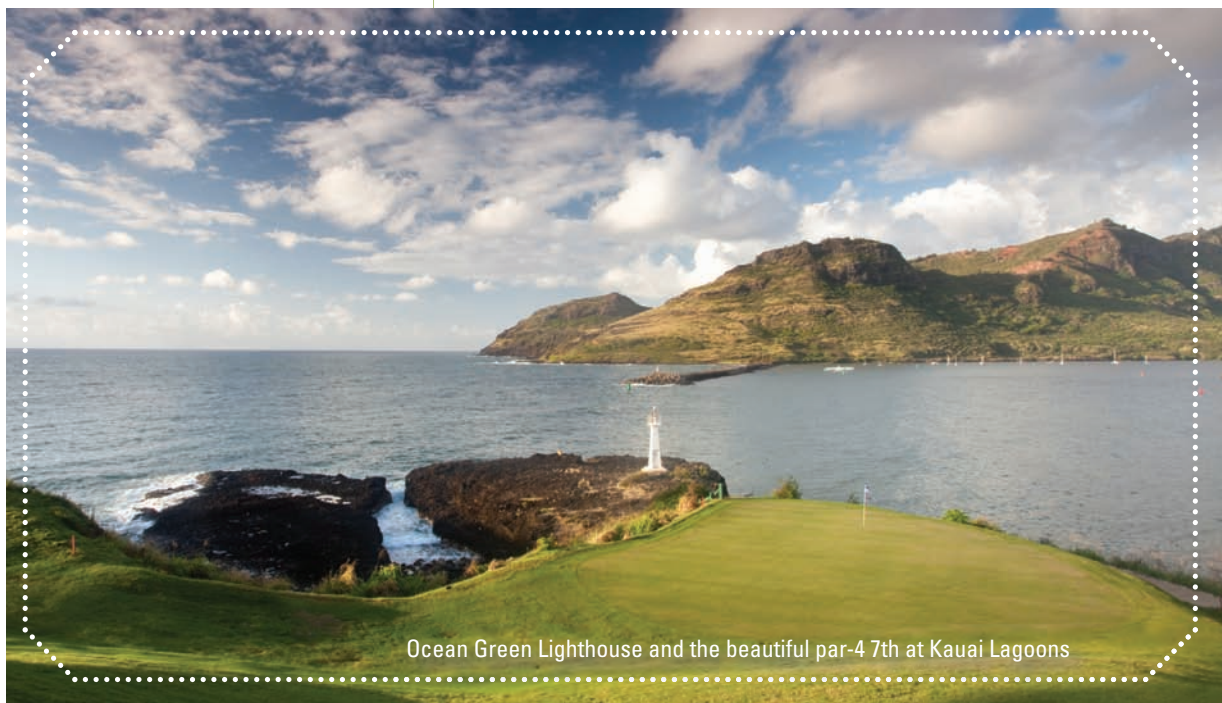
One of the newest and greatest entries to the tropical surf-side genre is Punta Espada in the Cap Cana development in the DR. Joining an already illustrious collection of seaside greats in the Dominican – Casa de Campo and Playa Grande immediately come to mind – Punta Espada is a Jack Nicklaus-designed tour de force when it comes to playing along the thundering surf.

Not only are there eight fantastic coastal holes but the proximity to the water (a neoprene golf shirt wouldn't hurt!) adds immeasurably to the experience. Here the majority of the holes

on the back nine careen alongside jewel-blue water and ivory beaches. The layout has been ranked the top golf course in the Caribbean by *GolfWeek* for the past four years.

In the Bahamas, Sandals Emerald Reef Golf Club, a relatively new Greg Norman design, is also home to a dazzling dash along the beach. Here five stunners – the 11th through the 15th – skirt the turquoise water of Emerald Bay and provide non-stop photo ops.

Finally, Mexico and Puerto Rico have also become heavy hitters when it comes to great courses along the sea. The Ocean Course in Cabo San Lucas, for example, with its splendid seaside finish,



Ocean Green Lighthouse and the beautiful par-4 7th at Kauai Lagoons

is unforgettable. And in Costa Rica, thanks to the head-turning drama that waits at Royal Isabela and Bahia Beach, you'll find a couple more amazing strings that border the sea.

One thing is clear, from wind-swept links like Turnberry and Old Head (Ireland) to tropical treasures like Casa de Campo and Punta Espada, we'll forever be enamored with drama by the sea. And, no question about it, when it comes to heavenly holes that swerve along the shore...well, the sentiment will always be: the more the merrier. ●



Andrew Penner is a freelance golf writer and photographer based in Calgary, Alberta, Canada. Andrew has written for *GOLF Magazine*, *Golf Canada*, *Travel Golf*, and many other leading golf publications. You can visit him at [www.andrewpenner.com](http://www.andrewpenner.com).



# STARRY DREAM CREAM PUFFS

## Puff Dough

½ cup (1 stick) butter, cut into pieces  
 1 cup water  
 1 cup all-purpose flour  
 4 eggs, beaten

## Cream Filling

2 cups whipping cream  
 ½ cup powdered sugar  
 1 tablespoon vanilla  
 Chocolate Truffle  
 1 cup toasted almonds for garnish

## Torte Topping

½ cup plus 2 tablespoons heavy cream  
 3 tablespoons butter  
 10 ounces, finely chopped, semi-sweet chocolate  
 1½ tablespoons cold butter  
 Preheat oven to 400°

## To Prepare

In a large, non-aluminum pan, heat the butter and water together until the butter melts and the water comes to a rolling boil.

Remove from the heat and whisk in the flour. Return to low heat and continue to whisk vigorously for one minute, until the mixture is very smooth, pulls away from the sides of the pan, and forms a ball.

Remove from the heat and whisk in the beaten eggs, all at once. Beat until smooth.

Pipe the dough to form small balls onto a sheet pan that has been lined with parchment paper. Bake in the fully preheated oven for 40 minutes or until golden. Cool completely.

## To Prepare the Filling

While the cream puffs are cooling prepare the Chocolate Truffle Torte Topping (below).

Lightly toast the almonds on a sheet pan in a moderate oven. Cool.

Whip the whipping cream, powdered sugar, and vanilla together until it holds stiff peaks. Cut the tops off the cream puffs and set them aside. Using a pastry bag with a large star tip, pipe the whipped cream into the pastry puffs. Place the tops on, drizzle with the chocolate topping, and sprinkle with toasted almonds.

## To Prepare the Topping

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, stirring from time to time until it is spreadable. ●

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



# Sudoku

Answers on page 19

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



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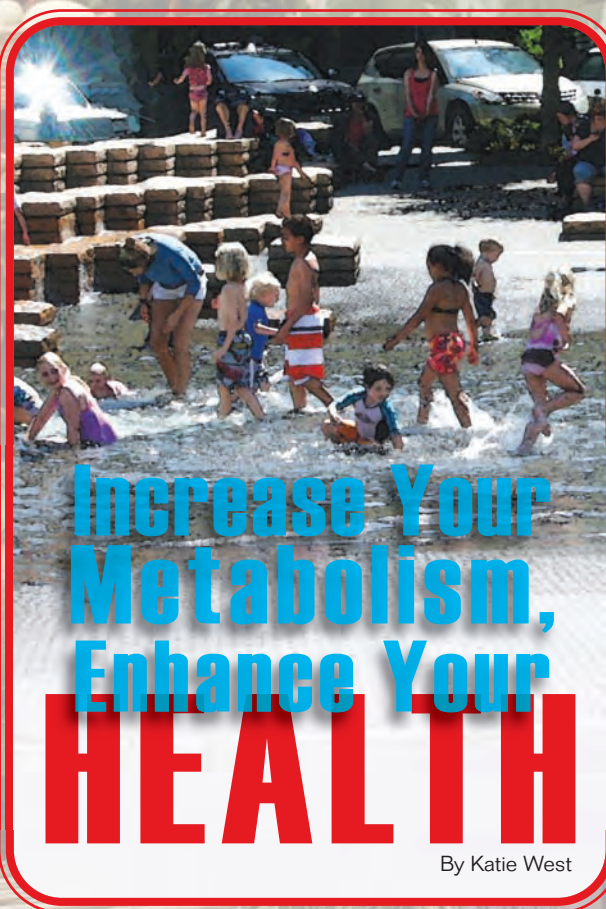
## Children typically have high metabolism which is why they seem to have boundless energy.

But as we age, our metabolic rate naturally slows. That's why lots of fitness professionals encourage adults to focus on strategies that increase one's metabolic rate.

The metabolic process is based on converting food into fuel within the body. Just as an automobile functions best when you use the optimum kind of gasoline in its engine, the human body is most efficient and healthy when we eat a healthy, wholesome, well balanced diet. So one of the most effective ways to achieve a desirable and youthful metabolic rate is to eliminate

processed food in favor of tasty and nutritious whole grains and vitamin- and mineral-rich fresh fruits and vegetables. If you eat highly processed junk food, on the other hand, the body has no way to convert that into useable and sustainable energy. Instead, the body goes into a kind of survival mode in order to counteract that lack of fuel. Instead of keeping the metabolic process going strong, it slows down in order to preserve whatever energy is available. Extra calories are stored away as an emergency supply, contributing to weight gain.

The good news is that it is easy to break this unhealthy cycle and solve the dilemma of low energy, sluggish metabolism, and chronic difficulty with weight management. Dieting may not be fun and can be really difficult, but who doesn't love a good night's sleep? As it turns out, getting sufficient rest is one of the main ways



to boost your metabolism.

According to sleep researchers at the University of Chicago, going without enough sleep can alter the metabolism of a person in substantial, unhealthy ways. Subjects in their twenties had their sleep cycles disrupted during an experiment, for instance, and that made their metabolism slow down to levels similar to those found in people two or three times their age. People who get enough sleep, however, enjoy great benefits including a reduction in storage of unwanted fat in the body.

Another tip that may sound counterintuitive

and like the opposite of dieting, is to substitute the traditional three big meals per day for healthy snacks consumed every few hours. The idea is that when your body is confident that it will receive a constant supply of nutrition this reduces the perceived risk of going hungry. Since the body no longer feels the urgency to store calories, the rate of metabolism remains active and elevated. You not only burn more calories to lose more weight but you also don't have to endure hunger pangs between meals.

Once you're eating well, getting plenty of sleep, and feeling more energetic, it is easy to follow the other piece of fitness advice and get more exercise. Physical exertion triggers more efficient burning of calories, so if you engage in regular aerobic activity you will naturally and automatically benefit from accelerated metabolism. ●

# All-American Spirit

By Tom Kerr



Once considered a throat-scorching, lead-poisoning concoction so hazardous that it could cause blindness or death, moonshine has gone mainstream. The evolution to legitimate, professionally-handcrafted whiskey followed the trend of micro-brewing and distilling that has surged across the USA within the past decade. While many of these newer whiskey offerings are subpar, there are some that meet or exceed the expectations of extremely knowledgeable and discriminating connoisseurs.

No discussion of authentic American whiskey is complete without a nod and a toast to Marvin “Popcorn” Sutton. Some experts who have followed the back-to-the-roots whiskey trend of the last few years point out that much of the credit for opening the door to a new generation of moonshine entrepreneurs belongs to this legendary predecessor. Sutton was a third-generation moonshiner who plied his trade for several decades along the Tennessee-North Carolina line. Sutton died in 2009 leaving behind a moonshine vacuum and creating a severe scarcity of first-rate, authentic corn liquor made by hand.

## 21st Century Moonshine

While the thought of traditional moonshine conjures up images of backyard still, old-timey moonshine drinkers praise Troy & Sons’ smooth, crystal-clear liquor with its unmistakable aroma of magnolia blossoms with unique undertones of vanilla and subtle oak. This top-quality liquor combines the best of the old days with the sophis-

ticated taste whiskey connoisseurs seek. Their moonshine is distilled from Crooked Creek corn, an heirloom variety grown in small quantities in North Carolina. Crooked Creek corn was first grown in the 1840’s, when it was the key ingredient in some of the smoothest whiskeys ever crafted in the United States. Hybrid corn varieties available today yield more corn per bushel but don’t offer the delicate sweetness and balance of old-fashioned Crooked Creek.

Troy Ball is one of only a few women in the entire nation who owns and operates a liquor distillery.

Ball founded Troy & Sons Distillery, now branded as Asheville Distilling Company (AshevilleDistilling.com), in 2008 – not long after relocating from Texas to the Blue Ridge Mountains of North Carolina. As she explains on her company’s website, “I finally got to taste some of the ‘keeper’ moonshine; I was shocked by how smooth it was, and how complicated the taste was. Nothing like the throat-burning spirits typically pawned off on outsiders. I wanted everyone to taste and appreciate this white whiskey that is so much a part of our history.

## Bootleg Turns Legit

While not corn-based, American rye whiskey shares a shadowy past with moonshine. Templeton Rye’s claim to fame is being Al Capone’s whiskey of choice. Scott Bush set out to re-establish “The Good Stuff” as a legitimate product in 2001. In partnership with Keith Kerkhoff, the recipe was resurrected, and with a distillation partner in place, they were in business. Their whiskey spends a minimum of four years in charred, new



white American oak barrels and emerges a deep amber color with bold, spicy character and a clean, smooth finish.

Templeton Rye is committed to its local community, donating funds to the Templeton Community Center project and boosting the local economy with jobs and tourism. While Templeton Rye's success has turned it into a large operation, they are proud of their roots and support the effort to document the history of Templeton Rye, its impact on their small town in Iowa, and its place in American history as an active participant during Prohibition.

### American Bourbon Gives Back

Clear corn liquor's grown-up cousin is amber-colored bourbon, another traditional American whiskey. Bourbon is a barrel-aged whiskey that primarily originated in Kentucky. While the name comes from Bourbon County Kentucky, the newfound popularity of small-batch distilleries has led to bourbon-making operations cropping up all over the map. Located far from Kentucky, for example, is a whiskey maker named Jeff Hadden. His Patriarch Distillers (PatriarchDistillers.com) is located in La Vista,



Moonshine still at the site of Popcorn Sutton's once secret operation.

Nebraska. Hadden's Solider Valley True American Whiskey is a hand-crafted blend of rye, wheat, barley, and corn. After being distilled slowly to yield a high natural spirit, the whiskey rests for at least six

years in new, custom, white American oak barrels. The result is an American whiskey with an exceptional, medium-bodied blend of warm tones and unparalleled taste, color, and finish.

Each product is bottled in 100% recycled glass canteens embellished with dog tags featuring the distillery's current "Giving Back Campaign" information. No two bottles are the same, displaying the slight irregularities that are the hallmark of a well-worn military canteen. The canteen shape reinforces the company's desire to honor and celebrate our veterans. A portion of all Patriarch's proceeds are donated to non-profit groups dedicated to helping service members and their families. Patriarch's first campaign is in concert with the World War II Airborne Demonstration Team (WWIIADT.org); they are currently raising funds to send able-bodied World War II veterans back to Normandy, France, to celebrate the 70th anniversary of D-Day on June 6, 2014.

These distinct, all-American liquors offer something for every palette. Whether you prefer the nostalgic flavor of a once-illicit spirit; an aged, amber-colored nectar; or a taste of American history, the legacy of the original moonshiners cannot be denied. Popcorn Sutton's legend has inspired modern distillers to hand-craft premium grade liquors that might be even better than the original. ●



## Springtime Inspiration:

# Three of the most unique seasonal festivals on earth

By Tom Kerr

Springtime – the coming of the vernal equinox – is a time of greening and renewal that offers hope and inspiration to everyone after those long, dark, cold days of winter. Springtime brings warmth and sunlight and Mother Earth “springs” to life in vivid

color – raising our collective spirits and inspiring festivals and celebrations throughout the world. Conventional, traditional, exotic, and even downright quirky springtime observances are held each year all over the planet. Here are three of the most interesting ones that are definitely worth checking out if you want to launch into springtime in a most memorable and enjoyable way.

### The Indian Continent

Definitely the most colorful – and perhaps the most wild and chaotic – is India’s Holi Festival, also known as the Great Festival of Vashanta (springtime), the Festival of Colors, or the Festival of Love. Holi occurs on the full moon day in late March. The longstanding holiday, which has ancient roots in the religious culture and mythology of India, involves everyone in the entire country of India throwing vivid colors all over one another.

During Holi, entire cities take to the streets to throw packets of flour that have been dyed bright pink, yellow, purple, green, blue, and turquoise. Although Mother Nature is dressed in her finest attire, all of the locals know better than to wear their good clothes that day and will instead dress in their oldest house painter’s garb. Children have a field day, and grownups skip work to behave like children.



Nobody is immune or above the playful fray, and if you venture out to the store dressed in your finest Armani and Prada on Holi Day you’ll soon be wearing a spontaneously tie-dyed outfit that is stained beyond repair – with colorful hair, shoes, and accessories

to match. Even cars, trucks, and buses are assaulted. Before long, an entire continent is stained and dusted in rainbow-hued flour and drenched from water balloons and super soakers loaded with liquids that have been infused with food coloring. Only the interiors of residences are, wisely, off limits.

But it is all in the spirit of pure, wholesome fun. The day’s festivities actually signify a resounding victory of good over evil and an opportunity to usher in spring with hours of spontaneous laughter. Holi is also accompanied by community singing, dancing, drumming, and music – plus big bonfires and scrumptious feasts that often include literally hundreds of different menu items served at a single sitting.

### The Island of Bali

Meanwhile, in beautifully tropical Bali things unfold quite differently. Have you been longing for some serious unplugged peace and quiet with ample time for self-reflection and meditation? Then make your way to Bali this spring for the most low-key festival on earth.

After a day of loud parades, musical performances, dances, and exuberant ceremonies, a rather surreal silence falls across the region on the eve of the nation’s major festival, Nyepi – the “Day of Great Sacrifices.” To



kick off their version of New Year's Eve, which doubles as a springtime festival and happens at the end of March, Balinese people ease into an entire 24 hours of celebration that is so quiet you can hear a pin drop.

Unless you knew what was going on, you might be a bit disconcerted and confused, so hotels prepare their foreign guests for the occasion by explaining the basic rules of etiquette. For example, they ask them to observe silence from midnight onward. All visitors to Bali who are staying in resorts are also expected to remain on the premises and not go wandering off into town. If you do slip away, you will likely be politely but firmly escorted back by the local police. Leaving on an excursion to town is not as tempting as it may sound, though, since all stores in the whole country are closed for business on Nyepi Day. If you want to listen to music or watch TV you are encouraged to turn down the sound to a minimum, and no traffic is allowed on the streets on the whole island of Bali.



Even the airport is closed, and connecting airports around the globe are notified ahead of time to steer clear of Bali's runways during the Nyepi observance. The only real activity that does not cease is in hospital emergency rooms and maternity wards. Not even fires are permitted, and all of the windows in all the buildings are blacked-out so that when you look across the landscape you don't see a light – unless it's from the moon or stars.



### Capital City, USA

Those who prefer a more American experience will find that right here at home, in the nation's capital. The largest springtime festival in the USA is the National Cherry Blossom Festival ([nationalcherryblossom-festival.org](http://nationalcherryblossom-festival.org)) in Washington, D.C. More than 1.5 million visitors convene in D.C. to celebrate flower power each year, just in time to see the 3,000 cherry trees that were donated by the city of Tokyo back in 1912 in spectacular, full bloom.

The festivities last for three whole weeks, and this year's celebration runs from March 20 through April 13. Events include tours of the city, a beautiful kite show at the Washington Monument showcasing professional stunt kite-flying competitions, and a dramatic fireworks festival along the waterfront.

Children will love Family Days at the National Building Museum – where they can create their own artwork – and there is also a fun-filled Japanese Street Festival on Pennsylvania Avenue. One of the annual highlights is the Pink Tie Party, an exclusive fundraiser to support the cherry trees and the citywide festivities. For an entrance fee of \$200 you'll enjoy inside-the-loop access to a fabulous gala catered by some of the best chefs in the city and fueled by bartenders serving up signature cherry blossom cocktails. But the culmination of the festival – and also the highlight of the entire celebration – is the National Cherry Blossom Festival Parade with elaborate floats, gigantic helium balloons, and rousing musical performances from outstanding marching bands. ●

# The New ATM App for \$mart Phones



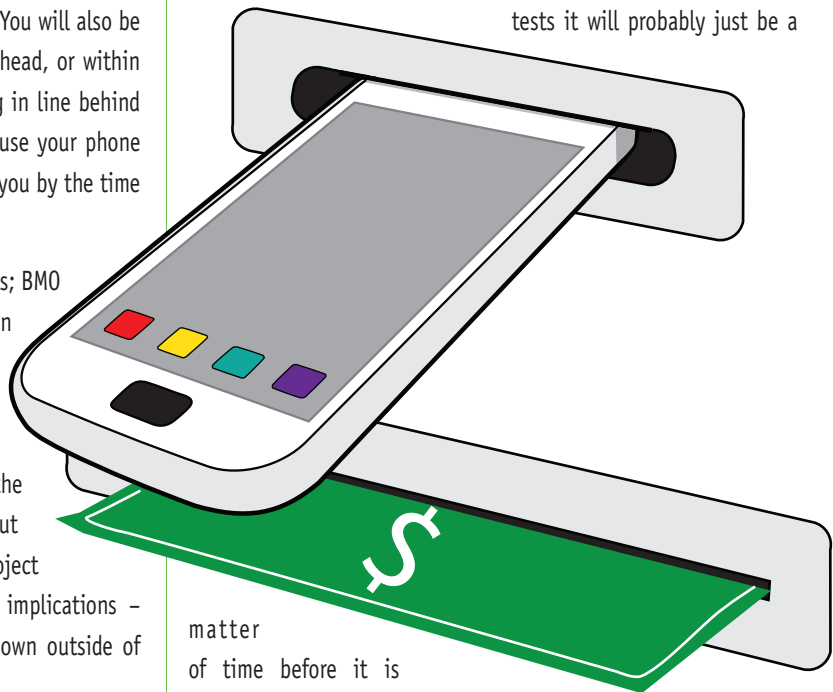
Soon you may be able to leave your plastic behind and access cash at ATM machines by using just your smart phone. Place an order for cash using a special app, then go to an ATM, scan the code provided by the app across the screen, and take your money. You will also be able to place the ATM order as much as 24 hours ahead, or within seconds of approaching the ATM. If you're standing in line behind other queued-up ATM users, for instance, you can use your phone to punch in the transaction and it will be ready for you by the time you step up to the machine.

Three regional banks in the USA – Wintrust in Illinois; BMO Harris in Chicago, and City National; headquartered in Los Angeles – began a pilot program in 2013 to test the new app, which lets users use a smart phone to withdraw cash from ATM machines. Experts believe the project will succeed and that the banks will then roll out the technology throughout their ATM networks. More importantly, their project should have powerful national and international implications – despite the fact that these banks are not well known outside of their local markets.

That's because of the clout of the company behind the technology, FIS Global, which is one of the most influential banking technology companies in the world. FIS won the People's Choice Award for Payments Innovation at the 2013 BAI Payments Connect Conference and Expo, for example, and was also recently ranked by *Fortune Magazine* as one the top 100 innovative companies on the planet. VISA also presented FIS with a quality performance award related to debit and credit card technologies that speed up transactions while making them more secure and dependable.

Right now, FIS is the biggest provider of banking payment technology services in the world, and more than 14,000 financial institutions rely on FIS to help process transactions for 750 million

consumers across at least 100 different countries. More than 500,000 ATM machines in the USA are connected via FIS, for example, so once the company's new app passes its initial tests it will probably just be a



matter of time before it is embraced by banks and credit unions all over America.

Initial reports confirm that the ATM app can process a transaction in about eight seconds, which is nearly four times faster than the current method involving inserting your plastic into the machine. Plus FIS is studying ways to build on its technology platform so that you can conduct other transactions with a similar app, like at gas pumps and restaurants. Meanwhile, the phone app is safer and more secure. Thieves now use various devices like skimmers, for example, that are surreptitiously installed in card slots at gas pumps and ATM machines. The skimmer scans the consumer's card info, enabling it to be captured by the crooks. But none of that will be possible if the consumer is using a smart phone app. ●

# Fun Facts: PASSION FOR *Orchids*

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

Springtime is blossom season, and none is more magical and captivating than the alluring and sometimes elusive orchid. Although today orchids are the biggest selling houseplant in the world, they were once so rare and prized that only the wealthiest people could afford them. During the Victorian era, for instance, professional orchid hunters used to travel the earth — and in many

cases risk their lives — tracking down the unique and beautiful flowers. They could then sell them for a hefty price. In more recent times, orchid hunter John Laroche of Florida was arrested for poaching rare orchids from a state preserve. His passion for orchids inspired journalist Susan Orlean to publish a book about Laroche that was made into the hit movie “Adaptation,” starring Nicolas Cage, Tilda Swinton, and Meryl Streep.



- There are approximately 30,000 species of orchids in the world. According to the Kew Royal Botanic Gardens, approximately 250 new species of orchid are found every year, and there are likely close to 5,000 species that have not yet been discovered.

- It used to take seven years for orchids to grow from seeds into flowering plants. But their popularity inspired research and experimentation into cloning techniques that have managed to shorten that timeframe to as little as two years.

- The only way to see an orchid seed is with a microscope or very powerful magnifying glass, because the seeds are the size of a particle of dust. They are so tiny that they contain no endosperm, so in order to germinate they must come into contact with a particular type of fungus that supplies the necessary vital nutrients.

- Orchids are mentioned in Chinese literature as early as 800 B.C. But pollen from an orchid was found on the back of a bee encased in amber that was dated to around 15 million years ago. Some species of orchid are believed to have existed for as long as 120 million years.

- Much of the orchid’s appeal can be attributed to the flower’s bilateral symmetry. Draw a vertical line down the middle of an orchid blossom and the two halves will form mirror images of one another. That symmetry is, incidentally, also found in the faces of the most captivating human faces, such as those of supermodels.

- Vanilla – the same plant whose pods are used in kitchens and ice cream making facilities around the world – is actually a species of orchid.

- There are also several different types of orchids, categorized by the ways that they access nutrients. Those that are epiphytic get their sustenance from exposed roots, and they grow on top of other plants. The exposed root orchids known as lithophytic, on the other hand, cling to rocks. Meanwhile, saprophytic orchids find their food with dead or decaying debris, whereas terrestrial orchids grow in the ground, the way most other flowering plants do.

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

Answer to the Sudoku puzzle on page 12

*“Travel does what good novelists also do to the life of everyday, placing it like a picture in a frame or a gem in its setting, so that the intrinsic qualities are made more clear. Travel does this with the very stuff that everyday life is made of, giving to it the sharp contour and meaning of art.” – Freya Stark*



At Huiting Wealth Management Group, our passion for excellence in all we do is fueled by you, our clients. Recently, friends and clients Tom and Janet, crossed the hemisphere to Patagonia – traveling extensively through both Chile and Argentina. Experienced world adventurers, they booked everything themselves, relying on booking.com for much of their lodging, and direct internet sites of the various wineries and parks. Traveling in the “shoulder season” of October/November helped avoid the crowds of tourists, allowing closer interaction with the locals and unencumbered appreciation of the area’s stunning beauty. Highlights of their trip included the wildness of Patagonia’s mountains and glaciers viewed from the water by a cruise in Tierra del Fuego, Torres del Paine National Park and Los Glaciers National Park. When it came to food and wine, Argentina provided memorable Malbecs, while Chile’s Carmenere and Sauvignon Blanc wines complemented the area’s excellent seafood, lamb, beef and pasta dishes. Tom and Janet were pleasantly surprised by discovering some of the best restaurants in Patagonia’s small towns, two of them in Puerto Natales, Chile. When planning your next travel experience, don’t hesitate to contact us for insight from our clients, and please share with us your experiences and photos as you travel to your own special places.

*“Once you have traveled, the voyage never ends, but is played out over and over again in the quietest chambers. The mind can never break off from the journey.” – Pat Conroy*

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WEALTH MANAGEMENT GROUP  
WELLS FARGO ADVISORS FINANCIAL NETWORK

**Randolph A. Huiting, CFA, CFP®**  
President  
303-670-4949  
randolph.huiting@wfafinet.com

**Wendy Yanish**  
Vice President – Registered Client Associate  
303-670-4904  
wendy.yanish@wfafinet.com

1522 Bergen Parkway • Evergreen • CO • 80439 • 303-670-HWMG (4964) • [www.HuitingWMG.com](http://www.HuitingWMG.com)

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