

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

Summer 2015



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

**Mountain Golf
in the Canadian Rockies**

**Create Your Own
Wine Cellar**

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Huiting Wealth Management Group of Wells Fargo Advisors Financial Network



QUARTERLY UPDATE

Tailor-Made™
Magazine

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Dear Clients and Friends,

Welcome to summer! Our second year anniversary for HWMG occurred on summer solstice, June 21, with Wendy and her family spending summer vacation doing a “classic road trip” to Glacier National Park. Their route took them through Jackson Hole past the Grand Tetons and through Yellowstone as they headed for a tour of Montana State University in Bozeman as a possibility for her oldest son Skyler, now a high school senior. Braydon her youngest son, graduated middle school and is looking forward to his first year in high school, while playing competitive lacrosse on the school team. I started the season with a “10 miler” running race on Boston’s north shore with my oldest daughter Leah, who successfully finished her first published paper (towards her Ph.D.) and oral defense of her proposed doctoral thesis – she’s now looking forward to two more years of research as she passed the half-way mark working on her doctorate in molecular pharmacology and experimental therapeutics. Erin, a junior in college, started out her summer break in Colorado before returning to Colgate (Hamilton, NY) for her summer internship doing research in genetic sequencing. Erin was also recently admitted into Oxford University’s new Biomedical Sciences program for her winter semester – one of a few international students admitted to this program!

Turning to the investment markets, companies in the U.S. fared relatively well despite the negative 0.7% first quarter GDP number (2nd revision), with the U.S. equity markets continuing to set a string of new market highs. Volatility in the bond market has increased significantly this year as anticipation of the Fed beginning to “normalize” interest rates grows. Recovery in Europe has begun in step with their aggressive quantitative easing, and Japan has followed suit. Wells Fargo Advisor’s 2015 mid-year forecast will be released shortly and we’ll email it to you as soon as it’s available (printed copies available upon request).

This quarter on the bookshelf we celebrate one of the most inspiring places in France, Provence. Janelle McCulloch’s new book, “Provence and the Cote d’Azur: Discover the Spirit of the South of France,” takes you on a journey through one of the dreamiest regions of France – the enchanting villages of Provence and the magnificent coastline of the Cote d’Azur. Janelle steers readers away from crowded tourist destinations to reveal hidden gems at every turn: overflowing markets, chic ateliers, quaint cafes, cobblestone streets, sweeping vistas and exceptional galleries. We have a limited number of copies available for our clients - please call BreAnna, 303-670-4964, to receive your complimentary copy while supplies last (note, Wells Fargo Advisors Financial Network does not endorse or recommend this publication). Additionally, providing the inspiration for this quarter’s featured book, our friends Joe and Nancy share some travel tips from their recent exploration through Provence during the height of lavender season – late June.

Sincerely

Randolph Huiting, CFA, CFP®
President

Huiting Wealth Management Group
Wells Fargo Advisors Financial Network

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

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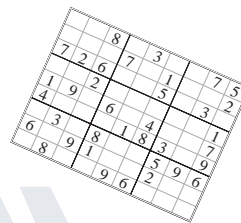
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Live the life of a nomad or park one of these tiny houses on a foundation. Either way, it's sure to be an adventure.



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Road Trip USA: ☆ Discover the Weird and Wacky

by Tom Kerr

Do you tire of summer vacations spent in resorts that remind you too much of corporate life and work-related conventions? Do you yearn to get off the beaten path and refresh your adventurous and quirky side? If so, you're in luck and have come to the right place, because the Land of Opportunity has it all.

in lieu of berets, but the town has inspired songs by musicians including John Prine and Ry Cooder, and radio legend Paul Harvey described Paris, Texas, as the place "where tomorrow fell in love with yesterday, and side by side, they lived happily ever after." Bring your bike and compete in June, when Paris hosts the annual Tour de Paris. Beforehand there is a traditional cowboy flapjack breakfast, and afterwards competitors gather to grill burgers and watch the Tour de France on television.

Nebraska's Replica of Stonehenge



The Paris, Texas, Eiffel Tower

Why spend all that money and worry about passports, visas, and fluctuations in the value of the euro versus the dollar, when there is a perfectly good 65-foot-tall Parisian-style Eiffel Tower in Paris, Texas? Now, the folks in this rather sleepy town with a population of around 25,000 don't speak much French and they tend to sport 10-gallon hats



Save yourself the trouble of flying into London, figuring out which side of the road to safely drive on, and making your way to the obscure town of Wiltshire, England, to visit historic Stonehenge. Just find Nebraska on the map and

head there to behold the Midwestern corn country version of Stonehenge, made from old cars that have been crushed together, planted in the ground, and recycled as “Carhenge.” The magnificent replica of the more famous structure was erected in the High Plain region of Nebraska, only a stone’s throw from the city of Alliance. While it may not have the mystical New Age power and puzzling physics associated with the one in England, Carhenge (carhenge.com) is a mighty tribute to the automotive legacy of Detroit. Admission is free and a visit to the site will provide you with selfies galore to amaze and impress all your Facebook friends and Instagram followers.



South of the Border

One does not need to speak Spanish to be fluent at South of the Border, which is located near the rural crossroads of Dillon, South Carolina. South of the Border (thesouthoftheborder.com) started out as a place to buy fireworks near the border of North Carolina. Business was good, and the owner was creative, rather haphazardly blending a Mexican motif, soul food menu, souvenir kitsch, and truck stop lay-



out – plus amusement park amenities and a motel with features such as heart-shaped beds. Former Federal Reserve Chair Ben Bernanke even worked a summer job there while attending Harvard University. Current attractions on the site include a live reptile lagoon, bumper cars, a Ferris wheel, a fireworks shopping mall, the Rodeo Drive Boutique, Mexico Shop West, and a gigantic water tower topped with a colorful sombrero. There are also multiple restaurants, banquet facilities, a massive beachwear store, and an RV campground.

The Arizona Biosphere

On a more serious note, the University of Arizona offers an inside peek at life beneath a different kind of sombrero at the Arizona Biosphere (b2science.org). The facility covers more than three acres and is like a gigantic terrarium, with over seven million square feet of tightly sealed glass, 6,500



windows, and a 500-ton stainless steel liner than insulates it from the earth underneath the living laboratory capsule. Inside is a complete ecosystem, including features such as a miniature ocean with a coral reef, mangrove wetlands, a tropical rainforest, and a desert. Tours inside the bubble of glass – listed as one of the 50 Wonders of the World – are offered daily, and unless you are in a large group there is no need to make a reservation. The visitor center also has engaging exhibits, multimedia displays, and a movie that narrates the history of this monumental project while also describing its future. Admission is \$20 for adults, \$13 for children under the age of 13, and there are discounts for students, seniors, and members of the military.



Santa Claus, Indiana

Travelers and vacationers who wish that every day of the year could be Christmas gravitate to Indiana, also known as “The Crossroads of America,” to experience Santa Claus up close and personal. Santa Claus, Indiana (santaclausind.org), not only has the only post office in the world named Santa

Claus, but it also boasts what it claims is the first theme park on earth – Holiday World & Splashing Safari. But the main attraction is the bearded fellow in the red velvet suit and more shops to buy Christmas paraphernalia and decorations than you can shake a candy stick at. Where else can you spend the long hot days of summer basking in a Christmas-themed wonderland? Visit Santa’s Candy Castle, the Santa Claus Christmas Store, Santa’s Stables, the Santa Claus Land of Lights, and other merry attractions. Three of the top wooden roller coasters are located in Santa Claus, too, plus the world’s longest water coaster.



Eccentric America

To plan an organized and fuel-efficient road trip from your home into the heart of some of the nation’s most unusual and odd roadside attractions, it helps to go by the book.

Eccentric America: The Bradt Travel Guide to All That's Weird and Wacky

in the USA is chock-full of strange, enchanting, artistic, fun, and funky places to visit throughout the United States. It covers everything from the house made entirely of beer cans in a neighborhood in Houston, Texas, to vintage gas stations shaped like yellow clamshells, the largest ball of twine, the biggest pair of crutches, and an event calendar for cultural happenings such as the Mashed Potato Wrestling Competition. ●



FROM SEEDS TO SALAD

by Caroline O'Connell



Who doesn't dream of growing their own organic veggies and beautiful flowers? Charles Dowding's new book, *HOW TO CREATE A NEW VEGETABLE GARDEN: Producing a Beautiful and Fruitful Garden From Scratch* (Green Books), describes how to build a garden in any size space with any type of existing soil.

Dowding is a teacher and experimenter, so he used a new property he purchased in the U.K., called Homeacres, to try out various gardening methods and explain how they worked. The three-quarters of an acre of land was overgrown and had been neglected, so he started from scratch - clearing brush, treating the soil, and building beds for specific vegetables and ornamental flowers.

A key method in Dowding's gardening is called No Dig. Instead of digging up weeds and cultivating the soil, he adds a layer of compost on top of undisturbed soil. "The compost serves as a weed-suppressing mulch, is easier to hoe and to pull weeds out of than soil, and gives flowering plants healthy color with abundant growth. A layer of just one-half inch makes a worthwhile difference." Dowding is a leading proponent of this philosophy and has been gardening No Dig and organically for thirty years. Four overlapping themes are covered in the book:

- Labor saving methods for clearing weedy spaces.
- Ways to make the soil more fertile, for healthier growth in a smaller space.
- Specific advice on vegetable growing, including propagation, sowing times, and harvesting.
- How to make and maintain a beautiful garden even when it is mainly for food.

While the focus is on organic vegetables and flowers that serve double duty as edibles and pest control, trees and hedges are also discussed, and there is a section on creating a lawn. Dowding recommends using grass seed instead of laying out rolls of turf, as seed requires less time and water than turf. "In damp climates, grass just wants to grow, on any soil - and it improves the soil structure all the time, with a dense mat of fine, spreading roots which encourage soil life and worms."

Other techniques and tips explained are:

- Use strips of thick cardboard (from boxes) to create pathways.
- Create a compost heap with your yard trimmings.
- Water in the morning, so the leaves are dry by evening and won't be as susceptible to pests.
- Increase the light coming into your garden as much as possible by cutting back trees and hedges.



How to Create a New Vegetable Garden includes many charts and a section on seasons and climate zones. Photos of Homeacres in various stages start from the original rough state before the soil is cleared and treated, to the creation of beds, to the stage when plants are in full bloom and ready to be harvested. To see what Dowding accomplished in a year is impressive, and the photos of beautiful vegetables and flowers will inspire you to get out in your garden this weekend. ●

THE CENTER FOR RESILIENT CITIES:

Making cities and their residents healthier

by Tom Kerr

The Center for Resilient Cities, a nonprofit organization based in Wisconsin, is modeling an effort other cities could follow to create and support healthy, sustainable communities. Various projects the group has undertaken include public park beautification, neighborhood revitalization, educational initiatives, development of recreational facilities for children, and robust neighborhood gardens that feed local families with fresh, nutritious food.


The first steps are to survey the target community, evaluate, and form a plan. Then challenges are addressed and sustainable resources are established that contribute to health and well-being. These include the creation of green spaces, planting fruit trees, and landscaping of parks with plants that look attractive and are also completely edible.

One of the signature initiatives of the Center was the establishment



of Alice's Garden, a two-acre parcel in the middle of the inner city that was transformed into a thriving source of food, community pride, and healthy outdoor activity. Now more than 100 families participate in gardening activities together, and at harvest time they enjoy the fringe benefit of sharing in its bounty. Alice's Garden also offers an ongoing free program to teach residents how to grow and cook healthier food - even on a limited household budget. The project has earned numerous positive accolades and was honored with a Brewers Community Foundation Public Space Award.

Many economically disadvantaged urban communities do not even have reasonable or nearby access to affordable sources of food like grocery stores. Sometimes major grocery chains close down due to economic blight, or they don't open stores in those depressed locations in the first



place because there is little incentive to do so. That can make it difficult to buy fresh, nutritious food at an affordable price within one's own neighborhood. Under the circumstances, residents often find that the only place that sells staples such as milk, bread, and fruit is a 24-hour convenience store. Unfortunately, in those markets the food is not always fresh, and it can also cost considerably more than it would in a regular grocery store.

To address and alleviate those problems, the Center for Resilient Cities

by participating in a number of regional and national conferences. For the past two years the Center has also organized a six-week long "Fun, Food and Fitness Camp" for middle school students. While having fun and enjoying wholesome recreational activities, the kids also team-up with professional nutritionists to learn meal planning and preparation and discover convenient sources for locally grown, seasonal produce.

The Center for Resilient Cities receives high marks from charity watchdog groups that rate the effectiveness and



supports education and policy initiatives that facilitate community food access. The Center also shares its success insights and strategies

integrity of nonprofits. For more information or to support the Center through volunteerism or donations, visit their official website (www.resilientcities.org). ●

by Andrew Penner

CANADIAN ROCKIES GOLF

Unquestionably, the 2013 flood that hit Alberta was a memorable, news-worthy event. People all over the world saw the devastating images. While some of the scars remain, the western Canadian province has recovered incredibly well. And the Canadian Rockies – one of the most celebrated mountain golf destinations in the world – barely missed a beat. Out of the six stunning golf courses in the Canadian Rockies, five are back to pristine and running on all cylinders. Only the Kananaskis Country Golf Course, which saw extensive flood damage, is closed; that’s the bad news. The good news: the provincial government recently announced that it has committed 18 million dollars to rebuild the course. Work is currently underway and they are hoping to see divots flying again there in the spring of 2016. A 36-hole facility designed by Robert Trent Jones Sr., Kananaskis is one of the flagship courses in the region and, not surprisingly, there is plenty of excitement surrounding the rebuild.

Of course, excitement is easy to come by when smashing a ball against the serrated, snow-capped peaks of the Canadian Rockies. It’s an activity that will never get old! And with golf the driving force behind plenty of travel and tourism to the region, rest assured, the overall “product” here is in good hands.

When arriving at Calgary International Airport, Stewart Creek, located approximately an hour west of the city in Canmore, is the first of the great mountain courses at which you arrive. Routed through old mine ruins and perched on rugged benchland at the base of the soaring Three Sisters massif, Stewart Creek is a thrilling mountain golf course that epitomizes what golf in the Canadian Rockies is all about.

With substantial elevation changes – including on the first, ninth, and eighteenth holes – Stewart Creek is characterized by tree-lined fairways that charge through the wilderness. It’s also an understated design that does not rely on excessive mounding, bunkering, or shaping for its “wow” factor. Opened in 2002 and designed by Albertan



Par-4 18th at Silvertip in Canmore

Gary Browning, Stewart Creek is a long-standing favorite with Calgary’s well-to-do executive crowd; a testament to the fact that if you build it and provide a world-class experience on every level, they will come.

Dubbed “Extreme Mountain Golf” when it first opened in 1998 – a marketing glitch that, surprise surprise, didn’t win everyone over – Silvertip has worked hard to win back “Average Joe.” (Apparently he isn’t really interested in losing a satchel full of balls and making 15 more swings than usual to play a course.)

With significant “softening” of some of the most punishing holes – including brush removal, bunker removal,

fairway widening, and creek re-routing – Silvertip is now a much more playable and enjoyable course. From the regular tees, it’s also shorter by nearly four hundred yards from when it first opened.

But, thankfully, the course hasn’t lost one iota in terms of its visual punch. Playing high along exposed ridges and bluffs, Silvertip serves up scintillating views of the ragged and rugged Rockies, which explode into the sky in every direction. With 600 feet of elevation change from top to bottom, it’s still a wild ride. The closer, a down-the-mountain sweeper that ends with a green protected by an azure lake, is a fitting conclusion. It’s the kind of hole that, for “Average Joe,” requires five good swings and at least that many photos.

For golfers, the pot of gold at the end of the rainbow – or in this case, the Icefields Parkway – is the Fairmont Jasper Park Lodge Golf Course. As one of the best-preserved of Stanley Thompson’s masterful Golden-age creations, a trip around Jasper and a stay at the fabulous lakeside resort is one of golfdom’s most memorable time warps. Thompson’s vintage layout at Jasper – many feel it’s his best and consider it one of the most revered places to play in Canada – is peppered with unique and eclectic golf holes that can not be replicated. The par-3s, especially, are compelling examples of Thompson’s flamboyant personality. (Rumor has it he wasn’t shy of wine, women, and song.)



Fairmont Jasper Park Lodge Par-4 18th hole

Personally, I count “Bad Baby,” the 15th, one of the coolest short par-3s in golf. Any shot slightly off-line will be deflected by the frustrating slopes that surround the green. However, the entire closing run, which flirts with the shores of gorgeous Lac Beauvert, is heady stuff. Interestingly, Jasper was also the only course in the Canadian Rockies that was completely unaffected by the 2013 flood.

Thompson, of course, is also the man who designed the famous Fairmont Banff Springs Golf Course. Although the original routing has changed (you used to have an unforgettable start right beside the castle-like hotel), the classic aura and incredible beauty of playing on this historic property is always something to savor.

The Devil’s Cauldron, the famous 4th, is truly one of the world’s great golf holes. A par-3 protected by a perfect pond, a shabby swarm of bunkers, and the soaring granite wall of Mount Rundle, the Cauldron is probably the most photographed hole in Canada. All of the holes here, especially the graceful run along the Bow River, fit on the terrain like a favorite pair of slippers.

This same terrain would not be the same without the regal spires and turrets of the 125-year-old Fairmont Banff Springs Hotel pointing high above the pines. The structure, one of the most recognizable landmarks in Canada, is a luxurious “old world” stronghold for discerning travelers. Fittingly, five-star dining, beautiful ball rooms, a world-class spa, and countless nooks and crannies to explore are features at the flagship Fairmont property.

Although the Fairmont Jasper Park Lodge is much smaller, it too has plenty of character and history. The postcard-pretty lakeshore location is about as perfect a setting for a resort you could imagine. Unquestionably, staying at these two hotels is one of the highlights of a trip to the region. And throughout the years numerous Hollywood stars – including Marilyn Monroe, James Dean, and Bob Hope – have considered these hotels a couple of their favorite places to holiday in North America.

Although there is no record of Marilyn Monroe golfing at the Canmore Golf & Curling Club (the images of her golfing at the Fairmont Banff Springs have been widely published), rest assured, it’s also worthy of VIP activity. The course, an understated parkland layout that was actually used as a heli-port during the flood last year, is blessed with an idyllic setting along the Bow River. Besides the prime location, the friendly, walkable layout is beautifully manicured and seems to have just the right amount of challenge to make it fun for everyone. And perhaps the best part? It’s easy to find a member to take you out and show you the ropes. (Just be prepared to sip a cool one and take the game a hair less seriously than usual!)



Vermilion Lake –Natural beauty abounds in Banff National Park

“During the flood last year there were a lot of serious faces around here,” recalls Darren Cooke, General Manager at the popular Canmore club. “But it’s a different story now. In many respects, the game has come back stronger. For a hundred years people have loved playing golf in the Canadian Rockies. That’s not about to change.” ●

Andrew Penner is a freelance writer and photographer based in Calgary, Alberta. You can visit him at www.andrewpenner.com.



Lemony Blueberry Bread



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

Prepare the Glaze

Thoroughly mix together the lemon juice and powdered sugar. When the tea bread has finished baking, remove it from the oven and allow it to cool for five minutes in the pan. Run a knife along the sides and carefully unmold it onto a cooling rack. Place a piece of waxed paper under the rack. Pour the glaze over the tea bread. Allow the loaves to cool before slicing.

Cake Batter

- 2 cups all-purpose flour
- 1 tsp. baking powder
- finely grated rind of 1 lemon
- finely grated rind of 1 orange
- 1 cup butter, room temperature
- 1 cup sugar
- 4 eggs
- 1 cup fresh or frozen blueberries

Glaze

- 1/4 cup fresh lemon juice
- 1/2 cup powdered sugar

Preheat the oven to 350 degrees. Lightly grease one large or two small loaf pans.

Prepare the Batter

In a small bowl, sift together the flour and baking powder and set aside. Finely grate the zest of the lemon and orange onto a piece of waxed paper and set aside.

In a large bowl, beat together the butter and sugar until light; add the eggs, one at a time, thoroughly scraping the bottom of the bowl after each addition. Add the grated lemon and orange rind, the sifted flour and baking powder mixture and mix only enough to blend. Carefully fold in the fresh or frozen blueberries.

Pour the batter into the prepared pans. Score the batter by running a spatula that has been dipped in oil, lengthwise, through the center of the loaves. Bake in the fully preheated oven for 50 minutes to one hour, or until the top of the loaves feel firm to the touch. ●

Sudoku

Answer on page 19

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

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

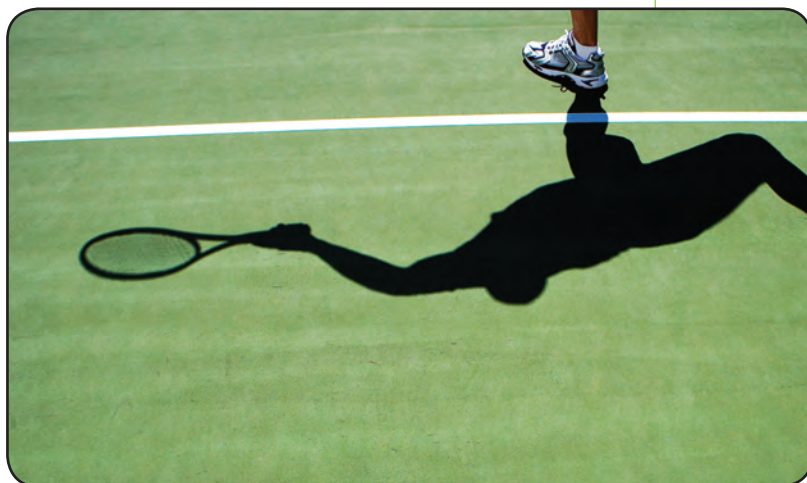


Food and Fitness Tips to Survive Your Next Vacation

by Lisa Teresi Harris, MS, RD, ACE-CPT

Everybody looks forward to summer vacation – a time to silence your alarm clock and indulge your taste buds! And while fulfilling fitness recommendations may be the furthest thing from your mind, vacations can be excellent opportunities to enjoy physical activity and explore healthy new foods.

Five strategies to enhance your well-being this summer:



1) Plan ahead

Research fitness opportunities your vacation locale might provide. Will you have access to a swimming pool or hotel gym? Can you take advantage of any stairways for climbing, or safe parking lots, community centers, parks, or indoor malls for leisurely walking?

Make sure you have comfortable shoes and clothing. And plan accordingly for the weather – pack sunscreen, hats, sunglasses, insect repellent, and bottles for water.

2) Make movement a priority

Down-time, while a prerequisite for all vacations, can wreak havoc on your body! So when traveling, don't forget to engage your large leg muscles every hour or so. Stand when seatbelts aren't required on the plane, and make frequent stops while driving.

Once you reach your destination, find more ways to enjoy physical activity. Rent a bicycle or roller skates, or row a boat. Walk the downtown area to discover local food. Join

nature walks whenever possible. Let the kid inside run free! Soar on the swings, run through the sand, twirl a hula-hoop, or fly a kite.

3) Bring your own exercise equipment

Lightweight gear such as jump ropes and exercise tubing or bands are easy to pack and provide great work-outs. You can also find fitness apps like the 7-Minute Workout (www.7-min.com), which you can do in your room with no special equipment.

4) Pack your own “mini kitchen”

Nutritious food – don't leave home without it! Pack a small ice chest with fresh fruit and veggies, low-fat yogurt (don't forget spoons), natural peanut butter, hummus, and bottles of water. Add whole-grain crackers or pretzels, unsalted or lightly salted nuts, and protein bars for plenty of sustenance to get from stop to stop.

5) Think before you eat

Don't be hostage to breakfast buffets, fast food restaurants, and diners. Instead, make healthy choices you'll feel good about.

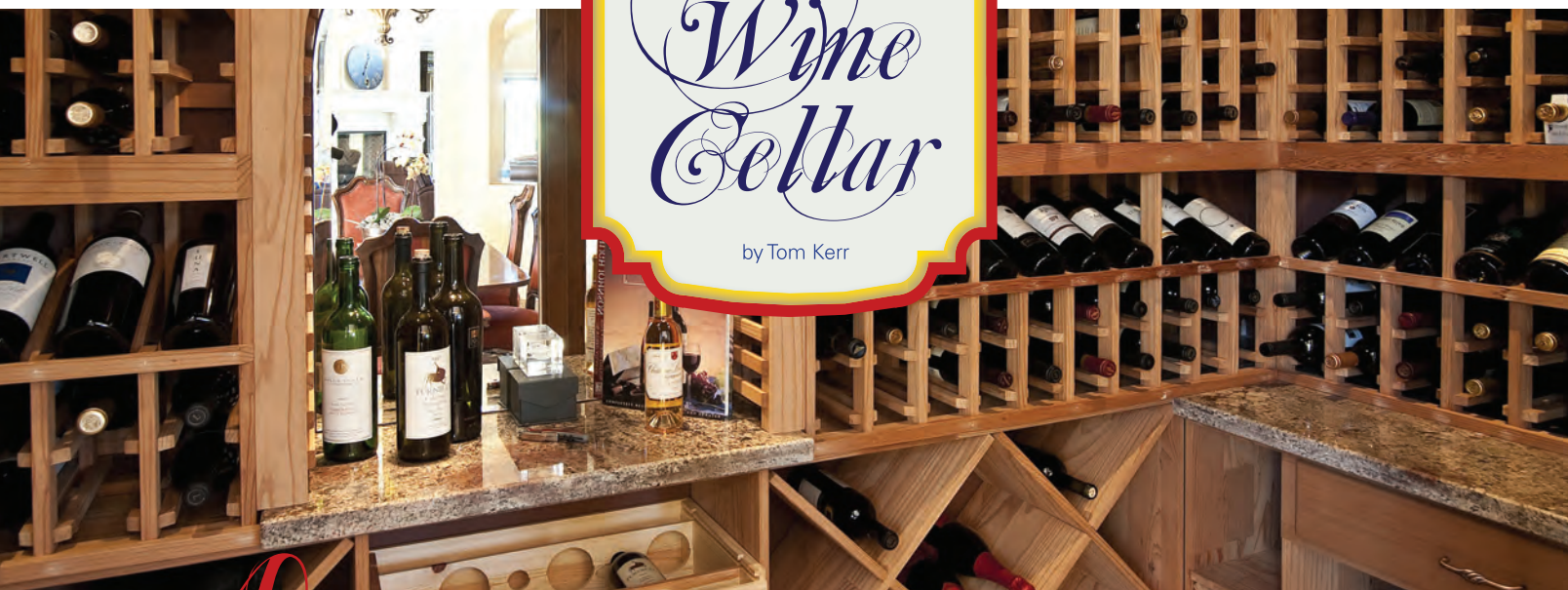
Breakfast – Opt for fresh fruit, oatmeal, low-fat milk, yogurt, or eggs with whole grain toast (light on the butter). Go sparingly on sweetened cereals, pastries, and breakfast meats.

Fast food restaurants – Order a kid's meal, the smallest available burger, or a small wrap. If you head for the salad bar, load up on the green leafies and other brightly-colored fruits and vegetables, limit starchy salads, be sure to include some protein (hard-cooked eggs, kidney or pinto beans, or small amounts of grated cheese), and go light on the dressing.

Family diners – Enjoy a hearty meal, but split it with a family member or bring half “home” in a doggie bag. Watch the free appetizers, limit added fats (butter, sour cream, salad dressing, gravy, sauces, and cream), and go lightly on the salt (only after you've sampled the food).

Get packing, keep moving, and eat sensibly – bring home memories, not extra pounds! ●

CREATE YOUR OWN



*A*s the temperatures increase, so does the necessity to store wines under cooler, more ideal conditions so their deliciousness doesn't suffer. In cooler climates, including many historically ideal wine regions around the world, wines are simply kept at room temperature. Those rooms may be on steep mountainsides that enjoy crisp climates, and they may also be in centuries-old homes that have thick stone walls and floors that provide exceptional insulation to maintain the desired temperature range of between 50 and 55 degrees Fahrenheit.

But many wine lovers across North America don't have those natural environmental advantages, and they just store their prized wines on a kitchen countertop. The problem is that kitchen temps are notoriously unstable, because every time you fire up a burner or turn on the oven that heat dissipates and radiates – often in the direction of your wine collection.

You can overcome those challenges rather easily, however, by creating wine cellar conditions, even if you don't have an actual cellar. Not only will that ensure safe keeping of more expensive bottles, but it will also enhance your enjoyment and passion for vino. Plus it's fun, can save you money, and even help you develop wine equity that can be bartered, traded, or sold.

IMPROVISED OPTIONS

Since the key to a functional wine cellar is temperature, many wine lovers simply find the coolest place in the house and designate wine storage space there. Believe it or not, many collectors who are short on space and cash have successfully started red wine collections under the bed. After all, the conditions may actually be ideal because it's dark, relatively cool, and bottles can be positioned on their sides – which is important to prevent the drying-out of corks.

The most common locations are under the stairs, inside the garage, or down in the basement. Usually rooms that face north are also best because they usually receive less direct sunlight and exposure to sunlight can adversely affect the flavor of wine, particularly sparkling wine and Champagne.

You also want temperatures that remain constant: don't pick a room where family members fight over the thermostat settings or where opening and closing windows and curtains can significantly impact the amount of solar heat. Cellar tags are also helpful because you can hang them from the necks of bottles to aid in quick and easy identification, without having to remove the bottles from the rack and disturb the wine as it rests.

Although it may seem like a quirky requirement, you don't want the room to be subject to a lot of vibration. Good emotional vibes are fine, but physically shaky wines yield unsteady results. If you have a washing machine nearby that rattles like a freight train, a wine rack beneath the floor of a playroom for energetic kids, or wines on the same shelf as a loud stereo system speaker, that's not ideal for wine storage.

BOX STORE SOLUTIONS

You may be pleasantly surprised to know that some of the nation's largest box store retailers now carry not just wines but also wine storage units specifically designed for homeowners. For instance, Costco offers home wine cellar products in prices starting at just \$125. For a small collector on a budget, the Wine Enthusiast Silent 16-bottle Wine Refrigerator is one such value-packed option. The stand-alone unit runs quietly, sports a handsome design with a smoked-glass door and recessed handle, and features an exterior digital touch screen temperature display. Meanwhile, Costco's top-of-the-line models sell in the \$2,500 range and are tall, beautiful cabinets with robust refrigeration units, handcrafted wooden details, and capacity to store hundreds of bottles.



CUSTOMIZED CELLARS

Those who can afford to splurge can opt for a customized wine cellar, and one of the most elegantly efficient choices is the spiral cellar.

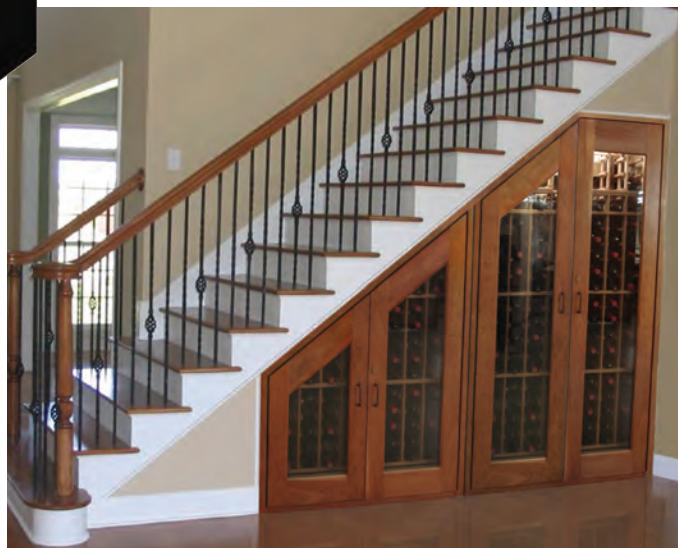
As the name implies, the wine is racked on a spiral-shaped unit. The world's leading provider of spiral cellars is based in the UK (www.spiralcellars.co.uk), but if your home is in the USA you can contact them to find a distributor on this side of the pond. Be forewarned, however, that these cellars – which can be installed in a basement or under the floor of a kitchen – start at around \$40,000.

Another approach is to set aside space in your home – perhaps in a basement where you can separate heat-generating appliances like furnaces and water heaters from your wine collection – and have a local cabinetry company design a custom cellar. If you have the space and are ambitious enough, you can even excavate a section of your landscape and create underground storage.

If the climate is stable and cool enough, you may be able to avoid the cost of constant refrigeration – as long as you use a sufficient amount of high R-value insulation and take steps to ensure that the facility won't flood during a heavy downpour.

WHY POSTPONE THE PLEASURE?

Keep in mind most wines are best when consumed not long after they are bottled – within a year or so of the bottle's vintage. Only about 10 percent of all wines benefit from decades of storage, so be sure to keep a calendar handy that coincides with your inventory notes. That way you won't



run the risk of postponing the pouring of a fabulous wine for so long that it has already passed its prime.

Since reds are the wines that benefit the most from aging, good choices for stocking a wine cellar are Bordeaux and Burgundy, followed by wines from the Rhône Valley, Tuscany, and the Spanish Rioja region. Other deserving candidates that will help round-out a collection are Champagnes and tasty Port wines. The main objective is to fill your racks with wines you love to drink. When in doubt just ask for tips from your favorite wine store, and also inquire about possible discounts if you buy wines by the case. ●

Averell Harriman and the Transformative

Rise of

Sun Valley IDAHO



Summer is the sunshine season, so it's only appropriate to turn attention to the tiny settlement in central Idaho named for the sphere that dominates the sky. Sun Valley itself, with a population of only about 1,400, is a mountain resort, and the Sun Valley area includes a scattering of other towns and small cities like Ketchum and Hailey. Over the past 100 years or so, the rather remote destination has become world-renowned and is generally perceived as a playground for the rich and famous.

For example, Ernest Hemingway discovered Sun Valley's allure in the late 1930s, and helped broadcast its charms far

and wide. Other luminaries who beat a path to the pristine valley, which has been compared to the Alps, included Gary Cooper, Clark Gable, Errol Flynn, Lucille Ball, and members of the Kennedy family. Today you'll still rub elbows with celebrities and billionaires in Sun Valley, especially during ski season, when the population swells from tourism.

The mastermind who put the relatively unknown, economically depressed, often desperately poor, and terrifically challenged Sun Valley on the map – and in the limelight – was the incomparable business baron and political operator Averell Harriman.

THE SILVER MINING BOOM AND BUST

In the late 1800s, the Sun Valley area was just one of Idaho's many mining districts. Defined by ramshackle enclaves inhabited by an almost all-male demographic, it was home to only one viable line of labor-intensive work: chipping away at the earth in search of silver and less glamorous ores like lead. Only some of those mining settlements had names, and most typically had no more than a few hundred residents. But while some took root and grew, just as

many were erased from the landscape as the ore ran out and they became abandoned ghost towns.

Then in 1932, on the opposite side of America, the winter Olympics was hosted in Lake Placid, New York, sparking an interest in winter sports across the USA. Harriman, a life-long snow skier who was the Chief Executive of the Union Pacific Railroad, decided that the nation deserved its own glorious ski resort, on par with the world-renowned ones that he had enjoyed on travels to the Swiss Alps. He also wanted to locate it in the western part of the country in order to create a fresh new magnet for tourism and expand the popularity and prosperity of his railroad.

The stubborn Harriman – who overcame childhood stuttering, shyness, and lack of confidence – also had another agenda in mind, one that would revitalize the poverty-ravaged Sun Valley area. Despite the pitiful state of the nation in the 1930s in the wake of the devastating Great Depression, Harriman was determined to invest big in order to help provide much-needed jobs, renewed optimism, and restored pride in the resiliency of America.

COUNTING ON THE COUNT

He engaged the services of Austrian Count Felix Schaffgotsch, one of Europe's society elite whom Harriman had befriended while overseas, to scout out the best winter resort location in the American West. Harriman spelled out his criteria, explaining that the powdery snow had to be dry, the winds had to be minimal, and the sun had to shine all day long. Above all, the resort needed to be located near the Union Pacific line.

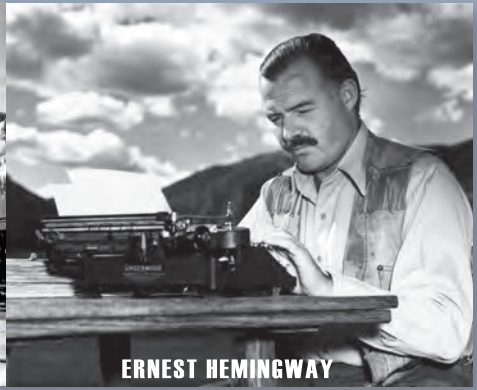
Schaffgotsch visited several areas that later became prominent ski resorts in their own right, such as Jackson, Wyoming; Aspen, Colorado; and Lake Tahoe which straddles California and Nevada. But then he ventured into



AVERELL HARRIMAN



SUN VALLEY AND KETCHUM DEPOT



ERNEST HEMINGWAY

Idaho and the area now known as Sun Valley, and was most impressed by what he found hidden there. The Count reported to Harriman that it offered “more delightful features than any other place in the U.S., Switzerland, or Austria for a winter sports center.”

AMERICA'S FIRST SKI RESORT

That assessment prompted Harriman to immediately start buying land, including a more than 4,000-acre tract, and in the spring of 1936 construction began on an extravagant lodge that cost over a million dollars – an especially stupendous sum in those days. Next, two ski slopes were designed and built. To transport skiers, the engineering department for the Union Pacific railroad came up with a ski lift, thanks to the input of an engineer who had built similar kinds of equipment in order to help load cargo onto ships.



TOP: VIEW FROM BALD MOUNTAIN
ABOVE: STORE FRONTS ALONG VINTAGE MAIN STREET



Finally, a slick, well-funded national ad campaign was launched to draw attention to the new resort, which was the first-ever winter sports resort in the USA. After a successful launch, the resort expanded three years later with the development of the more than 9,000-foot-tall Bald Mountain, including a three-stage chairlift and a mountaintop restaurant with spectacular views.

In the 1950s the Marilyn Monroe classic movie “Bus Stop” was filmed in Sun Valley, and in the 1980s Clint Eastwood starred in another blockbuster, “Pale Rider,” also shot on location there. Nearly two dozen films have been made there over the years, and the main lodge is still in use – complemented by three new day lodges, seven high-speed lifts, and one of the largest computerized snowmaking systems in the world.

HARRIMAN'S ENDURING LEGACY

“The very fact that it was a depression is one of the reasons we wanted to do this,” Harriman explained to his biographers. “There was still a lot of unemployment.” He understood the risks, but also the rewards, describing that business had improved sufficiently that there was enough money to

embark on the project – which turned out to be a monumental and inspirational triumph for both Harriman and the people of Idaho.

Harriman is well known for working as FDR's emissary to Churchill and Stalin during WWII; he later went on to serve as Secretary of Commerce under

Truman, as a U.S. Ambassador under Kennedy and Johnson, and as the governor of New York.

Sun Valley and its surrounding communities thrive. Although thought of as a playground for the wealthy, the region is truly a year-round destination for outdoor enthusiasts of every stripe, and the resort's popularity has spawned positive economic outcomes that radiate across this once-depressed region. ●

the next big thing



IS TINY

Within the past few years there has been a sudden, unexpected, widespread surge in the popularity of “tiny houses” – homes no larger than a standard motel room or generously-sized walk-in closet. Thousands of Americans are downsizing into these new digs as a way to avoid the financial stress of a mortgage, live in a completely



portable home, and rid their lives of unnecessary clutter.

The typical tiny house has a total of between 150 and 500 square feet of interior space. The price per square foot of a tiny home is generally twice as much as that of a regular-sized floor plan, but even at a median cost of \$300 per square foot, the total cost of buying or building this kind of home averages less than \$25,000. Many tiny homes, in fact, are built on budgets of around \$3,000 to \$5,000. That’s less than it costs to add a half-bathroom in most traditional American houses, and homeowners often spend that much just to pay for major appliances purchased at their neighborhood box store.

Not surprisingly, the tiny house concept gained momentum during the Great Recession that began in 2007. People were short on money, mortgages were difficult to get, and foreclosures were displacing record numbers of people who desperately needed more affordable housing. There are documented cases of sales of tiny houses that involved homeowner default, but when the authorities came to repossess the building it was gone – towed away behind the family vehicle to some new and distant address.



Now that the economy has recovered, what first appeared to be little more than a passing trend is continuing to grow and spread. The transition to miniature mansions is happening in both urban and rural areas, and people are using tiny houses to shelter in-laws, generate extra income as short-term rentals, or fulfill the dream of owning a vacation home. Since they are priced so low, it is also common for people to buy them in multiples. These can either be set up on adjacent plots of land for an instant pop-up neighborhood of close friends and family members, or they can own one in each of their favorite destinations to live a slimmed-down version of the lifestyles of the rich and famous.

In many ways, the tiny house movement has taken the concept of the family RV out of the campground and off the highway and placed it in the non-motorized real estate world. Tiny houses are, after all, usually built on trailer platforms. Some are not much bigger than the covered wagons of the frontier days. Some are owned by young people as starter homes. Others are popular with the grandparents who want to downsize and retire debt-free. There are folks living in tiny houses to get off the grid, but just as many tiny home dwellers prefer conventional lifestyles and are attracted to the

micro-home movement because it is more hassle-free



and inexpensive.

Regardless of the motivation, tiny houses are making significant inroads as a 21st century expression of the enduring, yet ever-evolving, American Dream. ●

Fun Facts: Elephants

instead of the convenience of sunscreen, elephants cover their backs with sand to protect from sunburn. And without bug spray, elephants are highly annoyed by insects, another summer aggravation; they go to great pains to avoid getting ants inside their trunks, which are lined with sensitive nerves. Farmers in Kenya have learned to place beehives around their fields to effectively keep elephants out, since elephants have such a strong aversion to bee stings.

Some fun and fascinating facts about the elephant, the largest terrestrial mammal on earth:

- The word elephant derives from the Greek word “elephas” which means ivory. Ivory commands higher prices than gold, and poaching elephants for their ivory tusks is, tragically, threatening the extinction of the species.
- There are only two distinct kinds of elephant remaining on earth – the Asian and the African species. About one out of every three Asian elephants, however, lives in captivity.
- Elephants have no natural predators, although lions will sometimes attack weak or young elephants in the wild. The main threat to elephants is humans.
- Newborns can weigh up to 250 pounds, and the gestation period of an elephant is 22 months long – almost two years! The average lifespan of an elephant is 50 to 70 years.
- The elephant’s trunk is its most important limb and can weigh up to 300 pounds. The trunk is so sensitive and can be manipulated with such dexterity, that it can lift a blade of grass or tear the limbs from a tree.
- Elephants have two gaits, walking and faster walking. They don’t jump, trot, or gallop. But they can swim, and they use their trunks as a snorkel to help them breathe in the water.
- The gigantic ears of an elephant are large and thin to help regulate their body temperature and radiate heat away from them.
- Elephants can “hear” with their feet. They accomplish it by sensing seismic movement when the ground vibrates; the vibration travels from the feet through the legs and shoulders and to the middle ear. Using that data an elephant can determine how far away the sound is.
- As one of the most intelligent animals, elephants have a highly developed hippocampus – which is responsible for spatial awareness and emotions.



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

Answer to puzzle on Page 12

- Elephants not only have great memories, they also routinely express grief, humor, compassion, cooperation, and self-awareness – and can recognize their own reflections in water. Other interesting behaviors and characteristics of these big, tough-skinned creatures include the fact that they sleep while standing up, drink about 55 gallons of water each day, and – contrary to popular belief – do not like to eat peanuts.



Joe and Nancy, enjoying Provence!

“People don’t take trips, trips take people.” – John Steinbeck

Visitors to Provence are embraced in a sensory celebration –both visually provocative and fragrant, lavender fields are in full bloom from June through August throughout the region, with the harvest taking place mid-July through September.

For a truly memorable time during your visit, consider staying at the five star Relais Chateau, Le Phebus & Spa. Rebuilt on remains dating back to the medieval knights of the Order of Malta, this luxuriously converted dry stone farmhouse is located in Joucas, between the hill top villages of Gordes and Roussillon in the Luberon National Park region of Provence. Another alternative is Chateau de Massillan, a 12th century castle tucked in a quiet corner of the French countryside immortalized by Cezanne and van Gogh, and luxuriously styled by Birgit Israel, the German born, London based acclaimed jewelry designer.

If looking for a special and romantic dinner which is an event unto itself, don’t miss Le Phebus, which is owned by Xavier Mathieu a Michelin-starred chef and member of the Maitres Cuisiniers de France. His bistro, the Cafe de la Fontaine, is “over the top” in every

way possible, with wines from Domaine de La Citadelle vineyard ensuring an unforgettable evening!

To truly experience Provence, it’s best to have a car, and what better way to be immersed in all things French, then to rent a classic Peugeot! If time is of the essence, plan on five days to reasonably drive the entire region, visiting hilltop villages, lavender fields and vineyards (and don’t forget to ease the day’s travel with a spa treatment back at the hotel)! If time is not important, well, savour!



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