

GOLF | TRAVEL | FOOD | PHILANTHROPY | HEALTH | INSPIRATION

— d e s i g n i n g —
WEALTH

magazine

Fall 2016

A lifestyle publication created to uplift and inspire

Lake Tahoe
Autumn's Recreation Destination

Bandon Dunes
Golf Perfection



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Huiting Wealth Management Group of
Wells Fargo Advisors Financial Network

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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,

Fall is one of our favorite times, as the aspen leaves turn golden and if you're lucky enough to live by an apple orchard, the annual opportunity to savor fresh apple cider and doughnuts! Once again I'll be traveling to Washington D.C., to attend the annual World Affairs Councils of America's National Conference. This year's topic is "America and Global Megatrends," with presentations from top government officials, diplomats, business executives, civic leaders and think tank policy experts. I look forward to sharing the insights gained from this conference with each of you as we meet for our periodic reviews.

Thus far, 2016 has been a chaotic year for the markets, with one of the worst starts in the market's history, followed by one of the strongest recoveries in the market's history – back dropped by one of the world's largest markets, energy, swinging wildly, interest rates frequenting negative yields in Europe and Japan (the markets even saw the Swiss government's 50 year bond yield briefly going negative), and the British voted to exit the European Union. Meanwhile in the U.S. pre-election campaign rhetoric heated up, across the Atlantic Italian banks are near insolvency, China's growth continues to be problematic (with their banks also continuing to be in poor condition), and ongoing discussion of what the Fed's intentions are with regard to raising rates, all contributing to ongoing market uncertainty. Increasingly more economists are beginning to discuss how the developed world's demographics (large number of "baby boomers" with much lower numbers of younger people, who have coincidentally delayed family formation), contributing to what may be a counter intuitive result – rather than stimulate economic activity, low or negative rates may actually hurt spending as it decreases the disposable income of the increasing number of retirees. Many retirees are finding themselves coming up short and having to actually reduce their spending, while pre-retirees are finding themselves having to save more (and spend less) to offset the decline of income later in retirement. Facing the possibility of lower long term global growth rates, individuals may have to brace for a prolonged period of lower interest rates and lower average equity returns. With this potential circumstance, we continue to evolve our recommended investment strategies during our periodic client reviews as appropriate.

Our featured book this quarter is "The Geography of Genius: A Search for the World's Most Creative Places from Ancient Athens to Silicon Valley," by the NY Times bestselling travel author, Eric Weiner. Sure to be thought provoking, Eric's global odyssey seeks to discover why geniuses gather in certain places during certain eras and why these hot spots burn out, frequently after a half-century of grand achievements. We have a limited number of copies available for our clients - please call Wendy at 303-670-4904, to receive your complimentary copy while supplies last (note, Wells Fargo Advisors Financial Network does not endorse or recommend this publication).

Sincerely,

Randolph Huiting, CFA, CFP®
President

Huiting Wealth Management Group
Wells Fargo Advisors Financial Network

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Travel

4 Lake Tahoe: Autumn's All-in-One Recreation Destination

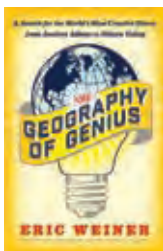
Home to Squaw Valley and site of the 1960 Winter Olympics, Tahoe is a class A, year-round recreation hot spot—even when it's cold outside, baby.



Book Review

7 Genius Clusters

"The Geography of Genius: A Search for the World's Most Creative Places from Ancient Athens to Silicon Valley" is a journey through seven historical locales that generated genius.



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No one plans for setbacks, but a young philanthropy, Single Stop, can help you plan your way out of them.



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On the Oregon Coast, you'll find four courses designed by golf greats. Here you'll find out how good your game really is.

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Loaf around this fall and enjoy a few slices of cheese and broccoli out-of-the-oven goodness.



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Exotic lands (think Bali and Thailand) are introducing unfamiliar varietals—wine blends with tasty new options.



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"Farm-to-Table," introduced by James Beard, inspired seasonal food and the ever-increasing uptick in growing our own crops.



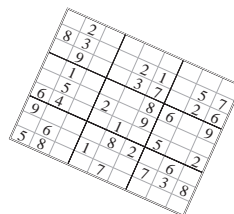
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18 There's an App for That

Apps provide home security, remote controlled cooking, a garage door opener... pull into your garage and dinner's ready.



Sudoku Puzzle p. 12



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Lake Tahoe:

AUTUMN'S ALL-IN-ONE RECREATION DESTINATION

Ranked “America’s Best Lake” by *USA Today*, Lake Tahoe is a favorite year-round destination. Nestled between California and Nevada, travel writers, nature lovers, outdoors enthusiasts, and most locals agree that the best time of year to be at Lake Tahoe is in the fall. That’s when the air is crisper and cooler, and there are not as many tourists. The pleasant weather complements the vivid “leaf season” with autumn foliage erupting in a gorgeous palette of orange, yellow, and red.

NATURAL GRANDEUR AND AWESOME ACTIVITIES

The world-famous views go from wonderful to absolutely stunning, whether you travel the 75-mile circumference of the lake by car or view Lake Tahoe and the surrounding Sierras

from a bike trail, mountain summit, ski lift, restaurant, kayak, or the private balcony of a hotel suite. In early fall, it’s warm enough to enjoy a picnic on a rocky shoreline ledge at Nevada State Park, overlooking the turquoise and sapphire-blue waters of America’s second

deepest lake, or go tubing or rafting down the Truckee River, which flows straight through the middle of downtown Reno.



Lake Tahoe North Shore

Visit downtown Reno’s National Automobile Museum which showcases more than 200 vintage cars. Just north of the city center is Animal Ark, a sanctuary for rescued bears, cheetahs, and other wildlife. Nightlife includes casinos and other exciting attractions.



For those heading to Lake Tahoe in late fall, there are 18 ski resorts from which to choose. They typically open as early as Thanksgiving but may delay opening until December. It all depends on the weather, so be sure to check ahead. Rest assured, when the snow does at last blanket the slopes, Lake Tahoe offers some of the best skiing and snowboarding in the country. To mix things up, ice skating and dog sledding are also options for snow-time fun.

The Squaw Valley Ski resort is one of the biggest ski destinations in all of North America, with six peaks on more than 6,000 acres and some 275 trails. Despite the robust amount of fluffy stuff falling from the sky, Squaw Valley still enjoys more than 300 sunny days per year. If shredding the slopes or making snow angels is not for you, head to Squaw Valley for an exhilarating tram ride to 8,200 feet above sea level for the most panoramic, breathtaking view imaginable.

FUEL FOR ALL THAT FUN

Whether rock climbing, shopping till you drop, or simply sightseeing, a body needs fuel and local offerings won’t disappoint. Lake Tahoe has an array of restaurants, bistros, cafés,



Burger Me

and bars that appeal to palates of all kinds. For a casual culinary experience that wins rave reviews, check out Burger Me which has a food truck as well as brick-and-mortar locations in Truckee and Reno (realfreshburger.com). Garnering the attention of Food Network celebrity chef Guy Fieri, its signature entrée was voted one of the “10 Best Burgers in the U.S.” Fire Sign Cafe is another favorite of food critics and has been praised by Rachael Ray and written-up in *The New York Times*, *Travel+Leisure*, and *Ski Magazine*. Lonely Planet recommends it for breakfast, thanks to organic coffee, home-cooked omelets, blueberry pancakes, eggs Benedict with smoked salmon, and made-from-scratch pastries. The café pours Bloody Marys and mimosas, too, and has some tantalizing gluten-free and vegetarian menu items.

When you’re in the mood for fine dining, make a reservation at Moody’s. The historic bistro has been satisfying patrons since the 1800s, and the menu and wine list have earned a prestigious Zagat rating. The restaurant hosts live music—usually swing jazz—and there is a classic lounge with luscious libations. The menu recently included entrées such as smoked pork chops with Tokyo turnips; rib eye with twice-baked truffle potatoes; and house-made pasta with duck sugo, pistachios, and wild mushrooms. Boar bacon and Medjool dates also elevate the pizza at Moody’s to a gourmet high-Sierra altitude.

OLYMPIC-CLASS LODGING

If you don’t finish your meal, ask for a doggy bag since many of the hotels, resorts, and lodges in Lake Tahoe are pet-friendly. That’s true of all the following accommodations, beginning with PlumpJack Squaw Valley Inn located in the Olympic Valley (plumpjacksquawvalleyinn.com). The Inn offers cozy accommodations including a full-service fine dining restaurant and bar, as well as a pool and two outdoor hot tubs. With the mountain just steps from your door, the

location is ideal for outdoor enthusiasts: hiking trails, fly fishing, and golf are all nearby. When the weather is nice, enjoy a bike ride on one of their cruiser bikes, or put together a group for bocce ball or croquet. The PlumpJack Cafe is a local favorite and offers an upscale restaurant, along with a more casual and lively bar scene. Executive Chef Jack Connell establishes



PlumpJack Inn, Café, and Lounge

Photo: Paul Dyer Photography

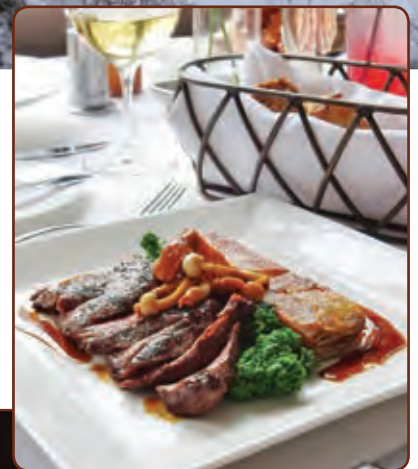


Photo: Faith Lopez Photography



Photo: Steve Kepple Photography

the menus, and his acclaimed American style relies on locally sourced ingredients from producers that are organic and sustainable in their practices. Menu

offerings change to take advantage of the freshest seasonal fare, and you’ll always find a perfect pairing from PlumpJack’s award-winning wine cellar. (Their

impressive wine list features more than 750 bottles from which to choose.)

Last year, readers of *Condé Nast* voted The Landing Resort & Spa in South Shore Lake Tahoe number one in the “Top 15 Resorts in Northern California” category. The gorgeous 5-star waterfront resort (thelandingtahoe.com) boasts all-



The Landing patio overlooking the lake

new construction and décor as of 2013. Amenities include a gas fireplace in every room, a wine cellar bar, a world-class spa, a rooftop deck with a fireplace, and a patio with four fire pits that overlooks the lake. It allows four guests per room and kids under the age of 18 stay for free (up to the room’s designated occupant capacity).

The Coachman Hotel (coachmantahoe.com) has smartly designed and outfitted rooms at attractive prices. It is a nice change-of-pace for those who desire a little pampering but would rather feel like a local and not a tourist. The mood is unpretentious and guests often find that the Coachman offers not just lodging, but also the potential for great social interaction in a convivial atmosphere. There is even a honeymoon room with a heart-shaped Jacuzzi (for those who are feeling especially convivial). Originally built as two separate motels to meet demand during the 1960 Winter Olympics, the Coachman’s architecture is reminiscent of Frank Lloyd Wright’s organic sensibility, but it also has a bit of the retro Americana vibe found along Route 66. The 42-room hotel has a coffee bar, outdoor fire pits, and an expansive poolside lawn for grilling and games.



The Coachman Hotel lounge

Travel+Leisure aptly described the Coachman as “the perfect launch pad for hiking, biking, rock climbing, and tons of other outdoorsy pursuits.” Indeed, the hotel is just a short walk from attractions like the Heavenly Gondola, Lakeside Beach, and the Stateline Casinos.

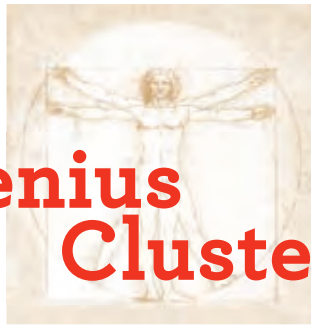
For travelers who prefer to forego the luxury of room service, there are 23 campgrounds throughout the Tahoe area, seven of which are tent only. Many are tucked into the surrounding countryside and three of the larger sites are lake-side. Many campsites offer only spring and summer camping, winter stays at most locations are limited. You can find out more by searching Lake Tahoe camping sites. When you discover that perfect place to pitch your tent or park your RV, go to Reserve America (www.reserveamerica.com/camping/tahoe-sra) to make reservations. Popular sites can be filled a year in advance, so plan early.

Happy trails in Lake Tahoe. There are so many to enjoy. ●



Emerald Bay beach

Genius Clusters



by Caroline O'Connell

Ever wonder how great leaps of civilization occurred? In his new book, *The Geography of Genius: A Search for the World's Most Creative Places, from Ancient Athens to Silicon Valley*, Eric Weiner posits that geniuses don't pop up randomly but in groupings he calls Genius Clusters. "Certain places, at certain times, produced a bumper crop of brilliant minds and good ideas." Some of his key findings: Genius thrives during fragmentation (times of upheaval after wars or catastrophes, "chaos is the raw material of creativity"); Genius requires a public verdict (others have to recognize and acknowledge it); and these Genius Clusters rise from a culture that encourages ingenuity.

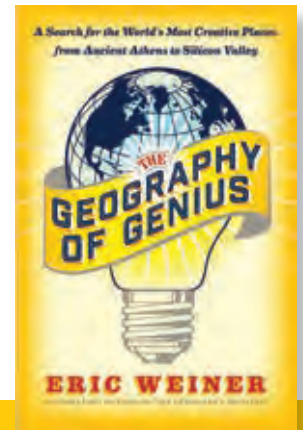
The reader is taken on a modern-day tour to these cities as Weiner travels to each one and describes walking in the same streets, visiting the same spots where these geniuses worked and lived, and speaking with experts and historians about those time periods. Weiner's "travelogue" goes through sites in historical order starting with Athens and continuing through Hangzhou (China), Florence, Edinburgh, Calcutta, Vienna (twice), and finally the Silicon Valley area of California. Here are three examples of Genius Clusters Weiner explores:

Athens (Greece)—in 450 BC, Athens was the cradle of Western Civilization, fostering breakthroughs in science and philosophy, and producing brilliant minds like Socrates and Aristotle. "The Greeks viewed body and mind as two inseparable parts of a whole," and their daily life was spent outdoors in community—at the *agora* (marketplace) or the *gymnasium* (exercising). They were experienced seafarers and took ideas from many cultures and "Athenized" them.

Florence (Italy)—in the late fifteenth century and early sixteenth century the Renaissance movement in Florence saw an astounding output of world-class art by renowned greats like Michelangelo di Lodovico Buonarroti Simoni (1475-1564) and Leonardo da Vinci (1452-1519). There was an artistic, philosophical, and scientific paradigm shift during that time. This was fostered by the Medici family's great wealth and the system of recognizing and rewarding artistic talent through wealthy patrons and *bottegas* (workshops). Both Michelangelo and da Vinci benefitted from this system.

Silicon Valley (Northern California)—from the late 20th century to the present, we're all experiencing how the technology revolution is changing people's daily lives and the world in which we live. Weiner argues, "It's not that the best ideas are born in Silicon Valley but that they come of age there." The Genius Cluster in this region has established a system that excels at sorting good ideas from the bad ones and plugging them into a network of people who know how to bring those ideas to fruition.

The Geography of Genius, full of insights and humor, is a delightful read. If you're planning a vacation to any of the cities, *Genius* will enhance your trip and give you ideas for places to visit that are off the beaten track and come alive with the history of the past. ●



Steps to Foster a Genius Cluster

Disorder: Shake up the status quo.

Diversity of people and viewpoints: Connect more dots and different kinds of dots.

Discernment: Have a lot of ideas and throw away the bad ones.

"We need to begin thinking of creativity not as a genetic endowment, but as something that is earned through hard work, but also through careful cultivation of favorable circumstances...as a public good, part of the commons. We get the geniuses that we want and that we deserve."



The birth of Hewlett-Packard happened in this humble garage at 367 Addison Avenue, Palo Alto, California. It has been designated the "Birthplace of Silicon Valley," and is a California Historical Landmark, listed on the National Register of Historic Places.

Single Stop: Making Americans Financially Stronger

by Tom Kerr

The devastating Great Recession and a slow economic recovery has left millions of Americans in dire financial straits. Despite that, more than \$60 billion in government resources are left on the table every year because eligible citizens are unaware of them or don't understand how to access them.

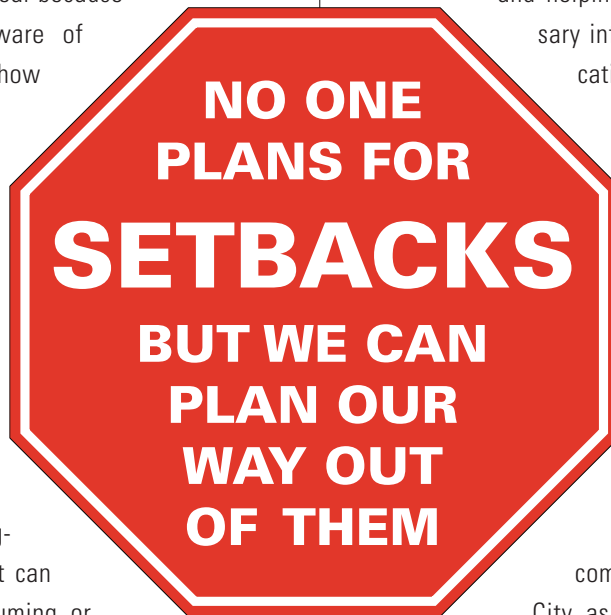
Sometimes applying for help can also be confusing and often requires running all over town to wait in line at multiple agencies for the opportunity to fill out complicated applications. Not only is the process frustrating, but for people already struggling to make ends meet it can be prohibitively time-consuming or downright impossible. They often find themselves choosing between going to work or caring for a sick child, and taking time off to look for help. They wind up stuck between a rock and a hard place with no easy answers or available solutions.

To help solve these challenges, the nonprofit organization Single Stop offers comprehensive one-stop resources to financially vulnerable families. Single Stop's unique business model involves using its own innovative Benefits Enrollment Network software, which can instantly connect at-risk families with the hundreds of

federal programs, resources, grants, and educational scholarships they are potentially eligible to receive. Volunteers at Single Stop guide participants through the system, showing them how to apply for assistance and helping them gather all the necessary information to fill out the applications.

Potential relief includes such things as food stamps, health insurance, child-care subsidies, tax credits, energy assistance, public assistance, and housing assistance. If someone requires emergency assistance for food or transportation, that also can be arranged quickly.

A single mother attending community college in New York City, as an example, was about to be evicted—along with her two young children. But after she visited the Single Stop office on campus she was able to acquire \$2,000 to apply toward her housing expenses. A severe lack of financial literacy is also a growing problem, at a time when financial products are becoming increasingly complex and difficult for consumers to understand. That's why Single Stop also offered her free financial counseling, showing her how to create a budget and a manageable financial plan to ensure a more stable future. Thanks to this support she stayed in school and now hopes to earn a law degree.



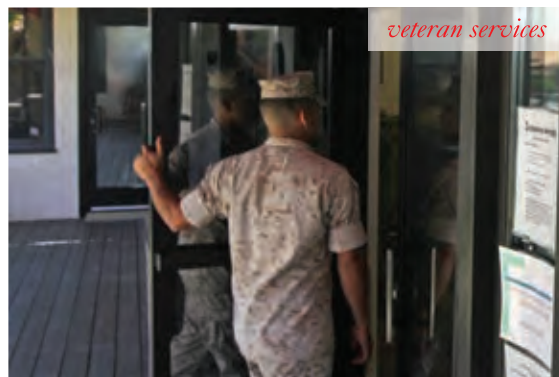
Single Stop was launched in New York City in 2001. Since then, the nonprofit has connected more than a million households across eight states with \$3 billion worth of vital resources and services. The idea behind the program was to create a facility or clearinghouse where people are able to access the different kinds of help they need, versus having to visit separate federal, state, or municipal sites. Today, with the help of Single Stop and its proprietary software, those in need can start determining their eligibility in a matter of minutes, while dealing with one caseworker at one convenient location. Naturally, a client may need to return more than once to consult with caseworkers and other experts, but the entire suite of services is available in the appropriately-named Single Stop location.

Single Stop reaches low-income individuals and families at neighborhood community centers, food pantries, hospitals, and even at local community colleges. Community colleges are targeted because community college students tend to have two rather paradoxical and



free or low cost food resources

complementary characteristics. On the one hand, they are among a demographic that was hit the hardest by the Great Recession. But at the same time, they are a group that has some of the greatest potential for upward economic mobility, if they can receive the nominal support and fundamental opportunities to make that



veteran services



tuition assistance



healthcare resources

happen. For instance, many of these students need as little as \$300 to enable them to remain in school and complete their degree requirements. That can then catapult them into a stronger financial situation and engage them in the economy in productive and positive ways that benefit the entire nation. Single Stop is also currently exploring options for expanding its outreach to low-income military veterans and senior citizens. To learn more, donate, or find out how to set up a Single Stop site in your community, visit the organization's website (singlestopusa.org). •

Bandon Dunes: Golf Perfection

by Andrew Penner



Pressed along the wind-blasted Oregon Coast and boasting four stunning 18-hole courses, the Bandon Dunes Golf Resort is—for good reason—one of the world’s premier golf destinations. I have visited Bandon three times now and each time I’ve left awed and amazed. But my last journey there was special in ways I didn’t think possible. It was a father/son pilgrimage that will be etched in my mind for years.

The sprawling Bandon Dunes Golf Resort, founded by businessman Mike Keiser in 1999, is a place where golf, in its purest form, reigns. There is no residential component. No carts. No concrete paths. It’s a walking game. And a fair-weather attitude doesn’t cut it. If you go, you golf. Rain, sleet, gale-force winds, it doesn’t matter. You tee up and play. As their slogan says: “The Spirit of the Game Resides Here.” You don’t mess with it.

The four championship courses at Bandon Dunes—Bandon Dunes, Pacific Dunes, Bandon Trails, and Old Macdonald—are lay-of-the-land treasures. All are comfortably ranked in *Golf Magazine’s* prestigious list of the top-100 courses in the United States. Unlike other developments, golf is the trump card at Bandon Dunes. There are no other games to play and the best land has been designated for golf holes. You simply could not boast four golf courses of this quality if that wasn’t the case. The ac-

commodations, which consist of a main lodge and cottages, are set back from the sea and can best be described as contemporary and comfortable. But people don’t come here to stay; they come here to play.

Pacific Dunes, the second course at the resort, opened in 2001 and is widely considered one of the top links courses in the world. It also gets the nod as the best track at Bandon. Designed by architect Tom Doak, Pacific Dunes is an eclectic, sea-hugging crusade with off-the-charts character. Holes were not sculpted or forced here. Rather, they were uncovered and “found” in the humps and hollows that border the sea. The run from the 9th to the 13th, which includes back-to-back par-3s, is one for the ages.

The other courses are also magnificent in their own way. The original course, Bandon Dunes, was designed by, at the time, an unheralded Scotsman by the name of David McKay Kidd. Not surprisingly, his career skyrocketed after building Bandon. While the layout is memorable for many reasons, its most powerful attribute is the fact that both nines feature bold and beautiful runs along the sea. Unquestionably, the routing is exceptional, a notable theme that’s consistent with all the courses at Bandon.

Bandon Trails, which opened in 2005, takes an inland route through the forest. Bill Coore and Ben Crenshaw are, in many respects, the founding fathers of the minimalist, lay-of-the-land links movement that resurfaced with the design of the venerable Sand Hills Golf Club in Nebraska. While Bandon Trails never makes it to the coastline, its beautiful rhythm and flow through the woodlands, wetlands, and pine-flecked dunes serves up plenty of memorable moments. Like, for example, standing on the perched tee on the par-4 15th, where a panorama of sea and sand awaits. It’s a strategic short par-4 of the finest order and one of many holes to savor.

Old Macdonald, the fourth championship installment, is yet another wonderful links at the resort. (A beautiful 9-hole par-3 course, The Preserve, also designed by Coore and Crenshaw, rounds out the offerings.) Designed by a team led by Tom Doak

and Jim Urbina, Old Mac is a tribute to the topsy turvey links of yesteryear. It's a playing field quite unlike anything else in golf, complete with massive fairways and greens the size of city parks. Thanks to its amazing wind-sculpted topography, it's the type of course, the type of puzzle, that could never be solved.

Weeks before our trip I gave my father, who is 70 years young, the lowdown. "Dad, if we go, we've got to be prepared for the worst. It's the Oregon coast in mid-January. Bring all the rain gear you've got. Things could get nasty."

Things did get nasty—torrential rain nasty. But because it was Bandon Dunes, we soldiered through. In three wet and windy days we walked every fairway, played every hole. And, strangely enough, in the midst of the downpours, soaked to the skin, numbed by the wind, some very cool things occurred.

For starters, my dad played the best golf of his life. He had never seen a place quite like Bandon Dunes (not that there's anything comparable) and he was, most definitely, inspired. He belted

Without a doubt, Bandon has some incredibly difficult holes. The 455-yard fifth on the original course is about as demanding as golf gets. The drive must soar over an unkempt island of sand and stunted pines. Then the long approach must be squeezed through a narrow, dune-lined slot. It's often considered the toughest hole on the entire resort.

But for dad—or, miraculously, me—this wasn't the case. As the sun broke through the clouds, we had one of the most memorable golfing moments of our lives. After hitting my first fairway of the round, I managed to smash a long-iron to the back of the green, but some eighty feet from the hole. Dad, riding his groove and brimming with confidence, hammered his 5-wood approach to twenty-five feet. Not expecting much of anything, I stepped up to my putt and slammed it into the back of the hole for an extremely unlikely birdie, one of the longest putts I've ever holed.

I looked over at Dad and he gave me a little smirk. I knew what he was thinking. Sure enough, he nonchalantly rolled his putt into the cup with perfect speed right on top of mine. We high-fived, laughed, slapped each other on the back, then sauntered side-by-side to the next tee—a perfect memory for a rather perfect place. ●



Bandon Dunes



Pacific Dunes



Old Macdonald



Bandon Trails

drive after drive down the middle of the fairway and strategically plotted his way around the course like a seasoned linksman. To be honest, going into the trip I was worried about him. I didn't think his game—or his legs—would hold up under the rugged conditions. But I was wrong. He seemed to have more energy than I did! At Bandon, as you'll discover, good physical fitness will serve you well.

Golf Photos Courtesy of Bandon Dune Resorts © 2016

Andrew Penner is a freelance writer and photographer based in Calgary, Alberta. You can follow him at [facebook.com/andrewpennerphotography](https://www.facebook.com/andrewpennerphotography).





Garden Bread

To Prepare the Dough

Pour the warm water into a large mixing bowl and sprinkle in the yeast. Beat in the sugar and the two cups of all-purpose flour until smooth. Melt the butter and, when it has cooled to warm, mix it into the dough, along with the eggs and salt. Beat in enough of the remaining all-purpose flour until the dough pulls from the sides of the bowl. Pour the dough onto a lightly floured board and knead until smooth. Place the dough into a lightly oiled bowl, turning once to oil the top. Cover with a clean tea towel and let rise until doubled.

To Add the Vegetables

Wash and chop the vegetables and toss them with the grated cheese. When the dough has doubled in volume, knead the vegetables and cheese mixture into the dough.

To Shape and Bake

Preheat the oven to 375 degrees. Grease one large or three small bread pans with shortening. Shape the dough into loaves and place them into the prepared pans. Let rise until almost doubled in volume. Bake in the fully preheated oven for 45 minutes to an hour, or until they sound hollow when tapped and the sides are golden. ●

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

Egg Bread Dough

- 1¼ cups warm water
- 1 tablespoon dry yeast
- 1 tablespoon sugar
- 2 cups unbleached, all-purpose flour
- 2 tablespoons melted butter
- 2 eggs
- 1½ teaspoons salt
- 2 to 2½ cups all-purpose flour

Vegetables

- 1 cup broccoli, chopped
- 2 green onions, chopped
- ½ cup red pepper, chopped
- 1 cup grated cheddar cheese

Yield: one loaf

Sudoku

Answer on page 19

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

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



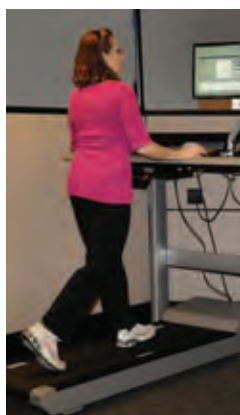
Office Exercise: Engineering Movement Back into the Workplace

by Lisa Harris

We've all heard the alert—sitting is the new smoking! We know we need to move more, but for many of us we're literally stuck at a desk job that requires prolonged amounts of daily sitting, often in unbroken stretches. And this is leading to a real public health crisis.

The Perils of Excessive Sedentary Time

Our bodies are built for movement. Only in the past 50 years have workplaces shifted from occupations requiring



moderate-intensity physical activity to those requiring prolonged sitting. And when we sit for long periods of time, we tell our bodies to shut down and prepare for death. We expend low amounts of energy, and the risk of heart disease, type 2 diabetes, and some cancers increases. Our hip and chest muscles tighten up, our buns get flabby, our back muscles weaken, and our posture suffers. On the other hand, when we stand and move, our bod-

ies push blood sugar and blood fats into cells to use for energy. Oxygen and nutrients flood the brain and health starts to improve.

An Office Exercise Strategy

Here are ways you can break up deskbound time and take control of your health at the workplace:

- 1) Get up and move every 30 minutes. Set a timer on your computer to remind you to stand, stretch, and walk for a few minutes.
- 2) Print to another room, go talk with a co-worker instead of emailing, schedule a walking meeting, or use the restroom upstairs. (Avoid the elevator!)
- 3) Stretch!
 - To stretch tight hips, scoot to the right side of your seat until the right side of your derriere is off the chair. Hold onto your chair with your left hand while bending the right leg and dropping your knee towards the ground. Reach back and grab your ankle, shoe, or pants and pull

your foot toward your buns. Feeling a stretch in hips and thigh, hold for 30 seconds. Repeat on the other side. (Goal: your thigh is perpendicular to floor.)

- To stretch your chest, stand and interlace fingers behind your back. Lift your hands until you feel a stretch across your chest. Hold for 30 seconds.
- 4) Invest in health-supporting technology that allows you to support your body weight and move large muscles. Portland-based ErgoDepot sells products that allow individuals to “bring their best selves every day to everything they do.”
 - Adjustable-height desks: ErgoDepot's bestselling item accommodates not only sitting and standing, but natural positions in-between. Each person is unique in how they best use this product, but all must shift foot positions often and figure out the right balance between sitting and standing.
 - Treadmill desks: Users do best with speeds under two mph (a “slow stroll”) on this equipment. With continuous use, treadmill desks can burn more calories and help with weight reduction. But perhaps their best use is to increase blood flow to the brain to help folks get “in the zone” for more creativity and productivity.
 - Specially designed chairs and fatigue mats: These items, also top sellers from ErgoDepot, force people to move often and re-position themselves—without even thinking about it.
 - 5) Fidgeting: It turns out that tapping your toes, wiggling your legs, and other nervous movements actually help increase calorie burning and may guard against some of the negative effects of continuous sitting. In the end, it's all about moving! •



Lisa Harris is a senior fitness professional based in Temecula, CA. Get her free ebook at www.enduringfitness4u.com/7-fitness-myths/

Keep a pair of shoes at the ready for a workday workout.

EMERGING REGIONS OFFER WINE LOVERS GLOBAL CHOICES THIS FALL

by Tom Kerr

Autumn is definitely a season of vivid change, and is perhaps the most appropriate time of year to serve up both warmer-weather white wines and those rich, bold reds that are wintertime favorites. Experimentation can lead to inspiration, and it's a great time of year to branch-out geographically and capture yet-undiscovered vintages, as well as rewarding bargains. As 2016 comes to a close, emerging wine regions that may surprise you can deliver both of those desirable outcomes.

WINES WITHOUT THE REAL ESTATE PREMIUM PRICE TAG

Wine lovers know that it is not uncommon to pay a premium price for a mediocre bottle of wine, just because it was bottled in a high-rent zip code. Check the label on an expensive bottle of wine to see where it was produced, and then trace the history back a few generations. You will find that even if the quality of the wines from that area has not significantly improved, the cost of the real estate there has soared—and is factored into the price of the bottle. That can be particularly true when agriculture is not the only industry in a given region. In the real estate business, location is everything. When the location of old-vine wineries also happens to be a popular location for people who don't farm, that can drive land prices—and the price of wine—through the roof.

California is a textbook example of that kind of economics. Just 20 years ago, for instance, many great California wines were dirt cheap. They didn't have to pass along the high cost of over-the-ocean transportation like European wines, and could be shipped cheaply and sold in the bargain bins of wine shops all over North America. When wine prices in the Golden State became golden as that state's real estate values soared, wine distributors focused on less-developed wine regions like Argentina, Chile, and Australia.

To adapt to changing economic facts of life within the world of wine, producers are always on the hunt for new places to create

competitive wines without overpaying for fertile dirt and favorable breezes. These emerging markets keep changing, and as the global demand for wines increases, the hierarchy can shift. New Latitude wines—from grapes cultivated in alternate regions that are outside of the traditional ones sourced from the typical +/- 30 to 50 degree latitude belt—are now jockeying for position as the wine landscape shifts. In fact, your next choice for a unique wine (that will also be a great conversation starter) may come from a winery in an unlikely place such as Kenya or Thailand.



PB Valley wine glasses and "floating vineyard" harvest at Khao Yai Winery, Thailand

WINE PROSPECTS RIPEN IN ASIA, AFRICA, AND EASTERN EUROPE

Despite the fact that Thailand used to be considered much too hot and rainy for grape cultivation, the "new latitude" nation will produce almost a million bottles of wine this year. There are even floating vineyards in the delta region south of Bangkok, and if you tour a winery there your host might include an elephant ride around the property. That may sound more like a novelty and marketing gimmick than a serious venture into vino, but PB Valley Estate is just one of that area's wineries sommeliers are learning to take seriously. The PB winery is situated on the outskirts of Khao Yai National Park, which is a UNESCO World Heritage Site. Cool, dry winters



support an excellent grape-growing microclimate, and the proof is in the tasting. PB recently won silver and gold awards at international wine competitions.

Namibia, a desert nation in southwestern Africa, may be an unlikely place to open a winery, but Namibia was once colonized by Germans, who planted vines that are now supporting the country's young wine industry. Indonesia, particularly Bali, is another good example of a



new latitude producer making headlines. The hot, wet climate that attracts international tourists seeking the island lifestyle is not conducive for growing top-notch grapes. But the locals have discovered some that thrive—like Belgia for white wines, Alphonse Lavallée for reds, and the local Probolinggo Biru grape for sparkling wines. World-renowned wine enthusiast and critic Robert Parker is among the experts who have taken note of the new latitude phenomenon and are watching these regions develop.



EASTERN EUROPE GIVES WESTERN EUROPE SOME COMPETITION

In 2016, emerging wine regions garnering positive reviews for both red and white wines include those in Eastern Europe like Romania, Croatia, and Bulgaria. Becoming familiarized with these rather obscure wines can be a challenge, though, unless you have the opportunity to travel to one of those particular countries.

An exception may be Hungary, thanks to the recent publication of a helpful and interesting book by Robert Smyth, *Hungarian Wine: A Tasting Trip to the New Old World*. The book is organized by region and profiles the best producers in each of them. It also includes an overview of the best wineries to keep an eye on as Hungarian wines make their way to North America. A solid choice is Takler Kekfrankos, a wine produced from Hungarian blue grapes. The wine derives its “frankos” name from the historical fact that French soldiers serving under Napoleon used to spend their francs to indulge in wine made from the grapes. Today blue grapes are putting Hungarian wines back on the map, and Takler Kekfrankos—which has been aged for a full year—is comparable to a spicy cabernet, with smooth tannins and notes of wild cherry and blueberry.

Greece, meanwhile, may be undergoing economic turmoil, but wine aficionados can help alleviate some of that fiscal pain by investing in the country's celebrated wines. One of the most popular is Biblia Chora Areti Red, a rather full-bodied wine with bright cherry notes. Just across the Mediterranean Sea is Lebanon, another up-and-coming wine producer with a long history of winemaking that dates back at least 5,000 years. For those who want to try a refreshing new white wine, the Altitudes White from the Ixsir winery in Lebanon's fertile Bekka Valley is an elegant blend of muscat, viognier, sauvignon blanc, and semillon grapes. The Bekka Valley is, incidentally, the location of the Temple of Bacchus—the Greek god of wine from ancient mythology. That's a pretty strong endorsement. ●

by Tom Kerr

For Americans everywhere, gathering around the table to celebrate friends, family, and festive meals is perhaps the most memorable aspect of autumn. Since the days of the country's earliest settlers, the harvest season has provided a special chance to give thanks for food while preparing it in ways that are distinctly American. But it was not until the mid-20th century that the nation's unique cuisine was given coherent style and definition—and was promoted to the rest of the world with a passionately articulate voice. The credit for that goes to chef and author James Beard who referred to food as “our common ground.” Thanks to Beard and his belief in the virtues of American cooking, a gastronomic revolution took place in the United States. He elevated American culinary arts to a status that Julia Child called “respectable legitimacy,” and was responsible for the emergence of American cuisine on the international scene.



Child said that the first time she went to his home, Beard greeted her at the door with egg white all over his hands. But, she said, “He was so welcoming and nice and helpful, and we become firm friends from then on. He certainly influenced me because I had been living in France, and at that time nobody there would divulge information about anything. But he was so open. He had such a general love of food, and he encouraged everybody.”

Beard believed that the secret of great cooking was, ultimately, a great love of food, but his first love was theater. Born in 1903 in Portland, Oregon, he joined a theatrical troupe at age 20, and later studied voice and theater in Europe. Fortunately for food lovers all over the world, his acting career never gained any significant traction—but it did give him the opportunity to travel and to prepare meals backstage for fellow cast members. That hobby eventually led him to supplement his income by going into the catering

business with a friend. They opened a food shop in New York called *Hors d'Oeuvre*, which inspired Beard's first major cookbook, *Hors d'Oeuvre & Canapés*. Other successful books followed and helped open doors and provide opportunities for Beard to teach cooking classes and give food lectures. When World War II broke out he left those ventures behind and joined the newly-founded United Seamen's Service, helping to set up mess halls around the world to feed American sailors.

When he returned stateside, Beard was featured on a TV show called “I Love to Eat,” which combined his love of theater with his love of food. But as Julia Child herself pointed out, Beard was not that natural and comfortable on camera—although he was quite char-



ismatic when doing cooking demonstrations in person. His career was really fueled by writing – and in the postwar years he became a syndicated columnist and prolific author of cookbooks. Eventually he parlayed his success into the launch of two James Beard cooking schools. The first one operated out of his Greenwich Village home in New York City, and the other was launched in his native Oregon.

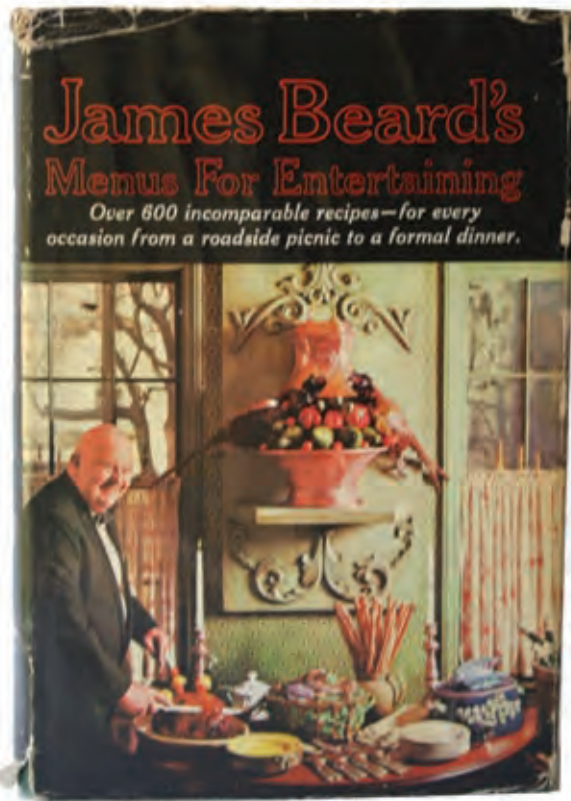
With that solid foundation and increased exposure he began to redefine how people in the United States cooked, ate, and viewed the culinary arts – until his name became synonymous with American cuisine. By the mid-1950s he had been anointed the “Dean of American Cookery” by *The New York Times*. Craig Claiborne, who was the food editor at *The Times* for more than 30 years, described Beard as “the connoisseur’s connoisseur.” But while Beard wholeheartedly taught that using the highest quality ingredients possible was the key to preparing a deliciously satisfying dish, he never championed the idea of fussy, overcomplicated recipes. Basic homemade bread was, for instance, one of his specialties and he was fond of proclaiming: “Good bread is the most fundamentally satisfying of all foods, and good bread with fresh butter, the greatest of feasts.” When asked about his favorite foods and most desired meals he said, “If I were given a choice of my last meal, it would be bacon and eggs.”

Beard came of age during the 40s and 50s, when more than half of all families in the United States grew a substantial amount of their own food, and many of them ate only what they harvested and gathered on their own. That kind of agrarian nation literally living off the land may be hard to picture in the digital age,

when “farm to table” is a novelty and many homes don’t even have a backyard. But thanks to Beard’s continued influence, more Americans do eat ingredients they grow in their own gardens, buy at local farmer’s markets, or purchase from nearby family farms, co-ops, and dairies. Beard believed that quintessential American cuisine was “anything you cooked at home,” and he continued to teach from his home in New York City until the age of 81.

After Beard’s death, his estate—including his home—was to be auctioned. But Julia Child attended a meeting of the International Association of Culinary Professionals and suggested keeping the Beard House as a gathering place for food lovers. Soon the James Beard House became the first official culinary arts center in the United States, and a showcase for chefs who gather there every day to learn, collaborate, teach, and share their love of food.

Child also floated the idea of establishing a foundation in honor of Beard’s contributions. Today the James Beard Foundation continues his legacy by offering a variety of events and programs designed to educate, inspire, entertain, and foster a deeper understanding of our culinary culture. Those include educational initiatives, food industry awards, an annual national food conference, Leadership Awards program, culinary scholarships, and publications. ●



A long used first edition of James Beard's "Menus for Entertaining," Delacorte Press, NY, 1965.



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There's an APP for that



App developers have been working overtime to raise the IQ of our mobile phones from smart to genius. Canary is an app-connected device that replaces bulky home security systems with a small, inexpensive device that monitors motion, temperature, sound, and even air quality within your home, from your phone. Pantelligent is a smart pan that lets you know when you are overcooking something on the stove, and Garageio replaces your conventional easy-to-misplace garage door opener with a smart phone app.

The Rev app displays vehicle engine performance data. When connected to your vehicle's on-board diagnostic port, it lets you diagnose problems and clear warning lights without paying a mechanic to hook up the car to a computer. There are other apps that transform cell phones into car keys, and Mercedes offers an app that will parallel park your vehicle. The driver exits the car, deploys the app, and the self-parking feature is activated.

If flying is your favorite mode of transportation try Hopper, which won accolades as the best travel app of 2015. Not only does it help you book flights over the phone, but it also alerts you when it is the cheapest time to purchase a ticket. Just input your travel dates and Hopper will keep an eye on that particular trip, sending a notification the instant the price drops. When it alerts you to buy, you can complete the process and book your reservation in just a few taps and a swipe.

The auto industry is all over apps these days, but smart clothing is the new frontier. There are apps under

development, for instance, that sync your wardrobe to temperature changes. When your body gets a chill, the software application activates sensors that can turn on heating elements woven into the fabric. Similar applications in the prototype stage respond in an emergency to notify a medical response team, constrict around a wound to staunch bleeding, or stiffen into an impromptu splint if the wearer falls and breaks an arm. Next year, Google and Levi's will introduce the world's first smart jacket. Tap or swipe the sleeve to connect or disconnect calls, activate apps, or cue up a song.

Many applications foster collaboration, like WhatsApp Messenger. It lets users exchange instant phone messages without having to pay texting fees—which average more than 10 cents apiece worldwide. When connectivity is annoying, there is Ringtone Maker Plus Silent Sound—an app that silences specific callers by assigning a silent ringtone to them.

There are also apps that simulate an inbound call. Set them to ring while you are stuck in a meeting or cornered at a cocktail party, and you have an automatic reason to escape to answer the urgent, albeit fake, call. The most devious of these apps is Fake Conversation. It doesn't just ring to make people think you've received an important call, but it also plays a prerecorded script. You listen to what is said and repeat it to create a convincing one-way conversation that sounds totally legitimate.

With all of this innovation there really is, as they say, an app for that. And if there isn't, there will be soon! •

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

Fun Facts:

Funny Names of American Towns

Many towns and cities across the USA have odd names, including Odd, West Virginia. Lots of American towns have sister cities in other countries, too, and in 2012 the town of Boring, Oregon, was appropriately paired-up with Dull, Scotland. There are other weird matches, like Whynot, Mississippi which shares its name with Whynot, North Carolina.

- Other curious names include Greasy, Oklahoma; Tick Bite, North Carolina; Do Stop, Kentucky; Flippin, Arkansas; Hoop and Holler, Texas; and Bummerville, California. Folks have hometowns with names like Enigma, Georgia; What Cheer, Iowa; Embarrass, Minnesota; and Okay, Oklahoma. Before marijuana was legalized in Colorado the state boasted of an unincorporated community named Stoner. Another unincorporated city—Disco, Tennessee—was named long before it's assumed namesake for mirrored balls came into existence.
- Nothing, Arizona, is, predictably, now a ghost town along Route 66 in the Mohave Desert. But back when, it had a population of four. The residents erected a sign that read: "The staunch citizens of Nothing are full of hope, faith, and believe in the work ethic. Through the years, these dedicated people had faith in Nothing, hoped for Nothing, and worked at Nothing, for Nothing."
- There are more cheerful names, thank goodness, and America has multiple places called Santa or Santa Claus. But while it might be logical to have the town of Christmas near North Pole, Alaska, Christmas is instead located in hot and sunny central Florida. The Sunshine State also had a community called by the Seminole name Istokpoga. But as unlikely as it may seem, the postal authorities thought it was too similar to the name of another Florida town. To keep things super simple, they changed it to Lorida, Florida.
- There are unusual town names that make more practical sense. The original developer of Magnet, Texas, thought the name would attract people and commerce. Unalaska, Alaska, despite its negative prefix, really is in Alaska and is the largest city of the Aleutian Islands. The city was originally named Ounalashka, which means "near a peninsula" by the indigenous Unangan people who inhabited the area.
- The folks who live in Why, Arizona, are often asked why it got its name, and the explanation is more practical than philosophical. Two state roads used to intersect there in a Y-shape and because Arizona required that all town names have a minimum of three letters in them, the founders decided to call it Why instead of Y.
- French Lick, Indiana, home of basketball legend Larry Bird, was settled by the French and buffalo used to roam there to lick the salt deposits from the mineral springs. Sweet Lips, Tennessee, got its name from settlers who thought the spring water there was sweet to the taste.



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

- Ding Dong, Texas, has a reasonable explanation. It was founded by the Bell Brothers. Uncertain, Texas, derives its name from land surveyors who weren't quite sure whether it belonged in Texas or adjacent Louisiana. The name of Zzyzx, California, on the other hand, absolutely defies explanation.



"I cook with wine.
Sometimes I even
Add it to the
food."

W.C. Fields



For foodies, Fall is a bountiful time – farmers markets are in full swing, and the abundance of fresh produce and fruits complements the fresh dairy these markets provide. I’m more fortunate than most since both of my daughters share my passion for cooking and wine pairing. Recently I “discovered” the “Old South Pearl Street Farmers Market” in Denver, which every Sunday from mid-May to mid-November, offers up a profusion of farmer’s produce and fruit stands, food trucks, and interesting higher end flea market boutique booths. One of the things about cooking which appeals to us is the range of simplicity to complexity and depth provided by the multitude of ingredients and the style of preparation, making mastery of cooking truly a lifelong pursuit. Also, as we travel both around the country and internationally, exploring regional produce and taking cooking classes adds insights into regional culture and is a wonderful way to meet “locals,” who invariably are excited to share what their favorite restaurants are!

Locally, we’ve enjoyed cooking classes at Rustic Point in Evergreen, Cook Street School of Culinary Arts in Denver, and Bella Bistro Culinary Studio located in Old Town Arvada (Chef Shelly also offers exclusive cooking tours to Italy!). Both locally and nationally, Sur la Table offers a broad selection of cooking classes, and lastly, if your travels take you to Boston, try to arrange your trip to coincide with a class with world renowned Chef, Jacques Pepin, who at 81 still heads up the culinary arts program at Boston University!



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