

WINTER 2019

la Dolce Vita!

THE SWEET LIFE



Compliments of
HUITING
WEALTH MANAGEMENT GROUP

Hiking in
Cinque-
Terre, Italy

How The
Worlds
Blue-Zones
Can Teach
You To
Age Better



QUARTERLY UPDATE

Dear Clients and Friends,

Happy new year! Wendy and I are once again looking forward to the new year with enthusiastic anticipation, as Ralph Waldo Emerson once wrote, “Write it on your heart that every day is the best day of the year.” You may have noticed a gap since we sent out our last quarterly magazine – disappointingly the publisher went out of business, however we now are producing the whole newsletter in-house providing us with more control over the complete process. Additionally, we are in the process of updating our website and corporate brochure with a fresh new look – these should be completed soon!

Closing out 2018 the markets handed investors a figurative lump of coal, with the S&P 500 in December declining -9.03% to end the year -4.38%, S&P Midcap closed the year down -11.08% and international markets reflected by the MSCI EAFE index, down -13.79%. Following three rate increases in 2017, the Fed raised their benchmark rate four times in 2018, and Wells Fargo Investment Institute (WFII) anticipates between 1 -2 interest rate increases again this year. WFII has published their revised 2019 Outlook, reflecting their thoughts GDP will slow to 2.5%, inflation remaining contained at 2.2%, S&P 500 index at 2,750 – 2,850 by year end, and the 10 year US Treasury yield to reach between 3.00% - 3.50%.

So many significant positive events happened in 2018 it’s hard to know where to begin, and 2019 has already started with the promise of even more! In regards to our office, we are very excited to introduce Nikki Croce, who has joined our team as Executive Assistant in November. Also, we are excited to announce expansion plans which will double the size of our office, both in physical space and staffing – further details inside! Personally, it was a milestone year for my family, as my oldest daughter Leah, completed her PhD, accepted a position as a business consultant with Putnam Associates in Boston, and got engaged! Meanwhile my youngest daughter Erin, continues her two-year research program at the National Institute of Health in Bethesda, and has been offered interviews at several of the top university bio-medical PhD research programs, which she anticipates to enroll in this fall.

Our featured book this month addresses one of the more important issues in the world today – “Factfulness: Ten Reasons We’re Wrong About the World – and Why Things are Better Than You Think.” Bill Gates called this inspirational New York Times bestseller authored by Hans Rosling, “One of the most important books I’ve ever read – an indispensable guide to thinking clearly about the world.” We have a limited number of copies available for our clients - please call Nikki at 303-670-4964, to receive your complimentary copy while supplies last (note, Wells Fargo Advisors Financial Network does not endorse or recommend this book).

Sincerely,

Randolph Huiting, CFA, CFP®
President

Huiting Wealth Management Group
Wells Fargo Advisors Financial Network

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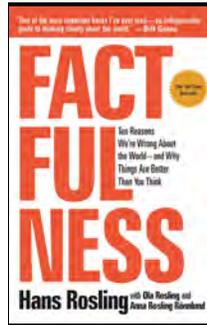
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HIKING IN CINQUE TERRE, ITALY



The Cinque Terre (Italian for Five Lands) is a beautiful spot along Italy's northern Mediterranean coast. Situated between Genoa and Pisa this area is home to what makes northern Italy such a charming destination. These five fishing villages are linked by hiking trails, a railroad and the sea. Automobile traffic between the towns is treacherous to non-existent.

From the north the five villages are Monterossa Al Mare, Vernazza, Corniglia, Manarolla, and Rio Maggoire. Each has its own flavor, but they all share centuries-old buildings and a unique way of life. The Cinque Terre is an Italian national park and a World Heritage site. The most interesting way to explore the towns is on foot. The trail is breathtaking in multiple ways. A hiking pass costs just three Euros.

The hike begins in Monterossa Al Mare. This is the most touristy of the villages with many hotels, a wide beach and plenty of

restaurants. At the same time it is a relatively small town and easy to get around. The train station, main beach and hotels are separated from the older part of town by a cliff that descends into the sea. There is a walking tunnel through the rock. Or the hiker can take the trail that goes over the cliff and past the old castle that is now a private residence.

At the end of the small town is the start of the official trail. The main Cinque Terre trail, marked by red and white blazes, follows the rocky, craggy coast ascending steeply to hundreds of feet above the Mediterranean Sea. Along the way hikers pass through groves of lemon and olive trees. This is the longest and most strenuous part of the hike. It takes approximately two hours to walk from Monterosso Al Mare to Vernazza. But the picture postcard moment as one approaches Vernazza is well worth it.

From high above the village the view down into the harbor is of the quintessential Italian fishing village. An ancient castle ruin protects the harbor and the town itself seems to cling to a large rock jutting out into the sea.

Hikers descend along the trail and enter town. The streets are so narrow that it seems impossible for a vehicle to get through. Indeed there are almost no cars in Vernazza. There are only a few small delivery trucks. Because the village is at sea level and the road is on the top of the cliff above town any vehicles have to be brought in by boat.

The harbor area is lined with shops and restaurants. The main piazza leads to a 1000 year old church, although the bell tower was added in 1981. On the other side of the harbor, on the highest point in town, sit the remains of a 12th century castle that was used to defend the coast. The central tower provides a wonderful vantage point to view the village and the sea. Fishing boats bob in the harbor and are pulled up onto the streets. In many ways Vernazza is the most beautiful of the cities in the Cinque Terre.

Returning to the hiking trail the visitor begins an hour long hike that leads to the third village. Corniglia is unique among the villages of the Cinque Terre as it is the only one that is not at the base of the cliffs.

Corniglia sits high on an outcropping of rock, its sides flanked with terraced vineyards, its base lapped by the waves of the Mediterranean Sea.



The hiking trail into town is delineated by ancient stone walls. The walls hold back the terraced gardens that would otherwise tumble into the sea. More olive groves and lemon trees line the way into the village. This part of the hike is slightly easier than the section between Monterosso Al Mare and Vernazza. The trail is near the top of the cliffs and so is the village of Corniglia, so it is not necessary to descend all the way to sea level.

The village of Corniglia feels ancient. The streets are incredibly narrow and the buildings are several centuries old. One church is almost 1000 years old. Like all the villages of the Cinque Terre the buildings are brightly painted. This is a working fishing village so it is common to see residents going about their business, including hanging their laundry to dry from second floor windows.

Leaving the smallest of the five villages a hiker takes the trail once again down to the sea. But instead of a steep mountain path there are a set of switchback stairways that start the journey to Manarola. The trail here is a walkway that has been hammered into the rock face. The sounds of the wind and the surf buffet the traveler. Suddenly the trail rounds a cliff face and there, sitting on the water's edge, is Manarola. It appears as if the village has grown out of the rock.



There is a rock ramp that leads from the town center down to the sea. The streets are lined with boats where one would expect to see small cars. The roadways are more like very steep walking paths in this fishing village. Even though none of the streets seem to be level, the locals take it in stride carrying their daily groceries up the steep inclines.



Manarola is a bustling little town that is almost at the end of the trail. The final section connects to Riomaggiore and is known as the Via dell'Amore or Walk of Love. It is an easy flat stroll that takes about 30 minutes and is therefore the most popular part of the hike. The trail is covered in sections and there are benches to rest on when the feeling of amore overtakes the hiker.



The Via dell'Amore deposits the hiker in the center of Riomaggiore. This is one of the larger villages and has a variety of restaurants and places to stay. Many visitors use this town as their home base while touring the area. As in the other villages, small fishing boats line the streets, "parked" after a day of plying their trade.

There is a rock prominence at the edge of town where one can stand and look back at the harbor and the village. The buildings look like multi-colored blocks tumbling off the cliff and into the sea. This may well be the most photographed view in all of Cinque Terre.



The train that runs between the five villages provides a much faster trip than walking. While a hike may take five to eight hours depending on the length of the stops in each village, the train trip from Riomaggiore back to Monterossa Al Mare takes only 15 minutes. Before boarding the train, the savvy traveler will toast their accomplishment with a glass of vino or a scoop of gelato or maybe both. Ciao!

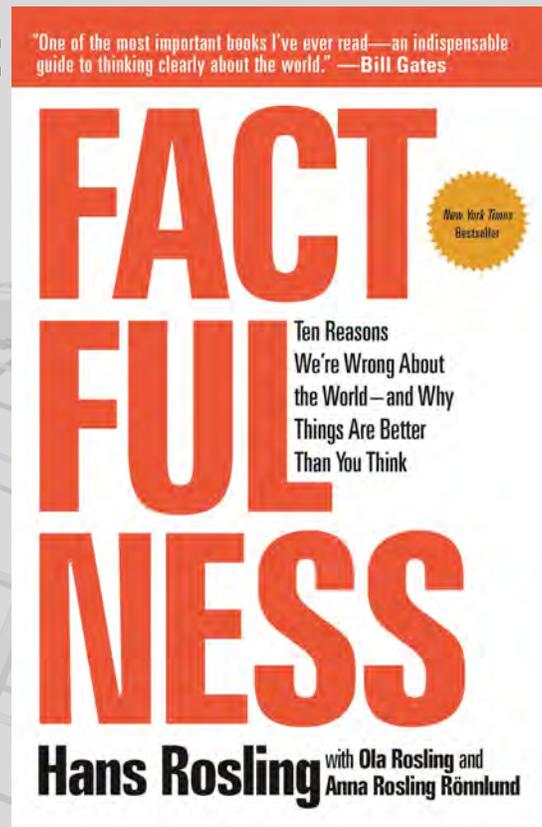
“GOOD NEWS AT LAST: THE WORLD ISN’T AS HORRIFIC AS YOU THINK.” HANS ROSLING

“One of the most important books I’ve ever read—an indispensable guide to thinking clearly about the world.” – Bill Gates

When asked simple questions about global trends – what percentage of the world’s population lives in poverty; why the world’s population is increasing; how many girls finish school – we systematically get the answers wrong. So wrong that a chimpanzee choosing answers at random will consistently outguess teachers, journalists, investment bankers, and Nobel laureates.

In *Factfulness*, professor of international health and global TED phenomenon Hans Rosling – together with his two longtime collaborators, Anna and Ola – offers a radical new explanation of why this happens. They reveal the ten instincts that distort our perspective – from our tendency to divide the world into two camps (usually some version of us and them) to the way we consume media (where fear rules) to how we perceive progress (believing that most things are getting worse). Our problem is that we don’t know what we don’t know, and even our guesses are informed by unconscious and predictable biases. It turns out that the world, for all its imperfections, is in a much better state than we might think. That doesn’t mean there aren’t real concerns. But when we worry about everything all the time instead of embracing a worldview based on facts, we can lose our ability to focus on the things that threaten us most. Inspiring and revelatory, filled with lively anecdotes and moving stories, *Factfulness* is an urgent and essential book that will change the way you see the world and empower you to respond to the crises and opportunities of the future.

Complimenting *Factfulness*, Guy Raz, host of NPR’s “TED Radio Hour,” available free by Podcast, produced a very interesting program last August, “The Story Behind the Numbers.” Is life today better than ever before? Does the data bear that out? In this compelling program, TED speakers explore the stories we tell with numbers – and whether those stories portray the full picture. During this program, Guy’s guests include psychologist Steven Pinker, economists Tyler Cowen and Michael Green, journalist Hanna Rosin, and environmental activist Paul Gilding.



ITALIAN SPARKLERS

BY SANDY MITCHELL



When most people think of Italian wine, they think of the lush, robust reds of Tuscany or the delicate white wines of Piedmont. They don't generally think of sparkling wine...but they should. Italy produces more different kinds of sparkling wine than any other country in the world. In fact, they have been crafting spumantes (literally, sparkling wines) since Roman times, long before Dom Perignon popped his first cork. From the light, off-dry Proseccos to the classic Franciacortas, Italian sparkling wines are varied, tasty, and often quite affordable.

Making Spumante

Most of Italy's sparkling wines are produced in the cooler regions of northern Italy, particularly Piedmont, Veneto, and Lombardy. Unlike Champagne, most Italian sparkling wines are made using the Charmat method. Using this method, the wine's second fermentation is done in a tank instead of in the bottles, and the resulting wine is bottled young. This technique is particularly suited to crisp, low alcohol wines, such as Asti and Moscato d'Asti. Generally, sparkling wines produced this way are best consumed when young and have little staying power.

Prosecco

This light sparkler, from the northern Italian region on Veneto, is made for summer. It's light, refreshing, and carries slight hints of melons, pears, and

almonds. Prosecco is made from a grape of the same name and is excellent paired with calamari, a green salad, or a plate of pasta. Traditionally, Prosecco is an off-dry (that is, slightly sweet) wine, but today, many Proseccos are dry and crisp. Look for "brut" on the wine label for a dry Prosecco. This wine is most famous for its starring role in the Bellini, a cocktail made from fresh white peach juice and Prosecco, created at Harry's Bar in Venice.

Franciacorta

Franciacorta is Italy's sparkling wine star. Unlike most other Italian sparklers, Franciacorta is made using the Champagne method of crafting sparkling wine. That is, the wine is fermented in the bottles, rather than in a vat. This leads to smaller, more plentiful bubbles and a more subtle taste. Franciacorta is a name of a place, a region in the Lombardy Lake District. This wine is made using a combination of Chardonnay, Pinot Bianco (Pinot Blanc, in French), and Pinot Nero (Pinot Noir) grapes. It is a dry, somewhat complex wine, with hints of almond, vanilla, and yellow ripe fruit. According to Italian wine law, Franciacorta must be aged for at least 18 months, vintage Franciacorta for 30 months. Drink Franciacorta with risottos, seafood, white meat, and baked fish.

Asti

Forget about that sweet elixir of your college days. Asti (no longer called Asti Spumante) produces a considerable number of excellent sparkling wines.

Asti is a place name, a lovely town, set in the gently rolling hills of Piedmont, in the north of Italy. The craggy, limestone soil there is ideal for growing grapes. (Grapes don't like perfect soil.) In addition to the eponymous sparkler, the wine region of Asti also produces the light and crisp Moscato d'Asti as well as a red sparkler, called Brachetto.

Asti is a light, slightly off-dry, vaguely peachy wine, made from 100 percent Moscato (Muscat) grapes. It has a high acidity, which helps to balance its sweetness. Asti is a non-vintage wine, and since it is best when consumed within one to three years of its bottling, it is a good idea to buy Asti from a wine shop that turns its inventory frequently. Asti is ideal paired with Gorgonzola cheese (another specialty of Piedmont) and by itself as an aperitivo (a before-dinner drink).

Moscato d'Asti

Moscato d'Asti, too, is made from Moscato grapes. Technically a *fizzante*, a fizzy or lightly sparkling wine, Moscato d'Asti has fewer bubbles than its Asti cousin. This wine is light and crisp and relatively low in alcohol, about five to seven percent. Drink Moscato d'Asti with the traditional Italian wafer, *biscotti*, or in the summer with a crisp garden salad. In Piedmont, it is a tradition to drink a glass of Moscato d'Asti in celebration on Christmas Day.



Brachetto

Lesser known than the white wine sparklers of Piedmont is Brachetto, a ruby-red sparkling wine made from Brachetto grapes. This wine is festive and light, with subtle hints of strawberry and cherry. It is excellent when paired with fruit and cheese or a light dessert, like *crème caramel*. Surprisingly, it is also a good accompaniment to pizza.

Italian sparkling wines are generally less expensive than their French and Californian counterparts. They have a crisp, inviting character all of their own. Perfect for holiday toasting, picnics, and patio cookouts, Italian sparklers continue to delight. If you've never tried Italian sparkling wine, you're in for a treat. If you've only tried the overproduced Asti Spumantes of the 1970s, try Italian sparklers again. You'll be pleasantly surprised.



Olive Oil Biscotti



Olive Oil Biscotti (basic) Recipe

1/4 cup olive oil
 3/4 cup sugar
 2 tsp. vanilla extract
 2 eggs
 1 3/4 cups all-purpose flour
 1/4 tsp. salt
 1 tsp. baking powder

Cranberry & Pistachio Biscotti Recipe

Add:
 1/2 cup dried cranberries
 1 1/2 cup pistachios

This recipe is a return to what's best about Italy's biscotti. It's light. It's crunchy. And, perhaps best of all, olive oil biscotti is tasty without being sinfully indulgent. Each piece of biscotti is only about 60 calories, depending on your choice of mix-ins, as it doesn't rely on butter like other bakery goodies.

While this recipe is for the basic biscotti with cranberry and pistachio, use it as a template for any variety you can conceive. Just keep the mix-ins to 2 cups or less (or you may find the biscotti too chunky to slice.)

Directions: Preheat oven to 300 degrees. In a large bowl, combine oil, sugar and vanilla, and stir until blended. Beat the eggs into the mixture. In a separate bowl, combine all of the dry ingredients. Slowly stir the dry mixture into the wet mixture until well combined. Divide the dough into two rectangular "logs," about 2" across, and place on a parchment-lined baking sheet. Bake for 35 minutes, or until lightly browned. Remove from oven, and reduce heat to 275. Let cool for at least 10 minutes.

Slice the biscotti on the diagonal with a non-serrated knife into 3/4" slices. Place the slices on their sides on a parchment-lined baking sheet and bake for 8 to 10 minutes, or until thoroughly dry.

Makes 3 dozen biscotti.

Sudoku

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



HOW THE WORLD'S BLUE ZONES CAN TEACH YOU TO AGE BETTER

The world contains many places whose inhabitants live an exceptionally long time. These are known as "blue zones" and have been extensively studied by gerontologists. The residents of such communities age at a slower rate and have far shorter periods of illness and dependence in the run up to their death. When death does finally come, it also tends to be quicker and less painful than it is for those outside the zone.

Among the numerous blue zones, perhaps the most famous is the Japanese island of Okinawa. The inhabitants of certain parts of Sardinia, Ikaria, and the Nicoya peninsula also live an exceptionally long time. Here are some of the reasons these people tend to live long, healthy lives:

1) Their rich, fulfilling social lives. According to the Robert Wood Johnson Foundation, the United States' largest philanthropy, loneliness can be as bad for you as smoking. In Okinawa, for example, people maintain what is

known as a moai, or tight circle of friends, throughout their lives. The members are expected to support one another during major life events, such as pregnancy or the loss of parents. The Mediterranean blue zones have retained a traditional outdoor culture, joining together in the evenings to eat, sing songs, play with children, and tell stories. Blue zone residents were also found to enjoy a strong sense of belonging, often joining religious groups and involving themselves in the ebb and flow of community life.

2) The way they eat. Much has been made of the blue zone diets, which suggest that how people eat may be just as important as what they eat. The average resident of a city like New York or London seems to regard food almost as an inconvenience, as though it's something to be crammed in while rushing to catch a train or pick up the kids. They also tend to eat their big meal after work, often late at night. In the blue zones, by contrast, the majority of their daily calories are consumed before lunchtime.

Furthermore, meals are still regarded as almost sacred. Most eat with others, beginning their meal with some kind of prayer or blessing and then taking their time to chew slowly and thoroughly.

3) Their periodic fasting. Fasting, either for religious or health reasons, was found again and again in the blue zones. The Sardinians, for example, are more likely to observe Lent than less-religious communities. For others, fasting was associated with purification. Whatever the motive, fasting puts the body into "survival mode." In this state, cells produce fewer dangerous free radicals. Fasting is also believed to lower the amount of IGF-1 in the body, a hormone that can trigger cancer.

4) The better quality of their meat. To their surprise, researchers found that the longest-living residents were not vegetarians. Meat is regularly



consumed in the blue zones, but it is of much better quality than that found in your local supermarket. The people of the blue zones do not grow up eating imported meat. Instead, they eat free-roaming local animals that have not been penned and contaminated by pesticides, antibiotics, or growth hormones.

5) Their lower sugar consumption. Laura Deming, a leading researcher into ageing, has stated that anyone who wishes to slow the ageing process should begin by cutting down on sugar. As well as speeding up the rate at which people age, sugar suppresses the immune system. Sugar is eaten in the blue zones, but not nearly as much.



No 90-year-old Okinawan or Ikarian grew up guzzling soda drinks and eating candy. Instead, their sugar cravings were satisfied by things like fresh honey. Also, they do not add so much sugar to their food.

6) Their preference for whole foods. Blue zoners eat most of their food in its natural, whole state. They also tend to eat food grown within a 10-mile radius of their home. Fruits and vegetables are rarely pulped, frozen, juiced, or peeled. Instead, they are eaten as a single ingredient, often raw or fermented. Few blue-zone centenarians had ever heard of a juicer!

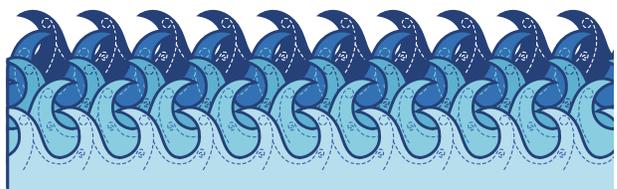


7) Their high consumption of superfoods. Researchers paid particular attention to so-called "superfoods." In Ikaria, for example, they noted the widespread consumption of a locally produced, thick, rich honey, which the residents ate by the spoonful, often as a medicine. They also noted the love



for a probiotic feta cheese, black-eyed peas, and extra virgin olive oil. In Okinawa, turmeric, sweet potatoes, shiitake mushrooms, and wakame seaweed were all eaten in large quantities.

Of course, nothing guarantees a longer life. You could try all of the above and still not make it past 60. And everyone has known those infuriating individuals who smoke, drink, and eat whatever they like, and then live to 95. What you can do, however, is stack the odds in your favor. Following the advice listed here would not be a bad start.



G R O W I N G !

2019 ushers in expansion of Huiting Wealth Management Group! Wendy and I are very excited to announce plans to nearly double the size of our office – both physically and in staffing. After being approached by several people whom we have worked with over the last several decades, we anticipate several to join us upon completion of the office expansion. This marks the cornerstone of our fifteen year office development plan.

After a long search, we retained local architect Phil Gerou to assist in designing a compelling addition which honors the history of our main office while taking advantage of the property's expansive views. The building addition will extensively utilize glass to provide views of the wetlands and valley, while not impacting the two historic willow trees on the property which were planted by Judith Bergen after the Civil War. The corner of the addition will be anchored by a 1 ½ story octagon, paying homage to both the Bergen's barn next door (now the home of the Blue Quill Angler), and the Evergreen Library's octagon reading room. This room which will feature a two sided fire place, will become a reading room housing our growing travel library. Construction which we hope to begin shortly (waiting on final design and County approvals), will be by Dan Geiss of Summit Ridge Custom Homes. Dan who hails from Idaho, shares our passion for our property's history and mountain environment, and we are very excited to have him join our team in making a memorable addition.

We hope to post our progress online at our soon to be updated website, www.HuitingWMG.com, and look forward to providing you a tour during our completion party Fall 2019.



Fun Facts: Italy



Almost four-fifths of Italy is either mountainous or hilly.

Italy is the world's eight largest economy measured by GDP.



Italy is the world's tenth largest exporter.

Italy's top ten brands are: Ferrari, Maserati, Ducati, Gucci, Martin & Rossi, Nutella, Versace, Dolce & Gabbana, Prada and Pirelli.



Italy ranks 21st for average annual income, \$36,658, versus the U.S. which ranks fourth, \$60,558 (and for comparison, the U.K. ranks 15th at \$43,732).

In Italy, the top 20% of the population earns about six times as much as the bottom 20%.



Italy has a slight negative population growth rate of -0.12%, with a population of slightly over 59.2 million, ranks as the 23rd most populous country.

Italian life expectancy is 82.5 years compared to 78.7 years for the U.S.



Italy is the world's largest wine producer, followed by France.

Almost all of the internationally renowned Italian wines are made with local grapes not used elsewhere.



Italy has 20 different wine regions and 400 wine appellations, some dating back over 4,000 years.

There are over 2,000 grape varieties cultivated in Italy.

Italy's most famous sparkling wine, Prosecco, is made with Glera grapes.

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

Answer to puzzle on page



LEAH HUITING

A GOOD YEAR!



"A Good Year," (one of our favorite romcom's) is certainly one of the best descriptors for Leah's 2018. Leah, who majored in Chemistry at Mt. Holyoke College, went on to continue her studies at Boston University's Department of Pharmacology & Experimental Therapeutics, where she earned her PhD.

Having graduated in May, Leah and her soon to be fiancé, Baker Logan (himself a mechanical engineer from MIT, specializing in designing robotic medical testing equipment), flew to Milan to enjoy Italy's northern lake country and the foodie outposts of Parma and Modena. Their trip was capped with several days hiking in and around Switzerland's UNESCO World Heritage site, the Lavaux Vineyard Terraces, and the mountains by Grindelwald. Upon her return, Leah started a position as a Life Science Consultant with Putnam Associates in Boston where they provide business consulting services to pharmaceutical firms worldwide. Rounding out the year, Baker proposed to Leah, with their wedding planned for Denver, this coming October!

HUITING
WEALTH MANAGEMENT GROUP
WELLS FARGO ADVISORS FINANCIAL NETWORK

Randolph A. Huiting, CFA, CFP®
President
randolph.huiting@wfafinet.com

Wendy Yanish
Vice President
wendy.yanish@wfafinet.com

(303) 670-HWVG (4964)
www.huitingwmg.com

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