





Dear clients and friends,

Emerging from the Holidays we reflect on the new year with burgeoning optimism. Optimism for the strength of the economic recovery, continued progress in managing the COVID pandemic, and reopening of borders to travel. Like most of you, we are eagerly looking forward for the opportunity to safely travel internationally. In the meantime, we have taken advantage of this time to further explore our wonderful country, and this quarter's travel story will hopefully provide you some ideas for travel this year.

With an eye on the economy amidst rapidly changing geopolitics, you can stay current with Wells Fargo Investment Institute's latest thoughts and analysis with our weekly Thursday email which provides links to their latest comments.

This quarter's book, "The Floor of Heaven: A True Tale of the Last Frontier and the Yukon Gold Rush," is written by NY Times bestselling author Howard Blum, who expertly weaves together three narratives to tell the true story of the 1897 Klondike Gold Rush. *The Floor of Heaven* is both a compelling true-life mystery and an unforgettable portrait of a time in America's history few people know about. We have a limited number of copies available for our clients – please call Wendy at 303–670–4904, to receive your complimentary copy while supplies last (note, Wells Fargo Advisors Financial Network does not endorse or recommend this book).

Sincerely,

Randolph Huiting, CFA, CFP®

President

Huiting Wealth Management Group Wells Fargo Advisors Financial Network

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Winter 2022



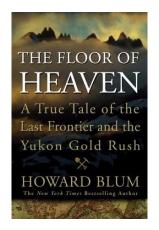
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## No Passport Required: Five Exotic Destinations Within the United States

International travel can be daunting even at the best of times. There are additional challenges such as reduced flight routes and closed borders, and if quarantine requirements are in place they can make an overseas trip practically impossible. However, you don't have to go abroad to experience an exotic locale. Visit one of these five destinations, and you might find yourself wondering if you're actually still in the United States.

#### Key West, Florida



Easily accessible by car from mainland Florida, and just a stone's throw from Cuba, Key West is the perfect place to soak up laid-back Caribbean vibes. Key West's sultry charm has attracted colorful characters from Ernest Hemingway to Jimmy Buffet, giving it a quirky atmosphere unlike any other tropical tourist destination. Key West is a small island, but it offers a variety of attractions. Bask in the sun, explore Old Town's collection of pastel houses and historic sites, party it up on Duval Street, or charter a boat for world-class fishing. Sample local delicacies such as conch fritters, Key West pink shrimp, or Key lime pie - especially the frozen key lime pie wedge dipped in chocolate!

#### Puerto Rico

Add If you're dreaming of the Caribbean, why not experience the real thing - without crossing any borders? A Spanish-speaking island territory of the United States, Puerto Rico boasts tropical beauty, historic cities, and a vibrant culture that blends Latino, African and indigenous influences. Dance the night away to the pulsing beat of salsa at a club in Old San Juan, claim your patch of paradise on a white-sand beach, swim or kayak in a bioluminescent bay, or hike through pristine rainforests. Get a taste of traditional Puerto Rican cuisine with dishes such as pastelon, arroz con gandules, and tostones.



#### Santa Fe, New Mexico



"The City Different" is like no other place in the United States. Its starkly beautiful high-desert setting and distinctive adobe architecture have long drawn artists, writers and spiritual seekers. Visitors to Santa Fe can immerse themselves in the city's four centuries of history, founded on a rich Latino and indigenous heritage. The city's compact historic district, full of world-class art galleries, boutiques, restaurants and museums, is tailor-made for walking and best explored on foot. Time your visit for one of Santa Fe's many festivals and cultural events, or plan your trip outside of the peak tourist season to enjoy a quieter, less crowded atmosphere. Fine dinning at Geronimo and The Compound, and find classic local cuisine at The Shed, Tia Sophias, Palacio Cafe, and El Callejon

#### Solvang, California



The small city of Solvang is a little bit of Denmark in Southern California, with windmills and half-timbered houses. Visitors to Solvang can try traditional Danish baked goods, purchase Old World crafts in a variety of small boutiques, ride in a historic horse-drawn trolley, and delve into Solvang's Danish heritage in the Elverhoj Museum. Notable annual events in Solvang include Danish Days and the Solvang Julefest. Aside from Danish-themed attractions, you can also visit the Vintage Motorcycle Museum, the Chumash Casino Resort, and the many noteworthy wineries in the area.

a little bit of body text

#### Alaska



If you're craving elbow room, head up to the "Last Frontier," where you'll find all the wide-open space you could ever want. Alaska is far more rugged than most of the continental United States, and its varied topography - from temperate rainforests and windswept islands to soaring mountains and Arctic tundra offers endless opportunities for adventure. Alaska is a mecca for outdoor activities such as fishing, camping, skiing, trekking, dog sledding and wildlife watching. The weather can be daunting, and conditions can be rough outside of the major cities. But for many travelers, that is part of the charm.



From the tropical splendor of Puerto Rico to the icy tundra of Alaska, these five destinations offer exotic attractions relatively close to home. Each of these places boasts a diverse array of activities for single travelers, couples or families.

Before booking your trip, be sure to check for information about quarantine requirements and other travel restrictions in your chosen destination. Depending on local conditions, certain attractions might be subject to reduced hours or closure. Stay informed, follow health and safety guidelines, and travel responsibly.

For travel ideas:
www.viator.com
www.afar.com
ww.glampinghub.com
ww.designhotels.com

\*Wells Fargo Advisors is not responsible for the information contained on the listed Web sites. The sites are provided to you for informational purposes only.

## To Stretch or Not to Stretch: Is it Even a Question?

To those who do not see the point in stretching, the answer to this question is an emphatic no. For those who enjoy the many benefits of stretching, the answer is a resounding yes.

Is stretching for you? If you jump into everything headfirst, you may never develop the patience for stretching. You prefer getting into a competitive game as soon as

possible. Although this spirit is admirable, you would receive immense benefits from a regular stretching routine.

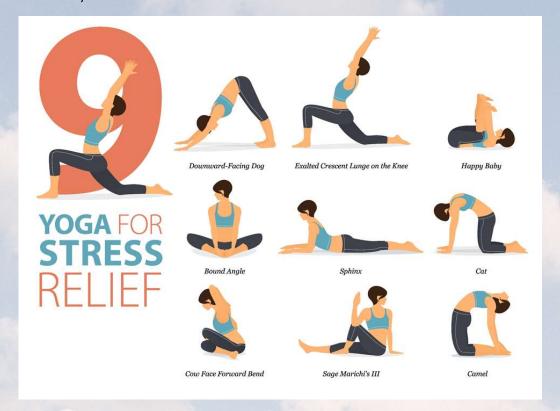
The act of stretching isn't just about loosening up stiff muscles. In fact, some say you should avoid static stretching (holding a posture) before strenuous exercise because it can increase your chances of injury. They claim that the days of standing toe touches are over. Others recommend going through a range of slow movements based on the activity you are about to perform.

Despite these differences of opinion, there are several benefits to stretching. Staying loose and limber will help you enjoy a higher quality of life. You lose muscle elasticity as you age. This is one reason fall injuries are so prevalent among the elderly. The practice of regular stretching can also reduce injuries and speed the recovery rate. A lifelong stretching program provides natural, preventative medicine.

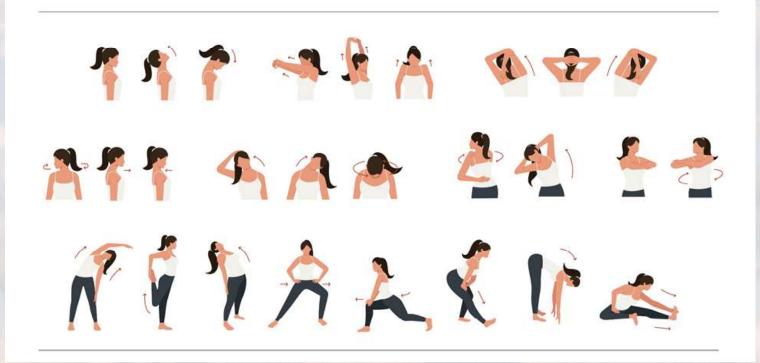
What about other benefits? Ask anyone who attends a regular yoga, ballet or tai chi class and they will tell you. Moving the body through slow and gentle motions, like those in tai chi, offers exceptional stress release. Some of the various yoga postures not only stretch but also strengthen your muscles. Talk about enormous value for your time and effort. Chi kung movements often incorporate meditation practice, which fosters a mind and body connection, which promotes an overall sense of well being.

One of the best things about stretching is convenience. You can do it just about anywhere. All you need is a space the size of a small living room or less. Another thing is that stretching does not require fancy gym equipment or expensive membership fees. Even better, it doesn't take much time or effort to enjoy its benefits. As little as ten minutes a day is better than none. The simplicity of stretching makes it accessible to almost anyone. The easy commitment is another bonus — it's not as daunting as trying to lose weight.

When is the best time to stretch? Answers vary, but use common sense as your guide. For mild activity, you can stretch any time you want. If you are about to launch into a vigorous workout, it's a good idea to warm up your body first. Perform slow and gentle motions similar to what you are about to do. You can also go for a short walk or a slow jog. Things like jumping jacks or jump rope are excellent options as well. After a few minutes of moderate activity, the body should be ready. Natural motions that incorporate stretching are preferable to static stretching before an intense workout. Afterward, when the body is loosened up, is a great time for static stretching. Hold a stretch for about 20 – 30 seconds to the point of a slight pull and keep them gentle and slow. With some dedicated effort, you can incorporate the practice of stretching into your everyday life with ease. Give stretching a try to discover its many rewarding health benefits and improve your overall quality of life.



#### **BODY STRETCHING EXERCISE SET**



### WHAT IS RANDY & WENDY UP TO?



Last Quarter travel was at the forefront of Wendy and Randy's agenda as a late summer and fall break in COVID lockdowns provided some reprieve to traveling within the US. In August, Wendy and Randy took a quick trip to Alaska to visit her son Skyler, who was working outside of Anchorage on a summer internship with Granite Construction. While just a three night visit, they were able to do several quick side trips from their base in Palmer Turnagain Arm of the Kenai Peninsula to view the Portage glacier, a day trip to the Mantanuska Glacier (for the BEST overlook with delicious food and wine, stop at Long Rifle Lodge along the Glenn Highway). Lastly, a day trip to Talkeetna took them on a spectacular flight through Denali National Park. The Talkeetna Air Taxi's de Havilland "Otter" flew them through the park, flying below the mountain tops and weaving through the glacial valleys while providing spectacular views of Denali's peak during a rare moment of clear skies. The flight included a thrilling glacier landing and brief exploration on the ground.

Following their return from Alaska was a trip to Santa Barbara to visit clients, while squeezing in time for kayaking in the bay and a couple day trip to one of their favorite wine country locations, Los Olivos and the Fez Parker Wine Country Inn — some favorite wineries included Demetria, Foxen, and Carhart. Fall also brought Randy and Wendy's annual rejuvenation trip to the Caribbean, this time to the north end of St. Lucia, soaking up the sun, snorkeling along the shores, catching up on reading and honing their drawing and painting skills.



Additional travels took Randy to San Francisco to visit his youngest daughter Erin who is attending UCSF working on her PhD in Biomedical Sciences, and visiting his family in Alpena, Michigan.

Fall also saw Randy continuing to participate in several 5k "fun runs" with his daughter and son-in-law, Leah and Baker, along with their new family addition, Chip, or as he is affectionately known, "Chippie"!







One of our favorite annual books is Lonely Planet's "Best in Travel", which each year showcases a carefully curated list selected by the Editors at Lonely Planet, meant to inspire and excite you. These destinations are not just in the U.S., but span the globe and allow you, the traveler, to experience a swath of breathtaking experiences, from trekking across fjords in Iceland to watching a fashion show from an up and coming designer in Nigeria. For 2022, Florence, Italy, has been chosen as one of the best cities to visit.

Of course, we're living in a complex travel landscape. As the global pandemic continues to impact an ever-shifting patchwork of places around the world, Lonely Planet is working hard to balance travel and safety, and a sense of caution alongside our endless sense of wanderlust. We have a limited number of this beautiful hardcover 2022 edition available for clients - please contact Wendy at 303-670-4904 to request your copy of exciting travel inspiration!











Women's Global Empowerment Fund gives women the tools to combat poverty in one of the world's most marginalized regions.

Women's Global is a 501(c)(3) nonprofit founded by former Denverite, Karen Sugar, that creates economic, social, and political opportunities for women and families in the post-conflict region of northern Uganda, including literacy training, a unique microcredit lending model accompanied by business and leadership training, sexual violence education, social justice and political advocacy programming, and health initiatives that range from menstrual health education to COVID-19 support. As a vehicle for creating sustainable human development from the ground up, WGEF helps these communities transform by becoming their own advocates and creating their own solutions to move themselves toward a more stable economic and social future. During this time of global upheaval and social turmoil, WGEF is committed to doing the difficult work it takes to build on its mission while adapting to fallout from the global pandemic, which is debilitating in a region still recovering and rebuilding after a brutal 20-year civil war.

Notably, WGEF isn't staffed by Westerners sitting behind desks; rather, it employs young and committed Ugandans, who want to work in and support their communities and nation. The Gulu-based staff works with WGEF members in villages, farms, and businesses across the region, launched with microloans that average just \$59. WGEF works on the ground to secure local resources and establish community spaces (for example, WGEF opened the Gulu Women's Resource Centre in 2017 to provide a regional gathering space for meetings, rallies, computer access, skills workshops, and more), and to facilitate community-run trainings on topics like Youth and Citizen Engagement and Human Rights and Justice. For WGEF, it's about listening, providing the tools and access for women to forge their own departure from pervasive poverty, and elevating women's voices in a region that has long suppressed them.

#### A by-the-numbers look at WGEF's achievements:

- 20,570: Microloans distributed to help women launch businesses (more than 6,000 loans in the past two years and 1/3 are agriculture related)
- 5,800: Women who've participated in literacy training (more than half of those in the last two years)
- 4.5+ Million: Locally made sanitary pads distributed to 16 schools and three refugee camps through the Healthy Periods Initiative (HPI), giving girls and women a way to manage menstrual hygiene, stay in school, and fight social stigma
- 572 women to date who are leading in their communities as elected officials, at the village, district, and regional level. This is truly an inspiring example of sustainable human development and women's empowerment.
- 5800: women received ongoing literacy training For more information, please visit **www.wgefund.org**.



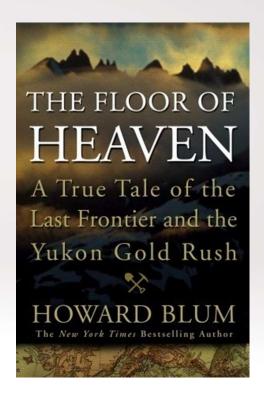
### THE FLOOR OF HEAVEN: A TRUE TALE OF THE LAST FRONTIER AND THE YUKON GOLD RUSH

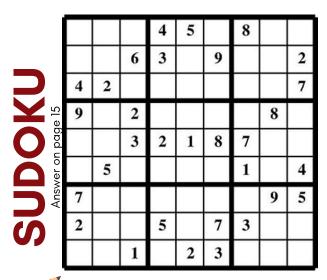
It is the last decade of the 19th century. The Wild West has been tamed and its fierce, independent and often violent larger-than-life figures--gun-toting wanderers, trappers, prospectors, Indian fighters, cowboys, and lawmen--are now victims of their own success. But then gold is discovered in Alaska and the adjacent Canadian Klondike and a new frontier suddenly looms: an immense unexplored territory filled with frozen waterways, dark spruce forests, and towering mountains capped by glistening layers of snow and ice.

In a true-life tale that rivets from the first page, we meet Charlie Siringo, a top-hand sharp-shooting cowboy who becomes one of the Pinkerton Detective Agency's shrewdest; George Carmack, a California-born American Marine who's adopted by an Indian tribe, raises a family with a Taglish squaw, and makes the discovery that starts off the Yukon Gold Rush; and Jefferson "Soapy" Smith, a sly and inventive conman who rules a vast criminal empire.

As we follow this trio's lives, we're led inexorably into a perplexing mystery: a fortune in gold bars has somehow been stolen from the fortress-like Treadwell Mine in Juneau, Alaska. Charlie Siringo discovers that to run the thieves to ground, he must embark on a rugged cross-territory odyssey that will lead him across frigid waters and through a frozen wilderness to face down "Soapy" Smith and his gang of 300 cutthroats. Hanging in the balance: George Carmack's fortune in gold.

At once a compelling true-life mystery and an unforgettable portrait of a time in America's history, The Floor of Heaven is also an exhilarating tribute to the courage and undaunted spirit of the men and women who helped shape America.





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

### BOURBON

Bourbon is a type of whiskey produced under strict rules to ensure its quality and preserve it's heritage. In fact, Bourbon was recognized in 1964 by the U.S. Congress as a "distinctive product of the United States". Bourbon must be made in the US and distilled from at least 51% corn, and aged in new oak-charred barrels with a final bottling at no greater than 80 proof (40% alcohol by volume). There is no minimum aging requirement for Bourbon which can be aged for as short as 3 months. The exception is straight bourbon which has a minimum aging requirement of 2 years, and any bourbon aged less than 4 years must include an age statement on its label.

Colorado is blessed with a burgeoning distilled spirits industry, with over 70 craft distilleries established within the state. When it comes to bourbon, Breckenridge Distillery founded in 2008 by Bryan Nolt, takes the most awards and banner of "World's Highest Distillery". Their flagship blended bourbon whiskey is a 4x winner of Best American Blended (2016, 2017, 2018 and 2019) from the World Whiskies Awards and designated one of the top three bourbons in the U.S. Visiting Breckenridge Distillery provides one with several tasting options, including the option of participating in becoming a "master blender" for a few magical hours, crafting a bottle your own personal blend (\$300 p.p.). Or, stay for dinner by world renowned Chef David Burke at the Distillery's kitchen, and if you are lucky, able to enjoy one of his special Chef's Table 7 course cocktail and food pairing dinners!

From the Breckenridge Distillery bar of "Liquid Chef Billie Keithley":

#### Ohhh Ffffudge!! (from Christmas Story)

1 1/2 ox. Breckenridge Spiced Whiskey1 oz. Irish CreamTop with hot cocoa and whip creamGarnish with mini fudge squares.

## SOFT CRANBERRY WHITE CHOCOLATE CHIP COOKIES



A favorite during the holidays and throughout the year, these soft centered cookies combine the best of the holidays, cranberries and white chocolate chips!

#### Ingredients

2 cups all purpose flour

3/4 cup unsalted butter, room temperature

1 large egg

3/4 cup light or dark brown sugar

1/4 cup granulated sugar

2 tsp. pure vanilla extract

2 tsp cornstarch

1 tsp baking soda

1/2 tsp salt

1 cup dried cranberries

3/4 cup white chocolate chips

Optional for "garnish", Maldon sea salt flakes



In a large bowl using a hand held mixer, or stand mixer using a paddle attachment, beat the butter, brown sugar, granulated sugar together on medium speed until creamy (about 2 minutes). Beat in the egg and vanilla.

In a separate bowl, mix together the flour, cornstarch, baking soda and salt. On low speed slowly mix into the wet ingredients until combined. Next mix in white chocolate chips and then cranberries. Cover bowl with plastic wrap and refrigerate for at least 1 hour.

Preheat oven to 350 degrees about 20 –30 minutes before you are ready to bake. Line large cookie sheets with parchment paper or a silicone mat.

Scoop and roll dough, about 1 1/2 tablespoons of dough each, roll into balls, arrange about 3 inches apart on the baking sheets. Sprinkle with Maldon sea salt flakes if desired.

Bake for 11 – 12 minutes or until lightly browned around the edges, if the cookies didn't spread much, lightly bang the cookie sheets on the counter a few times.

**TIP:** After making the dough balls, you can freeze them for up to 1 month (place them on a cookie sheet to freeze, when frozen, you can store them in a zip lock bag). To bake, no need to thaw, just bake an extra minute. Also for a little crunch, try adding 1/2 cup lightly chopped macadamia nuts!

### iPhone Tips and Tricks



The first iPhone was released just about 14 years ago on June 29, 2007. Interestingly, as of December 28, 2021, a \$499 investment (at 133 shares) in Apple stock — which was the purchase price of the original 4GB iPhone — was worth \$23,846. A \$599 investment in Apple stock (at 159 shares) instead of the original 8GB iPhone would pay off even more handsomely, with its value jumping to \$28,507, as of December 28, 2021.

One of the biggest challenges faced by users is keeping pace with the ever increasing capabilities of your smartphone. Following are a few tips and tricks:

On your iPhone: (using iOS 15 on iPhone 6S and newer)

- If you are making a Facetime call in a noisy room, the new voice isolation feature ensures your voice is heard clearly on the other end by blocking out ambient sound. During a FaceTime call, just open "Control Center" by swiping down from the top right corner of the screen, tap "Mic Mode" and select "Voice Isolation".
- Use your camera's "portrait mode" to look your best on FaceTime! This will place the focus on your face and blur out the background.
- You can take a picture of the screen and save as a photo (click the volume button and the volume button at the same time), but you can also tap "full page" to save the full article or webpage. From there you can save it as a PDF to your iPhone or share it in an email or text message. When you take the screen shot, it'll move to the lower left of your screen as a "thumbnail" picture, click on this, it'll open up, and in the upper right corner you'll see "Full Page", click and save!
- Tapping the back of your phone can activate different actions, which can be programed for two or three taps. For example, a double tap can be set up to open Messages and while a triple tap can open a specific app or even lock your iPhone. To set up, go to Settings>Accessibility>Back Tap.

# Fun Facts:

### Alaska

- Alaska was named after Alakshak a word meaning 'great lands or peninsula' in the Eskimo language.
- Alaska was the 49 state to be granted statehood. It happened on Jan. 3, 1959.
- The state flag was instituted in 1959 and is a blue field representing the mountain lakes, sea and sky as well, it has 8 gold stars representing Ursa Major, the 'Big Dipper' constellation and the north star, for being the northern most US state.
- The capital of Alaska is Juno.
- Alaska's official insect is the four-spot skimmer dragonfly.
- Alaska's official gemstone is jade.
- Alaska's official sport is dog mushing which was instituted in 1972.
- Alaska's official flower is the wild forget-me-not, and was instituted in 1917.
- Alaska's official bird is the Willow Ptarmigan which was instituted in 1955.
- Alaska's official tree is the Sitka Spruce which was instituted in 1962.
- There are 25 counties in the state of Alaska.
- The official motto of Alaska is 'North to the Future'.
- Alaska's nickname is 'The Last Frontier'.
- Alaska accounts for 25 per cent of the oil that is produced in the US.
- Alaska's coastline extends over 6,600 miles.
- Alaska is the largest state in the USA and is over twice the size of Texas.









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The name "sudoku" is abbreviated from the Japanese suuji wa dokushin ni kagiru, which means "the numbers (or digits) must remain single."

ng la dolce vit During resident and fine artist Patsi Pohle, who recently moved to Montana to continue "living la dolce' vita", providing us with

Patsi's talent and passion for Rocky Mountain region

and the location, Patsi paints with acrylic or oil using palette knife, exploring themes of light and reflection. Discovering the palette knife technique was a major turning point in Patsi's career, enabling her to create textures and colors to bring



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Randolph A. Huiting, CFA, CFP®

Wendy Yanish

Partner, Vice President

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