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DESIGNING wealth

MAGAZINE

A lifestyle publication created to uplift and inspire

SPRING 2018



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Huiting Wealth Management Group of
Wells Fargo Advisors Financial Network

Birdies in Branson

WORLD CLASS GOLF IN MISSOURI

Ancient Cities of Sri Lanka

ENDURING RELICS FROM AGES PAST



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QUARTERLY UPDATE

Tailor-Made™
Magazine

COMPLIMENTS OF
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Wells Fargo Advisors Financial Network

Dear Clients and Friends,

Spring is here in the mountains, and our annual ritual to greet the change of seasons is the opportunity to see the annual Banff Mountain Film Festival World Tour (in Denver, it's held at the Paramount Theater). The Banff Mountain Film Festival is renowned as the most prestigious mountain film festival in the world and the Tour showcases the best action, travel and adventure films from the Festival. As in the past, the World Tour provided an excellent way to start the year, with inspiring stories of achievements and perseverance. Just as with our love of travel, both here and abroad, they provide perspective to the issues and headlines dominating our everyday life.

Perspective was certainly needed as 2018 started - January's equity markets saw new highs nearly every day, to be corrected in February on the back of inflation fears. Most noticeable has been the return of volatility, in both equity and bond markets, and the high correlation between these markets as they tended to both go up and down together through February and March. While Wells Fargo Investment Institute feels by year end the S&P 500 could reach 2,800 – 2,900, and the U.S. Treasury 10 year bond could be at 3.00% or slightly higher, the story of 2018 may be one about the return of volatility and the discomfort it could cause some investors. With the rise in volatility, it's increasingly important to be properly diversified for your individual risk tolerance and weighing your investment horizon and the balance for your need for growth, income, and liquidity. We continue to review these issues at your periodic reviews and encourage you to contact us to schedule an earlier review if you would like.

Our featured book this quarter is "START WITH WHY: How Great Leaders Inspire Everyone to Take Action," by Simon Sinek. Simon's TED Talk based on START WITH WHY is the third most popular TED video of all time. Simon shows why the leaders who've had the greatest influence in the world think, act, and communicate the same way -- and it's the opposite of what everyone else does. Sinek calls this powerful idea The Golden Circle, and it provides a framework upon which organizations can be built, movements can be led, and people can be inspired. And it all starts with WHY. 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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PUBLISHER
Tailor-Made™ Magazine

COPY EDITORS
Valerie Scafidi
Cathi Spratlen

WRITERS
Camille Berry
Dennis Draeger
Lisa Harris
Ian Packham
Andrew Penner
Cathi Spratlen

PUBLICATION DESIGN
Valerie Scafidi
Cathi Spratlen
Kim Valetski

PRODUCTION
Melinda Garlington
Angela Willis

GOLF PHOTOGRAPHY
Andrew Penner

CONTACT US
customerservice@tailormademag.com
866.280.3601

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Tailor-Made™ Magazine
6775 SW 111th Ave, Suite 10
Beaverton, OR 97008

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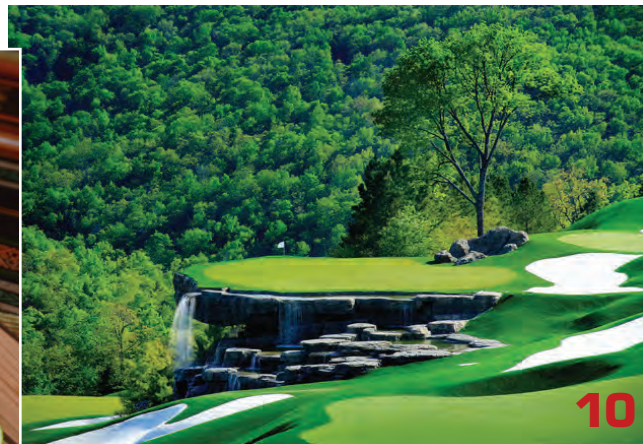
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Ancient Cities of Sri Lanka

by Ian Paackham

An island nation at the north end of the Indian Ocean, Sri Lanka is best known for its Buddhist ruins and beach resorts. I began my exploration at the southern end of the island, leaving the attentions of the staff at the sumptuous Galle Face Hotel in Colombo to enter a sublime world of sights, sounds, and smells that stretch back hundreds of years in the ancient cities at Sri Lanka's heart.

Ancient Kandy

Kandy lies at the geographic heart of the island, connected to the capital by a two hundred-year-old rail line. As the train leaves sea-level and the flat cultivated areas of paddy fields around Colombo, its gently rising gradient is far less noticeable than the steady drop in temperature that occurs as it heads for the cooler climes of Sri Lanka's Uplands. It's no surprise that Kandy's name derives from the local Sinhalese word *kanda*, meaning mountain. Rubber and banana plants stand within touching distance of the single-track line, and lilies and orchids grow as prolifically as weeds.



Busy street in Colombo

In Kandy's station building, the destinations and departure times of the day's trains are still displayed in gilt lettering on interchangeable and carefully varnished hardwood boards, as if the last hundred years hasn't happened and it's still the age of steam locomotion rather than the era of the diesel engine. However, this is not a heritage railway but an important connection between Sri Lanka's two most important cities.

The line still boasts three classes of carriage, with wildly varying levels of comfort. Seeking an authentic Sri Lankan adventure I opt for third class, where the carriages are furnished with hard wooden benches and are as busy as New York or London at the height of the morning rush hour. Even the seats specially reserved for orange-robed Buddhist monks are occupied, full-length umbrellas hanging over their arms like those of British bankers, thick-rimmed spectacles framing many of their shaved heads.

The huge mass of people starts to leave the train before it has even come to a complete halt at Kandy, and the constant flow of bodies doesn't let up for some minutes. A former kingdom, Kandy was established at some time in the latter half of the fourteenth century. It is protected on three sides by a "U" in the course of the Mahaweli Ganga, the country's longest river, and protected still further by one of Buddhism's holiest relics. The UNESCO World Heritage Site Temple of the Tooth was first built around 1600, when the Kandyan kingdom was the most powerful on the island. So powerful was it that its warriors managed to fend off not only the Portuguese and Dutch, but also the growing British Empire before finally succumbing to the inevitable in 1815. Today's temple was constructed in the eighteenth century, inspired by the structures of the former capital, Anuradhapura. A gleaming white parapet from the nineteenth century protects it and the old royal palace of the Kandyan kings behind.

On the banks of a small, picturesque man-made lake that is home to turtles, monitor lizards, and thousands of roosting fruit bats in its trees, the Temple of the Tooth boasts one of Buddhism's most treasured relics, a tooth said to have come from the mouth of Buddha himself. Surrounded by swirling and unstoppable traffic, I'm told the secret to crossing the street is not looking, which sounds utterly insane, but works. Hidden from view behind a spectacular array of bejeweled caskets, the tooth is served day and night



Interior of Temple of the Tooth

by the temple monks and a retinue worthy of the kings of old, who perform impressive dances at least twice daily accompanied by traditional music and drums. A multitude of pilgrims meander slowly into the complex like a sluggish river, to present flower garland offerings before the glinting caskets.

Once a year however, the innermost caskets are mounted upon a richly costumed elephant known as a royal tusker and paraded through the streets during the Esala Perahera festival. A smorgasbord of famed Kandyan dancer-acrobats, drummers, and torch bearers, the annual summer festival sees the city's hotels – such as the elegant Mountbatten Bungalow and Santani Resort – fill up fast. Hotels oriented to more adventurous travelers run up the roads from the lakeside opposite the temple complex (many barely bothering with a name), and some of the city's best food is found at the often packed Sri Ramya restaurant. Short eats (in other words, snacks) such as flavor-filled samosas, can be found on every street corner.

Ancient Anuradhapura

Though trains form an important link, it is now the roads that bear the brunt of the country's transport needs. Clamber up the steep steps of one of the British-era buses to travel further north to Anuradhapura, the oldest of the country's ancient cities, located on the steamy Sri Lankan plains. Hindi tunes blare from the retro-fitted speakers while hawkers wander up and down the narrow central aisle, peddling short eats, peanuts in paper cones, matches, and mousetraps. It's a marketplace as much as a means of transport, and an idea to take to transportation chiefs back home.

Two thousand years ago, Anuradhapura's main processional avenue ran for 16 miles and some of its bell-shaped dagoba constructions rose for nine stories, making them perhaps the first skyscrapers the world ever saw. It can be a little difficult to imagine the original city's full majesty today amid its ruins, and it's well worth lingering in the city for a couple of days while enjoying the indulgent delights of the Ulagalla Resort Hotel and its restaurants. The 32 foot jungle-covered mound at its center, stupas up to 235 feet high and 300 feet wide, and the huge artificial reservoirs that can be found around the site give a taste of how this city once appeared. The exhibits displayed in the Jetavanarama Museum also demonstrate just how powerful this city once was, being the island's foremost city and seat of more than 250 kings over 1400 years.



Buddha statue in Sri Lanka

Anuradhapura's trading connections stretched as far afield as China and India, and would bring about its eventual downfall, with Tamil forces from southern India sacking the city in the eleventh century. Never regaining its former glory, the Sinhalese capital shifted south to Polonnaruwa.

Ancient Polonnaruwa

Easily reached whatever your mode of locomotion, Polonnaruwa only remained the capital for two hundred years or so. Nevertheless, it is one of the best planned ancient city sites to visit, with some spectacular ruins dotted about a pleasant modern town with several highly-rated hotels, restaurants (the best being perhaps Priyamali Gedara), and shops. I spend my days here at a homestay quickly organized by a tuktuk driver at the bus station, giving me the chance to interact with a local family and their young children.



Ancient Sigiriya

The most awe-inspiring and breath-taking of any of Sri Lanka's ancient cities is the fortress city of Sigiriya. It seems incongruous to arrive with the electronic whir of a tuktuk richly decorated with the colorful deities of southern India. Rising 660 feet on a column of rock, traditional records report the site was picked by King Kasyapa for his capital around 500 CE, but abandoned after his death in battle. The path to the citadel of sheer-sided rock begins at Lion Gate (Sigiriya means Lion Rock), where the remains of a great leonine statue flanks the entrance to the zigzagging stairway. At the top of the stairway you'll discover the upper palace, complete with its own rock-cut water cisterns and views over the surrounding plains which are truly magnificent.

Close to the Lion Gate you'll find another staircase, leading to stunning frescoes and a 'mirrored wall.' Up to 500 women may once have covered the entire 450 x 130 square foot area of the citadel's western face. The 'mirrored wall,' by contrast, is a highly polished area of white plaster that enabled the king to examine his reflection and has acted as an unofficial message board for visitors to Sigiriya for centuries. The earliest is said to date back to the eighth century, and experts have counted 685 lines dating from a period of just two hundred years. Needless to say, I'm not allowed to add my own thoughts to the mirrored wall however much I want to.

With the upper palace on the summit, a lower palace sits below, hidden among extravagant gardens, as well as the moats and ramparts built to protect the ultimate citadel above. The western side of the site comprises a park reserved for the use of the royal family, which forms one of the first landscaped gardens in the world, and a reflective place to end a tour around Sri Lanka's ancient cities. Feeling very much at home in Sri Lanka, my only wish is that I had been able to see them in their heyday.

To discover more about the ancient cities of Sri Lanka, visit www.srilanka.travel. ■

The ruins take on a particularly magical and eerie feel in the light that comes as the crowds diminish towards sunset, while the city's troops of toque macaques are an added entertainment for visitors, if not for the local stall and restaurant owners. I'm introduced here to dal, and have sought it out ever since, the spices of the simple lentil dish dancing elegantly on my tongue. The sweet milky tea I drink with it only seems to enhance the flavors.

The ancient city is also renowned for its staggering feats of irrigation. Situated in Sri Lanka's dry north, Polonnaruwa can go months without seeing rain, so retaining that rain when it does fall has always been of vital importance to the city's ultimate survival. The ancient solution was the creation of a series of man-made reservoirs dotted throughout the north.

Polonnaruwa is home to perhaps the greatest of them, the Parakrama Samudraya, or Sea of Parakrama, which encircles the city much like the Mahaweli Ganga flows around Kandy. The EKHO Lake House Hotel overlooks its gently rippling surface, a body of water still used not only for the everyday needs of the modern population in the city and its visitors but also for rice cultivation, even during the baking heat of the dry season. It's a wonderfully relaxing place to spend an afternoon, but all too quickly I have to move on again, three days in each city whizzing past as quickly as some of the scooters. A shop owner ignites a coconut fiber offering on a brazier in the early morning half-light on my way to the bus station, the narrow ribbon of gray smoke spiraling to the heavens like the road that winds towards Sigiriya.



The fortress city of Sigiriya

Make Less More

by Cathi Spratlen

When I picked up *The Less is More Garden: Big Ideas for Designing Your Small Yard*, I expected advice on minimal gardening: an apartment patio, a tiny house, or the postage stamp that comes with many high-density area homes. While the principles contained would certainly work within those constraints, what I found instead is a tome directed at the owners of “average” single-family detached homes. And while considering one of author Susan Morrison’s big ideas to make a wow-garden for less time/money/commitment, I found thoughtful lessons on how to maximize my yard to create an impactful space that feels larger than it is.

Summed up, Morrison’s philosophy is:

- Less space, more enjoyment
- Less effort, more beauty
- Less maintenance, more relaxation (pg.11)

(*My only note is regarding the second point: “less effort” requires immense effort up front. You will have to commit to front-loading the process with decisions and designs and digging to reap the benefit of less maintenance later.)

Morrison uses several design techniques (perspective, color, scale) to create multiple rooms within the garden that encourage exploration and enjoyment. The book is divided into several sections, making it easy to skip to what you’re looking for. However, I recommend you at least leaf through all the sections as each part of the process is related to the others, just like in a garden. The book is filled with scores of tips and tricks to take your small yard and transform it into a wonderland. She explains not only how to create defined spaces, movement, and enjoyment, but why it

works. Understanding the principles behind the designs give us confidence to take what Morrison’s taught us and experiment a little to make our gardens truly our own.

We are taken through the entire design process, beginning with an assessment of the space, its purpose, and our goals. Next, we learn the keys to success to consider when brainstorming the design. Finally, Morrison presents the multiple pieces of the puzzle in an organized way that helps focus us on each step of the process. Along the way, she includes plant charts detailing her top choices for the topic being covered.

The photographs are stunning, but my favorite pages were illustrations of layouts. Being able to see a drawing from a bird’s-eye view and then turning the page to see reality is amazing. I found myself flipping back and forth, identifying the location of each photo on the design, finally putting it all together. Those layouts were the best tool to understanding some of the finer points Morrison shares.



If you’re living in a place with a small yard (2500 square feet or less), *The Less is More Garden* has some valuable information for you. Even if you’re not into creating a garden experience, the book will help you create a beautiful space with smart design choices. For gardeners looking to create more beauty in limited outdoor space, picking up *The Less is More Garden* is a good first step. Let Morrison guide you through her method, help you make good (i.e., low-maintenance) selections, and get ready to spend more time outside than ever. ■

Everyone Needs a “Best Buddy”

Have you ever stopped to think about how much joy friends bring to your life? True friends are there for you on good days and bad, they share your joys and your sorrows, they see you for who you are and still love you. Making social connections can be a challenge for people living with disabilities, so having friends makes an especially positive impact on their lives.

Best Buddies International is the largest charity devoted to creating friendships, securing employment, and developing leadership skills for people with intellectual and developmental disabilities (IDD). The charity has over 2,300 chapters worldwide, with the majority in the United States. Founded in 1987 by Anthony K. Shriver, the program started with a chapter at Georgetown University in Washington, DC. Shriver was inspired by his mother, Eunice Kennedy Shriver, who founded the Special Olympics and championed the rights of people with IDD. Now Best Buddies has chapters across the U.S. and in over 50 countries around the world.

One of the hardest issues for teens and adults with IDD is isolation. According to a 2013 study published in the Journal of Autism and Developmental Disorders, about half of young adults with autism never saw friends or received



invitations to group activities. The most common problem for people with disabilities was “a lack of social inclusion,” according to a 2012 report by the Australian Government Department of Social Services. Programs to address this tough problem are always needed, and Best Buddies has a very broad reach and focused mission to include, employ, and encourage people with IDD.

Bringing together volunteers and people with IDD, Best Buddies creates opportunities for one-on-one friendships, helps develop appropriate and integrated employment opportunities, and organizes benefits to elevate awareness of the problems people with IDD face. Student chapters bring together students with and without disabilities in buddy pairs to help create an inclusive environment in schools and universities. There are community programs, programs to promote awareness and engagement, and even an e-Buddies program to match volunteers and people with disabilities through a safe computer system.

Volunteers often find that the friendship with their buddy actually impacts their lives – they were the ones who really needed a friend! Volunteering ends up being its own reward, bringing deep and unexpected friendships into the lives of the



volunteers. People with IDD often have trouble reaching out and fitting in, but if someone reaches out to them they have lots to give. Caring and sharing changes lives on both sides of the buddy relationships. Everyone gives and everyone gets!

Best Buddies facilitates the establishment of these friendships by matching people with intellectual and developmental disabilities with a non-disabled friend. The friends go together to social events, sports, movies, and do other activities typical for their age groups. As people with IDD graduate high school, having a buddy keeps them from becoming isolated. Buddies often include each other in family events and become genuine parts of each other's lives. Perhaps even more importantly, buddies often check in frequently via text or phone, giving the person with IDD the regular social contact that is so crucial to mental health.

With a robust program to find employment and develop relationships between employers and enthusiastic, qualified people with IDD, Best Buddies services continue beyond school. There is nothing better for self-esteem than working; with meaningful employment, people with IDD can contribute to their communities and earn money to feel empowered, independent, and involved. And providing support throughout the hiring and training process increases the odds of a successful posting, furthering the end-goal of a productive life.

Their leadership program trains people with and without IDD to become advocates, speaking out in their communities. When an individual with IDD signs up for the Ambassador program, s/he takes classes in public speaking, conversational skills, and speech writing. The goal is to instill confidence and skills that will turn people into advocates within their own communities. Non-disabled students can join the leadership program by becoming Promoters (who speak out for people with IDD), start new chapters of Best Buddies, and help educate others about people with special needs.

Charity Navigator, an independent watchdog group that rates charities on their efficiency and

transparency, gives Best Buddies a "good" rating. Their scores are in the high 80's out of 100, so they are only below the "excellent" category by a couple of points. One key indicator is how much money a charity spends to raise each dollar, and Best Buddies spends \$.10 for every dollar, which is close to excellent. Best Buddies also spends about 5% of their budget on administrative expenses, which is considered reasonable.

Best Buddies does so much good in the lives of people with IDD, their communities, and in advocating for people with IDD. With Shriver at the head, this little organization has grown into the big, influential charity it is today. With high-profile spokespeople, big fundraising events, and a solid organizational structure, the Best Buddies model is doing profound and important work. Improving the lives of people with disabilities is wonderful, and the benefits of this work also radiate out to the volunteers and the whole community, making a more caring and inclusive society for everyone.

While Best Buddies touches people on an individual level, within the larger structure of the foundation they are reaching a wider audience as well. This means that people all over the world are signing on to improve life for individuals in their communities who are often overlooked or left out. In our hectic day-to-day lives, it is easy to forget there are people among us who need encouragement and support, but Best Buddies is there to remind people all over the world to embrace individuals with intellectual and developmental disabilities living right next door. For more information or to get involved, visit bestbuddies.org. ■



BIRDIES IN BRANSON

by Andrew Penner



Entrance to the Big Cedar Lodge resort

The very first hole I played on my recent trip to Branson, Missouri – a sneaky-tough 170-yard par-3 on the Jack Nicklaus-designed Top of the Rock course at Big Cedar Lodge – was definitely a highlight. With a cool wind whipping off Table Rock Lake and the small, undulating green sitting snugly between a Civil War-era cabin and a yawning snow-white bunker, I really had no clue what club to hit. I selected a six-iron and, after a couple of waggles, hoisted one up into the swirling wind. I pulled it well left of the green but my ball took a couple of hard-right hops and rolled to within a foot of the cup. A tap-in birdie. And one of many memorable moments from my trip to the awesome Ozarks.

Big Cedar Lodge: Remember that name. If you're a traveling golf connoisseur, there's a good chance you've already heard of it. Perched on a beautiful bench high above Table Rock Lake just south of Branson – and boasting, perhaps, the most stunning setting for golf in the entire Midwest – this is a resort and golf destination unlike anything else in North America. And it belongs on your bucket list.

There are not many golf resorts in, well, the world that are on the move, building courses, buying courses, and attracting some of the biggest names in golf. But Big Cedar Lodge – now one of the favorite stops on the PGA Tour Champions – is doing all of this and more. Lots more.

Although the existing golf – a spectacular 9-hole par-3 course by Jack Nicklaus, an outstanding championship course by Tom Fazio, and a super-scenic 13-hole short course by Gary Player – is more than enough to get you there now, upcoming courses by Coore & Crenshaw (Ozarks National will open late 2018) and Tiger Woods (Payne's Valley will open in 2019) will ensure you'll have this place on your radar for years to come.

However, while Big Cedar Lodge is, without a doubt, the star attraction (from a golfer's perspective) in the Branson area, there are a couple other rock-solid courses to play when visiting this history-rich place. Both Branson Hills GC (a beauty and beast of a course designed by Chuck Smith and Bobby Clampett) and LedgeStone Country Club (a semi-private parkland course with dramatic elevation changes) are definitely worth a visit. When you consider this compelling collection of courses, Branson is, rightfully, touted as one of the best up and coming golf destinations in North America.

Of course, Branson, which is dubbed “The Live Entertainment Capital of the World,” has been luring tourists for decades. While gambling and risqué shows are a definite no-go in Branson (think of it as a “clean,” family-friendly version of Las Vegas), there are dozens of musical shows, comedy shows, theme parks, roadside thrill rides, and various other tourist attractions that cater to the masses.

Silver Dollar City – a redneck “Disneyland” of sorts – is also highly recommended if you're hankering for some more hillbilly hullabaloo. With a number of wild roller-coasters, western saloons, BBQ cookshacks, the incredible Marvel Cave (the oldest tourist attraction in the Ozarks), and, of course, back porch bluegrass bands, Silver Dollar City was, without a doubt, one of the highlights of my trip to Branson.

While hillbilly culture is certainly a theme in Branson (after all, this is the homeland of *The Beverly Hillbillies*), the human history here goes back a lot further than the early European immigrants who wandered here in the mid-1800s. The Osage Indians, for example, have called the Ozarks home for thousands of years. And interestingly, this rich Native American history is, in a very compelling way, honored and celebrated at Big Cedar Lodge.

The founder of Big Cedar Lodge, Johnny Morris (owner of Bass Pro Shops and Cabela's), is, among many things, a passionate proponent of Native American culture. He also owns one of the largest collections of Native American artifacts in the world. And, located at the Top of the Rock clubhouse, the Ancient Ozarks Natural History Museum is your opportunity to view it. Although I only spent an hour, give or take, in the museum, you'd really need a couple of days to fully appreciate this awesome collection (there are also hundreds of Civil War-era artifacts and natural history exhibits).

But when you consider the phenomenal golf options at Big Cedar Lodge, a three-day stay should be the bare minimum. The additional first-class amenities, activities, and fantastic food and beverage options are another vacation in their own right. Suffice to say, the rustic lakeside cabins are beautiful, and the food (dinner at Osage Restaurant is a must) is exceptional at all eight of the restaurants.

And the golf? Well, where do we start? Although the Jack Nicklaus-designed Top of the Rock par-3 course is the showpiece right at the resort (the driving range might be the most visually impressive amenity of all!), the bulk of the golf is located on another site just ten minutes away.

In 2013, Morris, eager to expand his world-class golfing and fishing stronghold, purchased an existing Tom Fazio course called Branson Creek Golf Club. He promptly closed it, worked closely with the original architect, Tom Fazio, and gave it a complete overhaul. He also renamed it Buffalo Ridge Springs.



The 5th on the Mountain Top course at Big Cedar Lodge

The end result? It's a stunner. Easily one of the best courses I played last year. Featuring stunning vistas, dramatic elevation changes, gorgeous bunkering, and a smooth-flowing route that incorporates the best that this rolling site has to offer (including actual buffalo), Buffalo Ridge will “wow” you from start to finish.

But Morris was – and is – far from done. Just up the hill, the newly-opened Mountain Top course – a 13-hole par-3 course designed by Gary Player – is unlike anything out there... anywhere. Incorporating eye-popping rock formations, panoramic Ozark Mountain views, and a contemporary architectural style complete with wild contours, striking white-sand bunkers, and a dizzying variety of shot options, the family-friendly, walking-only layout is, for a short course, one of the most creative and enjoyable concoctions I've ever played.

But Morris has, most likely, saved the best for last. The next two courses will most definitely catapult Big Cedar Lodge into rarefied air. After all, there is no resort in the world that boasts courses by Player, Nicklaus, Fazio, Coore/Crenshaw, and Tiger Woods.

Located on rocky and rolling terrain on either side of Mountain Top, the two upcoming courses certainly come with high expectations. Bill Coore and Ben Crenshaw have designed some of the best new courses in the world in the past two decades. And the site they were given has plenty of bold natural features that they've certainly incorporated. The other is Tiger's course – called “Payne's Valley,” in honor of the late Payne Stewart – and it will parade through a rocky, tree-peppered valley and has enormous potential for jaw-dropping golf.

On my recent visit, while playing the adjacent Mountain Top course, I stole many views of these upcoming courses and pondered the possibilities. Distant views of the Ozarks, the city of Branson, and the surrounding hillsides were mesmerizing. And I couldn't help but think I was treading on ground that is – or would soon be! – rightly considered one of the finest golf destinations in North America. ■



The 5th on the Nicklaus-designed Top of the Rock course at Big Cedar Lodge



Andrew Penner is a freelance writer and photographer based in Calgary, Alberta.

TO-PINE-FOR PINEAPPLE CAKE

Cake

- 2 cups all-purpose flour
- 1¼ cups sugar
- 2 tablespoons baking soda
- 20 ounce can crushed pineapple with juice
- 2 eggs
- ½ cup vegetable oil

Topping

- ½ cup butter
- 1¼ cups sugar
- 5.33 ounce can evaporated milk
- 1 cup shredded coconut
- ½ teaspoon vanilla
- 1 cup chopped walnuts

To Prepare the Pan

Lightly butter a 9-inch by 13-inch pan.

To Prepare the Cake

Sift the flour, sugar, and baking soda into a large bowl. In another bowl whisk together the crushed pineapple with its juice, eggs, and oil. Pour the wet ingredients into the dry and mix until moistened. Pour the batter into the prepared pan.



Recipe courtesy of Karol Redfern Hamper

To Bake

Bake in a preheated 350 degree oven for 30 minutes, or until a toothpick inserted in the center comes out clean. Prepare the topping while the cake is baking.

To Prepare the Topping

In a large saucepan over medium heat, bring to a boil the butter, sugar, and evaporated milk. Boil, without stirring, for 3 to 4 minutes. Remove from the heat, cool slightly, then stir in the coconut, vanilla, and chopped walnuts. Remove the cake from the oven when it is through baking and immediately spread the hot topping on the cake. Serve warm or at room temperature.

Sudoku

Answer on page 19

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



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

EASY SPRING CLEANING WORKOUT

By Lisa Teresi Harris, MD, RD, ACE-CPT

Quick, name two activities that keep dropping to the bottom of your to-do list. If you said "housecleaning" and "exercise," you're not alone. For most people, these undertakings are simply not their favorite pastimes. So why not save time with the ultimate in multi-tasking by completing your lunges, squats, and cardio while cleaning house?

Yes, It Really Is Exercise!

The World Health Organization recommends adults get 150 minutes of moderate-intensity aerobic physical activity each week. Unfortunately, only half of US adults say they meet this requirement.

But here's the good news: housework is classified as moderate physical activity. As such, it causes the heart rate to rise, engages various muscle groups, and burns more calories than sitting. No gym or special equipment needed!

While specific activities vary in energy usage, housecleaning torches about 200 calories per hour. And if done correctly, it can also be a strength-training activity. Use this workout as one of many weekly strategies you employ to accomplish your 150 minutes.

Keys for Success

Here are the best practices for your housecleaning exercise session:

- Minimize distractions, dress appropriately, and skip your morning routine until your house is gleaming.
- Treat it like a workout. Schedule housecleaning when you have a designated block of time.
- Gather all your "tools" before you begin.
- Set a timer. Determine to get all your work done within 30 minutes. This will also keep you moving quickly.
- Use music to your advantage. Music allows people to work longer with less perceived effort. So increase your burn with fast-paced music you love.
- Use proper form. If moving furniture or heavy objects, squat down and lift with

a straight back using your large leg muscles and don't let your knees creep past your toes.

- Switch hands throughout to work both sides of your body.
- Think core! An easy way is to pretend somebody's about to punch you in the gut, and brace yourself while tilting your pelvis forward a bit.

Your Double-Duty Workout

Here is a complete upper and lower body workout. Make it a cardio burn by moving quickly and walking up and down stairs if available.

Warm-up. March around the house gathering your supplies into one location. Use exaggerated leg and arm movements to warm up muscles and increase blood flow.

3-5 minutes: Start with a light activity: dusting. Use big motions to engage a number of upper body muscles that help keep both arms shapely.

5 minutes: Sweep and mop floors. These activities use primarily the big pushing and pulling muscles of the upper body and arms.

3 minutes: Move large pieces of furniture to prep for vacuuming. Squat down and use your quads and hamstrings (not your back). This activity also engages arm, shoulder, and upper back muscles.

5 minutes: Vacuum. Use a variety of upper body muscles here and activate the lower body by doing lunges with each forward motion: glutes, quads, ham-strings, calves. Your core muscles help stabilize during a lunge.

5 minutes: Clean sinks, mirrors, and toilets. Engage your upper body and arms here again. Set your calves on fire by standing on the balls of your feet to reach up and out. Or step back with one foot and bend both legs for leg-strengthening lunges.

5 minutes: Make the beds or change the sheets. Use back muscles, triceps, and obliques. This bending and stretching activity also helps improve flexibility.

Cool down/stretching.

Clean house, strong body: ***Congratulations!*** ■



Pisco Sour

- 3 oz pisco
- 2 oz key lime juice
- 1 egg white
- 1½ oz simple syrup
- ¼ cup crushed ice



In a blender, combine key lime juice with the egg white. Add simple syrup, pisco, and ice and blend at high speed until frothy. Pour into glass, top with a few drops of bitters and serve.

Pisco Punch

- 2 oz pisco
- 1 oz lemon juice
- ½ oz simple syrup
- ½ oz pineapple juice

Combine all ingredients together in a cocktail shaker. Add ice and shake vigorously. Strain into a chilled cocktail glass. Garnish with a wedge of pineapple and enjoy.



classification system

by varietal	by proof
Puro from a single grape variety	Pisco Corriente o Tradicional 60 to 70 proof
Aromaticas from the heady Muscat grape	Pisco Especial 70 to 80 proof
Acholado a blend of several varieties	Pisco Reservado 80 proof
Mosto Verde produced from a sweet wine which is only partially fermented; relatively rare	Gran Pisco 86 proof or higher

aging

no oak or any other vessel that may alter its inherent character	oak okay, but many distillers prefer stainless steel
--	--

varietals

- only eight grapes are allowed
- a mix of red and white grapes
- thirteen grapes are allowed
- all are white

Grape Expectations: The Great Spirit of South America

By Camille Berry

One spirit, unique in flavor and fragrance. Two countries, neighbors who share a history, claim it as their own. Often compared with Italian grappa, pisco is one of the more famous spirits to emerge from South America. Its recent rise in the modern cocktail scene has provoked a great deal of interest amongst cocktail mavens and amateur historians alike. Where did this intoxicating libation with its heady fragrance and fiery bite come from? Its story is rooted in the early days of Spanish colonization of the Americas and is interwoven with innovation, natural disaster, and the indomitable spirit of man. But first, let's explore the basics. What is pisco?

Pisco is a brandy in the truest sense. Grapes are fermented into wine and that wine is then distilled to a spirit of medium to high proof levels. It's a form of *aguardiente*, a brandy whose name translates into English as "firewater." These firewaters are found in virtually every corner of South America, the style having been imported by the Spanish and Portuguese, who have long used *aguardiente* for sipping, fortifying wines, and to make liqueurs.

Pisco represents one of the earliest forays into New World alcohol production. After decades of fighting, once the Spanish finally conquered the Incan empire they established the Viceroyalty of Peru, which today covers areas of modern-day Peru, Chile, and Bolivia. Transporting wine to the new colony from Spain proved to be difficult; the contents of the barrels quickly spoiled during the long voyage across the Atlantic, turning into undrinkable vinegar by the time they reached port. Rather than accept defeat, they sought a solution. Spanish missionaries began bringing *vitis vinifera* vines over to Peru in order to produce sacramental wine. The vines were propagated throughout the viceroyalty to meet that demand and vineyards began cropping up throughout the territory.

By the beginning of the 1600s, the Viceroyalty of Peru was producing incredible volumes of wine, something which the Spanish monarchy sought

to change. King Phillip II saw this as a potential threat to Spain's wine industry and put out decrees banning further vineyard plantings. But with over 5,500 miles between the two lands, it was virtually impossible to enforce and as wine was quickly becoming a cornerstone of the new economy, many chose to disregard the king's laws as they forged a new identity independent of Spain.

It took the mechanization of Mother Nature for all of this to change. At the dawn of the new century, a sleeping giant awoke from its slumber, laying waste to the region surrounding it. The Huaynaputina volcano erupted in one of the most violent explosions in recorded history. Ash blanketed the region and pyroclastic flows roared down the mountainside, smothering whole swathes of land and reducing villages to rubble. The eruption decimated the towns of Arequipa and Moquegua, the two main hubs for winemaking. The devastation forced farmers to reestablish agricultural centers elsewhere. Vines were subsequently replanted in northwestern Peru, which remains the modern heart of pisco production. Impervious to their struggles, Mother Nature decided she wasn't done with the province. In 1687, a disastrous earthquake struck Peru, which not only cost thousands of people their lives, but also destroyed the local port, and resulted in a veritable ocean of wine being lost.

The 19th century saw a metamorphosis take place. Both Chile and Peru won their independence from Spain and a rivalry was born. Pisco production continued to increase in Chile, where the industry was in a state of constant modernization and growth, and exports bolstered the Chilean pisco boom. Meanwhile, Peru was plagued with more earthquakes which put a damper on the growth of pisco, especially once farmers began replacing vineyards with other crops. The phylloxera blight which destroyed much of the world's vineyards didn't spare Peru, but Chile's isolation, thanks to the expansive Atacama Desert and Andes mountain range, prevented the louse from infiltrating the country. In spite of the many challenges it faced, Peru is internationally recognized as the birthplace of pisco, leaving Chile with the task of campaigning for the same recognition, a fight that continues on to this day.

As a spirit that has only recently received renewed interest, an increasing number of bartenders are

experimenting with it, and pisco dazzles the taste buds in the starring role. There are, however, a few pisco cocktails in the annals of mixology history and if you're looking for a place to start your pisco journey, you'd be hard-pressed to do better. The Pisco Sour is the national cocktail of Peru – there's even a whole day dedicated to this delicious libation. Its iconic, frothy egg white top is unmistakable. The mouthwatering pop of tart citrus makes it a winning drink to sip on either as an aperitif or to refresh your palate in between bites of ceviche. South of Peru, in Chile, the local favorite is the Pisco, which is perfect for anyone who has a bit of a sweet tooth but is wary of wielding a cocktail shaker. Add pisco over ice, top up with cola, close your eyes and take a sip. You're halfway to Chile already.

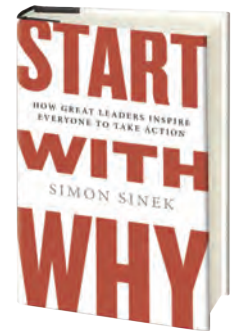
The other great cocktail concocted with pisco is the Pisco Punch. It has its origins in the heyday of 19th century San Francisco, whose port brought in precious exports from around the globe. It was loved by Rudyard Kipling, who wrote of it in one of his books, describing it as being “compounded of the shavings of cherub's wings, the glory of a tropical dawn, the red clouds of sunset and the fragments of lost epics by dead masters.” San Francisco was the conduit through which many Americans first encountered and fell in love with pisco and although for many years the cocktail was thought to be lost, taken to the grave by its creator Duncan Nichol, the recipe resurfaced in the 1970s. As a historic cocktail that represented the synthesis of new imports to the 19th century United States, the rediscovery of the Pisco Punch has left the cocktail world a much better place.

Though rum is seeing a resurgence, pisco is easily the biggest thing coming out of South America's spirits industry. While many of the more famous pisco cocktails might be associated with spring and summer, its rich array of flavors make it the perfect spirit for enjoying year round. Floral and grapey, with a touch of apple and herbal zest, pisco may pack a bit of a kick, but ultimately it is a thing of beauty. This outstanding spirit has become a fixture in restaurants and bars across the States – its versatility makes it essential for any cocktail list and hordes of new converts are switching over to pisco as their tippable of choice. And as long as there are curious drinkers who savor the opportunity to sample something new, pisco will undoubtedly continue to do well. ■

Simon Says

WHY

By Dennis Draeger



Everyone has a *WHY*. Your *WHY* is the purpose, cause or belief that inspires you.

Everyone has the right to live a fulfilled life. Everyone has the right to wake up with a clear understanding of why today matters and why it is important to get out of bed. However, Simon Sinek argues that self-help books are unable to do that. They might help people find some kind of definition for their lives or a bit of fleeting happiness, but they will not help readers find fulfillment.

Not having a Why is what prevents many people from finding fulfillment in their lives. Our lives all function on the same three levels: what we do, how we do it, and why we do it. Most people know their what and their how, but finding a Why is often difficult.

That is the premise of Simon Sinek's message. He wants to inspire people to do what inspires them, and he believes that will, in turn, make the world a better place. Sinek is an international bestselling author, business owner, adjunct at RAND, and popular TED Talk presenter. His first TED Talk covered his first book, *Start with Why*, and has been viewed more than 36 million times.

However, things were not always easy for Sinek. Before his career exploded, the source of his fame was born out of pain. He did not always know his own Why, and before he could find it he had to face some difficult truths.

He started life well with parents who moved around frequently, but that also meant personal connections were difficult to manage. Born in England in 1973, Sinek's family moved to Johannesburg and Hong Kong before settling in New Jersey where he graduated high school. Then Sinek attended law school at London's City University before moving to Brandeis University in Massachusetts to get his BA in cultural anthropology.

After graduation, Sinek began working for New York marketing agencies. In 2002, he started his own marketing agency with a partner, Sinek/Gomes, LLC. After the partnership ran its course, Sinek changed the name to Sinepartners, LLC in 2005.

And that is when things began to sour for Sinek. All the momentum he had built through all the changes in his life started to spiral out of control until he hit an emotional and professional brick wall. For the first three years of Sinek/Gomes, business was good, but Sinepartners began struggling as it took on staff. Managing the staff of the business was Sinek's greatest weakness, and the stress of his failure was debilitating.

The struggle to manage and lead effectively is all too common for corporate managers and executives, but they often find somewhere else to diffuse the blame. For owners of small and medium sized businesses, the responsibility rests solely on the owners' shoulders. And that is why Sinek felt the need to know everything about the business and be everything for the business. As happens to so many business owners, his stress led to an increasing loneliness, and Sinek sank into depression.

His need to be an expert in everything drove him to a breaking point. He realized that although he had all the hallmarks of success, he struggled to find any fulfillment because his focus was on himself. The stress was obvious to observers, and a friend eventually approached him to offer a hand in support. With just a little moral support, Sinek was able to begin focusing beyond his weaknesses.

He began to evaluate his life. He knew What he did, and he knew How he did it differently from anyone else. The missing piece of his life's puzzle was Why. He could no longer remember Why he did what he did. He had lost his passion for advertising and marketing.

He decided he did not need to know everything anymore. And he decided that when he did not know what to do or how to do something, he no longer needed to pretend that he did. When he finally made that decision, he was free to ask for help, and he found many people happy to help him succeed. In fact, he attributes all his success to the generosity of other people.

He started figuring out how to find his passion, his personal Why. More importantly, he was able to inspire others to do the same. After that, they inspired him in return. His business made even less sense to him than it did before. He had found his Why and it clashed with his business. So, he shut it down in order to rebuild and restructure in accordance with his Why. One of the friends he had helped, in return, encouraged Sinek to publish a book

about his method so that it could be shared with a larger audience. She introduced him to editor Adrian Zackheim. Sinek did not have a unique expertise, a special platform, or any quantifiable evidence. He simply had a vision, one that helped many of his contacts become as inspired as he was. With that vision, Zachheim took a chance and edited *Start with Why*.

From there, Sinek began helping more than just individual friends. He helped businesses, government agencies, global NGOs, and even families. Why is always at the heart of success, whether it is in negotiations, governance, or parenting. The reason is simple. Finding a Why provides a filter through which decisions can be made more easily and with greater effect. It can help corporations improve their marketing, political parties improve their rhetoric, and parents improve how they communicate to their children regardless of age.

A couple of years ago, Simon Sinek tweeted, "Innovation is not born of the dream. Innovation is born of the struggle." Many Twitter users disagreed with his statement, and they posted their own revisions to it. But for Sinek, this statement is true to life. Sinek became famous for popularizing innovative ideas, and those ideas came to him during a time of great personal and professional struggle. More importantly, it was because he had found his Why that he found fulfillment, and it was because he helped others find theirs that he found international success. ■

It is one of life's greatest joys to wake up in the morning...
every morning,
With a clear sense of why that day matters,
why every day matters.
This is what it means to find your WHY.
This is the start of an inspiring journey...
your inspiring journey.
Inspire on,
Simon Sinek

Knowing your WHY gives you a filter to make choices, at work and at home, that will help you find greater fulfillment in all that you do.

OUT OF THE BOXES

By Cathi Spratlen

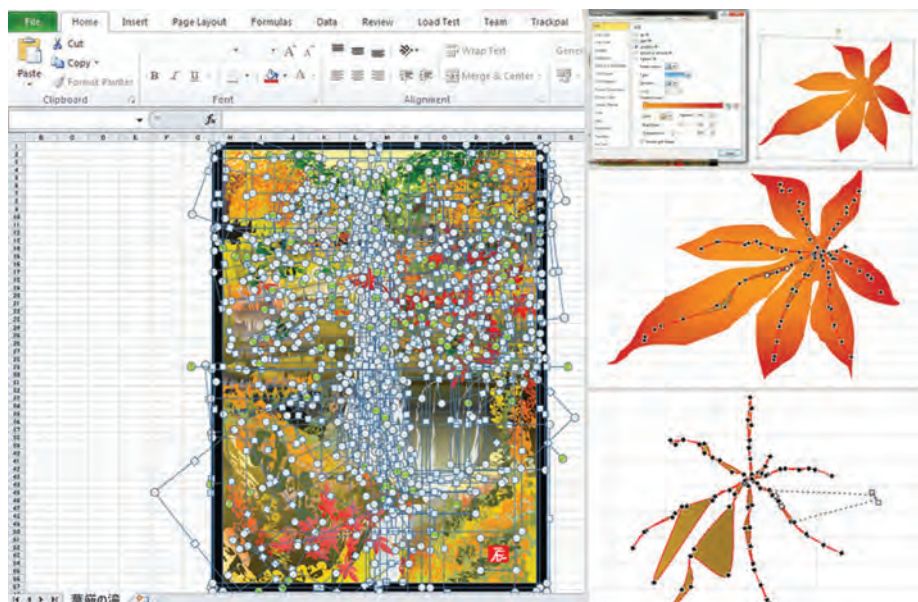


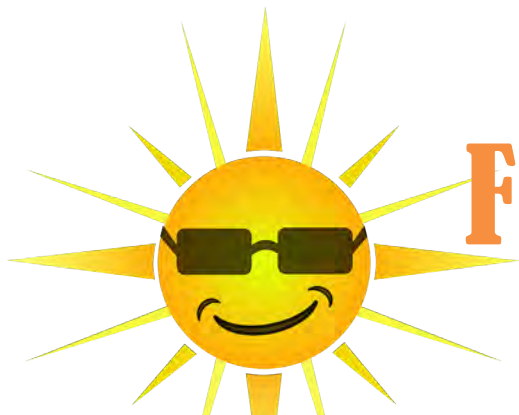
As Tatsuo Horiuchi approached retirement, he knew he would need a hobby in his golden years. Like many others, Tatsuo decided to explore his creative side and turned to art. But instead of revisiting a favored medium or experimenting with a traditional form, Tatsuo thought computers would be an excellent choice. Now, while thousands of talented graphic artists utilize computers to create amazing things, Tatsuo refused to pay hundreds of dollars for an art program. So what to do?

The answer: Microsoft Excel, which came pre-installed on his computer. No, really, Tatsuo uses Excel to create masterful landscapes. In 2000, Tatsuo first began “painting” in Excel; through experimentation, Tatsuo taught himself to use the AutoShape tool to painstakingly make hundreds of components that he manipulates and layers in just the right way. He first gained attention in 2006 when he entered an AutoShape drawing contest, besting the competition and taking the grand prize.

Tatsuo is completely self-taught, he didn’t even draw with pencil before his Excel-(ad)venture. He’s gone from complete novice to instructor and is an example that it’s never too late to learn something new. Tatsuo experimented with other programs, like Word and Paint, but found that Excel was easier for him to use. Excel doesn’t limit the size of the piece and he can manipulate the shapes completely, choose the exact desired colors, and move the elements around freely, layering them as his artistic eye sees fit.

Tatsuo’s art is a gift: It takes a straight-forward data program and flips it on its head. When we view the components of Tatsuo’s work, we are forced to see things from a new perspective and ponder an imaginative use for a program many consider strictly utilitarian. We are reminded that beauty can be found in the most unlikely places. ■





FUN FACTS:

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

Summer Food Fests

Coast to coast, there are literally hundreds, if not thousands, of food festivals. Some are wacky, others steeped in history. If you want to experience a food in an area dedicated to it (Spam Fest in Hawaii anyone?) and try dishes developed by foodies who are obsessed, a food festival is the place to be. Here's a few we want to visit!

Truckeroo • Washington, DC • monthly, April thru October



Founded in 2012. Truckeroo is a family friendly event and features live music, games, cold drinks, and more. It is held at the Half Street Fairgrounds, right by Nationals Park. Grab something to eat at one - or more - of over twenty trucks, featuring the usual suspects (bbq, Mexican, pizza) or try a more unusual offering, like gourmet empanadas; seafood; Russian fare; poutine; fusion cuisine; and scratch-made, fresh-baked cookies from Captain Cookie himself.

Georgia Peach Festival • Fort Valley & Byron, GA • June 1-2 & 9



Founded in 1986. Attracting as many as 10,000 visitors, enjoy food, art and craft vendors, Kids Zones, music, the Miss Georgia Peach Pageant, and more. Don't miss your chance at getting some fresh Georgia peaches as they are only available from mid-May to August. And get a bite of the world's largest peach cobbler (75 gallons of peaches): festival-goers bring their own containers into which they pile as much cobbler as they can handle. Would you believe the festival has never run out of cobbler?!

What the Fluff? • Somerville, MA • September 22



Founded in 2006. What the Fluff honors the invention of marshmallow fluff by Archibald Query. This year is sure to be a big deal as it's fluff's 100th birthday. Enjoy musical performances, invent something for the cooking contest, play fluff-themed games, and eat all the fluff-y treats you can hold.

McClure Bean Soup Festival & Fair • McClure, PA • September 10-15



Started by Veterans of the Civil War and in its 127 year, the McClure Bean Soup Festival is a living memorial to all war veterans. In September 2008 it was officially named one of Pennsylvania's State fairs. With free admission and entertainment, enjoy the many varied attractions including: amusement rides, concessions, displays, parades, nightly entertainment, and Civil War re-enactments.

Gilroy Garlic Festival • Gilroy, CA • July 27-29



Founded in 1979. Attracting garlic-lovers from around the world, the Gilroy Garlic Festival is hosted in the City of Gilroy, the self-proclaimed "garlic capital of the world." Now known across the globe as summer's ultimate food fair, check out three full days of great garlicky food, arts & crafts, live entertainment, cooking competitions, and family fun, all exclusively featuring California-grown garlic.

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

Answer to puzzle on Page 12

With so many to choose from, consider these as well:

Hatch Valley Chile Festival • Hatch, NM • Labor Day weekend

Milford Oyster Festival • Milford, CT • August 18

Seattle Street Food Festival • Seattle, WA • July 7-8

The Key Lime Festival • Key West, FL • June 30 - July 4

“How wonderful it is that nobody need wait a single moment before starting to improve the world.” **Anne Frank**



1% For Charity

Huiting Wealth Management Group (HWMG) appreciates the opportunity to be a part of our local, national and international communities. In appreciation for all of our opportunities, we actively support and are involved in several non-profit organizations, not only locally, but nationally and internationally. We herald each and every one of them for their impact and enrichment of the lives within their respective communities. Since our inception as HWMG we have pledged at least 1% of revenues to non-profits. Please call us or send an email if you would like information on any of them, or, information on how to become involved.

**American Disabled Veterans
Center for the Arts Evergreen
Denver Rescue Mission
EChO Food Bank
Evergreen Chorale
Evergreen High School Basketball
Evergreen High School Band
Evergreen Jazz Festival
Family Legacy Child Sponsorship (Zambia)
Foothills Animal Shelter**

**Mensa Foundation
Mountain Resource Center
Mountain Area Land Trust
Susan G. Komen for the Cure
Taktse International School (India)
Trout Unlimited
USAF Civil Air Patrol Air Search & Rescue
Volunteers of America
World Affairs Councils of America
World Denver**

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-HWMG (4964)
www.huitingwmg.com

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