

GOLF | TRAVEL | FOOD | PHILANTHROPY | HEALTH | INSPIRATION

— d e s i g n i n g —
WEALTH

— *magazine*

A lifestyle publication created to uplift and inspire

Summer 2014



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

**Portland, Maine
and Surrounding Areas**

**Summertime Wines
Affordable and Low-Cal**



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QUARTERLY UPDATE

Tailor-Made™
Magazine

COMPLIMENTS OF
Huiting Wealth Management Group of
Wells Fargo Advisors Financial Network

Dear Clients and Friends,

Summer approaches with great anticipation by us as summer solstice, Saturday, June 21, marks our first year anniversary at our new office! Please stop by our office in the evening to join us in celebrating the date – we'll have refreshments, appetizers, and music, weather permitting, in our beautiful back yard!

Market turmoil continues as the first quarter saw an enormous increase in IPO's and a rotation from growth to value names. We have been much more active in our equity portfolios, opportunistically harvesting gains as the market has gyrated to new highs punctuated with pullbacks, some quite severe in sectors such as technology and bio-pharma. These pullbacks are helping us initiate tactical and strategic positions in names which we previously felt were too expensive. On the fixed income side, market participants have been largely surprised as US Treasuries rallied in the first quarter following their fourth quarter sell-off. Reflecting the stalled economic recovery created by one of the harshest winters on record, Wells Fargo Advisors recently lowered our interest rate outlook, dropping year-end targets on the 10 year by 25 bps to 3.25% and the 30 year by 50 bps to 4.00%. However, we remain positive on the domestic outlook as employment continues to show increasing strength and business investment spending finally seems to be gaining some traction to augment consumer spending. With fixed income, we continue to favor callable high coupon premium bonds for their additional yield and partial protection against rising rates.

We are sad to announce our cherished Executive Assistant, Cherie Coe, will be leaving in June, but wish her all the best as she and her husband Steve embark on a new chapter, having purchased a franchise to provide in home assisted living in Jefferson County (CO)! Filling in, we welcome back Erin Huiting, who is returning from her first year at Colgate University where she is a Benton Scholar studying bio-chemistry – she starts after completing her visits to South Korea and Cambodia as part of her scholar program.

One of the Winter's more interesting movies was *Monuments Men*. Directed by George Clooney based on a true story of Allied heroes, Nazi thieves, and the greatest treasure hunt in history, the movie unfolds with an all star cast including George Clooney, Matt Damon, Bill Murray and John Goodman. The movie itself is based on the national bestseller authored by Robert Edsel, who chronicles all the drama, intrigue and danger this special group of men faced. More than fifty years after their achievement, in 2007, the U.S. Congress officially honored their important service. We have a limited number of copies of either the book or movie, available for our clients - please call Erin, 303-670-HWMG (4964), to receive your complimentary copy while supplies last (note, Wells Fargo Advisors Financial Network does not endorse or recommend this publication or movie).

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
Sandra Willis
Cathi Spratlen
Jacob Johnson

WRITERS
Tom Kerr
Andrew Penner
Caroline O'Connell
Katie West

PUBLICATION DESIGN
Christine Powers
Valerie Scafidi
Dave Borresen

PRODUCTION
Angela Willis
Melinda Garlington
Jennifer Roller

ART DIRECTOR
Christine Powers

MARKETING
Heather Sloan
Elizabeth Scafidi

PHOTOGRAPHY
Andrew Penner
Christine Powers

CONTACT US
customerservice@tailormademag.com
866.280.3601

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

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



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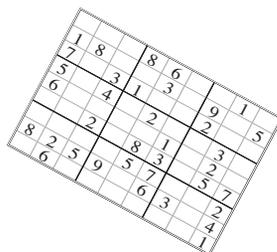
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Portland, MAINE & Surrounding Areas

By Tom Kerr

Maine is New England's frontier state, occupying a vast tract of land that is much larger than the neighboring states of Vermont, Massachusetts, Rhode Island, Connecticut, and New Hampshire combined. The Pine Tree State mostly borders Canada and is nearly as large as Pennsylvania, which boasts close to 13 million residents, while Maine has a relatively sparse population of only 1.3 million. The naturally diverse and gorgeous state of Maine is just a stone's throw from New York, Boston, and Montreal – making it a great getaway that is conveniently located.

• A SMALL CITY WITH LOTS TO OFFER •

One of Maine's prime attractions is the quaint harbor city of Portland, along the southern Atlantic coastline.

The famous American poet Henry Wadsworth Longfellow described his hometown as a "jewel beside the sea," and indeed it is. Portland was built on a hilly peninsula surrounded by Back Cove, Casco Bay, and the Fore River, and it has recently been restored to the architectural splendor of the 1800s. Settle in there for the duration of your stay, or use



Portland as a centrally-located base camp for traveling and exploring many nearby destinations.

Those who are in the area for a few days or more may want to take the 160-mile trip north to Acadia National Park, the only national park in New England, with its bold granite mountains and spectacular coastal vistas. Hike the numerous nature trails on Cadillac Mountain, the highest coastal peak in the USA; visit the exciting rock-climbing spot at Otter Cliffs; or enjoy tranquil afternoon tea at Acadia's historic Jordan Pond House. The beautiful town of Bar Harbor is nearby and if you want to venture even farther out you can make a quick side trip to lovely Nova Scotia, Canada.

• A TASTE OF HISTORY •

Then again, you may find it hard to leave Portland, especially if you enjoy excellent food in a relaxed and unpretentious atmosphere. Rarely do you find a small city like Portland—with a population of less than 70,000—that offers literally hundreds of restaurants, ranging from rustic and cheap to sophisticated and widely celebrated. At the center of it all is the port itself, where fresh lobster retails for around five dollars a pound. Naturally, the majority of Portland's creative

chefs specialize in seafood that is sourced literally right at their doorstep. It is no wonder that sampling the scrumptious variety of “ocean to table” dishes available in Portland is by far the city’s most popular tourist activity.

One of the most fun and informative ways to delve into the culinary scene is to take a 2-3 hour walking tour of Portland’s favorite eateries, hosted by Maine Foodie Tours (MaineFoodieTours.com). The leisurely-paced outing meanders through the Old Port section, which used to be a bustling center of commercial fishing companies, canneries, textile mills, and other boisterous and somewhat smelly industries. Nowadays, the salty sea breezes are more apt to smell of baked breads and strong gourmet coffee, not industrial smokestacks. Knowledgeable, friendly, and engaging tour guides share the history of the port while introducing visitors to award-winning restaurants and taking them behind the scenes to meet local culinary artists in person.

• A DINER’S PARADISE •



If you want to get close to the action of a dynamic kitchen, check out Hugo’s in the Old Port part of town. The restaurant sports an open kitchen and part of the thrill of eating there is watching the chefs prepare your meal. Or visit the nearby Eventide Oyster Company, another immensely popular local restaurant. For grilled treats, don’t miss Fore Street (ForeStreet.biz), where the James Beard Award-winning chef features turnspit-roasted and wood-grilled meats and seafood plus other regionally-sourced dishes. Nowhere else are you likely to find wood-roasted lobster, wood-roasted duck leg confit, and ice cream made from sweet corn.

In’finiti Fermentation & Distillation is fast becoming legendary among locals and tourists alike and is not to be missed (Infinitimaine.com). Not only do they micro-brew their own beers, they also distill vodka and rum spirits – reminding you that you are in an old sailor’s enclave. To accompany the drinks they serve unusual



but fantastic fare including cured pork belly in chimichurri sauce, beer-battered just-caught hake, lobster macaroni and cheese, and pretzel crust pizza with duck prosciutto made in-house. Top off a meal with a dessert of black pepper ice cream with salted caramel sauce and a slice of gingerbread made with beer.

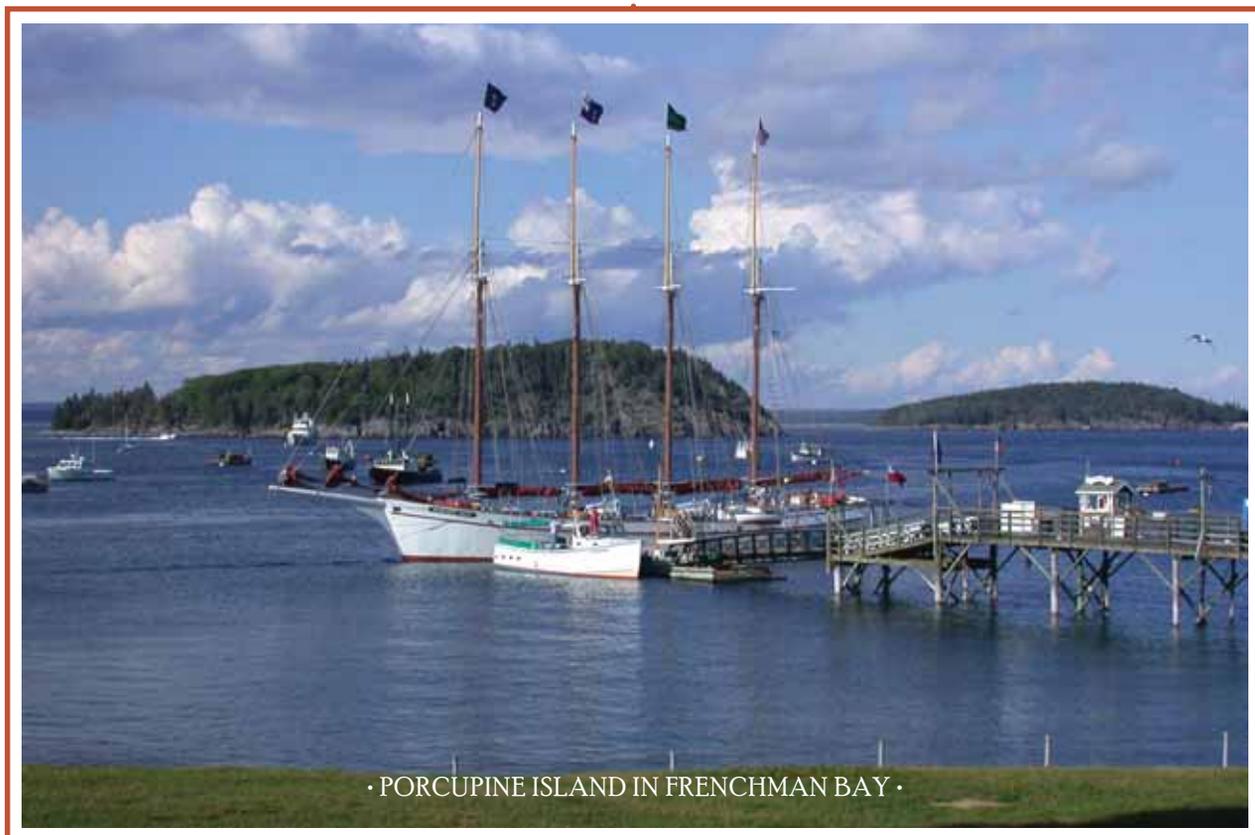
• OTHER HIGHLIGHTS •

At the Portland Museum of Art (PortlandMuseum.org), you'll find works by world-renowned Maine painters including Winslow Homer, Andrew Wyeth, and Edward Hopper. The museum also houses a fine contemporary collection and works by Monet, Renoir, and Picasso. History buffs will be intrigued by the Portland Observatory Museum which is on top of a hill inside an old maritime signal station that was used in the early 1800s to direct ships going and coming in the busy harbor. Perhaps the best reason to visit the observatory is for the panoramic view of Casco Bay. Portland also has a children's museum, a railroad museum, and a museum of state history which is adjacent to Longfellow's childhood home.

Portland from the water is an experience not to be missed. You can tour the Portland coast on a cruise boat operated by Casco Bay Lines (CascoBayLines.com) or let the Maine Island Kayak (MaineIslandKayak.com) guide you on a half-day kayaking tour of the bay. Another wonderful way to see the sites is to set sail aboard an authentic 100-year-old wooden schooner (Portland-Schooner.com) on an elegant yet exhilarating voyage.

• SEASIDE LODGING •

Major chains such as Hampton and La Quinta are available in Portland, or you can stay in a refurbished inn like the nine-room circa 1800 Danforth (Danforth-Maine.com) or the Wild Iris Inn (WildIrisInn.com), which keeps bicycles on hand for its guests. The classically decorated Morrill Mansion (Morrill-Mansion.com) is the former home of a business baron, and Portland's finest accommodations can be had at the magnificent Portland Harbor Hotel (PortlandHarborHotel.com), which has rooms with private fireplaces and hot tubs. ●



• PORCUPINE ISLAND IN FRENCHMAN BAY •

James Rorimer (right, center) overseeing the recovery of artworks at Neuschwanstein Castle (left) in Germany in 1945.



THE MONUMENTS MEN

A True Story About Allied Heroes, Nazi Thieves, and the Greatest Treasure Hunt in History

By Caroline O'Connell

Most of us have heard of *The Monuments Men*, thanks to the high profile movie, directed by George Clooney and starring Matt Damon and Cate Blanchett. Before you order the DVD version, coming out this month, I recommend you read the full story in the book the movie was based on, *The Monuments Men: Allied Heroes, Nazi Thieves, and the Greatest Treasure Hunt in History* by Robert M. Edsel with Bret Witter.

As World War II raged overseas, the art world was concerned that Europe's great artistic masterpieces were in danger of disappearing or being destroyed. Harvard's Fogg Art Museum conservationist, George Stout (who had served in the army in WWI), developed a plan for a dedicated corps of specialists trained in art conservation to work alongside the army. For a few years his plan gathered dust, but eventually in late 1943, the U.S. government created a commission and appointed the first members of The Monuments, Fine Arts, and Archives (MFAA) to work as a joint operation between the United States and Britain to find, protect, and return stolen art to its lawful owners.

Stout proposed that over a hundred art experts be embedded with the army divisions, but initially only eight men were chosen to work on the front lines. "As impossible as it seems, it was the duty of these eight officers to inspect and preserve every important monument [and art work] the Allied forces encountered between the English Channel and Berlin." They were given scant resources and had to rely on their wits and ingenuity to scrounge for basic supplies and transportation from the army units to which they were assigned.

Once in the field, they were not surprised to learn that Hitler's men had been systematically looting as much art as they could get their hands on. Edsel explains, "German art scholars had begun visiting the countries of Europe [before the war broke out], secretly preparing inventories so that when Hitler conquered each country... his agents would know the name and location of every important object of artistic and cultural value."

Among the hundreds of thousands of art pieces missing, a priority was placed on finding a number of priceless works, including:

- *The Ghent Altarpiece*, twelve panels (whose total reach was twelve feet high and sixteen feet long) painted in the early 1400s by Hubert and Jan van Eyck
- *Bruges Madonna*, Michelangelo's white marble sculpture of the Madonna and Child

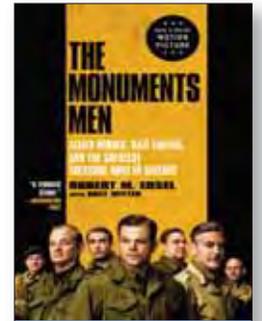
Each in its own way was symbolic of humankind's greatest achievement and creativity. Could these and other masterpieces survive the intense war being waged from the air and on the ground?

As the U.S. and British armies fought the Germans in Europe, slowly gaining back ground, the men of the MFAA searched through ruins, spoke to survivors, and tried desperately to find records of what was taken and where it had been sent. One major source emerged: in Paris, Frenchwoman Rose Valland worked at the Jeu de Paume museum when the Nazis used it as a collection point for stolen art. At great risk, she surreptitiously made records of all the artwork that passed through the museum and where it was shipped. MFAA officer James Rorimer met with her and learned about numerous caches of stolen art hidden in castles and underground mines throughout Germany and Austria. Now it was a race against time.

The Allies were closing in on victory and the German war machine was falling apart. In that void, thousands of sites of stockpiled treasures were in danger of being destroyed by Nazis bent on destruction, none more than the Altaussee salt mine which was still in German hands and at the top of the MFAA list.

On May 7, 1945, the Germans surrendered. Five days later Monuments Men Robert Posey and Lincoln Kirstein arrived at the Altaussee salt mine in the Austrian Alps where it was guarded by a handful of American infantry soldiers. Before war's end, the miners had been ordered to blow it up and destroy everything inside, but they outmaneuvered the Nazis and the mine stood. When the MFAA men entered the mine they found the most important collection of art treasures stolen by the Nazis, including all twelve panels of *The Ghent Altarpiece*, Michelangelo's *Bruges Madonna*, Vermeer's *The Astronomer*, and more than 6,000 other paintings, sculptures, tapestries, and furniture.

Amazingly, only recently has the whole story of the Monuments Men been researched and acknowledged. In 2007 (more than fifty years after WWII), the U.S. Congress officially honored the important service of the Monuments Men (and women who joined their ranks later). We all owe the men and women of MFAA a major debt of gratitude for their invaluable contribution to preserving cultural heritage. ●





The Midwest Food Bank: Being Neighborly Feeds Millions

By Tom Kerr

Back in 2003, a farming family began providing food staples to 10 nearby food pantries from a barn on their land. They wanted to do whatever they could to ensure that nobody in their community went hungry. As their commitment grew, so did their charitable project, the Midwest Food Bank. Now it operates five enormous warehouses and serves more than 725 different organizations across the midwestern and southern United



States. Nearly two dozen nations are also connected to the Midwest Food Bank with distribution overseen by partnerships with orphanages, schools, and clinics. Today life-sustaining food from the non-denominational faith-based 501(c)(3) charity reaches more than 500,000 people who are threatened by hunger.

The group made a significant, positive impact in the wake of the Hurricane Katrina disaster, transporting 130 large loads of food and emergency supplies to the Gulf Coast region at the request of the Salvation Army. During tornado season, Midwest Food Bank delivers semi-trucks loaded with donated food and has done so

in Alabama, Arkansas, Florida, Illinois, Indiana, Iowa, Louisiana, Mississippi, Missouri, Oklahoma, and Texas. Help also extends overseas to regions plagued by chronic poverty, famine, or other hardships.

The organization which began in a neighborly fashion as a community effort relies on that same person-to-person networking spirit. While Midwest Food Bank receives donations from large food manufacturers, distributors, and grocers, it also depends on individual donors and groups that organize local food drives. There are people and corporations that contribute value in other ways, too, including hundreds of volunteers who pitch in to help coordinate the ongoing and ever-expanding effort. Collectively, all of those participants and partners make it possible for Midwest Food Bank to distribute over \$3.75 million worth of nutritious food each and every month.



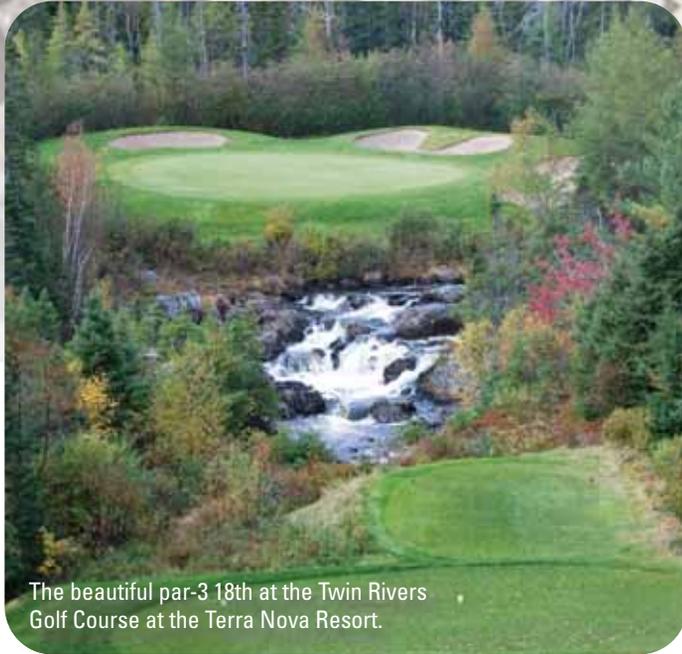
One of the main Midwest Food Bank initiatives and innovations is known as "Tender Mercies," a program that operates in America and across the globe with prepackaged and easy-to-use meals. The packets include a hearty, healthy, deliciously seasoned meal that includes extra fiber, protein, and vitamins. The food packages can be quickly converted into a hot meal for children and adults at a cost of around 10 cents per serving. Preparation and serving directions are printed using picture-based instructions to eliminate language barriers and challenges from illiteracy. The recipients of the packets only need water, a source of heat, and a cooking pot to make a meal that will feed a whole family within just 20 minutes.

As David Kieser, the Founding President of Midwest Food Bank, explains, "Our hope is to bridge the gap between prosperity and poverty in our community." Thanks to the passion of Kieser and hundreds of Midwest Food Bank volunteers and supporters who share that vision, the organization's definition of "community" has become worldwide in scope. But they still serve that community with personal and neighborly care, respect, and compassion. You can learn more about the Midwest Food Bank and tax deductible donor opportunities at MidwestFoodBank.org, the organization's official website.



GOLF ON THE ROCKS

By Andrew Penner



The beautiful par-3 18th at the Twin Rivers Golf Course at the Terra Nova Resort.



Cape Spear is the most easterly point of land in North America.

Sometimes it works better to describe a golf destination for what it is not. Potentially, it can paint a picture that is more accurate. In the case of Newfoundland – Canada’s “rock” that oozes old world charm – that plan of attack seems appropriate. So here goes. Golf in Newfoundland is not about posh and perfect country clubs. It’s not about a stellar selection of upscale resorts with all the hoity-toity add-ons. It’s not about quick and easy trips to the next best course on the list. It’s not about immaculate course conditions and air-conditioned carts. Instead, what you have, as their brochure proudly states, is “golf untamed.” It’s the Palm Springs antonym. And it’s exactly why you should go.

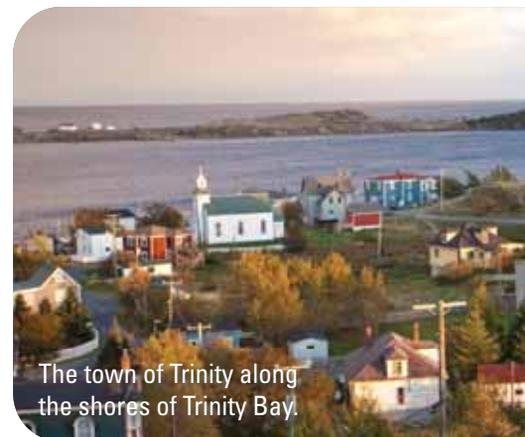
Of course, because it’s Newfoundland and it’s going to take some work to get there – most people fly into the capital and largest city, St. John’s – a trip there is never just about the golf. The golf is good, yes, and sometimes shockingly so (more on that later), but there is a culture, a way of life, that radiates something rich, something unpretentious, something “Newfie.” And an effort to explore it will be rewarded. That is, provided only measurable amounts of screech are involved.

Yes, the rite of passage here does, most definitely, involve kissing the cod and sipping screech. A wicked dark rum that was first introduced to Newfoundland in the 1600s, the province owes this colorful lore to the Jamaicans who traded the potent nectar for

cod. And yes, the word is derived from someone – specifically, an American officer stationed in St. John’s during WWII – “screeching” when he reeled back and took a healthy shot.

Speaking of shots, the province’s 20 golf courses are an eclectic bunch. Represented in the diverse collection is everything from rather rudimentary 9-holers that feel like they could have been laid out by fishermen on a shore break to drop-dead gorgeous 18-hole crusades that can hold their own against anything in the world.

Somewhat surprisingly, given the long-running European influence here, the “public” golf scene in Newfoundland is relatively young. (The Spanish, French, Portuguese, and English began fishing here in the 1500s with permanent English settlements appearing around 1630. And, long before that, the Vikings settled briefly at L’Anse aux Meadows around 1000 AD.) However, even with all those Europeans coming ashore, golf – except at the private Bally Haly Golf Club in St. John’s, which was established in 1906—was seldom played. Then again, the incredibly rugged nature of the terrain may have also played a role.



The town of Trinity along the shores of Trinity Bay.

But, while those pre-historic waves of windswept rock – Newfoundland’s geology dates back billions of years when two continents collided to form the present day landmass – may have been a setback to development, they set the stage for some incredibly scenic golf courses. The first public golf course on “The Rock” was St. John’s Pippy Park, which opened in 1976. Now a 27-hole municipal course that serves up splendid views of the famous St. John’s Harbor, Pippy Park is a local favorite. During its early years, the locals – somewhat

starved for golf and, obviously, having limited options – would wait in line all night (can anyone say “screech?”) to get a tee time. As fun as Pippy Park can be, one can make a strong case that the popularity contest in St. John’s is being won by the Clovelly Golf Club.

Located in a parkland setting near the airport, Clovelly is a bustling 36-hole facility that boasts a fresh and fun vibe. The main course here, The Osprey, is a rolling 6,553-yard layout designed by Graham Cooke. It’s wide and playable with beautifully contoured greens and just the right amount of sand and water in play. The Black Duck course, also designed by Graham Cooke, is a sweet little Executive 18 that’s tucked away in the trees and, not surprisingly, extremely popular with ladies, juniors, and time-starved folk. With a warm, inviting clubhouse, terrific food, and exceptional “Newfie” hospitality served up by Director of Golf Ted Stonehouse and his team, Clovelly is the type of facility the golf industry simply needs more of.

In some ways, The Wilds at Salmonier, an 18-hole resort course built in the 90s golf boom, epitomizes what golf in Newfoundland is all about. The 6,750-yard layout is cut through a rugged swath of woodland and incorporates creeks, ponds, marshes, ravines, and natural waterfalls. The finishing run, which includes a daring par-5 that can be reached in two, is terrific. Hopefully your round is also capped off by a moose sighting! It happens regularly.

The Twin Rivers Golf Course, located at the Terra Nova Resort (approximately two hours from St. John’s), also has a finish you’ll remember. The 18th, a do-or-die par-3 that crosses an energetic, rock-peppered creek, is easily one of the best holes in the province. However, the entire layout at Twin Rivers, which features a combination of Doug Carrick holes intermixed with an original nine designed by Robbie Robinson, is an epic journey through a wild, untamed landscape of boulder-choked rivers and thick mixed forests. True, it’s tough as nails and requires extra



ammo, but there is a reason why this unique course is regarded as one of the best in Atlantic Canada.

Speaking of unique, a trip to Newfoundland should also incorporate a visit to a classic fishing village. And, not far from Terra Nova is the town of Trinity, one of the most interesting historic sites in the province. Known as “The Pearl of Newfoundland’s Outports,” a visit here is a trip back in time. With numerous restored buildings, including colorful saltbox houses,

churches, and merchant buildings to explore, you’ll want at least a half day here. The friendly locals (one fellow guided me to the incredible Skerwink hiking trail, a soaring trek along cliffs that overlooks Trinity Bay) are also a highlight here and, for that matter, anywhere you go in Newfoundland.

While Trinity may well be the trump card for history buffs, shutterbugs, and culture-seeking aficionados, the Humber Valley Resort represents the same for golfers. Located on the western side of Newfoundland in the Cornerbrook/Deer Lake region (a five hour drive from Terra Nova!), Humber Valley is an awesome Doug Carrick course that deserves to be on your bucket list.

The brilliantly-routed course plunges to the scenic Humber River on both nines and takes golfers on an amazing roller-coaster ride through the scenic valley. Dramatic downhill shots are the norm



The Skerwink Hiking Trail near the town of Trinity is regarded as one of the most scenic hiking trails in Newfoundland.

with broad, tree-lined fairways, beautiful bunkering, and panoramic views of Deer Lake spicing the experience. Even though the 10th, a downhill par-4 with a serious “wow” factor, gets photographed the most, it’s one awesome hole after another at Humber Valley. The 5th and the 14th, both par-3s that sit snug by the water, are exquisite works of art that should be savored. Regardless of how you play at Humber Valley, it’s an experience you will remember fondly.

If you haven’t already caught on, a trip to Newfoundland should include plenty of sightseeing along the way. Places such as Signal Hill in St John’s, Cape Spear (the most easterly point in North America), the Bonavista Lighthouse, Ferryland, and Gros Morne National Park immediately come to mind. And, of course, allow plenty of time for the journey. After all, Newfoundland is a spectacular place. Just like your golf swing, there’s no need to rush it. ●



Andrew Penner is a freelance golf writer and photographer based in Calgary, Alberta, Canada. Andrew has written for *GOLF Magazine*, *Golf Canada*, *Travel Golf*, and many other leading golf publications.





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

To Prepare the Mousse

Thaw the berries in a colander allowing the juice to drain into a bowl. Reserve 1/4 cup of the juice and pour it into a small pan; stir in the gelatin and set aside to soften, about five minutes. Gently heat the juice until the gelatin dissolves. Set aside to cool.

Beat the cream cheese with the sugar. Add one cup of the berries and mix well. With the mixer running, slowly add the dissolved gelatin mixture. Fold in the other cup of blackberries by hand.

Whip the cream with the vanilla until it holds stiff peaks. Fold into the mousse and spoon it into individual serving glasses. Chill the mousse if not serving right away.

To Garnish

Beat the cream with the powdered sugar and vanilla until it holds stiff peaks. Pipe it onto the mousse before serving. ●



Mousse

- 2 cups frozen blackberries (or other favorite berries)
- 1/4 cup reserved juice from the berries
- 1 tbsp unflavored gelatin
- 8 ounces cream cheese, softened
- 1/4 cup sugar
- 1 1/4 cup heavy cream
- 1 tsp vanilla

Garnish

- 2 cups whipping cream
- 1/2 cup powdered sugar
- 1 tsp vanilla



Sudoku

Answers on page 19

7		2			5		8	9
3		5		6	7			
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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.



Summer Weight Loss Ideas that Really Do Work

By Katie West

Millions of people will jump on the bandwagon of whatever new weight-loss regimen is trending this summer, having already given up on the one they started as a New Year's resolution. Diets usually fail because they impose artificial restrictions that feel like punishment and that erodes motivation; the next thing you know, you are resorting to comfort food to feel better. A more effective and satisfying strategy is to make simple and reasonable lifestyle changes that inspire you in a positive direction.

- Diets that leave you hungry are counterproductive because they train the body to anticipate a scarcity of food. In response, the body not only stores energy for later in the form of unwanted fat but it slows down your metabolic rate, burning fewer calories per hour. Rather than going hungry, it is far better to go healthy.
- A more rewarding and effective approach is to eat delicious and nutritious food while banishing from your diet all processed foods. Those factory-made edibles are usually loaded with chemical additives and too much sugar and sodium. They actually starve your body of fuel for energy while they deliver "empty" calories that contribute to weight gain instead of health and well-being. Replace the junk food with whole grains, extra servings of organic vegetables, fresh fruit, and more water – which reduces hunger pangs by making your stomach feel full.
- The Mayo Clinic also recommends that you eat a balanced breakfast and get plenty of rest in order to manage your weight. A wholesome, protein-rich breakfast will crank up

the calorie-burning early by jump starting your metabolism. Studies also indicate that not getting enough sleep can not only make you feel sluggish but can also translate into a sluggish metabolism.

- Avoid eating at night since the process of digestion may disturb a restful sleep – plus you won't be able to work off those calories while you're snoozing. What will help you get a better night's sleep is to trigger the release of helpful hormones. Cardiovascular exercise makes that happen naturally, flooding your system with "feel good" endorphins that elevate your mood and cause you to feel more energized.
- Exercise is essential, not only to weight control but also to overall health and disease prevention. But the same psychological approach applies to exercise as it does to diet. If workouts seem too much like work and drudgery you'll soon abandon them. Try to make exercise a fun activity: dance, skip rope, take long walks, hike, garden, or ride a bicycle. The goal is to get moving and elevate your heart rate for 15 to 30 minutes a day.

Consult a nutritionist and a personal trainer to customize a regimen that will not feel extraneous and contrived but will become an integral part of your everyday life. Summer is the ideal time to do that, because there are so many opportunities to play outside and then follow your activity with an energy-revving snack or yummy meal from the outdoor grill. ●

GEAR UP TO SLIM DOWN



Enjoy More Affordable and Low-Calorie Wines this Summer

By Tom Kerr

Americans consumed more wine than ever before in 2013, and strong demand usually translates into steeper prices. But luckily for wine lovers the exact opposite is predicted for the summer of 2014. Despite a nationwide appetite for wines, distributors have warehouses filled to the brim with affordably-priced selections, thanks to extraordinarily bountiful California grape harvests in recent years. The Golden State accounts for 90 percent of America's wine production, so an abundance of grapes there helps to make domestic wine prices highly competitive. That's especially good news for the consumer, because California wines typically suffer from price inflation compared to wines from other regions of the world.

Flavorful Wines at Delicious Prices

There are several excellent choices that sell for only \$10, but the economical price point does not accurately reflect the intrinsic value of those wines. These include: Barnard Griffin 2012 Riesling from Washington's Columbia Valley; Kirkland Signature Pinot Noir from California's Carneros region; Geyser Peak 2012 Sauvignon Blanc (California); and Sonoma County's Wheelhouse 2011 Chardonnay.

Ridge Crest Syrah 2010, made from 100 percent



Columbia Valley Syrah grapes, is one of the least expensive out there at about \$8 a bottle, but it still has a big aroma, rich jammy flavors, peppery accents, a luscious texture, and a dry, lingering finish. Or splurge a few extra bucks to considerably expand the choices of fantastic wines selling for under \$20, without inflating your budget. Chateau Bianca 2011 Pinot Gris from Willamette Valley is around \$12, as are Bogle's 2010 Old Vine

Zinfandel and the Crusher Grower's Selection Petite Sirah 2011. For about \$18-\$20 you can pick up a bottle of crisp 2012 Sofia Chardonnay, 2011 La Follette Chardonnay, or the 2011 Dry Creek Vineyards Heritage Zinfandel.

You certainly don't need to restrict yourself to domestic wines, however, to capture great bargains that still taste expensive. Vina Zaco Tempranillo 2010, a single-vineyard Rioja, costs \$10. Another Rioja wine, the 2011 Bodegas Martinez Corta Cepasantiguas made of grapes from 40-year-old vines, is only \$12. The 2011 Elena Walch Pinot Bianco is an interesting Italian white for \$13, and for \$15 you can sample the flavorful 2012 Mayu Carmenere Syrah from Chile, which pairs delightfully with heartier, meatier dishes served off the grill.

Taste Research: Cheap vs. Expensive Wines

Those who are reluctant to trust a wine that is sold in the bargain bin may be convinced by the results of informal research conducted by Hertfordshire University psychologist Richard Wiseman. He concluded that the chances of knowing the difference between the cheap stuff and the high-ticket vintages was about 50/50. In other words, you might as well just flip a coin to decide what to buy.

Wiseman surveyed more than 575 people who attended the Edinburgh International Science Festival by conducting a blind wine-tasting study. Each participant was asked to comment on a variety of red and white wines that ran the gamut from a \$5 bottle of Claret to a \$50 bottle of champagne. For the purposes of the study the British researcher categorized inexpensive wines as those that cost £5 (\$8.30) or less, while they defined expensive bottles as those priced at £10 (\$16.60) or more. He found that people correctly distinguished between cheap and pricey white wines only 53 percent of the time. Accuracy was even lower when they tasted the reds, and only 47 percent properly identified the more expensive selections.

“The real surprise,” Wiseman said, “is that the more expensive wines were double or three times the price of the cheaper ones. Normally when a product is that much more expensive, you would expect to be able to tell the difference.”

Wine lovers should not regard Wiseman’s study as infallible, though, because it was not entirely scientific. For one thing, those surveyed did not have the opportunity to make comparisons between a variety of wines, which is typically how the subtle nuances in each one become more illuminated and conspicuous. Many wine experts believe the study lacks real credibility and purveyors of top-shelf wines predictably dismissed it as totally flawed. Perhaps the most important take-away from the study, though, is that it provoked a lively discussion about the merits of less costly wines and gave the truly great, inexpensive offerings the exposure that they deserve.

Low-Calorie Wines

Wine shoppers in the summertime don’t just consider the price tag, because many of them are counting not just pennies but calories. Summer wines are an elegant complement to outdoor get-togethers on the deck, patio, or

beach. But when the temperatures climb everyone generally prefers to eat lighter fare. That’s why it’s handy to have some lighter, low-calorie wine options up your sleeve.

The ultimate choice is dry champagne, a classic way to celebrate any occasion, formal or casual. A four-ounce flute of sparkling white only has about 75 calories. Make a mimosa cocktail to serve at breakfast or brunch, and there will likely be more calories in the orange juice than in the bubbly.

White wines in general are the best choice for those counting calories, because they usually contain significantly less than their red counterparts. For the past 10 years regulators in the USA have also permitted wine producers to market “low-carb” wines, as long as they disclose the nutritional information on the label. To qualify as a low-carbohydrate product the wine must contain fewer than seven grams of carbs in a five-ounce glass.

That’s not such a unique distinction, though, because almost all dry table wines meet that criteria. Usually only the sweeter dessert wines deliver more than seven grams

per glass. A more realistic way to calculate calories in wines is to look at the percentage of alcohol. Normally the lower the alcohol content, the fewer calories you’ll imbibe. You can ask your wine shop to recommend low-calorie selections, but an easy guideline to follow is that drier wines contain less residual sugar and whites have fewer calories than reds. When buying sparkling wines stick to brut Champagne, Spanish Cava, or bottles produced in the United States, because those have stricter rules regarding how much extra sugar the winery can add. ●



The Adventurous Spirit of Richard Halliburton

By Tom Kerr

Summer is the season of travel and adventure, a great time to journey outside the familiar confines of home and head out into the big wide world. Hardly anything is as educational, exhilarating, and thrilling as going into unknown places and experiencing new cultures. There, as anthropologists often describe it, what is familiar is suddenly viewed as exotic and what is exotic becomes increasingly familiar.

Wanderlust Sparked by Geography and History Books

That can require a little boldness and bravery, so it helps to have an iconic, inspirational role model like the extraordinarily daring and curious soul Richard Halliburton. Halliburton was born in the rural town of Brownsville, TN, in 1900. Today, he would be considered the class nerd because his favorite subjects in school were geography and history, and his idea of a good time was learning to play classical violin. In terms of athletics, he gravitated toward golf, and at the age of 15 health problems led to four months of bed rest including a prolonged stay at a residential health care facility.

After high school, the smart youngster entered Princeton University where he helped edit the school newspaper. *Field and Stream Magazine* also published one of his stories, which stoked his enthusiasm for following his dream of being a travel writer. Then, despite his history of less than robust health, the young man dropped out of school to live the rugged life of an ordinary merchant seaman. With no previous maritime experience, he boarded a freighter based in New Orleans and headed for London. That voyage sparked his enthusiasm for travel and after returning to Princeton to earn his diploma, he once again donned a rucksack and headed abroad.

"Just about a month from now I'm set adrift," wrote Halliburton, "with a diploma for a sail and lots of nerve for oars." Halliburton possessed an insatiable wanderlust, which he acknowledged in his journal writing, and he always seemed to take the unbeaten, most rugged, and challenging paths.



Patterning Himself After Iconic Adventurers

Halliburton drew inspiration from many of his contemporaries, including George Mallory who died in the 1920s trying to scale Mount Everest and Amelia

Earhart who flew off into the wild blue yonder, never to be seen or heard from again. During his travels he also befriended Lowell Thomas, the writer who made Lawrence of Arabia world famous. Those personal influences provoked Halliburton's imagination, and rather than following an ordinary itinerary he decided to retrace some of the historical journeys he had read about as a student.

He was enchanted by the adventures of Ulysses in Homer's *Odyssey*, so he got out a map and plotted the entire trek – then set out to reenact it all by himself. Then he headed south into Mexico, tracking the travels of Cortez, swam the Panama Canal, and wound up on the island of Tobago in the Caribbean. He was attracted to that remote destination because as a child, forced to spend long hours in bed recovering from illness, Halliburton had loved the book *Robinson Crusoe*. Although that was an entirely fictional novel, Halliburton wanted to experience for himself the kind of life that author Daniel Defoe's character had endured. So he recreated that lifestyle, wearing a goatskin toga and virtually living off the land for an entire month.

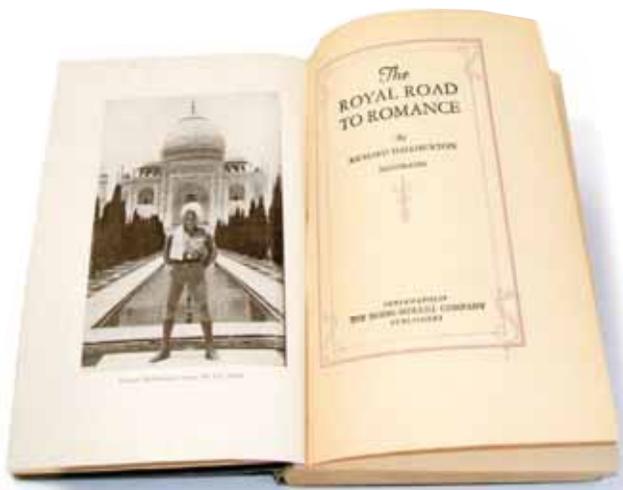
During that time, *National Geographic* published a story claiming that the real inspiration for Robinson Crusoe was a sailor who had been shipwrecked on an island off the coast of Chile. Undaunted, Halliburton headed out for that other

distant island and reenacted his Robinson Crusoe adventures once more. He also backpacked to exotic places including India's Taj Mahal and trekked across the Swiss Alps on the same trail taken by Hannibal the Conqueror—riding elephants along the way—to try to understand how it must have felt to be part of that great expedition.

Travels, Tragedy, and Life Lived to the Hilt

All the while he was working hard to sell his stories to various publications, including the Boston Globe, and whenever he sold a story he used the money to fund his next adventure.

At one point, he convinced a pioneering aviator to fly him, for no pay, around the world. Halliburton agreed to pay for their basic living expenses and fuel, and the duo spent the next 18 months circumnavigating the globe, covering 33,660 miles (54,100 km) and visiting 34 countries. During that escapade, it was Halliburton who took the first aerial photograph of Mount Everest, while standing up in the open



cockpit of the airplane. The pair also became the first Americans to ever fly to the Philippines, before finally returning home.

Tragically, one of his next trips ended prematurely when the small and rickety Chinese boat Halliburton was on vanished in a violent storm on the ocean, just months before his 40th birthday. His humble grave marker simply reads "Richard Halliburton / 1900-1939 / Lost at Sea." But although Halliburton's life was brief, he lived it on his own terms. "When my time comes to die," Halliburton wrote, "I'll be able to die happy, for I will have done and seen and heard and experienced all the joy, pain and thrills - any emotion that any human ever had."

He also managed to do what people who live much longer than him dream of accomplishing—he fulfilled his waking dreams. As he explained in one of his manuscripts, "I wanted

freedom, freedom to indulge in whatever caprice struck my fancy, freedom to search in the farthest corners of the earth for the beautiful, the joyous, and the romantic."

Halliburton's Literary Legacy



Halliburton's first book, *The Royal Road to Romance* published in 1925, became a bestseller. Today it is still a popular travel memoir and was recently hailed by the Detroit News as one of the most fascinating books of its kind ever written. The collected writings of Halliburton are also preserved in the archives of Princeton University Library, on

the same campus where Halliburton primarily distinguished himself as a young man much too restless to focus on academic studies alone.

Today, 75 years after his fateful disappearance, Richard Halliburton's wildly adventurous spirit still inspires others to take the leap, venture beyond the comfort zone, and make every moment count. Not only do his memoirs make for exciting summer reading, but the example of his lifestyle and liberated attitude can motivate even a confirmed homebody to follow their heart, wherever it may lead. ●



Tech: Credit Card Chip Technology and Why You Need It

Many travelers will find themselves in the middle of a credit card crisis this year, because cards that have a magnetic strip on the back are no longer accepted in many parts of the world. The vast majority of Americans carry this kind of plastic, which has been around for over 30 years. Since the magnetic strip is considered old-fashioned and obsolete in most of Europe, parts of Asia, and many other regions around the world, that's a problem for international visitors.

Computer Chip-Enabled Plastic

Many leading economies adopted a newer technology years ago that is commonly referred to as "PIN and chip." The credit card has a computer chip embedded into it that holds the cardholder's confidential account data. Some of these cards add an additional layer of security by requiring that the cardholder also punch in a PIN number – thus the name "PIN and chip." While data on a magnetic strip can be stolen relatively easily by using inexpensive credit card reading devices, it is virtually impossible to hack into a computer chip-enabled card.

For that reason credit card theft is on the decline in countries where banks now issue these newer cards. Consumers remember that, just a few months ago, the giant retail chain Target experienced a massive breach that resulted in the theft of data related to millions of credit card customers. That would have all been prevented by superior PIN and chip technology. So why haven't American



banks kept up with the times? The procrastination is primarily because they have been reluctant to spend the money necessary to install the new infrastructure needed for processing cards that contain computer chips.

Solutions are Available

Meanwhile, international crime rings are busy exploiting the window of opportunity that still exists in the United States, and that has triggered a spike in credit card thefts — including large-scale hacking at companies like Target and Neiman Marcus. At the beginning of 2014, however, credit card companies including Citi, BankAmericard, USAA, and Chase were beginning to offer chip-enabled cards as a product option. Wells Fargo was also testing them in a pilot program, and American Express was providing them to Platinum Card members by request. The cards are scheduled for full industry launch and widespread acceptance by merchants across the USA by 2016.

Of course, if you're traveling soon, you may need one much faster than that. Notify your credit card company and let them know that you are going overseas and want a chip-enabled card. They may already have them, despite not advertising that fact. In that case, they will likely send you one right away; otherwise, you can apply for one from a bank that does have them. Be aware that merchants where you shop in the USA may not yet have devices that read chips, so in the interim, before the technology is fully implemented, you may want to carry an older magnetic strip card as a back-up resource. ●

Fun Facts:

Find Sunken Treasure this Summer

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

During the summertime, it is not unusual to see someone poking along the beach looking for pieces of coral, shark's teeth, or sand dollars. Meanwhile, out at sea, professional treasure hunters are busy at work using the most advanced GPS, radar, and underwater video technology to plunder submerged artifacts.

One of the most prominent companies in that niche is Odyssey Marine Exploration (OME). A decade ago, OME used advanced robotics to dredge up more than 50,000 coins and other historically significant artifacts from the wreckage of the SS Republic. The steamship sank in 1865 during a violent hurricane 100 miles off the Georgia coastline and the passengers and crewmembers were saved. But its cargo – which included a fortune in gold and silver to pay for rebuilding New Orleans after the Civil War – sank.

Recovering that lost treasure netted OME around \$50 million, and proved that treasure hunting in the 21st century is a viable enterprise.

Some expeditions hit legal obstacles, of course. In May 2007, OME salvaged nearly 35,000 pounds of silver plus some gold coins off the southern Portuguese coast. The treasure was found in the underwater wreckage of the Spanish frigate Nuestra Señora de las Mercedes, which exploded and sank in 1804 after being ambushed by the British Navy. But after a five-year court battle a United States federal judge awarded the treasure to Spain, its rightful owner. After Odyssey Marine relinquished the treasure it was distributed amongst several of Spain's national museums.

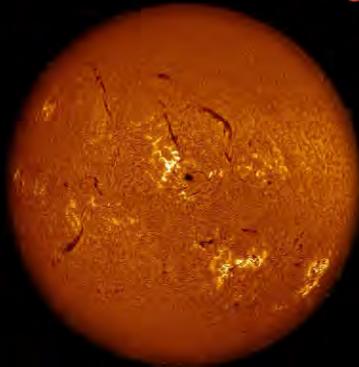
The fortunes of OME may soon change, as earlier this year they were given the legal go-ahead to try and retrieve an extremely valuable cargo of gold from the SS Central America shipwreck of 1857. The ship went down with one of the largest documented cargoes of gold ever lost at sea and now lies nearly a mile and a half below the ocean's surface 160 miles off the coast of South Carolina.

Big companies with high-tech gadgetry are not the only ones who recover treasure, as Eric Schmitt of Sanford, Florida, can attest. In 2002, while still in high school, he found a silver platter while treasure hunting about 150 yards offshore. Minted in Mexico centuries ago, it is valued at least \$25,000. The Schmitt family returned to the site many times, and about nine months ago they found gold chains worth \$300,000.

In February of 2014, a couple strolling on the beach in California found a rusty can sticking out of the sand. That led to the discovery of a total of eight rusty cans, stuffed with antique gold coins worth approximately \$10 million. Experts believe it's the most valuable buried treasure ever unearthed on United States soil. ●

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

Answer to the Sudoku puzzle on page 12



“Once you have traveled, the voyage never ends, but is played out over and over again in the quietest chambers. The mind can never break off from the journey.” — Pat Conroy

It begins here with the solar wind which perpetually produces low level aurora’s around Earth’s magnetic poles. During the Sun’s peak activity cycles which occur every 11 years, every so often a coronal mass ejection will launch itself towards our planet and produce spectacular aurora’s. If you have ever wanted to see the northern lights, the time is now! Recently good friends and clients, Matt and Debbie, reached into their bucket list and ventured out on a journey less traveled. Matt, an accomplished amateur astrophysicist, shares their experience:

“I booked spots for Debbie and I on a Bob Berman tour that not only included viewing the aurora borealis from a remote sanctuary in Alaska, but also fascinating lectures and a tour of the sky from Bob himself. We stayed at Chena Hot Springs Resort, about 2 hours outside of Fairbanks. Here we enjoyed cross country skiing, dog sledding, sunset snow-cat tours, learning how to paint water color from Jacqueline Rogers, ate scrumptious meals and relaxed in the hot springs before mustering for an evening of auroral splendor.

For our location at Chena, magnetic midnight occurs around 2 A.M. Magnetic midnight is that time which the observer, the magnetic north pole, and the sun are in alignment and is the most likely time for the aurora to appear. This is not a certainty however, and so as not to miss anything, I would set up my camera equipment on the frozen airstrip around 11:30 P.M. and wait.

At this time of night everything about this place is cold. I’m standing on ice, each breath reminds me of the temperature, and I am surrounded by a frozen environment. The sky is a dramatic contrast of black night with crystalline stars and the Milky Way stretches from horizon to horizon. As I watch and wait, I jog in place and windmill my arms to keep warm. I have checked and rechecked my camera settings, and have confirmed perfect focus by manually focusing on Jupiter. My equipment is ready, I’m ready.

Around 1:00 A.M. it begins with a faint glow on the northeast horizon. So faint that I wonder if it is something I didn’t notice before, perhaps the light of another settlement? But within 10 minutes I know it is the aurora making an appearance as this glow grows and refines itself as delicate structure. As I look to the northwest I see the same type of eerie light growing brighter and greener. Within 20 minutes the entire northern horizon is filled with a shimmering green curtain, undulating over the mountains and I have forgotten about the cold. In fact, it’s all I can do to remember to take photos. The entire show lasts perhaps 30 minutes and then it was over, leaving me standing on the ice, and once again humbled by nature.”



All photos by Matt Francis/Prescott Observatory: www.prescottobservatory.org
Bob Berman Astronomy Tours: www.bermanastronomytours.com

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WEALTH MANAGEMENT GROUP
WELLS FARGO ADVISORS FINANCIAL NETWORK

Randolph A. Huiting, CFA, CFP®
President
303-670-4949
randolph.huiting@wfafinet.com

Wendy Yanish
Vice President
303-670-4904
wendy.yanish@wfafinet.com

1522 Bergen Parkway • Evergreen • CO • 80439 • 303-670-HWMG (4964) • www.HuitingWMG.com

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