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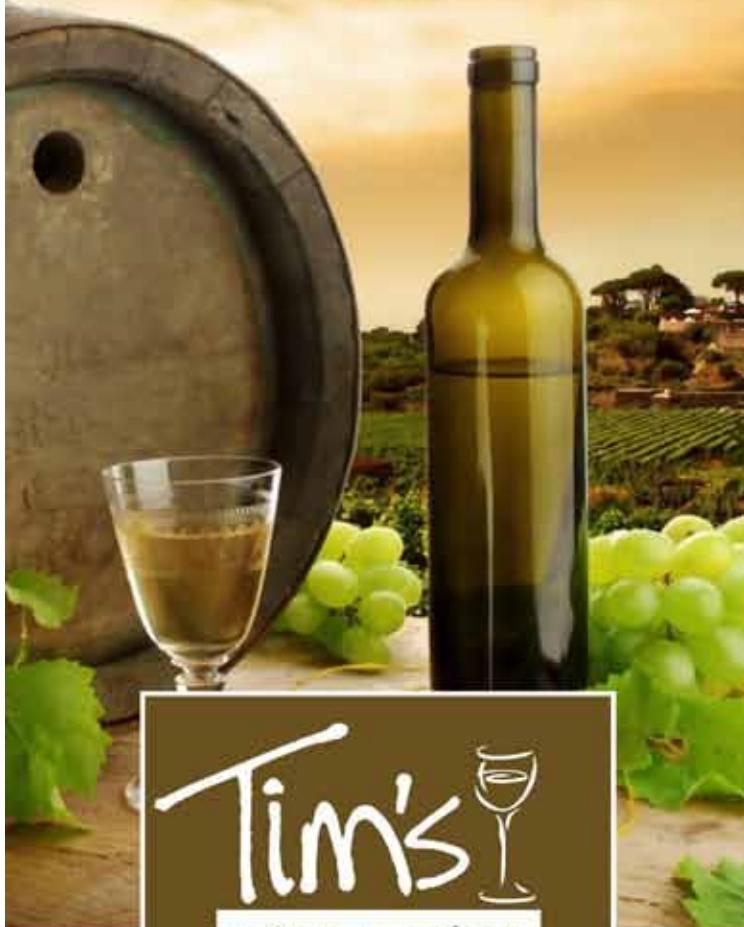
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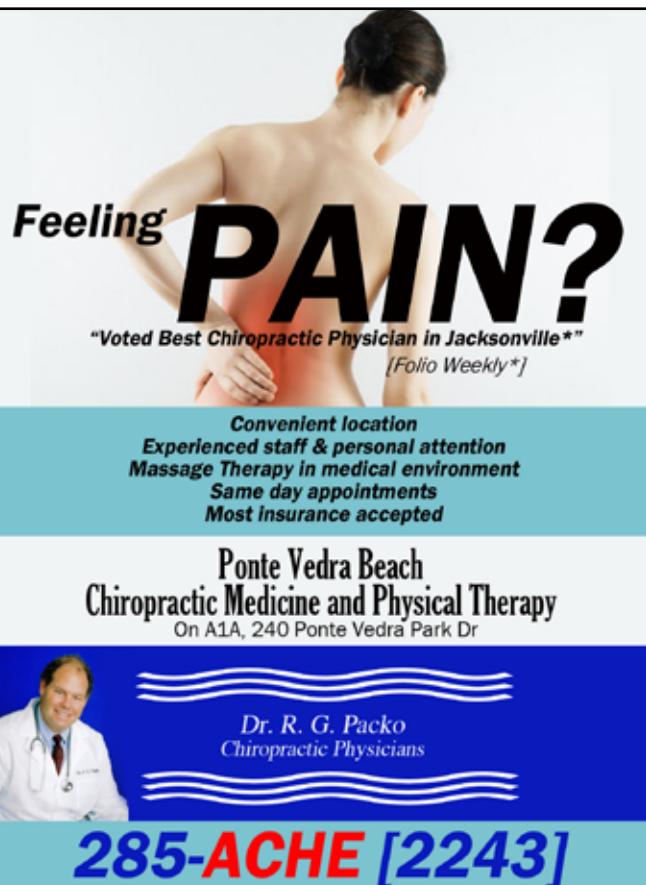
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**BY JONATHAN SIKES**

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# Top 10 Investing Tips for 2017

By Jill Cornfield

## 1. Hold your own year-end review

We're coming to the end of the year, a good time to pretend you're a corporation and check your financial performance. Review your current portfolio and see if you need to adjust anything to keep your investments in line with your goals and objectives.

"Has there been a life event that changes the way you want your portfolio to work?" asks Thomas J. O'Connell, president of International Financial Advisory Group in Parsippany, New Jersey. A birth, death, retirement or a family member entering college can all have an impact on how you should invest during the new year.

## 2. Resolve to learn something

If you're one of those people who thinks, "I have no idea how bonds work" or "What the heck is an ETF?" it's time to educate yourself. You don't have to be Warren Buffett to gain a reasonable working knowledge of investments and retirement rules.

Just choose a couple of things you know you don't understand and make it a goal to learn something about them. For instance, you might want to look up the difference between mutual funds and exchange-traded funds, because if you think 2017 will be a good year for the stock market, it may be the year for putting some ETFs in your portfolio. Or, maybe it's about time that you understood the relationship between bond prices and interest rates.

## 3. Know your tolerance for risky business

Say the market drops, and you look at your balance and it's lower. "That's going to happen," says Will Branch, investment analyst for Millennium Investment & Retirement Advisors in Charlotte, North Carolina. If the mere thought makes you feel ill, imagine it really happening.

You might need to take some risk off the table. Branch recommends this rule of thumb to make your allocation more comfortable: Whatever your age is, take that number and use it as a percentage of your total holdings for safer, fixed-income investments like bonds.

## 4. No risk, no return

But if you think investing in stocks is too risky, consider this: Staying conservative to try to avoid market risks altogether can be a losing strategy, too. People who stepped out of the market and were afraid to return after the recession missed out on substantial returns, says Arian Vojdani, investment strategist, at MV Financial in Washington, D.C.

"The S&P 500 index has gone up by almost 13 percent in the last seven years," Vojdani says. "You shouldn't have all your eggs in one basket, but that gives you an idea of the return you're missing out on." Staying out of the stock market also boosts your inflation risk. "The value of your dollar goes down over time as inflation rises," Vojdani explains. Investing helps "your money (to) appreciate in value. If you just have money in a bank account you are not making any money on your money. Your money is losing value over time."

## 5. Read up

Top tip for investing? Read, says Ethan Braid, a founder of HighPass Asset Management, a fee-only investment advisory firm in Denver. If Bill Gates can read 50 books a year, you can read six, he says.

Braid recommends several titles: "The Most Important Thing" by Howard Marks; "Stocks for the Long Run" by Jeremy Siegel; and "The Warren Buffett Way" by Robert G. Hagstrom. Reading gives you a good foundation, a process to think about retirement and a way to view the world of investing, Braid says. "If a layperson could just accomplish 10 percent of what a Bill Gates does, you could really make a difference in your life," he explains.

## 6. Know that interest rates will probably rise

Many experts will tell you that today's rock-bottom interest rates will probably rise. At least a bit. If they do, two areas can challenge investors: bond duration and adjustable-rate loans. "You'll want to switch to shorter-duration bonds," says David Fleisher, CEO at Firsttrust Financial Resources in Philadelphia. He explains that they're generally less sensitive to rising or falling interest rates than those with longer durations. And, if you hold a mortgage or other loan with an adjustable rate, you can expect your costs to rise.

If rates do go up, take heart. "It's because economic growth is on the right track, unemployment is low and the economy is on the path to a solid recovery," says Omar Aguilar, chief investment officer of equities at Charles Schwab in San Francisco. "I think the markets will respond very positively."

## 7. What are you losing to fees?

In a workplace retirement plan, your investment fees should be plainly stated, but in many IRAs or after-tax brokerage accounts, you may have to look harder. Braid, of HighPass Asset Management, recommends carefully reviewing every statement.

Shifting to ETFs can be a way to reduce total expenses, because the fees are lower, says Kevin Stophel, a financial ad-

viser with Kumquat Wealth in Chattanooga, Tennessee. The change can cut your fees by as much as a full percentage point, in some cases.

#### **8. Don't dis cash**

Stophel recommends reconsidering cash as a specific asset class, because he says stocks are flying too high. "The debt-to-equity ratio is at a value above where it was before the Great Recession," he explains. Amid low interest rates and expanded debt on company balance sheets, market valuations may be out of line with realistic future earnings.

In other words, it's not a bad time to be conservative. Remember: "Only bet what you can afford to lose," Stophel says. In even simpler terms, we're long overdue for a market correction after seven years of a bull market.

#### **9. Master your emotions**

People make the worst decisions when they're under duress. "If the market's dropped 600 or 1,000 points, you might as well just stay in and ride it out," says Branch, of MillenniuM Investment & Retirement Advisors.

Investors who were in stocks in 2008 and rode out the crash by staying in did well over time, he says. "(The market) did bounce back. People in their 20s who are investing through a workplace plan should realize they're buying their stocks on sale." People who are closer to retirement need to make a plan and stick to it.

And whatever you do, don't waste time trying to predict what the markets will do. "Forecasts have limited value," says Adam Watts, a managing partner at EAM Partners in Dallas. Instead, make sure your portfolio can perform in a range of market conditions.

Treasury inflation-protected securities, or TIPS, are one way to help offset potential losses. TIPS offer some protection against inflation because the principal increases with inflation and decreases with deflation.

#### **10. Review your investment mix**

When was the last time you looked at how your money is allocated? People often make investment choices and then do nothing for years, even decades, says Earle Allen, a partner with Cammack Retirement in New York.

If that's your case, Allen recommends reviewing periodically -- once a year is adequate. "Make sure the allocation mix still makes sense for (your) current life situation," he says.

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# Wine Talk

By Emery and Jean Clance



Ken Clance, Allison Clance Volpe, Jean and Emery Clance

Images by Mirek Kowalski Photography

**Enjoy Your Wine Experience Even Better – Join One of Our Wine Clubs** Tim's Wine Market has four wine clubs. The wines reviewed here all come from wine club selections. Stop by the store and ask about joining one of the clubs. There is a club to fit every budget.

**2013 Cor Cellars Momentum** is a dramatic blend that is produced from vineyards in the Horse Heaven Hills of Washington State. I have been wanting to feature this wine for some time, but timing has been tricky as the wine sells out quickly from the winery each year. Cor Cellars is Luke Bradford, along with his wife, Meg Gilbert. Long time club members may remember my pick from her family winery, Gilbert Cellars Uncle Cragg's Red, which I featured in August of 2014. Luke is a renaissance

man with a love of the outdoors, who studied sustainable agriculture in college. This landed him on the slopes of Mt. Etna in Sicily, working harvest at Passopisciaro as well as an estate in Montalcino. He decided that making wine in Washington State also gave him access to his other two great loves, skiing and whitewater. I am sure that meeting Meg also had nothing to do with it. For Luke the most important thing is finding sustainably farmed, low impact vineyards, which he feels yield exceptional fruit. When I tasted with him in November 2014, he was very specific about not only the vineyards he uses, but specific blocks within them. To this end he makes small amounts of several wines, using eight different growers and ten different vineyard sites. Each is a brilliant reflection of the site, or grape variety, with very little human interference in the final flavor. For the Momentum wine, he uses grapes grown in the McKinley Springs vineyard in the Horse Heaven Hills sub AVA of the Columbia River Valley. It was an early pioneer of the area, James Gordon Kinney, who is officially credited with naming the Horse Heaven Hills in 1881. When he first came to the region in 1857, Kinney was impressed by the knee-high grass that fed the large bands of feral horses that roamed next to the river. He remarked "the area offers excellent forage and comparative isolation... This is surely a horse heaven!" and the name stuck. While it is hard to tell now, the soils of eastern Washington are volcanic in

origin. The region was formed 300 million years ago as Pangaea began to split and this portion drifted west, creating successive ranges of volcanoes. For millions of years they erupted, covering the region with a deep layer of lava which, once hardened, is called basalt. The topography was formed as the tectonic plates continued shifting, creating the Columbia Plateau, of which the Horse Heaven Hills is the southern border. It is for this reason that the appellation is known for steep sloped vineyards that face south, with perfect sun exposure. Like all of the eastern Washington vineyard areas, the Horse Heaven Hills are quite dry, especially during the growing season. One of the most distinctive traits of the area is very windy conditions due to the proximity to the Columbia River.

The winds create slightly cooler growing conditions, which slows the ripening process of the grapes. Windy conditions also cause the grapes to have thicker skins, which for red wines accounts for their more tannic nature. For this reason the Horse Heaven Hills are known for producing dark, powerful, and age-worthy wines. It is no surprise that a wine with such power is called Momentum. In order to produce a wine that is both powerful and polished, Luke blends several grapes to achieve balance. The 2013 is a blend of 32% Cabernet Franc, 27% Petit Verdot, 22% Merlot, and 19% Malbec. For Momentum, the wine is aged in French oak barrels for ten months, but none of them are new. When you open this wine, allow it to soften in a decanter for at least a half hour before serving. Once you do, it gives you a rich combination of fresh blackberries, dried blueberries, dark chocolate, graphite, and creme de violette. On the palate this wine is nicely dense and smooth, with a good sense of fruit and smooth, soft tannins and acids. This wine drinks very well now and will improve for a year or two.





### 2014 Chateau Queyret-Pouillac Bordeaux Supérieur

When it comes to pairing wine with fatty cuts of beef, nothing beats red Bordeaux. When examining a standing rib roast, regardless of how you prepare it, you cannot help but notice the thick layer of fat across the meat. New World Cabs have the tendency to be, how can I say this nicely? "not really dry"; this creates some problems as they fail to cut through the fat. Sure, Bordeaux gives up a little bit of weight, but the drier nature of the wines works better with fatty cuts. There, I said it, and the same holds true for lamb too.

This Chateau lies about ten miles southeast of the town of St. Emilion in the Entre-deux-Mers area of Bordeaux. The history of this property begins in the Middle Ages with monks who planted the first vines on this site. In the 18th century the castle Queyret-Pouillac, as we know it today, was constructed. A stone lintel of the main house is dated 1783. It is a good size property, over 150 acres, with vineyards planting on the rolling hills surrounding the Chateau. The soils tend to be gravel and rock at the top of the hills, and clay on the sides. The Cabernet varieties are planted on the tops while the Merlot, which does better in clay, lies on the slopes.

The blend of this wine is 60% Merlot and 20% each of Cabernet Sauvignon and Cabernet Franc. After picking, the grapes are fermented in stainless steel tanks for up to thirty days, then the wine is moved to concrete tanks where it is aged for a year. For a long time I looked down my nose at Bordeaux that is not aged in oak barrels, until my friend and bona fide Bordeaux guru, Bill Blatch, explained why he prefers tanks for aging. Since the producers of most inexpensive Bordeaux cannot afford new barrels, they are forced to buy the used barrels from other wineries. Since no one goes to

great lengths to clean the barrels they are selling, the new owners inherit a lot of problems in the way of contaminates. It could be a rogue bacteria or mold, or simply barrels that smell like vinegar, but they certainly do not improve the next wine put into them. In his mind, which is good enough for me, it is best to use aging containers that can be properly cleaned. Hence why concrete and stainless steel tanks are so popular with inexpensive Bordeaux.

When you are ready to serve this wine, decant it for a half-hour and also let it chill briefly in the refrigerator. The nose is a complex combination of dusty, black currants, fresh cherries, red plums, subtle pipe tobacco, milk chocolate, and bit of graphite. On the palate it is relatively soft at first, then develops a subtle shade of tobacco and forest floor that wraps around the fruit, finishing with nice balance and smooth tannins. Serve this wine over the next two years with pot roast, leg of lamb or standing rib roast.

//////////

*Tim Varan and Brock Magruder opened Tim's Wine Market in October, 1995 at the original location in Orlando, Florida. Based on twenty years of buying experience, each year Tim samples over 4000 wines to select only a few hundred each year for the Tim's Wine Market stores. Tim's Wine Market has a local store in Ponte Vedra Beach, owned and operated by Emery and Jean Clance. [www.Timswine.com](http://www.Timswine.com)*

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# Longtime Jax Chef Forges His Own Path: J. William Culinary

Written By: Lisa Watterson, [jaxrestaurantreviews.com](http://jaxrestaurantreviews.com)

Photography By: Lisa Watterson

Jay Phelan, better known as Jay William, didn't set out to be a chef. He doesn't look like one either with his mohawk and muscled physique, except for that apron that he hardly takes off. The owner and executive chef of J William Culinary, a thriving meal service, continues to chase his passion and build a life he is proud of, even if it is a completely different path than he expected.



Chef Jay Phelan, J. William Culinary

Jay started working in a restaurant as a line cook at the age of sixteen. He loved it. He loved the fast-paced environment and the passion he found in the kitchen. It was a thrill he did not realize would help shape his career and his life. When he went to college he continued working in kitchens cooking food to support himself. It wasn't until after college when he came to the realization he much preferred the blue collar kitchen life to the white collar career he had earned a degree to get. Not one to settle, Jay went on to the The French Culinary Institute in New York (now the International Culinary Center) to become a properly trained chef. He came to Jacksonville to work for Restaurant Medure. He did well there, becoming chef du cuisine, learning how to manage his kitchen, and getting comfortable leaving the kitchen to interact with guests. However, he struggled with this idea that he would spend his life in a kitchen. He loved cooking, he loved the kitchen, but he was fairly removed from the outside world and even his home and family life. "My work-life balance was non-existent", explained Jay. "I had this idea I would be 60 and still in a kitchen. It was something I had to accept." Except he didn't accept it.

During a particularly tumultuous time in his life where his son was diagnosed with autism, Jay left the kitchen. His son needed him more than Jay needed anything else. He had no plan. But it didn't take long for him to find that passion in the kitchen again. "At the time it felt like a long time, but it

was maybe a few weeks between leaving Matthew's and starting to prepare food for a couple of friends who were trying to eat healthy. That grew into 10 which grew into more." Jay didn't set out to start a prepared foods business. It's just that his friends were so hapless. At the gym one day a couple of Jay's health-focused friends were talking about food. "They were eating boiled chicken and steamed broccoli. It was terrible." recalled Jay. He offered to make them better food that still met their health goals if they just paid for the food. With \$80 and a foodsaver, J. William Culinary was born. Jay didn't quite know it that day, though. Not too long after, two friends had turned into dozens of people wanting fresh, healthy food. Jay realized he had something going. He had the beginnings of a business that fed his passion for the kitchen and could hopefully support his family, without sacrificing his entire soul to chefhood.



Grilled Lemon Pepper Turmeric Wings with Cornicons and Spicy Peppers

The only problem was Jay didn't know how to run a business or market himself, especially with a budget of \$0. Luckily for all of us that didn't stop him. He read book after book, such as Guerrilla Marketing, in a mad dash to turn this newfound business into a success. Initially his tactic was to charge a low price and offer free delivery in hopes that the mistakes he made while he was figuring out his business would be forgiven more easily by his customers. We can assume it worked; it has been over six years and Jay has upgraded equipment and location, but kept the apron. He and his team make healthy, delicious, meals for anyone who wants to eat better.



Szechuan Carrot Soup

It has been a wild culinary ride. One of the more amusing stories is how Jay got to be the beefy, health-conscious, paleo-eating chef he is now. He signed a contract to write a cookbook titled Paleo Grilling: A Modern Caveman's Guide to Cooking With Fire. As a master of his craft, he was perfectly

competent to write the cookbook. But he only had 8 weeks. Oh, and he wasn't paleo at the time. He continued his full time business of prepared foods while writing the book. "I knew I wouldn't look back and remember how much sleep I had lost in those eight weeks. It was an opportunity I had to take", says Jay. Eight weeks is an insanely short amount of time to write any book, much less to do so on the side. Jay was right, though. It was an opportunity he had to take. Publishing a cookbook can bring more opportunities and tends to validate a chef to the outside world. It certainly wouldn't hurt his still-growing prepared foods business to be an accomplished cookbook author. But when Jay realized he had to go on a book signing tour, he panicked. He was overweight and anticipated being discovered as a paleo fraud. Never one to shy away from responsibilities or opportunities, Jay ate paleo for five months and ended up losing 60 pounds. He was a fraud no longer. He hasn't looked back, either. He has the physique of any committed Crossfitter. Much of the food he creates is paleo. Some is vegan. All of it both tastes good and is good for you.



Thai Fish Cake with Curry Coconut Mousse

Jay has been in the tightknit Jacksonville culinary community for over a decade and from his perspective the future keeps getting brighter. We have to agree. Jay talked about this trend in experienced and accomplished chefs turning to a creative and more accessible avenue of getting their food out there. He explained, "What Evan Eriksen is doing with Pie95, what Julio Gonzalez is doing on a food truck, there are so many more options for chefs now that don't involve being in a kitchen all day and night." Jay also spoke to this concept of chefs, at their core, being cooks. He says it is a blue collar job, but the further you go the more white collar your clientele. Regular people deserve well prepared food, and that is what is happening with several food trucks, and places like Jax Diner who have masters of their crafts in the kitchen.

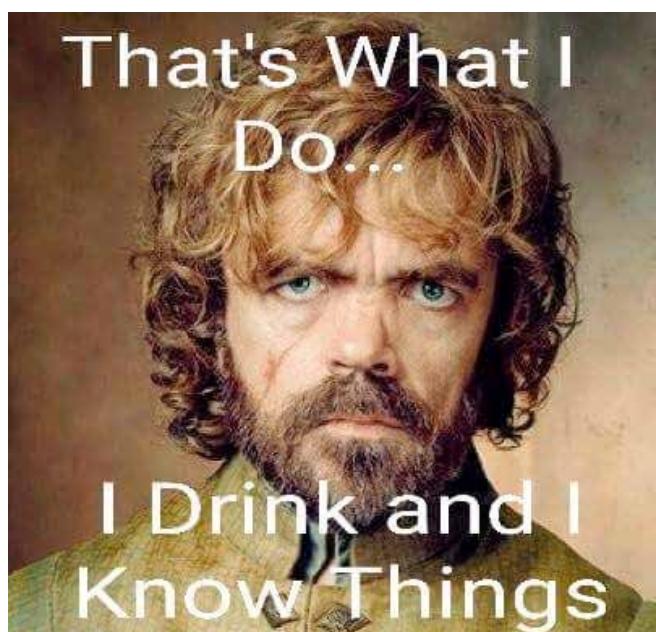
Craft is important to Jay. "You have to be able to roast a chicken perfectly, every time, make a stock, reduce a stock", says Jay. The artistic side of cooking needs to be explored only after the craft is mastered. That is how you get dishes that taste "the same at 11pm as they did at 5pm." Artistic food is great, but if it doesn't also taste good, what is the point? Jay believes craft produces quality food, which then in turn can be a medium for artistic expression. What you will find in

the meals J William Culinary produces is the work of a finely honed craftsman.

These days Jay enjoys a work-life balance where he can enjoy both his passion for cooking and his son. He is always up for new experiences and opportunities. He does recipe consulting, and is expanding the limits of what his culinary business can do: catering, special events, healthy beverages, possibly a spice line. The future is bright for Jay William because he's allowed his passion to guide his path.



J. William Culinary



# The Legacy Trust Ponte Vedra Beach Home & Art Tour

## Returns Saturday, April 8th 10am - 4pm

The Legacy Trust Ponte Vedra Beach Home and Art Tour returns to beautiful Ponte Vedra Beach on Saturday, April 8th, 2017.

The Legacy Trust Ponte Vedra Beach Home and Art Tour benefiting The Cultural Center at Ponte Vedra Beach returns April 8th, 2017. Patrons \$35 ticket will provide an insider's view into some of Ponte Vedra's most distinctive homes. This year's tour will highlight beautiful artwork, landscape and architectural design in each home. Ticket holders will see first-hand how each homeowner incorporates art and color into the overall design of these homes. While each home will be staffed with volunteers from the Cultural Center, the program is actually a self-guided tour.

This year's home tour will showcase exquisite homes located in the exclusive neighborhoods of Marsh Landing on Ponte Vedra Boulevard and Roscoe Road. These homes will be open to the public for touring on Saturday from 10-4pm. The Cultural Center at Ponte Vedra Beach is a 501(c) non-profit organization. The mission of the Cultural Center is to "Bring the Arts into the Life of the Community" which is achieved through arts exhibitions, arts education and arts outreach. Proceeds from this event will directly benefit our arts education programs.

For tickets please visit: [www.ccpvb.org](http://www.ccpvb.org)



### One of Our Featured Homes on the Tour This Year Was Designed by Architect Mark Macco, AIA, NCARB: Bringing Progressive Elegance to Beach Living

One of this year's homes is a contemporary beach home located a short two block stroll from the Atlantic Ocean. The design of this featured home is by one of northeast Florida's own Architects, Mark Macco, AIA, NCARB, who is also a Jacksonville Beaches resident.

"The approach to this design was holistic in nature; placing great emphasis on a purposeful procession through home's space. I make sure all the elements - space, lighting, design, and materials - work in harmony to create a total experience" Mark says. "I believe good design should be cohesive, consistent, and coherent."

With a clear understanding of the environment and special way of life that living in the area lends itself to, Macco was intent upon creating a design that would deliver his clients the total beaches contemporary lifestyle experience. One of the ways in which Macco achieved this goal was to create a timeless design that possesses a thoughtful repetition of design elements, intentional points of interest, and precise sight lines that lead the eye to a beautiful place to rest at every turn." Upon entering, one's eyes travel through the home across a peaceful outdoor living area and rest upon free falling water that descends over the spa's edge and free falls into the pool below. Another of the impressive architectural features is a

beautiful stone wall that is expressed on the exterior front of the home. The wall crashes through the home to create display niches and frame the kitchen, then crashes out the back to frame one of the outdoor sitting areas. A breezeway, connecting the detached three-car garage on the back-entrance frames one side of the pool area further creating privacy and more living areas.



The interior of the home is approximately 4000 square feet of air conditioned living with 4 bedrooms and 3 1/2 baths. With art as a main focus for the clients, the contemporary, yet casual elegance of the main floor living areas have been designed into distinct spaces via termination points and lighting. A purposeful layout and floating soffits creates interest and further delineates each space. This home represents the marriage of art and architecture. Its fascinating architectural details, contribute to and then leave one with a phenomenal impression of contemporary beach living at its best.



# Why Nutrition Is the Most Important Part of Fitness

## Eat Right to Change Your Body, Health, and Life

By Sharon Basaraba, [verywell.com](http://verywell.com)



The food we eat plays a vital role in how we look and feel. Regular exercise is important but according to research, nutrition has the largest impact on our fitness. Using food as our medicine has become a popular theme for health improvement.

The trend is now to focus on healthy food intake as a primary fitness goal. When healthy eating habits become a lifestyle, we are healthier and happier. Eating right allows us to reduce body fat, lose a few pounds, feel more confident and reduce our risk of illness.

Chronic studies are indicating healthy food intake as the most important part of our fitness programs. Some physicians are teaching healthy eating habits/lifestyle as a way to improve overall health reducing obesity and related disease.

### Food is Our Medicine

Nutrient-dense foods or superfoods include lean proteins, healthy carbohydrates, and fats essential to our health. Superfoods are a rich source of vitamins, minerals, and antioxidants.

Antioxidants are shown to reduce inflammation in our body helping us fight disease and illness. Inflammation is said to be the leading cause of many diseases. Powerful antioxidants in leafy greens and vegetables, for example, help detoxify the body removing harmful chemicals.

Some superfoods contain compounds that increase our metabolism for more efficient fat burning. Red peppers contain

a molecule called capsaicin shown to enhance the rate we burn body fat.

Eating healthy food will not only help improve our health but also enable us to finally reach desired fitness goals.

### How Do Quercetin Rich Foods Help?

Quercetin is a powerful antioxidant naturally occurring in a wide variety of plant foods. In fact, quercetin research indicates it to be one of the most potent antioxidants with numerous health benefits.

Many athletes supplement with quercetin to reduce muscle inflammation caused by intense workouts. According to a study published in the International Journal of Preventative Medicine, quercetin supplementation significantly improved athletic performance, increased metabolic rate and lean mass among athletes.

The following foods are a rich source of quercetin:

- Apples
- Onions
- Broccoli
- Berries

### Increase Your Metabolism Naturally

Your best fat burner is not going to come in a bottle but by eating foods containing certain compounds. We can increase the rate we burn fat naturally according to nutrition research.

Eating foods that stimulate and enhance the fat burning process will help us reduce fat more effectively. Adding metabolism boosting foods will be a great supplement to your existing workout and nutrition program.

The following foods are shown to increase our metabolism:

- Hot peppers (active component capsaicin)
- Green tea (active component caffeine)
- Black coffee (active component caffeine)
- Cold water (500 ml of water daily increased metabolic rate by 30%)
- Whole grains (aiding component fiber and iron)
- Yogurt (aiding component calcium and probiotics)
- Apples (aiding component fiber)
- Nuts and seeds (aiding component essential fatty acids)
- Fatty fish (aiding component Omega-3 fatty acids)

### **Peanut Butter is a Superfood**

Peanut butter just so happens to be the number one sports nutrition superfood. It contains healthy fat, is nutrient-dense and shown to provide long-lasting energy for optimal athletic performance.

Selecting natural or organic peanut butter is recommended to avoid added sugar and preservatives. Peanut butter is high in fiber and an excellent source of plant protein. It also contains niacin, folate, vitamin E and other essential nutrients and minerals.

Peanut butter contains quality nutrients and supplies lasting energy at 90 calories per 2 tablespoon serving. It also contains 7 grams of protein per ounce compared to other nuts only supplying 4 grams. Adequate protein intake is essential for muscle growth.

It is low in saturated fat and cholesterol making it a heart healthy food. Research indicates consuming 1.5 ounces of peanut butter per day may reduce the risk of heart disease.

### **What are Fitness Foods?**

The term fitness food is interchangeable with superfoods. Eating a diet rich in fitness foods is essential to our health. Incorporating healthy nutrition and knowing what that means is vital to achieving a lean and healthy body.

The following is a favored list of superfoods among fitness enthusiasts:

- Oats (high in fiber, improves digestion/increases metabolism)
- Eggs (protein source, muscle building)
- Greens (antioxidants, reduces inflammation)
- Apples (antioxidants, reduces inflammation/increases metabolism)
- Lean meats/fish (amino acids, protein source, muscle building)

### **Is Coffee Healthy or Not?**

Should we drink coffee? This is a popular question and although not the best drink for some, overall studies show coffee as beneficial to our health and fitness.

Coffee contains antioxidants but also caffeine. Caffeine is a natural stimulant shown to increase our metabolic rate. Many athletes are using coffee as a pre-workout drink to benefit from this effect. Low to moderate doses (1-2 cups) of coffee are shown to significantly improve athletic performance.

Drinking black coffee 30 minutes prior to exercise is said to have the best ergogenic results. It's shown to improve our endurance and enable us to exercise longer.

Coffee is also indicated to improve our mental focus and increase energy levels. Clearer thinking promotes a more

productive and effective workout. Coffee is also shown to reduce exercise-induced muscle pain.

Coffee also contains powerful antioxidants shown to reduce chronic disease and illness. Studies have shown it help individuals suffering from Parkinson's disease and to reduce the incidence of gallstones.

Because caffeine is a stimulant, it's recommended to consult your physician if you are hypertensive, pregnant, have diagnosed heart disease, or are nursing prior to drinking coffee. Eat Superfoods Daily

Superfoods play an important part in achieving and maintaining a healthy body. Nutritionists may vary in their lists of which foods are best but agree they're all essential. Eating a wide variety of superfoods daily will satisfy nutrient requirements for optimal body functioning.

Start with the following top superfoods for improved health and fitness:

- Oats (high in fiber, improved digestion, heart health)
- Blueberries (antioxidants, reduces inflammation, cancer-fighting)
- Apples (antioxidants, reduces inflammation, weight loss)
- Green tea (antioxidants, increases metabolism, weight loss)
- Flaxseed (essential fatty acids, increases metabolism, reduces inflammation)
- Broccoli (antioxidants, cancer-fighting, detox)
- Yogurt (calcium, probiotic, improved digestion, bone health)
- Olive oil (monounsaturated fatty acids (MUFAs)/heart health)
- Beans (high in fiber, antioxidants, improved brain function)
- Cinnamon (antioxidants, detox, healing spice)

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good to be picky.**

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**RUTH'S CHRIS STEAK HOUSE**

# 15 Pairs of Shoes We Want Now

by Liza Graves

After last year's harsh winter and cold spring, winter 2017 throughout the South has been downright spring-like. We're holding our breath as flowers and trees start to bloom, hoping that a deep freeze is not coming, but these pleasant temperatures and sunshine are definitely making us aware that we want some new shoes to embrace the season, even if technically it's a bit early on the calendar. Here are the ones we're especially liking right now, and we think you will too!

## Sneakers

Let's start with five pairs of updated sneakers that are meant for anywhere except the gym:



Because these are leather, as opposed to canvas, keeping them white is a bit easier. Consider these an immediate favorite. Note, these run a little small. \$198.



If you love this same look, but want a less expensive version, Superga makes this canvas/rope style that's pretty fabulous. \$99.



And speaking of Superga, since we're big fans of comfort and look, metallic sneaks are a HUGE trend, and Superga makes these pretties in both rose gold and silver for \$79.



These blue gingham sneakers are adorable. Pair with white jeans, a skirt, shorts or a sundress. All that is left is to embrace the sunshine! Find them for \$88.

And speaking of blue, check out these ruffled slip-ons. Added fun details to sneakers is definitely a trend you'll want to embrace this spring. Find them in four colors for \$120.

## Mules & Slides

Mules are the runaway trend of the season. You'll see them pop up everywhere from flats to heels and from dressy to casual. Here are five of our favorites.

Since we just talked ruffles, let talk ruffles again (although these are a bit pricier). At 2.5 inches, these block heels show



off your toes and are far from the beige/natural shoe that won't be noticed! Kick up your style with these for sure-fire compliments. Find them for \$345.



For a more noticeable color, red always works. Note this tied-up look, as it's big this year for shoes and clothing. At 3 inches, these shoes show off toes and heels in fabulous style. Available for \$148 in two colors (red and yellow), they are selling out quickly, so heads up if these are making you drool.



Speaking of bright colors that make us smile, this hot pink Loeffler Randall shoe is perfection. With a 2-inch block heel, it's also available in a metallic gold, natural beige and black, but we love the pink. \$350



Loafers, especially the slip on mule variety, are instant style stars in any wardrobe. The tassel variety, as seen here, or the penny loafer variety are a new spin on a traditional shoe. These come in dusty blue, shiny silver and black for \$89.95.



These are simply the spring season personified in a shoe. Sigh. \$99.99

## A Carnival of Color Sandals

Yes, adding a pair of colorful sandals will have you waiting with baited breath for temperatures just a wee bit higher than they are right now. Consider these your "I just can't wait" shoes that can smile at you each day until you get to wear them ... which is just around the corner!



The tamest of the sandals here, these bright tangerine Franco Sarto sandals pair well with the nautical trends that pop up each spring. This also comes in six different colors for \$68.95.



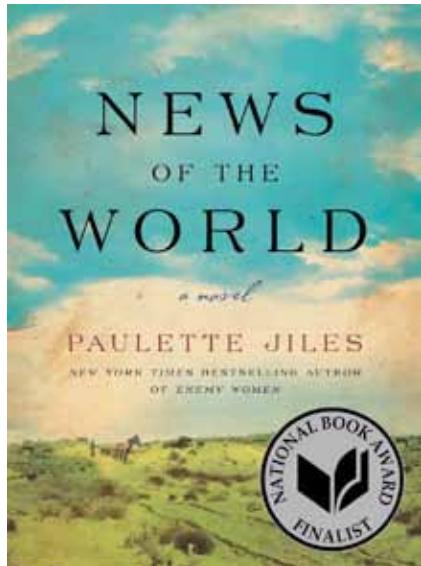
# 4 Dreamy Novels For Winter

Jennifer Puryear

The beautiful dream of Christmas is past, but the pleasures of fireside reading remain. Send the kids to Grandma's (or if you're grandma, send them home!), and curl up with one of the following six novels perfect for right now. If you're more enchanted with the wonders of the natural world, skip to the end of the post for a nonfiction recommendation.

## News of the World

My top pick for winter is *News of the World*, by Paulette Jiles, recently a finalist for the National Book Award. Set in 1880s Reconstruction-era Texas, *News of the World* tells the story of Captain Kidd, a man who travels the length of Texas on horseback delivering the news to rapt audiences who don't have regular access to a newspaper. His wife has passed away, his daughters have married and moved east, and Captain Kidd is an old man living in a dangerous world. Texas — semi-lawless — holds threats for whites, blacks and Indians alike. Kidd agrees to transport a young white girl recently rescued from the Kiowa but soon realizes he's taken on more than he'd bargained for. Johanna speaks no English and keeps trying to escape back into the hands of her captors. Kidd is honor-bound to return her to her distant and forgotten relatives, but over time, he comes to question his mission. The fierce and gentle love that grows between them during their frightening journey is the great, surprising beauty of this 200-page novel. Jiles — a poet as well as a novelist — makes every word count.



## Margaret the First

Cold winter nights simply beg for historical fiction, and another book you'll want to settle in with (when you're not watching "The Crown") is Danielle Dutton's daring *Margaret the First*, a novel based on the life of Margaret Cavendish. Born in 1623, Margaret grew up on her family's estate, an imaginative girl, self-proclaimed Queen of the Tree-people. Attending Queen Marie de Medici as a teen, Margaret caught the eye of William Cavendish, 30 years her senior and of higher noble birth. He shocked polite society by marrying her. In the years of upheaval that followed — the Parliamentarian revolt, the beheading of Charles II and finally the Royal Restoration — William and Margaret's fortunes were always precarious. Margaret grew from a shy girl who listened behind closed doors to the talk of London, scandalous for her philosophical and fantastical writings and her bold dress. "Mad Madge! Mad Madge!" the crowds cried when they spotted her in her carriage. Her husband asks, "What is it you want, my dear?"

But Margaret wanted the whole house to move three feet to the left. It was indescribable what she wanted. She was restless. She wanted to work. She wanted to be thirty people. She wanted to wear a cap of pearls and a coat of right blue diamonds. To live as nature does, in many ages, in many brains. In 1667, Margaret was the first woman allowed to attend a lecture of the Royal Society of London, the preeminent scientific and philosophical group of its day. Danielle Dutton brings her to life in a spare novel that powerfully conveys the limitations of life for a woman in the 17th century and the exciting developments in scientific thought of the time. Dutton's language both brings you close to Margaret and keeps her at a remove — think Hilary Mantel's *Wolf Hall*.



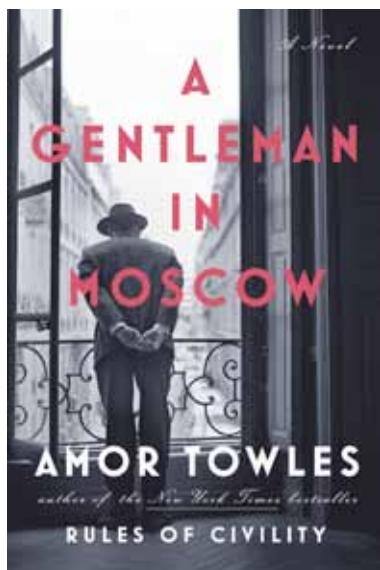
## A Gentleman in Moscow

*Margaret the First* is the molecular cuisine of historical fiction — tiny, unusual, ambitious. But sometimes you need a more substantial meal. Amor Towles' *A Gentleman in Moscow* is a big, beautiful feast of a novel set in early and mid-

20th century Russia. You may already know and love Towles' first novel, *Rules of Civility*, and I enjoyed *A Gentleman in Moscow* even more! Our hero, the Count, lately parted from most of his belongings and his title by the Bolsheviks, has been sentenced to house arrest at the Metropol Hotel in Moscow. He's been warned in no uncertain terms that he'll be shot if he leaves the premises, which leaves the question: how shall he spend the rest of his life?

But for the virtuous who have lost their way, the Fates often provide a guide. On the island of Crete, Theseus had his Ariadne and her magical ball of thread to lead him safely from the lair of the Minotaur. Through those caverns where ghostly shadows dwell, Odysseus had his Tiresias just as Dante had his Virgil. And in the Metropol Hotel, Count Alexander Ilyich Rostov had a nine-year-old girl by the name of Nina Kulikova.

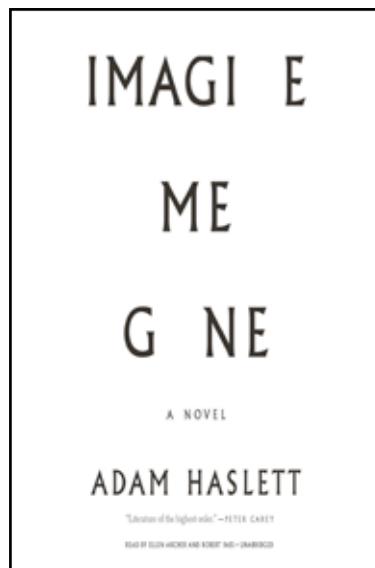
Nina is the Eloise of the Metropol, and she introduces the Count to its many hidden places and secrets. Hopes and sorrows in this book are mostly gentle, with room for love and self-knowledge to grow, despite the sharp edges of history outside the hotel's doors.



#### Imagine Me Gone

Hope and sorrow are a far more searing pair in Adam Haslett's *Imagine Me Gone*, which imagines a family coping with mental illness. The story begins with Margaret, a young American expat working in a library in London when she meets John. He is everything she ever dreamed of — smart, funny, hard-working, sociable — and that accent! Shortly before their wedding, he has an "episode," requiring hospitalization for several months; this is the first she learns of his mental illness. Three children later, and an ocean away, the oldest sibling, Michael — bright, peculiar, intensely loving — also suffers from paralyzing anxiety and depression. *Imagine Me Gone* presents the hardest of truths: that some people simply cannot be "fixed," no matter how much love and compassion is brought to bear. It gives no easy answers

about how to love such a person when he is your husband, your son, your brother or your friend. But it does not look away — and you are not left bereft. When humans are doing the absolute best they can, the story will never be only dark. Haslett goes deep into the dark and into the light. *Imagine Me Gone* was nominated for the National Book Award this year.



"Style is  
a way to  
say who you  
are without  
having to  
speak."

— Rachel Zoe

# Best Easter Vacation Ideas

*Courtesy of vacationidea.com*

Easter is the perfect time to take a trip to a new destination, go on a road trip with kids or check into a luxury spa resort for some R&R. Our list of includes beautiful hotels which offer five star service, rooms with a view and a choice of fun activities.



Get away to the Hawaiian islands to enjoy the tropical sun, swimming, surfing and relaxing spa treatments. Abhassa Waikiki Spa is located at the Royal Hawaiian Hotel in Waikiki.

The spa offers a full range of services, including massages, body treatments, facials and hair care. The spa's four outdoor cabanas are very popular, so be sure to book your treatment ahead of time if you want to enjoy your massage outside in the garden. Guests can choose from Japanese, Swedish, Hawaiian and other treatments from around the world. A 50-minute Lomi Lomi massage costs \$110, while Hawaiian Sea Salt Scrub costs \$55 for 25 minutes. 2259 Kalakaua Avenue, Honolulu, HI 96815, Phone: 808-923-7311



**Portland's White House**  
Surrounded by beautifully manicured gardens in the heart of the city, Portland's White House exudes historical elegance, colonial grace and old-world charm. Exuding a rich history and endearing

hospitality, this luxurious hotel offers a memorable sojourn back in time. Glorious colonial architecture, beautiful interiors and exquisite gardens echo the golden age of America. Beautifully appointed suites are spacious with high ceilings and large windows that let natural light flood in. Fusing classic style with modern functionality, suites are climate controlled, with deluxe amenities, including mini bars, LCD TVs, and wireless high-speed Internet. Opulent spa suites boast French champagne on arrival and Moonstruck Chocolate gifts on the pillow. Enjoy sumptuous breakfasts in the main dining room with freshly brewed coffee from the complimentary espresso coffee bar. Welcoming hospitality and outstanding service greets you on arrival at this luxurious hotel. Upscale services include porter assistance and help with travel arrangements. Rooms start at \$145 per night. 1914 NE 22nd Ave, Portland, OR 97212, Phone: 800-272-7131



## Berry Springs Lodge in the Smoky Mountains

The secluded Berry Springs Lodge in Sevierville, Tennessee is a perfect getaway for couples and families who love nature. Ask for a room with a balcony, fireplace and a hot tub. The two Mountain View Fireplace Whirlpool Suites are a great choice for couples, complete with a two-person whirlpool bath tub, cozy living room with a fireplace, and a private deck. Berry Springs Lodge is set on 33 acres and has two ponds full of bass, bluegill and catfish for catch and release. Take a complimentary mountain bike for a ride, get a massage, play a game of croquet, Ping-Pong, pool, or basketball. The lodge offers breakfast, dinner and boxed lunches. Rooms start at \$205 per night. 2149 Seaton Springs Rd, Sevierville, TN 37862, Phone: 865-908-7935



## Nita Lake Lodge

Nestled at the base of Whistler Mountain and overlooking the magnificent glacier-fed Nita Lake, Nita Lake Lodge is a luxurious boutique hotel that promises a relaxing and unforgettable

getaway. The lodge boasts 77 stylishly decorated rooms with optional lake views. Each room features king-sized beds, plush linens, basalt gas fireplaces for cold winter nights, and spacious en-suite bathrooms with soaking tubs and rain showers. Suites enjoy private balconies with table and chairs for relaxing and soaking up the magical mountain views. Luxuriate with indulgent treatments and massages at The Spa at Nita Lake Lodge, home to outdoor hot tubs, a eucalyptus steam room and a tranquil relaxation lounge. You can start your day with a revitalizing yoga session against the backdrop of the mountains or an energizing workout at Basecamp Fitness. The resort offers three superb restaurants – Aura, Cure and Fix – that serve a range of fare from three-course gourmet meals to homemade sandwiches. (Phone: 604-966-5700).



## The Kitano

Situated on New York City's Park Avenue with beautiful views of the East Side, the Kitano is a tranquil and elegant oasis in the historic Murray Hill district of Manhattan. The Japanese-inspired boutique hotel blends contemporary décor and state-of-the-art technology with traditional Japanese hospitality to provide guests with an unrivaled and luxurious stay. The rooms are individually designed to pro-

20 March 2017

vide guests with the utmost comfort and luxury, with modern, custom-designed mahogany and cherry furnishings and subtle touches of Japan in the shoji paper screens and tatami mats. Spacious living areas, ergonomic workspaces and deluxe amenities make each room a welcome sanctuary. Enjoy award-winning cuisine at one of New York's finest Japanese restaurants, Habukai, where Executive Chef Yukihiko Sato serves an array of celebrated Kaiseki cuisine. For contemporary American cuisine with Pan-Asian influences, try JAZZ at Kitano, where you can relax in elegant surroundings to the sounds of world-class live jazz in the background. 66 Park Avenue E 38th Street, New York, NY 10016, Phone: 212-885-7000



#### **Lake Austin Spa Resort**

Lake Austin Spa Resort is located only 25 minutes from downtown Austin. The resort is a relaxing haven from daily stress and a place to head for a quick spa vacation pick me up. Each of the 40 guest cottages has 300-thread count Egyptian cotton sheets & down comforters, a Kohler Steeping/soaking tub, and wireless Internet access. Some of the cottages have gas burning fireplaces, hot tubs, and private gardens.

The LakeHouse features a menu of more than 100 body treatments and therapies, which are sure to relax even the most stressed out guest. On your spa vacation, try some of the resort's special treatments like the Texas Pecan Scrub, the Essential Rose Body Wrap, or the Texas Starry Night. Three day packages start around \$1,280 per person for a three night package. Most packages include a spa allowance that can be used for treatments at the LakeHouse spa. Before you book your trip, be sure to check out the seasonal specials offered by the resort. 1705 S Quinlan Park Rd, Austin, TX 78732, Phone: 800-847-5637



#### **Natura Cabana in the Dominican Republic**

Natura Cabana Boutique Hotel & Spa in the Dominican Republic is an affordable green getaway built in a way that preserves the beauty of the hotel's natural surroundings. Tropical bungalows with Feng Shui interiors, beautiful Caribbean beach and a healing spa make Natura Cabana a relaxing green vacation getaway. Spend your romantic Caribbean honeymoon on a pristine tropical beach in the Dominican Republic. Couples can book unique healing treatments at the spa, dine at two gourmet restaurants overlooking the ocean and relax on the beach. Rent a jeep or bicycle to explore the island or go horseback riding along the beach. Visit the nearby towns of Cabarete and Sosua for shopping, dining and sightseeing.

The hotel can arrange all the details for your wedding, including hire a photographer and cater a meal of your choice. Guests can participate in yoga classes, relax by the pool, get massages at the spa and enjoy romantic sunset dinners at two hotel restaurants. Each individually-decorated guest bungalow has been constructed using local, earth-friendly materials such as mahogany, bamboo, and coralline stone. This hotel has two open-air restaurants overlooking the ocean, serving fresh seafood and vegetables from the hotel's garden prepared in an open kitchen. The hotel is located on the North Coast of the Dominican Republic, between Cabarete and Sosua, two charming towns where you can go shopping while on vacation. Puerto Plata international airport is a 20-minute drive. Cabana rates start at \$130 per night (Phone: 809-571-1507).



#### **Talamore Golf Resort**

Home to the award-winning Talamore Golf Club and the Arnold Palmer-designed Mid-South Club, Talamore Golf Resort in the Village of Pinehurst North Carolina is a golf lover's heaven.

Offering world-class golf courses, modern clubhouses and luxurious accommodations, this deluxe resort in the famed Sandhills area promises an idyllic getaway. Guests can choose to stay at the Talamore Golf Villas or the Mid-South Lodges, all of which were designed with maximum comfort in mind. The Villas boast well-appointed two- and three-bedroom retreats with spectacular views of Reservoir Park and the Rees Jones-designed golf course, while the Lodges are made up of sixteen high-end luxury condominiums with expansive views of the course. Both clubhouses enjoy deluxe facilities, including swimming pools, cabanas, poolside patios and elegant restaurants. If you prefer dining out, the resort is in close proximity to a number of excellent restaurants, bars and pubs: Shuckers Oyster Bar and Grill serves fresh oysters and seafood, while Rue 32 promises fine dining at its best.48 Talamore Dr, Southern Pines, NC 28387, Phone: 910-692-5884



#### **CostaBaja Resort and Spa**

Overlooking the azure waters of the Sea of Cortez on the Baja California Sur Peninsula, CostaBaja Resort and Spa is the perfect place to escape the hustle and bustle of the city. With beautiful views over the bay of La Paz and a luxurious marina, this exquisite ocean-front hotel boasts deluxe guest rooms, first-class dining, full spa services and an outstanding staff. Luxuriously appointed guest rooms have private balconies with lovely views over the marina and bay beyond.

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Linked to other Health Issues

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DEMENTIA AND ALZHEIMER'S  
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HOSPITALIZATION  
Older Adults with hearing loss are  
twice as likely to experience  
emergency care

KIDNEY DISEASE  
43% increase of risk

DIABETES  
is found 2x as common if you have  
hearing loss

DEPRESSION AND ANXIETY  
Symptoms can be reduced and quality  
of life goes up with professional  
hearing aid services

LONELINESS AND ISOLATION  
Untreated hearing loss increases risk  
factors



Troy Mahan, H.A.S., NBC-HIS  
Founder/President



www.clearearjax.com

Beaches location:  
4006 S. Third St.  
Jacksonville Beach, FL 32250  
904.247.4327

Orange Park Location:  
1871 Wells Rd. Ste 10  
Orange Park, FL 32073  
904.579.4814

# Attention Seniors

## SENIOR HEALTH & LIFESTYLE EXPO

Join us at this even and meet local businesses, professionals and  
healthcare practices who specialize in serving the senior market.

*Receive information and feedback for your current and future needs*

- Direct Access to the healthcare practices and businesses  
at the event to hold conversations with them about your  
questions and circumstances
- Complimentary health tests
- Complimentary food and beverages

**MARCH 31, 2017**

PONTE VEDRA BEACH - TPC SAWGRASS

9:30 AM - 1:30 PM

**Senior Life Network**

No Charge  
to Attend



**SENIORLIFENETWORK.ORG**

Please contact us at 904.491.2166 or toll free 888.670.2228 for information or to reserve your attendance.



## Concourse D' Elegance



MEET YOUR NEIGHBORS AND GAIN GREAT IDEAS FOR YOUR HOME

## *Attend This Home & Design Social Event*

Sponsored by and featuring area firms who offer services and products for improving your home and design elements

Meet and socialize with your neighbors in Ponte Vedra and the Beaches

Speak directly to businesses that can assist you with your home's function, look and design.

There is no charge to attend.

### *This Event Will Feature:*

Complimentary food and beverages

Cash Bar

Music

Display spaces featuring businesses and professionals who can give you advice and ideas for your home's interiors and exteriors

### *To Be Held in Ponte Vedra*

March 23, 2017

5:30-9:00pm

TPC Sawgrass

Please RSVP your reservation at 904-404-7857



HOME & DESIGN NETWORK

[WWW.CREATIVEDEVELOPMENTWORKS.COM](http://WWW.CREATIVEDEVELOPMENTWORKS.COM)

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MEDICAL SPA



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Buy One Thermage  
Get a Second for... **\$12**

Buy Any Face  
Microneedling Package  
Get 4 Neck Add-Ons for... **\$12**

Buy a Clear+Brilliant  
Face Package - Get  
6 Neck Add-Ons for... **\$12**

Buy a Venus Freeze Face  
Package Get Eyes for... **\$12**

Not valid with any other offers or prior purchases exp 3/31/17

*Call today to schedule a consultation!*

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**150 Professional Drive Suite 700**  
**Ponte Vedra Beach, FL 32082**

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- Injectables
- Aesthetics
- Facial Lasers
- Body Contouring

**904-273-6286**

[www.youthfulmedicalspa.com](http://www.youthfulmedicalspa.com)

The patient and any other person responsible for payment has a right to refuse to pay, cancel payment, or be reimbursed for payment for any other service, examination or treatment that is performed as a result of and within 72 hours of responding to the advertisement for the free, discounted fee or reduced fee service, examination or treatment.

# MAKE BOATING A PART OF YOUR LIFE... THE EASY WAY

Jacksonville Boat Club can provide you with an exclusive fleet of boats to enjoy the boating lifestyle without the high cost and hassle of owning your own boat.



## Being a member of our club gives you many advantages over owning your own boat:

- It's much more cost-effective
- You can choose from our several different types of boats to suit your needs - from deck boats to twin cabin express yachts
- You don't have to clean the boats after you use them or keep them maintained – so you have no drain on your time or your cash.
- No loan payments.
- No insurance payments.
- No storage fees.
- No towing – or waiting in line at the ramp.
- Our exclusive valet service (including water toys and ski vests) removes all the frustration and aggravation so you and your guests can fully enjoy your day on the water.
- Membership includes using the express yachts for overnight stays for romantic getaways and family outings.



Make boating a part of your life the easy way. Please contact our Director of Business Development at 904.477.9794 for information on our individual, family or corporate memberships and visit us at [jaxboatclub.com](http://jaxboatclub.com).