

Affluent Lifestyles



August 2018

SAN MARCO & SAN JOSE

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*San Marco
Restaurant
Guide*

Labor Day
Travel Plans?



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26 Health and Nutrition Tips That Are Actually Evidence-Based



There is a lot of confusion when it comes to health and nutrition. People, even qualified experts, often seem to have the exact opposite opinions. However, despite all the disagreements, there are a few things that are well supported by research.

Here are 27 health and nutrition tips that are actually based on good science.

1. Don't Drink Sugar Calories

Sugary drinks are the most fattening things you can put into your body. This is because liquid sugar calories don't get registered by the brain in the same way as calories from solid foods. For this reason, when you drink soda, you end up eating more total calories. Sugary drinks are strongly associated with obesity, type 2 diabetes, heart disease and all sorts of health problems. Keep in mind that fruit juices are almost as bad as soda in this regard. They contain just as much sugar, and the small amounts of antioxidants do NOT negate the harmful effects of the sugar.

2. Eat Nuts

Despite being high in fat, nuts are incredibly nutritious and healthy. They are loaded with magnesium, vitamin E, fiber and various other nutrients. Studies show that nuts can help you lose weight, and may help fight type 2 diabetes and heart disease

3. Avoid Processed Junk Food (Eat Real Food Instead)

All the processed junk foods in the diet are the biggest reason the world is fatter and sicker than ever before. These foods have been engineered to be "hyper-rewarding," so they trick our brains into eating more than we need, even leading to addiction in some people.

4. Don't Fear Coffee

Coffee has been unfairly demonized. The truth is that it's actually very healthy. Coffee is high in antioxidants, and stud-

ies show that coffee drinkers live longer, and have a reduced risk of type 2 diabetes, Parkinson's disease, Alzheimer's and numerous other diseases.

5. Eat Fatty Fish

Pretty much everyone agrees that fish is healthy. This is particularly true of fatty fish, like salmon, which is loaded with omega-3 fatty acids and various other nutrients. Studies show that people who eat the most fish have a lower risk of all sorts of diseases, including heart disease, dementia and depression.

6. Get Enough Sleep

The importance of getting enough quality sleep cannot be overstated. It may be just as important as diet and exercise, if not more. Poor sleep can drive insulin resistance, throw your appetite hormones out of whack and reduce your physical and mental performance. One study showed that short sleep was linked to 89% increased risk of obesity in children, and 55% in adults

7. Take Care of Your Gut Health With Probiotics and Fiber

The bacteria in your gut, collectively called the gut microbiota, are sometimes referred to as the "forgotten organ." These gut bugs are incredibly important for all sorts of health-related aspects. A good way to improve gut health, is to eat probiotic foods (like live yogurt and sauerkraut).

8. Drink Some Water, Especially Before Meals

Drinking enough water can have numerous benefits. One important factor, is that it can help boost the amount of calories you burn. According to 2 studies, it can boost metabolism by 24-30% over a period of 1-1.5 hours. This can amount to 96 additional calories burned if you drink 2 liters (67 oz) of water per day. The best time to drink water is half an hour before meals. One study showed that half a liter of water, 30 minutes before each meal, increased weight loss by 44%.

9. Don't Overcook or Burn Your Meat

Meat can be a nutritious and healthy part of the diet. It is very high in protein, and contains various important nutrients. The problems occur when meat is overcooked and burnt. This can lead to the formation of harmful compounds that raise the risk of cancer.

10. Avoid Bright Lights Before Sleep

When we're exposed to bright lights in the evening, this disrupts production of the sleep hormone melatonin. An interesting "hack" is to use a pair of amber-tinted glasses that block blue light from entering your eyes in the evening. This allows melatonin to be produced as if it were completely dark, helping you sleep better.

11. Take Vitamin D3 If You Don't Get Much Sun

Back in the day, most people got their vitamin D from the sun. The problem is that most people don't get much sun these days. They either live where there is no sun, or they stay

inside most of the day or use sunscreen when they go out. If adequate sun exposure is not an option for you, then supplementing with vitamin D has been shown to have numerous benefits for health. This includes improved bone health, increased strength, reduced symptoms of depression and a lower risk of cancer.

12. Eat Vegetables and Fruits

Vegetables and fruits are the “default” health foods, and for good reason. They are loaded with prebiotic fiber, vitamins, minerals and all sorts of antioxidants, some of which have potent biological effects. Studies show that people who eat the most vegetables and fruits live longer, and have a lower risk of heart disease, type 2 diabetes, obesity and all sorts of diseases.

13. Make Sure to Eat Enough Protein

Eating enough protein is incredibly important, and many experts believe that the recommended daily intake is too low. Protein is particularly important for weight loss, and works via several different mechanisms. A high protein intake can boost metabolism significantly, while making you feel so full that you automatically eat fewer calories. It can also cut cravings and reduce the desire for late-night snacking. Eating plenty of protein has also been shown to lower blood sugar and blood pressure levels.

14. Do Some Cardio, or Just Walk More

Doing aerobic exercise (or cardio) is one of the best things you can do for your mental and physical health. It is particularly effective at reducing belly fat, the harmful type of fat that builds up around your organs. Reduced belly fat should lead to major improvements in metabolic health.

15. Don't Smoke or do Drugs, and Only Drink in Moderation

If you're a tobacco smoker, or abuse drugs, then diet and exercise are the least of your worries. Tackle those problems first. If you choose to include alcohol in your life, then do so in moderation only.

16. Use Extra Virgin Olive Oil

Extra virgin olive oil is the healthiest fat on the planet. It is loaded with heart-healthy monounsaturated fats and powerful antioxidants that can fight inflammation. Extra virgin olive oil leads to many beneficial effects on heart health, and people who consume olive oil have a much lower risk of dying from heart attacks and strokes.

17. Minimize Your Intake of Added Sugars

Added sugar is the single worst ingredient in the modern diet. Small amounts are fine, but when people eat large amounts, it can wreak havoc on metabolic health (68). A high intake of added sugar is linked to numerous diseases, including obesity, type 2 diabetes, heart disease and many forms of cancer.

18. Don't Eat a Lot of Refined Carbohydrates

Not all carbs are created equal. Refined carbs have been highly processed, and have had all the fiber removed from them. They are low in nutrients (empty calories), and can be extremely harmful.

19. Don't Fear Saturated Fat

The “war” on saturated fat was a mistake. It is true that saturated fat raises cholesterol, but it also raises HDL (the “good”) cholesterol and changes the LDL from small to large, which is linked to a lower risk of heart disease. New studies that included hundreds of thousands of people have shown that there is no link between saturated fat consumption and heart disease.

20. Lift Heavy Things

Lifting weights is one of the best things you can do to strengthen your body and improve your body composition. It also leads to massive improvements in metabolic health, including improved insulin sensitivity. The best approach is to go to a gym and lift weights, but doing body weight exercises can be just as effective.

21. Avoid Artificial Trans Fats

Artificial trans fats are harmful, man-made fats that are strongly linked to inflammation and heart disease. It is best to avoid them like the plague.

22. Use Plenty of Herbs and Spices

There are many incredibly healthy herbs and spices out there. For example, ginger and turmeric both have potent anti-inflammatory and antioxidant effects, leading to various health benefits. You should make an effort to include as many different herbs and spices as you can.

23. Take Care of Your Relationships

Social relationships are incredibly important. Not only for your mental wellbeing, but your physical health as well. Studies show that people who are close with friends and family are healthier and live much longer than those who are not.

24. Track Your Food Intake Every Now and Then

The only way to know exactly what you are eating, is to weigh your foods and use a nutrition tracker like MyFitnessPal or Cron-o-meter. This is important to know how many calories you are eating. It is also essential to make sure that you're getting in enough protein, fiber and micronutrients.

25. If You Have Excess Belly Fat, Get Rid of it

Not all body fat is equal. It is mostly the fat in your abdominal cavity, the belly fat, that causes problems. This fat builds up around the organs, and is strongly linked to metabolic disease. For this reason, your waist size may be a much stronger marker for your health than the number on the scale. Cutting carbs, eating more protein, and eating plenty of fiber are all excellent ways to get rid of belly fat.

26. Don't go on a “Diet”

Diets are notoriously ineffective, and rarely work well in the long term.

Fresh & Happy Style Inspiration

MELISSA @ THE INSPIRED ROOM



As much as I forever love all things fall and cozy, I often feel a pull towards a happy, tasteful but youthful, fresh style. I probably feel that way more often in the summer, it's hard not to! But I think it really makes sense in this house, too. Summer and fall are both lovely in the NW, so they flow together nicely here. The two seasons don't have to be opposites in style, but you know what I mean, right? No?

Sometimes things make sense in my head but once I go to type them I'm suddenly wondering what in the world am I trying to say. :) But even if I don't make any sense, this house designed by the talented Bria Hammel Interiors is so inspiring I wanted to share it with you. I think her work speaks for itself, it's just lovely. Bria really captures a fresh and fun look through the color palette and layers of patterns, doesn't she? I love the vibe of this room. The pop of black (or navy?) really helps to ground the space and make it feel cozier!



Delightful wallpaper, yes? How could you not be happy in this room? I think it sparks joy.



Of course I love the Dutch door, but the quirky greeting in the tile floor would definitely seal the deal on making everyone feel so welcome. And don't you love that little cubby just inside the door?



I guess it's safe to say that since the exterior areas I planned to work on this year are fairly complete (except the gate, haha), I'm once again thinking about interior design.

But while I'm sitting outside :) I'm dreaming of the inside. That's reasonable, right? As soon as I ordered my new couch I started getting inspired with ideas. Once it's in my house I'm sure it will set off another spree of rearranging and refreshing

of spaces, so I might as well be prepared and use my time wisely ;-) on Pinterest and Instagram. I know, I can't stop myself. I just love it.



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5 Amazon Obscure Settings You Should Change Now

By komando.com



The items we buy say a lot about our lifestyles, our finances, and our domestic lives. If you have an Amazon account, the amount of data that the retail giant collects is astonishing. Many people don't know you get much more than just free two-day shipping with a Prime account.

With these different areas collecting data about you, if you are trying to maintain some semblance of your privacy, you'll definitely want to check these five not-so-obvious settings.

1. Remove your Amazon public profile

We don't often think of our "Amazon profile." However, that's precisely what it is. Your profile is created automatically, whether you want it or not, and it contains comments, ratings, public Wish Lists, biographical information, and other site interaction. This profile doesn't include your purchases or your browsing history, but it's very informative.

If you want to control what activity is visible on your public profile, do the following:

1. Put your cursor on the "Account & Lists," button and then click on "Your Account."
2. Scroll down to the "Ordering and shopping preferences" section. Click the "Profile" link, which is right above the social media preferences link.
3. Click on the link in the orange box to the right that says, "Edit your profile." Click the Edit privacy settings tab.
4. You can select or deselect items like Reviews, Questions, Who You Follow, Public Wish Lists, Baby Registry, and others. To simplify this, there's also a handy option to "Hide all

activity on your profile," which turns everything off at once.

It's sometimes hard to tell what other people can see. If you want a quick look at what information you're sharing publicly, click "View your profile as a visitor." You can tell at a glance if you're sharing anything you don't want to out in the public arena.

If your profile is showing your real name, or other biographical information you don't want, go back to the profile settings page and click the Edit profile tab. It's located right next to the Edit Privacy settings tab.

You can edit or delete any information like your Bio, Occupation, Location, and more. You can even change the "public name" on your profile and post reviews anonymously.

2. Listen and delete your Alexa recordings

If you own an Amazon Echo, you probably know its strange secret: the device records a lot of what you say. On the upside, Echo uses this voice data to improve its functionality and obey your command.

Still asking Alexa only for the weather and music? Tap or click here for 21 Alexa commands you'll use over and over. The downside: Echo doesn't store these recordings in the device itself but on Amazon's servers.

Many people don't realize you can review your voice log with the Alexa app on iOS and Android. The app allows you to

scroll through your activity and listen to each recording.

It's a bit tedious, but it's possible to go back and listen to the very first command you've ever uttered to Alexa. There's nothing like hearing your two-year-younger self say "What's the weather?"

Whenever I check my settings, I am always surprised what Alexa saves that does not have the wake word in the snippet. Tap or click here for step-by-step instructions on how to listen and delete your Alexa recordings.

Keep in mind that Amazon warns, "Deleting voice recordings may degrade your Alexa experience."

Related: You can enable Alexa to call 911. Tap or click here for the steps so that you or your family can ask Alexa to summon help when you need it.

3. Make your lists private

There are two main "lists" on Amazon, the Shopping List, and the Wish List. Many people use their Wish Lists for gift ideas, but we often use Wish Lists as a log of items we don't want to forget.

The trouble is, anyone in the world can find your Wish List by searching your name. Granted, if your name is "John Smith," you may not be easy to pinpoint. But if strangers find out where you live, they may be able to deduce and identify your profile.

To check the privacy settings of your Amazon Lists:

1. Click on the "Accounts & Lists" drop-down box then select "Shopping List" or "Wish List."
2. Now on this "Your Lists" page, click on three dots (next to "Share List") then select "Manage List."
3. Here, you can change your list details like your list name, the name of the recipient, email, birthday and most of all, its privacy.
4. To change the list's privacy, simply click on and select "Private" on the drop-down box.

4. Stop Amazon from tracking your browsing

Like almost any search engine, Amazon also tracks all your browsing activity by default. The company saves your searches, including items you recently viewed and product categories you browsed. All of this information helps Amazon create targeted ads. Although your browsing history is hidden from the public, you may find this habit unsettling.

Here's how to stop Amazon from tracking your browsing activity:

1. Log in to your account at Amazon.com.
2. On the upper menu, click on "Your Browsing History."
3. On the next page, click on the "Manage history" drop-down arrow.
4. Toggle "Turn Browsing History on/off" to Off

Note: You can also clear your entire browsing history here by clicking the "Remove all items" button

Meanwhile, you can also turn off personalized ads, which many customers find eerie and exasperating. Here's how to turn off targeted ads on your browser:

1. Go to "Your Account" page.
2. Under "Email alerts, messages, and ads," click "Advertising preferences."
3. On this page, select "Do Not Personalize Ads from Amazon for this Internet Browser."
4. Hit "Submit."

5. Set a PIN on Alexa purchases

"Alexa, order more shampoo." It's convenient to purchase items from Amazon Echo using only your voice.

But I'd rather turn off my Echo's Voice Purchasing option altogether and use Amazon's app or website to shop. This process is much more direct and secure, and you reduce the odds of making a mistake.

To turn it off:

1. Open your Alexa app.
 2. Tap Settings and scroll down.
 3. Tap Voice Purchasing and toggle "Purchase by voice" to Off.
- If you still want the convenience (and the sci-fi vibe) of Echo voice purchasing, you should set up a PIN code to avoid unauthorized purchases.

To set it up:

1. Go to the same Voice Purchasing settings page on your Alexa app.
 2. Toggle "Purchase by voice" to On.
 3. Toggle "Voice code" to On as well.
 4. This will prompt you to enter your 4-digit PIN code.
- Once you have a Voice Code configured, the 4-digit code has to be spoken out to complete a purchase on your Echo.

Of course, anyone can listen in and reuse your code. A voice-purchasing PIN adds a veneer of security, but it's hardly fool-proof. As I said, I'd rather have Voice Purchasing set to off entirely.



Your Guide to San Marco Restaurants

WRITING AND PHOTOGRAPHY BY:
Cassie Smith, Melissa Nolan, jaxrestaurantreviews.com

San Marco has been rich in Jacksonville history since the 1920's. After surviving the Great Depression, numerous Hurricanes and the boom of an industrial city scape, San Marco concurrently feels nostalgic and modern. San Marco hosts an impressive list of restaurants, dessert spots and drink locales, and here they are!

FINE DINING

Matthew's Restaurant – Matthew's has a long standing presence in San Marco. This fine dining restaurant is great for those special occasions with main courses ranging from \$25 (fried eggplant) to \$47 (14oz Kansas City Strip) but you likely want to order a starter or two (beef tartare and braised pork belly are great to share!). The house-made radiatori pasta with wagyu beef bolognese is a must try. Complementary valet service available and a great happy hour menu in the lounge is available from 4:30pm-6:30pm.

DATE NIGHT SPOTS

Rue Saint-Marc – Opened in the Summer of 2017, this is one of San Marco's newest restaurants. Rue Saint Marc offers French inspired cuisine like the Fish Meuniere du jour (\$23) and French Macarons (\$2.25) but their wide variety of unique cocktails are what keeps guests going back.



Rue Saint-Marc – Eggplant Beignets

Bb's – Showcasing an impressive wine list and elevated Southern flare, this San Marco staple is for locals and new comers alike. Perfect for an after work bite or date night out, make sure to end your night with desserts that you'll be dreaming about.

Taverna – Located in the Square, Taverna has been serving up handcrafted Italian for nearly a decade now. The menu includes Italian favorites like sautéed mussels and clams, soppressata pizza, the best cheese and charcuterie board in town. You can also get local flavors like scallops with Congaree and Penn's middlin risotto. Taverna has one of the best happy hours in town and makes for a great date night spot.

Town Hall – Another great date night spot in the Square, Town Hall brings a West Coast inspired design and menu to the East. Chef Tom Gray serves up unique dishes like the seared octopus starter (\$14), cauliflower steak entree (\$18) and manchego bread pudding side (\$6) that will certainly have you wanting to come back for more. Enjoy beer, wine and wine cocktails in the small lounge area, the bar or at your table. Town Hall is the sister restaurant to Moxie Kitchen + Cocktails at the St. John's Town Center.

Flavors of Thai – Formally Basil Thai and Sushi, their menu offers a fusion of traditional and modern Thai flavors. Robust, fresh and spicy dishes are served in your option of the main dining room, wine room or outside patio.

Bistro Aix – A San Marco staple since 1999, Bistro is the perfect blend of French cuisine with a touch of Mediterranean influences. With traditional dishes such as escargot (\$9) and hanger steak (\$26) coupled with their impressive craft cocktail list, Bistro Aix is a destination for special occasions or dinner out on the town.

CASUAL EATS

Olive Tree – A Mediterranean grille located off Hendricks. Olive Tree hosts very traditional Mediterranean cuisine with daily specials. Menu items include shawarma (\$9), gyros (\$9), grape leaves (\$9) and hummus (\$3). Parking perks! There's a decent sized parking lot in front of the restaurant.

The Bearded Pig BBQ – Located off Kings Avenue just North of Aardwolf and the Square, this Texas-style BBQ joint consistently serves up delicious BBQ. All meats are smoked with a dry rub and all sides are vegetarian. The San Marco Platter serves two and is a great way to try a variety of items off the menu. The beer garden (also serving wine) features a covered patio, with heaters, TVs and beautiful outdoor area with picnic benches.

San Marco Theatre – Did you know the San Marco Theatre offers a dine-in experience when you watch a movie? You can enjoy beer and wine (including Aardwolf and Intuition) while eating quesadillas, pizza, paninis or nachos (in addition to popcorn and candy). Insiders tip: Buy a bottle of wine from Grape & Grain next door and pay the \$3 per person corking fee.

Seafood Island Bar & Grille – Located in the Square, you can't miss the straw umbrellas and brightly colored façade. This could be the largest menu in San Marco and you can

get anything ranging from seafood to steaks, sandwiches and salads. You can even get frog legs and gator tail.

Ajeen and Juice – A Smoothie and Middle Eastern Street Food locale with plenty of fresh vegan and healthy options. Smoothies are offered at either 16oz (\$5.95) or 20oz (\$6.95). With a walk up window and juice bar, it is sure to satisfy for a quick visit or sit down meal.

Fuji Sushi – All you can eat sushi that is sure to please. Fuji has smaller bites of Japanese dishes with a tab that won't hurt your wallet. Although there is usually a line, it is worth the wait for the sushi made to order and assortment of other plates like wontons, rice, noodles and soups.

Green Erth Bistro – Almost hidden on Hendricks Avenue, this Persian gem is a must! With international and seasonal sharing plates, paired with a warm and friendly atmosphere make you feel welcome and relaxed. Offering familiar dishes like hummus and kabobs, it will also expand your palate with exotic dishes like Bademjan and Fesinjan.

Hightide Burrito – A relaxed beach atmosphere with Mexican and Florida influences make its way on this menu of tacos, burritos, quesadillas, nachos and empanadas.



Town Hall – Aged & Cured Two Tier Tower

CHAIN RESTAURANTS

Metro Diner – Metro's first location is about 1 mile south of the Square. Your typical old-school diner feel with large portions and serving breakfast all day. Insiders tip: you can order almost any item as a half order and you can bring your own bubbles for mimosas.

Panera – One of the few chain restaurants in San Marco. Open for breakfast, lunch and dinner serving bagels, sandwiches, salads, soups and pastries. Parking located behind the restaurant and shared with La Nopalera.

Subway – Open only Monday – Friday 7AM – 4PM this Subway is located in the Baptist Medical Center Reid Medical Building at the corner of San Marco Boulevard and Nira Street.

The Loop Pizza Grill – Located in the Square, The Loop serves pizza, burgers, milkshakes and a little bit of everything in between. Did you know this was the first Loop location, opening its doors in 1981?

Tropical Smoothie Cafe – Located on the corner of Hendricks and Landon, this is the chain Tropical Smoothie. Serves sandwiches, wraps, bowls and of course, smoothies seven days a week and offers indoor and outdoor seating. There's a small parking lot and designated to-go parking.



Metro Diner – Shrimp and Grits

Pizza Hut – Literally a small hut. Located off San Marco Boulevard, this is carry out and delivery only. You won't be able to eat here, but you can grab and go.

Beach Diner – This local diner chain can be found all the way in Fernandina to Ponte Vedra Beach or Mandarin. Serving classic American favorites for breakfast, brunch and lunch, this San Marco diner is sure to please with their house made omelets, blueberry pancakes and the like.

Chick-Fil-a – One of the most popular chains in America, Chick-Fil-a is always a family favorite with pleasant employees and juicy, moist chicken. Located in the Baptist Medical Center, it is easy to miss, but definitely a must not miss for a quick bite and constantly delicious chicken. Parking may be tricky, but there is a parking garage across the street. Hours may vary.

Firehouse Subs – This fast casual chain not only humbly originated in Jacksonville, FL in 1994, but serves some of the best hot or cold subs in the area. With the usual choices such as the Hook & Ladder (Medium \$5.89/Large \$8.39) and Engineer (Medium \$5.99/Large \$8.49), Firehouse also offers a variety of salads. It is also a great option for catering!

Flame Broiler – A healthy choice for fast service, this West Coast Franchise is making a name for itself on the East Coast. Serving Korean inspired dishes with a variety of different proteins like Tofu, Angus Beef, chicken or veggies, they pride themselves on no transfat, dairy or frying. A quick pick up with made to order dishes, I'm sure this chain will only continue expanding.

Food & Wine



Pairing Wine with Salads

BY: GRETCHEN ROBERTS, www.cookinglight.com

Summertime is great for fresh dinner salads and a cool glass of wine out on the patio. Learn how to pair these two items for a delicious, light meal.

Which wines go best with main-dish summer salads?

Pairing wine with salad is tricky business: Some lettuces intensify bitterness in wines. Crisp, raw vegetables demand a wine with texture. And acidic dressings tone down tartness in wines. But main-dish salads, full of ingredients with a natural affinity to wine, such as cheese, nuts, and meat, taste better with a glass of vino. As a general rule, match rosés, tart whites, and lighter reds like pinot noir with salads. And when in doubt, reach for a sparkling wine, because like salad itself, bubbly is light, refreshing, and infinitely satisfying on a summer evening.



Salad Topped with Spicy Meat

A low-alcohol wine, such as slightly sweet Riesling or fruity red Beaujolais, will complement a complex salad without fanning the heat.

Niçoise Salad with Tuna

Rosé is a natural match for the tangy, salty flavors. Choose either still or sparkling—both are dry, refreshing, and evocative of the South of France, where this dish originated.

Salad with Curried Chicken

Enhance sweet-tart curried chicken salad with an aromatic white wine like viognier, a full-bodied white, or torrontés, a dry floral white from Argentina.

Cobb Salad

With smoky bacon, creamy avocado, tangy blue cheese, and juicy tomatoes, Cobb salad pairs well with a variety of wines. A bottle of fragrant gewürztraminer contrasts with salty, creamy notes, while an earthy pinot noir enhances the meaty bacon.

Natura Gewürztraminer 2009 (Chile, \$11) Organic grapes; notes of spicy peach and honeysuckle

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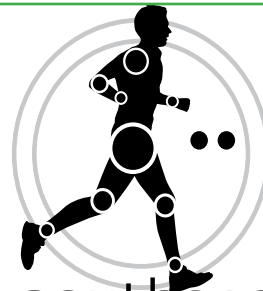
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10 Most Common Hobbies of the Richest People in the World

thegentlemansjournal.com

If money was no object, what would you do with your spare time?

Many millionaires spend their time giving to charity, socializing, or just making more money. However, there are certain pastimes that so many tycoons and magnates have taken up that they are now considered 'rich hobbies'.



1. Skiing

Skiing is a favored pastime of the rich and famous. From Bruce Springsteen to Heston Blumenthal, top earners are famous for taking to the slopes. Rumor has it that billionaire Roman Abramovich loves the pursuit so much that he even once tried to buy the entire Eastern France resort of Courchevel.



2. Flying

High-earners are occasionally accused of being detached from reality. But, although many of the wealthy inadvertently have their head in the clouds, some of the elite venture up there on purpose. Flying lessons, be they in a private plane or helicopter, are a particular favorite of the rich – with Hilton Hotels tycoon William Barron Hilton being a notable example.



3. Car Racing

Life in the fast lane appears to appeal to the rich and famous. Hollywood superstars from Steve McQueen to Paul Newman have bought and raced classic cars – proving that whilst money may not be able to buy happiness, it can certainly get you a whole lot of excitement.



4. Polo

The classic 'rich game', polo is a sport that exudes wealth. From the royal family to superstars such as Clark Gable and Spencer Tracy, polo has held appeal for generations of the rich.



5. Owning a Vineyard

Drinking fine wines may be a pastime of the rich, but many venture out of their heavily-stocked cellars to grow the grapes themselves. Arnold Palmer, Brad Pitt and Francis Ford Coppola have all owned their own vineyards and wineries.



6. Sailing

Life must be plain sailing when you're sitting on millions, so why not take to the seas? Many wealthy people while away their days on board super yachts and sailboats, with some of the more notably nautical big shots being Humphrey Bogart, George Clooney and Jack Nicklaus.



7. Owning Exotic Pets

If there's one thing that's extravagant above all others, it has to be owning an exotic pet. Not only do you have to buy the creature to begin with, but then you have to house it and continue to provide for it. Elvis had his kangaroo, Clooney had a pig and Salvador Dali? An anteater.



8. Golf

It would appear that private members' clubs are not the only type of clubs enjoyed by the wealthy. Golf, hailed as calming by some and boring by others, is another favorite pastime of the rich, with billionaire Bill Gates and actor Clint Eastwood frequently taking to the fairway.



9. Art Collecting

Leonardo DiCaprio, David Beckham and Brad Pitt have all reportedly spent six figures on individual pieces of art – proving that they live by the proverb 'art is long but life is short'.



10. Owning Horses

Although it may call to mind mafia bosses and gambling rings, owning a horse is actually a fairly common pastime of the rich and famous. Robert Redford and Steven Spielberg are just two of the big-earning big-names to have horses. And, when you've got the money, why not?

No Plans for Labor Day?

Courtesy of jetsetter.com

We've done the work for you. From kayaking through California's Channel Islands to beer tasting along the Delaware Shore, these are the best US escapes for ringing in the last long summer weekend.



San Diego, CA

This surf-centric beachside city is more than the laid-back capital of California cool; it's also a foodie mecca in its own right. You'll need a long weekend just to hit the essential culinary hotspots, including the funky burger chain Hodad's and Lolita's Taco Shop, known for its carne asada fries and 'tsunami burrito,' packed with carne asada, grilled shrimp, guac and housemade pico de gallo. Don't skip the city's sushi scene, either: Sushi Tadokoro, Sushi Ota and Harney Sushiserve some of the city's finest fresh fish. Wash it all down with a trip to West Coast IPA mecca Stone Brewing Co., which gives \$3 tours on the hour in their massive space just north of the city in Escondido.



Hudson River Valley, NY

Easily accessible from New York City, the Hudson River Valley is the ultimate weekend escape for hip urbanites. If you're daytripping, go for a hike in Cold Spring, or head north to browse the seminal works of Richard Serra and Dan Flavin at Dia: Beacon, followed by locally-sourced snacks and beer flights at The Hop. For a full weekend trip, make your way a bit further up the river to Saugerties, where stays like Diamond Mills make a perfect launch pad for strolls along the idyllic Eo-spus Creek and easy bike route to the town's eponymous lighthouse.



Block Island, RI

Block Island often gets overshadowed by its buzzy sister islands Martha's Vineyard and Nantucket and that's precisely what makes it so special (even on Labor Day weekend, the crowds are manageable). You'll dock in Old Harbor, just a short walk from various lobster roll spots, seafood shacks, bars and boutiques. Get the lay of the land via bike or moped at Aldo's, where sights include Mogehean Bluffs, with its charming South East Lighthouse, and a small animal farm. Don't miss a round of mudslides at the Oar, a game of corn hole at Poor People's Pub, and a freshly-caught fish feast from Finn's. Dance it all off come nightfall at local haunt, McGovern's Yellow Kittens.



Ojai, CA

For a weekend of pure relaxation, LA golf aficionados and spa lovers flock to Ojai Valley Inn and Spa, but there's plenty to explore beyond the tranquil, 220-acre hotel grounds. Near town, take a free tour and tasting of Ojai Olive Oil, or check out the shop's booth at the weekly Sunday Farmer's Market. Browse used books at the open-air Bart's Books and take in the lush views at Meditation Mount, the town's 32-acre public meditation center. Set aside a day to explore the wildlife- and adventure-packed Channel Islands (think dolphin-spotting via ocean kayak), accessible from the Island Packers boats operating out of nearby Ventura.

Ithaca, NY

Ithaca, at its heart, is a college town: each fall, 34,000-some students split between Cornell University and Ithaca College return to their respective campuses on the southernmost tip of Cayuga Lake. But there's a reason people want to live, visit and go to school in the Finger Lakes region of New York it's downright gorgeous (or, as they say, 'gorges'). Cornell's campus is scattered above two gorges, and hikes to nearby But-



termilk Falls are requisite for both locals and visitors. Even the Ithaca Farmer's Market faces the water, so travelers can enjoy the killer breakfast burritos and topnotch Cambodian food on a dock overlooking Cayuga Lake's Steamboat Landing. Take in more alfresco views with a drink in hand, on a tour along Cayuga Wine Trail the 25-plus wineries that dot the lake are known for their aromatic white varieties such as Riesling and Gewurztraminer.



Palm Springs, CA

Palm Springs is a no-brainer destination for West Coast cool kids, but it's ready for the nationwide spotlight -- one that doesn't include mention of Coachella. First-timers should plan to stay (or at least visit) the Parker or the Ace, both known for their see-and-be seen pool scenes. Get a hearty dose of farm-to-fork American fare at Workshop Kitchen + Bar, followed by a deep tissue massage at The Riviera Palm Springs' 11,000 square-foot SpaTerre. Spend the early afternoon exploring surrealist art at the edgy Gallery 446 before a trip to nearby Joshua Tree, named after its Dr. Seuss-like trees native to the national park.

Asbury Park, NJ

Bruce Springsteen helped put this North Shore town on the map back in 1973 with his debut studio album, *Greetings from Asbury Park*. Today, the local branding agency the Smith is responsible for some of the city's biggest foodie hits: pizza and craft beer mega-restaurant Porta, modern brasserie Pascale & Sabine, and the newest entry, a retro American-Chinese concept aptly-named Happiness Bar & Grill. Get a peek into the days of yore with a show at the Stone Pony, the iconic music venue graced by the Boss himself, or a nightcap at Asbury Lanes, the punk rock venue inside a 1961 bowling alley. By day, take a walk along the historic boardwalk before spending the day beachside--just be prepared to shell out \$6 for a beach tag.



Delaware Beaches, DE

Just across the water from New Jersey, the Delaware beaches are often overlooked in favor of the Jersey Shore. But there's plenty worth making the four-hour drive from NYC (and shorter trek from DC, Baltimore and Philly) to the uppermost tip of the coast. Park yourself in Lewes for a night, where you can stay at the Dogfish Inn, a 16-room beer temple housed in a revamped 1970's motel. From there, head to the nearby brewery in Milton, which offers free tours and tastings of their famous "continuously hopped" IPAs. Spend a day sunning yourself in Rehoboth and dining on all-you-can eat blue crabs at Claws. Leave time for a ferry ride up to Cape May, NJ to explore the quaint, Victorian-inspired architecture.

New York City, NY

If you like music, there's no better place to be this Labor Day weekend than NYC. Skip Randall's Island's hectic Electric Zoo Festival and head to Queens for the summer's final installment of MoMa PS1 Warm Up, the Saturday party held in the courtyard of a former elementary school-turned-art museum in Long Island City. The lineup is kept secret until right before the event, but usually features one of the series' biggest names; Skrillex headlined last year. Come evening, take a DJed cruise around Manhattan courtesy of Good Room and Tiki Disco, the summertime party series historically held in Robert's Bushwick backyard and Rockaway Beach's Rippers bar. On September 7th, Fool's Gold Records' annual Day Off party is happening at 50 Kent in North Williamsburg, where rapper Meek Mill is taking a break from the Drake drama and "his girl's tour" to headline the event alongside label founder A-Trak.

Are Oriental Rugs Good Investments?

By Steven Price



How many times have we heard that oriental rugs make great investments. Do they? There are certainly many that have been. One that is fairly well known is the Salor tent bag that went through the hands of a couple of dealers before a third one recognized it for what it was, bought it for less than \$1,000, and made a killing on it. Another is the Saryk Torba that languished with a \$300 price tag in a New Orleans antique shop for many years, then found its way to Skinner's in Boston a few years ago and sold for over \$23,000 (this piece was included in the ICOC "Atlantic Collections" catalog). Tales like these are enough to give many a customer visions of a retirement nest egg with aesthetics (do monthly statements from stock brokers and mutual funds have that!). How realistic is the prospect that you can get finds like those often enough to accumulate wealth by buying rugs? Not very much better than hitting the lottery, maybe even worse.

I don't mean to sound completely pessimistic. After all, you don't have to have your money increase tenfold overnight to have had it invested well. It just has to increase at a reasonable rate over a fairly long time to satisfy most folks. And, if you aren't doing it as a business, the rugs you buy and sell are of no more interest to the U.S. Internal Revenue Service than the sofa you sold at a yard sale.

Let's look at the realities. I'll ignore the windfalls that are encountered now and then because they are really rare and, while they can lead to terrific percentage profits, they aren't likely to happen to any of us very often. How long could the lucky (and perceptive) person who bought the Saryk torba for \$300 and sold it at Skinner's for about \$23,000 survive on \$16,000 or so, his share of the selling price? The most common sources of rugs, for most of us, are likely to be dealers. Indeed, the usual sources of the advice to buy for investment are dealers and itinerant auctioneers. Most dealers are hard working, knowledgeable, honest business people. Really. But some do play on their customers' greed. The fact is, the buyer generally can expect to buy retail and sell wholesale. A fair retail price is typically around twice the wholesale price. This means that when he wants to sell that rug, he must sell it at wholesale if he can find a dealer or private buyer who will take it for that. How many of us would invest in stocks if the break-even point was twice the initial cost? Even in today's exuberant stock market, that would be a sucker bet. Marketing a rug is no trivial matter.

Okay, you could go to the major auction houses and bid against the dealers. All you need to do is go one bid (generally, 5% to 10%) beyond what one of them thinks is a reasonable wholesale cost, to get many of the pieces offered at Sotheby's, Christie's or Skinner's. That starts to get a whole lot closer to the commission a broker might charge for getting some shares of stock, or that a mutual fund might in fees either up front or within just a few years. Are you expert enough to buy near wholesale regularly? Is anyone? I've seen many a piece sold at what I thought were bargain prices, but many others at prices that I thought were insanely high.

Let's look at the record of the world's most expert appraisers and see how they do. The heads of the rug departments at the major auction houses place their estimates on more than 1,000 rugs every year. They probably have at least that many more pass through their hands that they reject for their sales; we'll just ignore those. Unlike most appraisers, they not only put estimates on a great many rugs, they actually find out rather quickly whether their appraisals were accurate in predicting market value. The estimates they put on rugs typically encompass a range of about 25% to 30%. That is, they will estimate that one piece will sell at \$2,500 to \$3,000, another at \$10,000 to \$14,000; and so forth. What do you think actually happens on sale day? Well, at a typical sale at these houses, about 30% of the pieces don't sell at all. The market isn't willing to cough up the reserve (minimum price acceptable to the consignor) that is put on most pieces. The reserve isn't made public, but the auction houses will not accept a reserve that's more than their low estimate of the selling price. Does the 30% unsold rate mean that the house experts' estimates were right 70% of the time, even with a 25% or so window for error? Not at all. In addition to the 30% that didn't sell, some pieces will sell for amounts below the estimated minimum, some for more than the estimated maximum. Overall, about 50% of the pieces in any sale will sell within the range

of estimates. The most expert, most experienced appraisers in the world, are wrong by a significant margin about half the time. Can you or I can do better consistently? I don't think so.

I've had one person tell me that he thought the downside risk of a purchase at a major auction house would be that you could lose 5% to 10% plus the auction house commission on the piece, at most. The reasoning was that it could be consigned to the same house and the underbidder (the person whose bid was just below yours) would again ante up to one bid below the one for which you made the purchase. Just for ha-ha, let's suppose the market is stable over time, and that the underbidder still wants the rug. That is, he hasn't already found another that met his desire for this one, and he hasn't already spent the money he had reserved for it. If those conditions aren't met there's not even a semblance of logic to this kind of thinking. One of the things you need to remember is that you and the underbidder may have been the only bidders on the piece, so the only reason the other guy had to offer as much as he did was that you were bidding against him. With you out of the auction, he might be able to get it for very much less. Does all of this mean that there is no chance that any of us will profit from our rug collecting. Nonsense. It just isn't the sort of thing you want to use for retirement planning. Good collectible rugs do tend to increase in value over fairly long periods, but you also have to be aware that collector fashions change over time. The current fashion among collectors is heavily toward tribal and rustic weavings, but this hasn't always been so and could change without much warning. Unanticipated events can dramatically alter the supply of certain kinds of rugs. For example, the collapse of the USSR brought down the prices of Caucasian rugs this way.

All of that said, suppose you still want to make investment a major consideration in your purchases. You understand the risks, but would like to do it anyway. What should you be doing as a buyer? Well, you certainly want to make some attempts to predict where the ever-changing fashions are going to take the market. My impression, for whatever it's worth, is that Belouch, South Persian and Kurdish pieces have been the ones most rapidly gaining favor with collectors over the past 10 years or so, and these would be fairly high on my list. I am also of the opinion that weavings from mainland south-east Asia (Laos and Cambodia) are still largely undiscovered by collectors, have extraordinary aesthetics, are technically sophisticated, and have the kinds of cultural significance to which collectors are attracted. From the standpoint of potential appreciation in market value, the best bets in textiles (as in just about any collectibles) will be the very best pieces that there are. These are unlikely to come cheaply, but are the ones that will most likely be in shortest supply and highest demand. There is, after all, only one of the very best of type, and every collector wants it. More ordinary pieces, although much less expensive, are also less likely to appreciate in value. Unless you've examined and handled lots of rugs in lots of places and are pretty confident that you really have a handle on values and in your own aesthetic judgements, buying at

an auction is probably going to be very risky business for you. Try to find one or more knowledgeable dealers who can give you good advice and who will let you exchange your purchase as a credit towards another piece later on.

What's the bottom line? For me, it's pretty simple. Buy pieces that reach out to you as works of art, that you want to live amid. They will bring you pleasure in the same way that any other work of art that reaches you will. Perhaps they will increase in value a lot, perhaps a little, perhaps not at all. That isn't important because you're unlikely to part with them at any price if they really affect you that way. If they don't grab you, don't grab them.

This article is reprinted with permission of the author, Steven Price and can be found on the TurkoTek web site.



How to Realistically Become a Millionaire

By Richard Reis



You think the title's too much huh? Don't blame me- blame Thomas J. Stanley. Who's that you ask? Thomas was a writer who spent 20 years studying American millionaires and patterns in their habits. The result of all his research was the bestselling book, "The Millionaire Next Door". This book was recommended by several great finance bloggers, so in turn, I recommend it to you.

If you don't have time to read the whole thing, you're in luck! This letter is for you. I tried to condense the book's ideas into 5 rules. Before you begin, I want you to become familiar with the physics concept of Critical Mass (normally this means the minimum mass needed of something that will create a chain reaction as in an atomic bomb, but I'm not talking about bombs).

What I mean is if you use any of the following five lessons, you'll do good, but if you apply all of them you'll start an amazing chain reaction that will explode into something great for your financial life. So let's get going with our 5 rules.

Rule #1: Think Long Term

If you study Warren Buffett you'll see someone who's in it for

the loooooooooong term. Harnessing the power of compound interest and picking amazing businesses, Warren is today the 3rd richest man in the world. But none of it was overnight. Here's a basic overview of his net-worth over the years:

\$20,000 by age 20
\$1 million by age 30
\$25 million by age 40
\$350 million by age 50
\$3.8 billion by age 60
\$36 billion by age 70
\$55 billion by age 80
Today's he's 86 years old and worth \$73 billion.

Now, it takes a lot of factors aligning perfectly to get anywhere near that number. Unfortunately, neither you nor I, have access to all of them. But you do have access to some of them! I'm talking about patience and thinking long-term.

"Most experts on wealth agree that the earlier one starts investing one's income, the greater the opportunity to accumulate wealth."—Thomas J. Stanley

By the way, long-term thinking doesn't apply only to your

savings. It also applies to your expenses. You shouldn't think of your \$100 phone plan as "just \$100 a month". Instead, you see it as stealing \$1,200 from you every year and \$17,300 from you every decade.

This is an outrage! As we learned before, having \$17,300 extra dollars can remove years from your working life. From now on, to calculate any expense long-term, use these two formulas:

To calculate a weekly expense compounded over ten years, multiply the price by 752.

For a monthly expense, multiply by 173.

This will help you with silly spending. Think your daily \$5 frappuccino is harmless? Well if you drink it 5 days a week that's \$25/week. Which means you're stealing \$18,800 from your future self and giving it all to Starbucks! So from now on, you won't think about savings or expenses just in terms of this week or this month, but in terms of the next 10 years. Your goal is to sacrifice high consumption today for financial independence tomorrow. Think long-term.

Rule #2: Live Well Below Your Means

"Twenty years ago we began studying how people became wealthy. Initially, we did it just as you might imagine, by surveying people in so-called upscale neighborhoods across the country. In time, we discovered something odd. Many people who live in expensive homes and drive luxury cars do not actually have much wealth. Then we discovered something even odder: Many people who have a great deal of wealth do not even live in upscale neighborhoods"—Thomas J. Stanley

This might be the most important rule of all. Frugality is probably the number one thing most wealthy people have in common. ESPECIALLY before they became rich.

One thing Thomas noticed is that a lot of millionaires live on something like 10% of their income. Everything they own, their house, their cars, even boat, doesn't surpass 10%.

You can apply this thinking too! It's all in proportions. For example, if you're a student living on \$50k a year, you can't get your own place (so you should rent or live with your parents) and your only real expense (your car) shouldn't exceed \$5,000. Doing any differently means you care too much about how you look—Which brings us to our next point.

Rule #3: Know That Financial Independence Is More Important Than Displaying Status

If Instagram is any indication, this is probably where most people struggle. Did you know people spend money they don't have just to look good in front of other people? One of my biggest pet peeves is the concept of credit, but that's for

another day. For now, let's take the insane concept of leasing. If you lease a car this clearly means you cannot afford it. The silliest statistic is that 45% of people with fancy cars are leasing. Most people you see driving fancy cars cannot even afford them!

"But the lavish lifestyle sells TV time and newspapers. All too often young people are indoctrinated with the belief that 'those who have money spend lavishly' and 'if you don't show it, you don't have it.'"—Thomas J. Stanley

Firstly, you now know that really wealthy people are frugal. Especially before they become rich. Secondly, know that advertisers spend millions of dollars hiring psychology experts just to make you think you want to buy something you don't need. And it works!

I'll try to break this spell. From now on, whenever you think about buying something you don't really need, I want you to think of KANYE WEST.

Why Kanye West? Here's why:

Kanye in 2012:

"Break records at Louis, ate breakfast at Gucci [...]. You know, white people get money, don't spend it Or maybe they get money, buy a business. I'd rather buy 80 gold chains and go ign'ant!"

Kanye four years later: "Stop trying to appear wealthy. It's much better to become wealthy instead."

Rule #4: Allocate Your Time, Energy and Money Towards Building Wealth

"On average, millionaires spend significantly more hours per month studying and planning their future investment decisions, as well as managing their current investments, than high-income nonmillionaires."—Thomas J. Stanley

Building wealth is the result of studying wealth and applying those principles. We saw how a student who makes \$50k a year can be worth \$288,000 in a decade.

This reminds me when Lewis Howes asked Daymond John (from Shark Tank) what three things Daymond's billionaire friends have in common. Out of his 3 answers, my favorite was:

"They [Billionaires] write down everything.[...]They physically write down everything. I remember one of them said to me 'the dullest pencil will always remember more than the sharpest mind'. Usually what they write? I noticed that they write how to save the most on taxes. They usually write that because tax codes change often and investments have certain tax benefits (or not) whether philanthropy or whatever the case is. They look at it like this, 'well I could put in my pocket \$200M a year. I could either go and start a new business,

[...] or how do I save 30–40% on taxes that I'm gonna have to pay away? I already have the money, why lose it?" —Daymond John

Study. Study. Study. Invest your time in learning and studying how to save or make more money.

Rule #5: Have More Than One Source of Income

This is the hardest one for most people so I left it for last. It all comes down to reducing risk. If you're only living off of your salary, you're being risky.

"What is risk? Having one source of income. Employees are at risk.... They have a single source of income. What about the entrepreneur who sells janitorial services to your employers? He has hundreds and hundreds of customers... hundreds and hundreds of sources of income." — Thomas J. Stanley

James Altucher has calculated the average millionaire has 7 sources of income. I can see how that makes sense for the average successful business owner. Off of my head, here are seven sources of income she might have:

- Earned income (salary)
- Profit income (business profit)
- Rental income (own some real estate)
- Royalty/ patents income (depending on your business)
- Capital gain income (if you sell an asset for more than you bought it for)
- Dividend (4% every year on average in index funds)
- Interest (lending money to someone else)

However, I want to be clear. Business is not for everyone. If a business is not for you, remember that anyone can become financially independent by saving money and investing it for a long time. However, since the book was about millionaires I had to mention this part: the best way to become a millionaire is by being self-employed. After all, 62% of American billionaires are self-made (the rest had some inheritance).

It makes sense—a salary won't make anyone rich. Financially independent, yes. Rich, no. I talk about financial independence, the book talks about rich people. Relax, it all depends on your personality. Which is why I left this part for last.

Bonus:

One final detail I noticed from the book was the effect your partner will have on your finances. I've seen several cases of someone starting with a lot of money and losing it a few years later because their partner was a hyperconsumer. Can you think of one?

"Most people will never become wealthy in one generation if they are married to people who are wasteful. A couple cannot accumulate wealth if one of its members is a hyperconsumer. This is especially true when one or both are trying to build a successful business." — Thomas J. Stanley

Curatorial's Choice:



credit: Margena Burnett

Burnett, Hart, & Pierson



credit: Diane Hart

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credit: Cynthia Pierson

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The Cultural Center

Gucci Flagship Store at Paragon Reopens with a Complete Facelift

The store sees a blend of traditional and modern features juxtaposed with industrial and romantic, a concept that coincides with the house's product offering.

By Lynette Kee

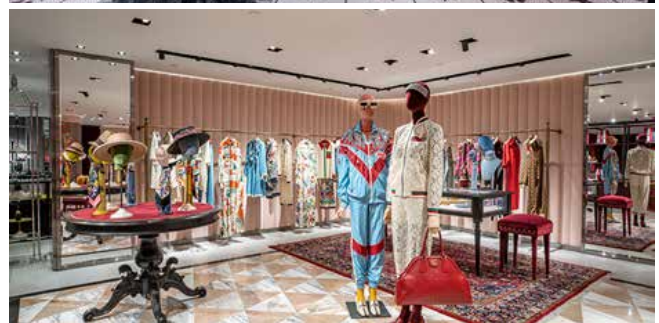


Gucci's flagship store at Paragon in Singapore just got "Gucci-fied" recently and it is now officially open. Prior to entering the store, one will already be overwhelmed by a visual spectacle – a massive five-storey marble façade of a fashion billboard, beckoning all to come and step into the world of Gucci. Inside, two levels furnished with opulent carpeted floors, velvet armchairs and vintage wood furniture filled with contrasting elements representing different design codes, combine to evoke curiosity and highlight the new creative direction of the maison.

Paragon's newly renovated Gucci boutique sees a blend of traditional and modern features juxtaposed with industrial and romantic, a concept that coincides with the house's product offerings and current collections. Every corner of the store is charmed with different portrayals of contemporary luxury, inviting customers to feel like they are constantly discovering new aspects of not just the store but also the brand. Men's and women's collections have specific sections dedicated to them with walls and colors designed to match, not forgetting the little magical corner for the little Gucci Mini-mes.

To the side of the shop floor is a marble and wood staircase leading up to the second floor where truly luxurious shopping experience begins. Gucci Paragon boasts its very own bespoke client space, where one can indulge in Gucci's DIY service set within pink velvet walls, vintage rugs and luxurious velvet chairs.

Apart from being able to personalize everything from the Dionysus bags to the Ace sneakers, the second floor also houses the highly anticipated Gucci Décor. Staging the décor collection in the store immediately provides a glimpse of how it would be like to have your home looking like Alessandro Michele's boudoir, a creative approach that feels enticing and personal. With each element contributing to the mood within the space, the new Paragon boutique is one that characterizes the power spectrum of luxury fashion and lifestyle that is eminently "Gucci".





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