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# Real Estate Investments Could Potentially Lead to Steady Income

By Paul Larson, [larsonfinancial.com](http://larsonfinancial.com)



Real estate has a reputation for being a profitable albeit complex investment if done correctly. Investing in real estate has historically been an attractive asset class for those willing to take on more risk within this market segment. According to Standard and Poors, the S&P Global REIT index had 15-year annualized returns of 11.22% as of 9/30/2014. There are various methods available for investing in real estate and each has their own unique benefits and drawbacks.

## Real Estate Mutual Funds and ETFs

There are hundreds of mutual funds and ETFs whose underlying holdings are real estate based. These funds may directly own Real Estate Investment Trusts (REITs) or companies that deal solely in real estate. They can provide a level of diversification and liquidity which supplies an investor with exposure to the real estate market without putting too much exposure in any one property or property manager.

This method of investing does not present the owner with any control over the actual property and offers no direct tax benefits associated with property depreciation. Risks are inherent in all investments and real estate mutual funds are no exception. Typical risks include market risk, interest rate risk, default risk of debt-related investments and a drop in real estate values.

## REITs

Publicly-traded REITs are another option for those who'd prefer not to be as actively involved in the purchase and

upkeep of properties. The majority of REITs are Equity REITs where they own and operate income-producing real estate. Additionally, some REITs may offer higher dividend yields than some other investments. While they can present a diversification opportunity for a portfolio, they tend to be more narrow in their focus than an index-based mutual fund.

As with mutual funds, there are no direct tax benefits from property depreciation. The restrictions regarding liquidity can also be more expensive from a fee-perspective to the owner than divesting a mutual fund. Another risk associated with REITs is that they are largely interest-rate sensitive, which can result in higher volatility when interest rates change. Publicly-traded REIT share prices can also fluctuate wildly based on regional, national and stock market influences and trends. REITs are a complex product and investors should research the appropriateness based on their individual circumstances prior to investing.

## Private Equity

In addition to REITs, it's possible to further diversify a real estate portfolio by investing in a private-equity real estate fund. There are multiple private-equity funds to choose from with varying philosophies and degrees of risk. A conservative fund would typically involve lower risk equity investments in stable U.S. properties using relatively little leverage. A more aggressive fund would typically involve high risk equity investments in U.S. or international properties while using higher leverage.

Private-equity funds are traditionally only open to accredited investors and are not offered to the general public. They do not offer the liquidity and transparency of publicly-traded REITs. The fees and expenses incurred from private-equity real estate funds can be higher than one would normally expect with conventional investments such as mutual funds. One challenge of the private equity real estate fund model is that investing strategy could be in response to capital flows rather than market conditions, with liquidating assets at predetermined fund termination dates for closed-end funds being a primary example. There are also scenarios where an asset could be sold to meet redemption demands in open-ended funds, which may result in less strategic decision making on acquisitions and divestitures. Be prepared to invest for at least 10 years before being able to realistically evaluate the success of the investment.



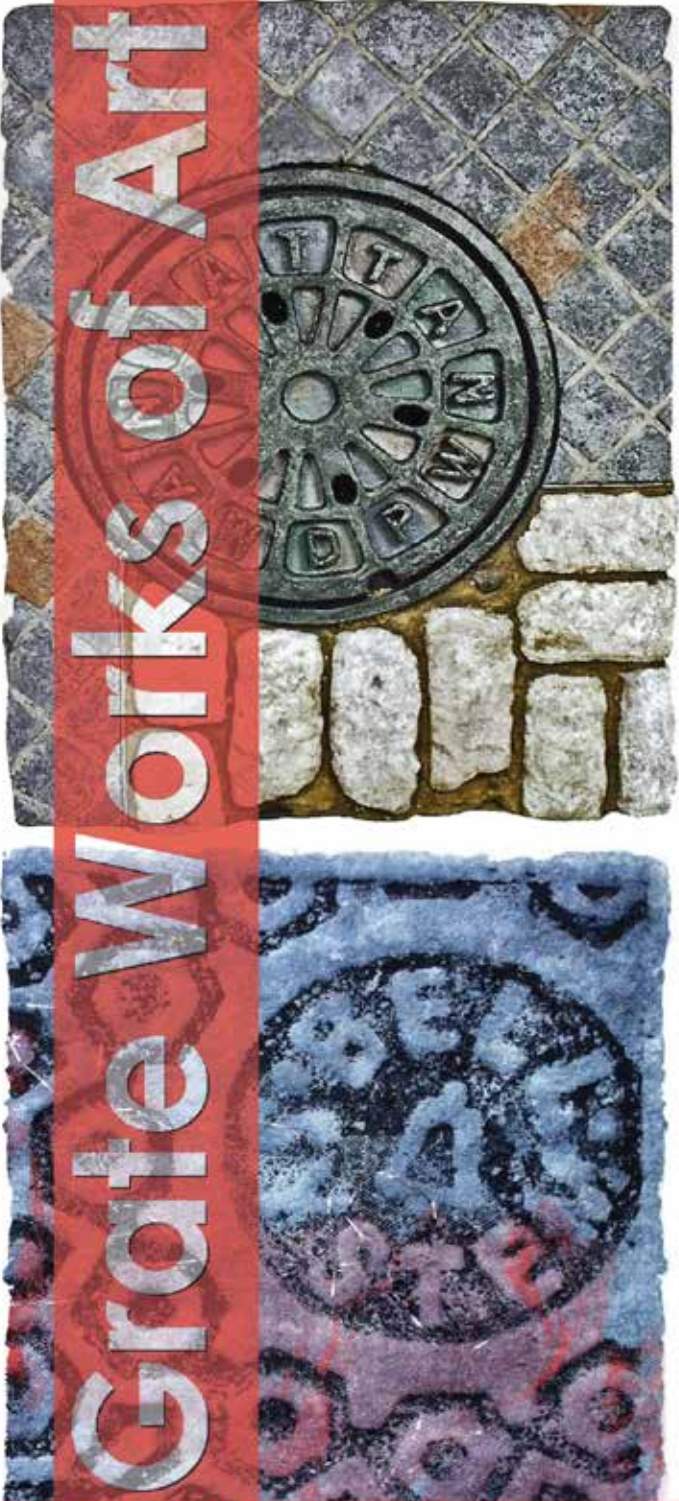
## Direct Ownership

An investor also has the option to independently secure a property in their own name by paying in cash or obtaining a loan to purchase the asset. Buying real estate within an LLC may also offer increased asset protection. This could be a rental home or a building occupied by the LLC.

Investors who prefer to have direct ownership and control of their assets might find this strategy advantageous. However, the increased autonomy comes with a cost. A large repair or vacancy could potentially erode monthly or even annual profits. The task of researching properties and the maintenance and upkeep once purchased can easily take up a greater amount of time than anticipated. Many physicians who go that route may erode their investment returns by outsourcing these responsibilities to a property manager.


To match the diversification offered by many REITs, an individual would need to own multiple properties. A drawback of this strategy is that a lot of cash will be tied up in assets that are illiquid. Another risk is loss of money on the sale of the property or assuming full liability for any incident that occurs on the property past the limits of insurance coverage. Risk is inherent with real estate, as with any investment. It may offer an opportunity to supplement and/or diversify income. Leveraging tax deductions and other asset protection strategies can increase the likelihood of having a consistent income stream from real estate investments. As with any investment, carefully consider the associated risks and your own financial situation before investing.


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YOU DON'T  
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ANYMORE.**



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# Chef John's Creamy Mushroom Pasta

*www.allrecipes.com*



“A beautiful, aromatic, creamy mushroom sauce coats hot cooked fettuccine pasta in this quick dish. You can use any kind of pasta you like.”

## Ingredients

45 minutes 5 Servings  
2 tablespoons olive oil  
3/4 pound fresh white mushrooms, sliced  
1/4 pound fresh shiitake mushrooms, stemmed and sliced salt and ground black pepper to taste  
2 cloves garlic, minced  
2 fluid ounces sherry  
1 cup chicken stock  
1 cup heavy whipping cream  
8 ounces fettuccine pasta  
1 1/2 teaspoons chopped fresh thyme  
1 1/2 teaspoons chopped fresh chives  
1 1/2 teaspoons chopped fresh tarragon  
9 tablespoons freshly shredded Parmigiano-Reggiano cheese, divided

## Directions

1. Heat olive oil in a large skillet over medium heat. Cook and stir white and shiitake mushrooms in the hot oil with a pinch of salt until the juice from the mushrooms evaporates and the mushrooms are browned, about 10 minutes.
2. Stir garlic into mushrooms and cook for 1 minute; pour in sherry and cook until wine is nearly evaporated. Mix chicken stock into mushroom mixture; season with salt and black pepper. Bring to a simmer, reduce heat, and cook until slightly thickened, about 5 minutes.
3. Pour cream into mushroom mixture, stir to combine, and simmer for 5 minutes. Mixture will foam and thicken slightly.
4. Fill a large pot with lightly salted water and bring to a rolling boil. Stir in the fettuccine, bring back to a boil, and cook pasta over medium heat until cooked through but still firm to the bite, about 8 minutes. Drain but do not rinse

pasta; transfer to a large serving bowl and keep warm.

5. Stir thyme, chives, and tarragon into mushroom sauce and turn off heat; mix 1/2 cup Parmigiano-Reggiano cheese into sauce until cheese has melted.

6. Pour all the mushroom sauce and half the mushrooms over pasta, reserving about half the mushrooms in the skillet. Toss pasta in sauce until coated; top with remaining mushrooms and remaining 1 tablespoon Parmigiano-Reggiano cheese for garnish.

## Nutrition Facts

Per Serving: 375 calories; 22.4 g fat; 33.6 g carbohydrates; 11.1 g protein; 61 mg cholesterol; 371 mg sodium.

BE THE  
REASON  
SOMEONE  
*smiles*  
TODAY.



# A Custom Home Tour

5218 Square Feet



# Culhane's Irish Pub & Restaurant Wows With Their Second Location

WRITTEN BY: Melissa Nolan PHOTOGRAPHY BY: Melissa Nolan

Growing up in Jacksonville the older I get, the more I appreciate its diversity. Not only in culture, religion, and art; but in FOOD! On Saturday you can have Indian, Sunday Ramen, Monday Ethiopian, and on this fateful Tuesday my family and I were craving Irish food. For me there is only one place to go for Irish delights, and that is Culhane's Irish Pub & Restaurant. Luckily for us, and a good portion of Jacksonville residents, Culhane's just opened a second location, closer to me in the Tinseltown area; so on our way we went.

The original Culhane's is found near the beaches on Atlantic Boulevard, opened by four sisters straight from Ireland in 2005. The new restaurant resides in the old Tilted Kilt location and opened in October of last year. Being familiar with the first location, I was expecting much of the same food, aesthetic and atmosphere but I was pleasantly surprised walking through the heavy red painted wooden doors.

Culhane's is now a stand-alone building that packs a beautiful and unexpected surprise. The owners spared no expense when creating the new restaurant and you can feel it when you walk in. We stepped into a large open space and were greeted by the host. Right past the host stand is an ornate bar that could rival any establishment. There is plenty of seating and TVs are positioned above and throughout the restaurant to catch any sports game, be it futbol or football. Bottles upon bottles of alcohol line the walls behind the bar, backlit with a soft orange glow. I don't know if it was the anticipation of my future drink, or the actual beauty of the space, but it almost took my breath away.



*Culhane's Irish Pub & Restaurant – Half and Half, Guinness and Harp*

The restaurant somehow manages to maintain an upscale sports bar feel and be hospitable enough for a family as well. Brick walls wrap around most of the building and a large emblem can be found on one wall, consisting of oak barrels and the restaurant's name. They smartly section off the tables between high top tables that are fashioned from old barrels into regular seating. They do have an odd sectioned off

area at the back of the restaurant I can only assume are for large parties or watching FIFA or the like. There is also patio seating behind the bar ideal for brunch outside. The laid-back atmosphere did result in a slightly loud environment, especially if there is a game going on, so be warned if you're not there to cheer on your favorite team.

We chose to sit at the regular tables in the middle of the packed restaurant. There were multiple games on and a TV in every corner. Our waiter was there in no time with a smile on his face and eager to welcome us. We started with a round of drinks, as always I got the Half & Half, which is Guinness and Harp. It took a few extra minutes to get our beverages, but I could tell how busy they were and understood. It just gave us spare time to decide what we wanted to order. The drinks arrived and mine had a beautiful separation of the dark rich stout on top and golden lager on the bottom. With a little more Guinness than Harp, it wasn't a perfect Half & Half, but I didn't mind.



*Culhane's Irish Pub & Restaurant – Scotch Egg*

Next we placed our order. With two appetizers to start, we got Karen's Scotch Egg (\$9) and Lynda's Reuben Rolls (\$10). Luckily the kitchen was on their A-Game and there was little wait for our first course. To tease my senses, I could smell the Scotch Egg well before it hit the table. Served on a square plate, the Scotch Egg perched atop a heaping mound of mashed potatoes swimming in a demi gravy. I could tell the demi was homemade, with no corners cut. No box gravy or bullion was used to make the sauce; you could taste the love put into it. It also had a nice kick from the hot mustard drizzle. Traditionally a Scotch Egg is a hard-boiled egg wrapped in sausage, breaded and deep fried. Unfortunately the hard-boiled egg in our appetizer was overcooked and slightly dry. The sausage



was still moist and full of flavor and bread crumbs were perfectly crunchy. Overall, I would order it again, as it is rare to find a Scotch Egg in Jacksonville, but only after I tried the other appetizers.

The Reuben Rolls were an interesting and delicious twist on a classic. Think of it as if an Asian eggroll and a Reuben sandwich had a baby. Gourmet corned beef, sauerkraut and Swiss cheese are expertly mixed and rolled into eggrolls. Served with Culhane's famous hot mustard, these eggrolls were perfectly fried. Two eggrolls were cut in half, long ways served on the same square plate. Crispy, salty, spicy and full of corned beef deliciousness, this appetizer definitely outshined the Scotch Egg and I would order it again, no questions asked.



#### *Culhane's Irish Pub & Restaurant – Dingle Fish Pie*

We were excited and ready for our main course. Our waiter was prompt and helpful, out with our dinner shortly after we were finished with our appetizers. We ordered the Banger's N' Mash (\$14), Drunken Cheesesteak (\$12) and Dingle Fish Pie (15). I've enjoyed the Dingle Fish Pie before and find myself ordering it again and again. This "pie" consists of large flaky chunks of cod, salmon and shrimp bathing in a sea of parmesan cream sauce, peas and potatoes. A hearty layer of cheese is melted on top and served with toast points. This time I did find the sauce thinner than I remember it being, but still creamy and packed with seafood and veggies. The dish overall lacked salt for me, but I am known to prefer heavier salted foods. It was an easy fix to salt my own dish at the table. Although this time my Dingle Fish Pie was a little under seasoned and sauce thin, I would absolutely order it again, but only knowing this was probably due to the kitchen being busy on this particular night. For me, it has always been a completely satisfying dish: creamy, cheesy, and filling.

My sister ordered Culhane's take on a Philly Cheesesteak, the Drunken Cheesesteak. Guinness marinated beef, sautéed mushrooms, peppers and onions are covered in cheese, nestled into a Cinotti's hoagie. Served with steak fries, this sandwich didn't impress me much. The cheesesteak needed more aioli or some other element to elevate this plate. Otherwise, it was just the same ole meat and veggies in some bread. The thick cut fries were the best part (I also may enjoy ketchup too

much). I understand they are trying to reach a broader audience and throw in some "familiar" dishes like a cheesesteak or burger, but Jacksonville isn't Philly and a Philly Cheesesteak isn't Irish. I completely respect what they are trying to do, but I didn't come to an Irish restaurant to eat anything but Irish bites.



#### *Culhane's Irish Pub & Restaurant – Banger's N' Mash*

My Dad shared a similar respect as I did and ordered possibly the most Irish item on the menu: Banger's N' Mash. Four impeccably seared sausages were smothered in caramelized onions, balanced high over garlic whipped potatoes, surrounded in that same robust demi gravy from earlier. Now, I'm fairly picky when it comes to sausage [insert ill-humored joke here], but these were mild, yet full of spices and I wanted to devour them all. Easy to cut with your fork, the sausage was complimented by the sweetness of the onions, smoothness of the potatoes, all finished by the gusto of that irresistible demi. Dare I say the Banger's N' Mash was better than my reliable Dingle Fish Pie, but yes, yes it was.

With few restaurants offering Irish fare in Jacksonville, my family has been going to Culhane's Irish Pub & Restaurant for years. The second location is a welcomed addition to the Tinseltown area and when you have four sisters from Ireland running their team, it is sure to be a win. And although I appreciate offering approachable plates that will make even the fussiest of diners happy; the authentic Irish dishes are the way to go here. If a trip to Ireland isn't in the budget, the next best thing is their Banger's N' Mash, Shepard's Pie or Corned Beef N' Cabbage.

**Culhane's Irish Pub & Restaurant**  
9720 Deer Lake Ct  
Jacksonville, FL 32246

*Melissa Nolan was born and raised in Jacksonville, FL and graduated from Florida State University where she earned her Bachelor of Arts in Business Hospitality. From there she attended Johnson & Wales of Charlotte, NC and following an internship at Thomas Keller's prestigious Per Se, graduated with her Culinary Degree. After New York she moved back home and currently works in the San Marco area.*



# The Latest Luxury Trends for High-End Homes

Sarah Tew CNET.COM



Come with me as I take a look at the trendiest luxury home furnishings and appliances on the market.



Dacor's customizable 30-inch column fridges can be designed with your choice of exterior panels like this artistic metal and wood door set.



JM Lifestyle's booth featured this custom tub complete with waterfall, made from woodformed concrete and priced at \$12,500.



Reflectel designs televisions that are hidden by a mirror surface when they are turned off. A 43-inch "Essential" model retails for \$6,800.



SMEG was back this year with more in its limited edition line of appliances with designs from Dolce & Gabbana.



Wolf's 36-inch Contemporary Induction Cooktop will run you \$2,795.



Thermador's Ultimate Glass Care Center is a specialized dishwasher for those who drink a LOT of wine. Or you know, entertain a lot.





Kalamazoo's woodburning grill, "The Gaucho" has special trays for meat and fish that raise and lower as you turn the wheel. This model costs \$22,000 built into cabinetry.



Vitrea's V Touch series of home automation switchplates can handle a wide range of home technology, from thermostats to lighting to sound, and more.



**Sometimes miracles  
are just good people  
with kind hearts.**

@iHearts143Quotes ■ INSTAGRAM

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# TRAVEL EXPERTS REVEAL THE BEST LUXURY RESORTS FOR FAMILIES!

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Luxury Resorts + Kid-Friendly are not two words you often see together but thanks to millennial parents who value experiences over things & Gen Xer's continuing to dominate the luxury family travel market top brands are taking notes and making changes with their youngest guests in mind. Recently, I asked 30+ top family travel experts, globetrotting families, and nomadic parents to tell me about their very favorite kid-friendly luxury resorts and here are the results.



## **Grand Wailea- Maui, Hawaii**

I mean what could be better than a pool area that is 2,000-feet-long, 770,000-gallons of water and consists of nine pools on six different levels connected by waterslides? Get to the bottom and the world's first WATER ELEVATOR will take you back to the top. YUP! It's pretty great. This luxury resort is one of my personal favorites and it's one of the munchkins favorites too



## **Beach Club Villas- Orlando, Florida**

Disney knocks it out of the park when it comes to luxury resorts for families. They have quite a few resorts in Orlando specifically that come to mind, but there is one in particular that we are suckers for, Disney's Beach Club. An incredible sand-bottomed pool, the cute boats that transport it's guests to both Epcot & Hollywood Studios (you can also walk to both parks from this resort), plus the cute little lake and boardwalk behind the resort & the over-accommodating staff wrapped up in an adorable cape cod aesthetic- it's pretty hard to resist

## **Margaritaville – Hollywood Fl.**

One of the newest additions to this list is Margaritaville in Hollywood Fl. I was knocked off by this amazing resort. The grounds are absolutely stunning, there is a flow rider for the kids and the kids club is FREE!

In addition, I loved the location of this resort as it was right on the boardwalk, plus at Margaritaville, they have free bike rentals so you can cruise on down the boardwalk. For those who love food, Margaritaville had some of the best food I have ever had in a hotel. This place is definitely worth a visit and truly one of the best luxury resorts for families.



## **Terranea Resort- Palos Verdes, California**

Terranea is classic California elegance at its best... but being near a beach it is also laid back enough for you to feel more than comfortable toting munchkins along. Our kiddos love the water-slides, pools, splash pad and unique kid's activity offerings like falconry.

They also have a fun brunch on the weekends where our little munchkins enjoyed freshly made doughnuts and a waffle bar complete with m&m's. Mom's don't forget to book a session at the spa its AH-MAZING!!



## **Biltmore Estate- Asheville, North Carolina**

Leigh Powell Hines of HinesSightBlog states, "Biltmore Estate in Asheville, N.C is the state's largest tourist attraction. It's majestic. The food is farm-to-table fabulous, and the scenery is breathtaking. It's certainly a must-see for the first-time Asheville visitor, but it's also a place where North Carolinians and locals want to frequent often.

The estate offers horseback riding, biking, hiking, fly-fishing, Segway tours, fishing, and water activities. It's an 8,000-acre outdoor playground for all ages. Curators have made mansion tours

fun for kids by creating a scavenger hunt and a special audio tour. With four distinct seasons that the estate promotes, it's easy to visit this Asheville landmark all year. Antler Hill Village is especially fun for families because of the working farm and delicious creamery. The Inn at Biltmore and the Village Hotel offer complimentary shuttle around the estate



#### **Grand Hyatt- Kauai, Hawaii**

Sara Wellensiek of MomEndeavors says, "Situated on Kauai's drier south shore, the Grand Hyatt Kauai Resort & Spa is an idyllic place for families. Not only is Kauai, Hawaii a fabulous destination in itself, but the breathtaking hotel property really makes it feel like you're in a luxurious tropical paradise.

There are lush gardens, tropical plants, and palm trees at every turn. In addition to beautiful flora, animal lovers will enjoy koi feeding, wildlife walks, and "parrot time" with one of the colorful hotel residents. Everyone in the family will love spending ample time at the variety of pools here – it's really the star of this property.

Not only does the resort sit on 50 oceanfront acres (though swimming here isn't recommended), there is an incredible system of pools and lagoons. This large water system features lava-rock lined lazy river pools, waterfalls, a 150-foot waterslide (for anyone over 42), and a massive 2 million gallon saltwater lagoon. It's perfect for all kinds of family fun in a gorgeous tropical setting."



#### **The Boar's Head Inn- Virginia**

Karen Presley Dawkins of FamilyTravelsOnABudget states, "The

Boar's Head Inn, a 3,000-acre resort in the foothills of Virginia's Blue Ridge Mountains, is our family's favorite. The resort takes full advantage of its setting, with nature trails for hiking and biking, a small lake for fishing and an Audubon-certified golf course. In the summer, take a hot air balloon ride! The award-winning racquet and fitness club and three pools provide more options to stay and play.

Four restaurants provide a variety of dining options — dinner at the Old Mill Room is a must! For busy parents, the full-service spa offers the ultimate in relaxation. What makes Boar's Head Inn so special, though, is not the amenities but the staff.

They offer warm hospitality, an appreciation for the history of this beautiful resort and expert knowledge to make every experience here special. Go. Play. Relax.

#### **Four Seasons Scottsdale- Arizona**

Colleen Lanin founder of TravelMamas recommends Four Seasons Scottsdale. She says, "Tucked away in the Sonoran Desert next to the Pinnacle Peak granite summit, Four Seasons Scottsdale is where to go to escape it all. The exquisite landscaping at this resort will make you fall in love with the desert's beauty.

This hotel features three pools– one for tots, one for all ages, and one just for grown-ups. Plus, there is a whirlpool for soaking. Staff just may stop by these watery oases with complimentary homemade chocolate-dipped granola bar bites, frozen grapes, or strawberry smoothies. Up the luxe factor with a Deluxe Cabana, complete with a kid-friendly stocked bar, 40-inch flat screen TV, and selection of board games and reading materials.

On summer weekends, the resort plays family-friendly movies poolside so you can float while you watch. Kids for All Seasons will entertain children ages 5 to 12 while parents relax at the on-site spa, play a tennis match, or hit the links at the nearby Troon North Golf Club. There really is something for all ages at Four Seasons Scottsdale."

#### **Montage Deer Valley- Utah**

Allison Dover Laypath of TipsForFamilyTrips states, "There are lots of fun things to do in Park City, Utah, but my family found so many activities during our weekend at Montage Deer Valley, we never left the resort. Montage Deer Valley is a ski-in, ski-out luxury resort that offers an impressive array of family activities. Kids are invited to choose a stuffed animal at check-in that represents the native species that live in the mountains surrounding the resort. During your visit, ask the concierge about the complimentary Montage Merits program where kids earn pins for participating in the resort and local activities like skiing, snow tubing, hiking, mountain biking, archery, and bowling.

This luxury resort is truly for families as it has its own bowling alley, video game arcade, indoor and outdoor pools, spa, restaurants, equipment rental and family marshmallow roasts. Montage Deer Valley is also an excellent choice for a romantic trip without the kids."



# Wine Reviews - Vinography Unboxed

vinography.com



Hello, and welcome to my periodic dig through the samples pile. I'm pleased to bring you the latest installment of Vinography Unboxed, where I highlight some of the better bottles that have crossed my doorstep recently.

This week included a really lovely riesling from the recently anointed Petaluma Gap AVA in Sonoma, just across the top of the San Francisco Bay. Made by Dutton Goldfield it has a wonderfully dry citrus crackle to it.

Dutton Goldfield also sent through one of their classic Chardonnays from their estate property in the Russian River. It's pretty much a bullseye for those looking for the latest (more restrained) version of California Chardonnay.

Sticking with the Chardonnay theme, I've got a bottling from one of the Russian River Valley's best vineyards, the Ritchie Vineyard, by Ten Acre. It's a little awkward, but still a pleasurable glass of Chardonnay.

Headed towards red, let's pause for an hour of sun on the porch with the Frescobaldi ros  named Alie, which begs to be ice cold and consumed in copious quantities. With the Tuscany IGT designation you might expect this wine, especially from a producer like Frescobaldi to be made of Sangiovese, right? But if you guessed that, as I did, you'd be dead wrong. It's a blend of Syrah and Vermentino, of all the crazy combinations, and you know what? It's fantastic. And with a bottle styled not unlike the Miraval ros  made by Brad Pitt and Angelina Jolie, my guess is that it is a hot commodity.

Moving on to red wines, this week featured two of Napa's royalty, starting with the Cardinale Cabernet Sauvignon, showing its typical lush density thanks to the experienced hand of wine-maker Chris Carpenter.

Next we had the Spottswoode Estate Cabernet, which is among my favorite Napa Cabernets for its impeccable balance and deep complexity.

This week also saw a couple of wines from the Aridus Wine Company in Wilcox, Arizona. One of them, a Syrah from Arizona, is quite pretty, while the other, an "American" designated Malbec made with New Mexico fruit has a surprising stony aspect. All these and more below.



**2017 Dutton Goldfield "Chileno Valley Vineyard" Riesling, Petaluma Gap, Sonoma, California**

Near colorless in the glass, this wine smells of tangerine zest and Asian pear. In the mouth, positively brisk flavors of Asian pear and mandarin

oranges snap and crackle across the palate thanks to excellent acidity. A faint chalky flavor and texture emerges on the finish along with notes of citrus peel. Crisp and tasty. 13.5% alcohol. Score: between 8.5 and 9. Cost: \$30. [click to buy.](#)

**2017 Dutton Goldfield "Dutton Ranch" Chardonnay, Russian River Valley, Sonoma, California**

Palest gold in color, this wine smells of buttered popcorn and cold cream. In the mouth, lemon curd and buttered popcorn flavors have a zippy crackle thanks to excellent acidity, and a nice

ethereal floral note wafts through the finish along with a whiff of butterscotch. Crisp and mouthwatering, with a nice balance. 13.5% alcohol. Score: around 9. Cost: \$34. [click to buy.](#)

**2015 Ten Acre “Ritchie Vineyard” Chardonnay, Russian River Valley, Sonoma, California**

Pale gold in the glass with a slight haze, this wine smells of cold cream and melted butter. In the mouth, wonderfully saline notes of melted butter, cold cream and lemon zest have an almost searing acidity to them that leaves a citrus pith bitterness in the finish along with a little alcoholic heat. Feels slightly imbalanced. 14.4% alcohol. Score: around 8.5. Cost: \$55. [click to buy.](#)

**2017 Frescobaldi Tenuta Ammiraglia “Alie” Rosé, Tuscany, Italy**

Palest baby pink in color, this wine smells of berries and tropical flowers. In the mouth, crisp and bright berry and watermelon flavors have a nice zing thanks to excellent acidity. Light and bouncy and quite delicious, this is everything you want in a rosé, with a kick of minerality in the finish. 12.5% alcohol. An unusual blend of Syrah and Vermentino. Score: around 9. Cost: \$22. [click to buy.](#)

**2015 Cardinale Cabernet Sauvignon, Napa Valley, Napa, California**

Very dark garnet in the glass, this wine smells of rich cherry fruit. In the mouth, lush and bright cherry fruit has a wonderful aromatic sweetness and mixes with cola and cocoa powder. Dark chocolate notes linger in the finish along with dusty tannins. Very pretty and polished. 14.5% alcohol. Score: between 9 and 9.5. Cost: \$295. [click to buy.](#)

**2015 Spottswoode Estate Cabernet Sauvignon, St. Helena, Napa, California**

Very dark garnet in the glass, this wine smells of cedar, tobacco, cherry and pencil lead. In the mouth, gorgeous flavors of pencil lead, cherry, cola and a touch of herbs are wrapped in a fleecy blanket of tannins that flex their musculature as the wine finishes with floral notes and great depth. Outstanding, and worthy of 5-15 years in the cellar. 14.4% alcohol. Score: around 9.5. Cost: \$225. [click to buy.](#)

**2014 Domaine de la Terre Rouge “Les Cotes de L'Ouest” Syrah, California**

Medium garnet in the glass, this wine smells of bloody steak, dried flowers and cassis. In the mouth, cassis and black cherry have a wonderful deep earthy backbone and excellent acidity. Savory notes of herbs emerge on the finish that seems to ooze out of the felt-like tannins that coat the mouth. 14.5% alcohol. Score: between 8.5 and 9. Cost: \$24. [click to buy.](#)

**2017 Aridus Wine Company “Limited Production” Malbec, America**

Dark garnet in the glass, this wine smells of blueberries and wet chalkboard. In the mouth, blueberry and cassis flavors have a nice underlying stony minerality, and a cool, minty herbal note that lingers in the finish. Quite beautiful. 14.5% alcohol. Score: around 9. Cost: \$36.

**2016 Aridus Wine Company “Limited Production” Syrah, Arizona**

Very dark garnet in color, this wine smells of earth and herbs and blackberries. In the mouth, blackberry pie flavors have a nice brightness to them thanks to excellent acidity as faint muscular tannins build strength through the finish. Only a tiny bit of bitterness betrays the 15.8% alcohol. Score: around 8.5. Cost: \$37.

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# Movies We Can't Wait to See in Spring 2019

By THRILLIST ENTERTAINMENT



## Pet Sematary

**Release date:** April 5

**Cast:** Jason Clarke, Amy Seimetz, John Lithgow, Jeté Laurence

**Directed by:** Kevin Kölsch and Dennis Widmyer (Starry Eyes)

**Why we're excited:** Following the monster success of *It* in 2016, it was inevitable that a new wave of Stephen King adaptations would arrive in theaters soon. This interpretation of his 1983 novel about a doctor and his family moving into a house with a gnarly, haunted animal graveyard nearby comes from a promising director duo, and, judging from the first trailer, it should be pretty creepy. At the very least, let's hope they keep the Ramones penned theme song from the original.



## Hellboy

**Release date:** April 12

**Cast:** David Harbour, Milla Jovovich, Ian McShane, Sasha Lane

**Directed by:** Neil Marshall (The Descent)

**Why we're excited:** David Harbour -- the father figure sheriff of *Stranger Things* -- is taking on the big red demon in a reimagining of Mike Mignola's classic comic series. This version will focus on the Nimue (a.k.a. The Queen of Blood) arc of the comics, which, among other things, involves Hellboy wielding Excalibur.

ics, which, among other things, involves Hellboy wielding Excalibur.



## Missing Link

**Release date:** April 12

**Cast:** Hugh Jackman, Zach Galifianakis, Zoe Saldana

**Directed by:** Chris Butler (Para-Norman)

**Why we're excited:** The beloved animation studio Laika is back with their next film, about a pompous adventurer who is lured to the Pacific Northwest by the fabled Sasquatch himself. Turns out this "missing link"

-- get it? -- actually wanted to be found, and is eager to find his cousin, the Yeti. As this odd couple travels to the Himalayas, they are pursued by some evil colonialists.

## Avengers: Endgame

**Release date:** April 26

**Cast:** Robert Downey Jr., Chris Evans, Chris Hemsworth, Mark Ruffalo

**Directed by:** Anthony and Joe Russo (Avengers: Infinity War)

**Why we're excited:** Given the ending of *Avengers: Infinity War*, it's very likely that most of the runtime of the newly titled *Avengers: Endgame* will be devoted to one long funeral sequence. No epic space-battles, quippy one-liners, or clever call-backs to previous movies -- just raw grief over the horrors Thanos unleashed at the end of the previous film. Or, you know, the remaining un-snapped-up Avengers will have to team up to rescue all their magically disappeared buddies. Honestly, it could go either way.



## Long Shot

**Release date:** May 3

**Cast:** Seth Rogen, Charlize Theron, O'Shea Jackson Jr., June Diane Raphael

**Directed by:** Jonathan Levine

**Why we're excited:** In this optimistic fantasy/romantic comedy that got a bunch of positive buzz out of SXSW, Charlize Theron plays an accomplished politician who taps a journalist named Fred Flarsky (Seth Rogen) to be her speechwriter as she makes a run for president. These two have a particular relationship: Theron's Charlotte Field used to babysit Fred way back in the day. Will this make their ensuing romance weird? Probably!



## Detective Pikachu

**Release date:** May 10

**Cast:** Ryan Reynolds, Justice Smith, Kathryn Newton, Ken Watanabe

**Directed by:** Rob Letterman (Goosebumps)

**Why we're excited:** If you weren't won over by the mere concept of a teeny little Pikachu solving crimes while wearing a Sherlock Holmes hat, the trailer will certainly do the trick. Ryan Reynolds voices the eponymous Pokémon, which is a little weird at first, but the rest of the movie looks so good it actually works.

## John Wick: Parabellum

**Release date:** May 17

**Cast:** Keanu Reeves, Halle Berry, Ian McShane, Ruby Rose

**Directed by:** Chad Stahelski (John Wick: Chapter 2)

**Why we're excited:** Wick is back, yet again, except this time the intricate network of homeless agents and high-powered assassins and swanky hotels crisscrossing the globe won't be able to help him. After the events of John Wick Chapter 2, during which Wick broke one of the cardinal rules of his business by killing a man inside a safe zone, he has a contract out on his life and will have to fight his way out of New York City all by himself.

#### **Aladdin**

**Release date:** May 24

**Cast:** Will Smith, Mena Massoud, Naomi Scott, Marwan Kenzari

**Directed by:** Guy Ritchie (Sherlock Holmes)

**Why we're excited:** Your tolerance for Disney's recent run of live-action remakes of beloved animated classics probably depends on your nostalgia for the source material and your love of weird cartoon-like CG creations. This guaranteed-to-be-swashbuckling remake of Aladdin, which features Will Smith in the role of the magical genie, will be directed by Guy Ritchie, so expect lots of flashy camera work and whirring visual effects. In addition to the old songs, composer Alan Menken reportedly also penned a couple new ones as well.

#### **Ad Astra**

**Release date:** May 24

**Cast:** Brad Pitt, Tommy Lee Jones, Ruth Negga, Donald Sutherland

**Directed by:** James Gray (The Lost City of Z)

**Why we're excited:** This science-fiction movie sounds like it should be a valuable addition to an underrated genre: the male space weepie. Brad Pitt stars as Army Corps engineer Roy McBride, a man on an obsessive quest to understand how and why his lost father's mission to Neptune failed. Who plays the dad? Tommy Lee Jones, baby! You're already tearing up.



#### **Booksmart**

**Release date:** May 24

**Cast:** Beanie Feldstein, Kaitlyn Dever, Billie Lourd, Jason Sudeikis

**Directed by:** Olivia Wilde

**Why we're excited:** Women finally have their Super-

bad equivalent in Wilde's directorial debut. The comedy follows two high school seniors Molly (Feldstein) and Amy (Dever), who have spent their entire adolescence studying. But on the last day of school before graduation they realize they didn't need to forgo fun in order to get into prestigious colleges, so they decide to break their self-imposed rules and party their hearts out. Their night of debauchery takes some hilarious detours. For instance, they end up at a murder mystery party presided over by the school's drama dorks and in an Uber driven by their principal.

#### **Godzilla: King of the Monsters**

**Release date:** May 31

**Cast:** Kyle Chandler, Vera Farmiga, Millie Bobby Brown, Ken Watanabe

**Directed by:** Michael Dougherty (Krampus)

**Why we're excited:** The 2014 version of Godzilla, directed by Gareth Edwards, was shockingly, incredibly good, and paved

the way for a new monster franchise based on classic kaiju properties. It's been a few years, but Godzilla is back, this time calling on his (hers? its?) monster allies to battle a creature that could end the world as we know it -- and judging from the trailer that was released during Comic Con this year, it's going to be beautiful.



#### **Dark Phoenix**

**Release date:** June 7

**Cast:** James McAvoy, Sophie Turner, Jennifer Lawrence, Michael Fassbender

**Directed by:** Simon Kinberg (X-Men: Apocalypse)

**Why we're excited:** After a pretty bleak entry into the X-Men movie universe with X-Men: Apocalypse (you know, the one where Oscar Isaac is purple and says "Leaarrrrrrning" while touching a TV set), the franchise needs a little bit of galvanization. As a repeat of the complicated "Dark Phoenix" storyline that murdered X-Men: The Last Stand, there's no telling whether or not this movie will be any good, but it will certainly be a spectacle.



#### **Men In Black International**

**Release date:** June 14

**Cast:** Tessa Thompson, Chris Hemsworth, Emma Thompson, Liam Neeson

**Directed by:** F. Gary Gray (Straight Outta Compton)

**Why we're excited:** With Will Smith over at Disney playing the Genie in Aladdin, his old franchise is getting some new lifeblood. Chris Hemsworth and Tessa Thompson are the new duo protecting the galaxy, with Liam Neeson and Emma Thompson as their elder counterparts. The action largely moves to London, but those worms are still hanging around.



#### **Toy Story 4**

**Release date:** June 21

**Cast:** Tom Hanks, Tim Allen, Annie Potts, Joan Cusack

**Directed by:** Josh Cooley

**Why we're excited:** After a number of delays, Woody, Buzz and the rest of their plaything pals are returning to the screen with a new story, featuring a strange new character: Forky, a creation built out of a spork and some googly eyes. The toys all end up on a road trip that will likely make us contemplate the meaning of life.



# 4 Outfits Any Guy Can Pull Off This Spring

By: *Stitch Fix*

Spring has sprung and we've got you covered with 4 outfits that will keep you looking and feeling cool when the weather gets warm. Check out these shirts, shorts, pants, and shoes that any guy can pull off this spring.

Spring has sprung, and you know what that means—March Madness brackets, Easter egg hunts, and a whole new combination of wardrobe options to choose from. Spring style gives you the opportunity to wear brighter colors and patterns while choosing functional clothing that will help you stay comfortable as the weather heats up. Take a cue from these four spring outfits and you'll be leaping into spring in style.

## 1. TROPICAL VIBES

Similar to the 'It's 5 o'clock somewhere' rule, you don't have to be on vacation to dress like it. Short sleeve button down shirts with a tropical pattern are a great way to add a spring vibe to your outfit (and channel your inner Jimmy Buffett). Be sure to avoid oversized shirts and choose colors that work with the rest of your outfit. Try wearing it over a textured t-shirt with lightweight chinos and suede shoes.

## 2. SPRING LAYERING

Spring weather can be unpredictable at times. For those days that tend to cool off in the evening, layering is key. You can't go wrong wearing a well-fitting garment dyed tee with a pair of drawstring shorts for ultimate comfort. Layer with a light wash denim shirt jacket (or shacket for short) and knit shoes for a casual and stylish spring look.

## 3. SMART CASUAL

For nights out on the town, casual workplaces, or occasions where you need to look sharp, try pairing a gingham button down shirt with khaki shorts and leather boat shoes. The gingham shirt is a nice spring pattern that will dress up the whole outfit, while the shorts and boat shoes will keep you cool. A quick rule of thumb for shorts: make sure they fit above your knee (around a 9" inseam or shorter) and wear them with low-profile (or no) socks.

## 4. DINNER OR DATE NIGHT

Now that you've shaken off the shackles of winter, it's time to celebrate by having fun with your outfits and adding a splash of color. When dressing up for a nice evening, it is perfectly acceptable to wear a bright collared shirt tucked into jeans (as long as you choose the right pair of denim and shoes). Top it off with a lightweight linen blazer to stand out from the crowd.



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# Backyard Landscaping Ideas

*homedesignlover.com*

There are homes with yards around them and it would be better if these yards are treated with good landscape design. A front yard should always be designed well since it welcomes the visitors and would also add beauty to the home's exterior. But the backyard is not left behind. It also needs good landscaping.

So today, we will be showcasing some backyard landscaping pictures. These are done in different manners and with different themes too. You can use these as inspiration if you are planning to landscape your own backyard. Take a look at what we have collected for you below:

## Modern Landscape Design with Outdoor Fireplace



A small backyard looks totally stunning with a luxurious modern landscape design. Cipriano Landscape sure did a good job!

## Citrus Bloom



This sure is a serene place to rest in the backyard. The traditional lines in it blend well with the surroundings.



## Small Water Feature

Blue stone and pebble colored concrete were used for the pathway. It creates a clear path towards different areas of the outdoors including this backyard.

## Urban Oasis



Even an urban home can get a lovely outdoor design like this one. You can notice that there are seating areas for dining and relaxation.

## Urban Landscape Newport Beach



The pergola and the pathways matched well. A backyard can also be treated this way with lesser plants and more hardscapes.





### Inver Grove Height

You will be fascinated that your background can no longer be boring with this kind of design. A pondless water feature adds life to this area especially with the flowing water in it.

### Charleston



Anyone would want a contemporary landscape that is low-maintenance. Isn't this backyard beautiful?

### Mill Valley Residence



A fireplace, a water fall and stone covered flooring- this could be anyone's dream for a yard!



### Landscape Design – Build

Here is another contemporary landscape. Apart from the fireplace, the curves on the ground adds a gorgeous touch to it.

### SF Patio 04



The Japanese maple tree in this backyard adds an Asian touch to it as well as the white pergola with fabric covering.

### Persimmon



One would feel like in a park if your backyard is this spacious! The trees, bushes and the patio looked beautiful!

### AMS Landscape Design Studios

This gravel looks beautiful and very modern! The landscape designer opted to use bigger gravel to avoid it getting inside one's shoes.



# 2019 Shoe Trends That Have a Major Shock Factor

LAUREN EGGERTSEN

The spring/summer 2019 runways offered fresh trends that inspired our future wardrobes beyond belief. Between the California aesthetic filled with tie-dye and bucket hats, plus the triumphant resurgence of the bike shorts, there was a lot to take in. And while the ready-to-wear collections were a sight of their own, the shoes that accompanied them were unlike anything we'd seen before.

Narrowing down the shoe trends that shocked us the most this season took way longer than expected. Our jaws continued to drop show after show as the footwear trends got crazier and crazier. Neon, tourist sandals, and more are about to grace the inside of your closets, so we're here to prepare you as well as we can. Ahead, take a gander at some of the most shocking shoe trends of 2019 as they came down the runway.

## Plenty of Platform



**Miu Miu**

Take your love of shoes to new heights with a fresh pair of platforms. Thanks to the overwhelming presence of this shoe style on the runway, it's safe to say they're officially back.



**Saint Laurent**



**Dolce & Gabbana**



**Neon Brights**

**News flash:** Neon isn't just reserved for hoodies and handbags. This season, embrace the highlighter hues by way of pumps, sandals, and more.



**Versace**



**Dries Van Noten**

## Jewelry's Included



**Adeam**

That's right, the jewels are included. Designers decided to drip crystals and chains alike from everything from pumps to boots. So basically, screw anklets; buy these shoes instead.



**Proenza Schouler**



**Alexa Chung**

## The Plastics



### Alexa Chung

The Plastics are back, but this time they're playing nice. If you're officially ready to bare it all, slip into a pair of these plastic shoes, whether they be '90s-inspired jellies or beaded kitten heels.



Simone Rocha



Giorgio Armani

## Dancing Shoes



### Dior

Ballet flats are nothing like they used to be as proven by designers like Off-White, Dior, and Stella McCartney. The addition of futuristic tags, logo-adorned elastics, and even delicate chains are making all of our preconceived notions disappear.



Stella McCartney



Stella McCartney

## Return of the Thong



### Tibi

Believe it or not, thong sandals are a thing. After seeing the shoe style paired with suits, skirts, and even lace, we have a feeling this sleek version of thong sandals will have a huge place in our wardrobes come spring.



Etro



Paco Rabanne

## Space Shoes



### Prada

This is one shoe trend that's truly out of this world. Much to our surprise, designers accompanied their fresh flock of spring trends with shoes that looked like they belong in another galaxy.



Dolce & Gabbana



Fendi



## Tourist Sandals



### Collina Strada

We've discussed this shoe trend in length, but that doesn't mean these shoes get any easier to look at. But for whatever reason, despite their "dorky" nature, they read fresh and cool.



Anna Sui



Dries Van Noten

## Pumped Up Kicks



This year, it's time you step up your sneaker game and the spring/summer 2019 collections are here to help you out. Whether your go-to sneaker style is—athletic, classic, or forward—it's time you take it to the next level.



Dolce & Gabbana



Stella McCartney



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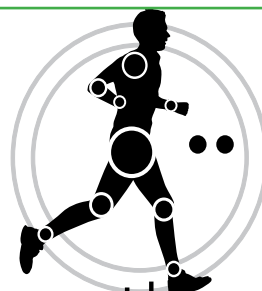
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Ponte Vedra Beach  
814 A1A North | (904) 285-0014

Catering | Private Dining | Monthly Wine Dinner



Atlantic Beach  
904-249-6500

Ponte Vedra Beach  
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San Marco  
904-399-1306

Mandarin  
904-683-0079

***Voted Jacksonville's #1 Diner***





# 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 storage fees
- ⚓ No towing or waiting in line at the ramp
- ⚓ Our exclusive valet service (including water toys & ski vests) removes all the frustration 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

**VISIT US AT [JAXBOATCLUB.COM](http://JAXBOATCLUB.COM)**

MAKE BOATING A PART OF YOUR LIFE THE EASY WAY.  
CONTACT OUR DIRECTOR OF BUSINESS DEVELOPMENT  
AT **904.477.9794** FOR INFORMATION ON OUR  
INDIVIDUAL, FAMILY OR CORPORATE MEMBERSHIPS.

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