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JULY 2019



**Late Summer
Escapes**

**Summer
Swimwear Trends**

**Biggest
Design Mistakes
Homeowners Make**



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QUEEN'S HARBOUR | \$1,350,000



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SAN JOSE | \$559,999



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EPHING FOREST | \$1,275,000



Make a Splash Everyday

- NEW Hardwood floors
- Pool & Spa
- Billiard room
- Gourmet Kitchen
- Master Suite with fireplace
- 5 Bedrooms, 5.5 Baths, 5,539 Sq. Ft.
- MLS#998152

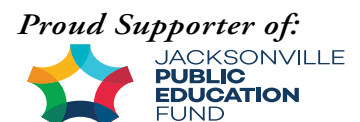
SAN MARCO | \$1,000,000



Incredible History

- New Kitchen
- New Master Bath
- New Mechanicals
- Rich in details and architectural history
- Walk to San Marco Square
- 5 Bedrooms, 4.5 Baths, 5,482 Sq. Ft.
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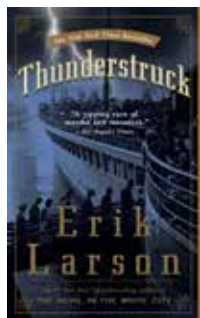
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Books to Read in Summer 2019

BY MENTALFLOSS.COM



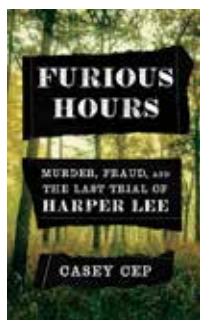
With summer officially upon us, the Mental Floss team—like so many of our readers—has got books on the brain. Nothing completes a lazy summer day in the sun or week spent on the beach quite like a great book. And while the term “beach read” often brings images of fluffy fiction to mind, it doesn’t have to be that way.



THUNDERSTRUCK // ERIK LARSON

In *Thunderstruck*, Erik Larson interweaves the stories of two men who are strangers to each other but whose fates are tied together: Guglielmo Marconi, the self-taught physicist who aims to perfect the radio, and Hawley Harvey Crippen, a nondescript patent medicine salesman who commits a vicious murder in Edwardian London. Larson’s instinct for detail molds these two

contemporaries into contrasting forces, and his mastery of suspense keeps readers hooked for the satisfyingly gruesome climax. The unusual mix of true crime and physics make *Thunderstruck* a riveting tale.

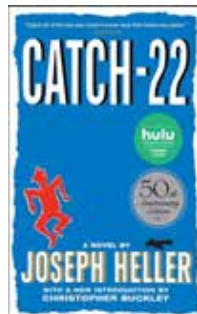


FURIOUS HOURS: MURDER, FRAUD, AND THE LAST TRIAL OF HARPER LEE // CASEY CEP

In *Furious Hours*, Casey Cep brings to light the story of the only nonfiction book that *To Kill a Mockingbird* author Harper Lee attempted to write: the bizarre but true tale of Reverend Willie Maxwell, who was accused of murdering (with the help of voodoo) five people for insurance policy payments he had taken out in their names.

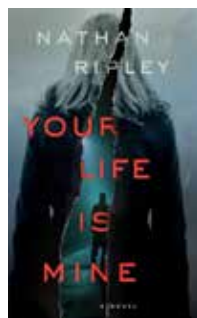
After Maxwell was gunned down at the funeral of one of the people he allegedly had murdered, the reverend’s lawyer—who had previously represented him in cases against insurance companies—flipped to defend his killer. Told in three parts, *Furious*

Hours focuses on the reverend’s and the lawyer’s stories, before turning to Lee’s life, work, and her attempts to write what she hoped would be her *In Cold Blood* (a book that she had helped her childhood friend Truman Capote report). Part true crime thriller, part legal deep dive, and part exploration of the artistic process, *Furious Hours* is a page turner from start to finish.



CATCH-22 // JOSEPH HELLER

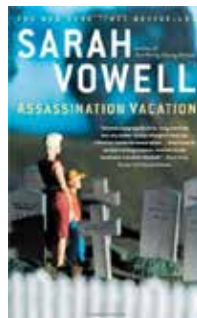
George Clooney recently brought the anti-war allegory of Joseph Heller’s *Catch-22* to the small screen in a six-episode series for Hulu, but the horror and absurdity of war, which Heller experienced firsthand as a teen Air Force bombardier stationed along the Italian Front, is as poignant now as it was when this novel came out in the midst of the Vietnam War.



YOUR LIFE IS MINE // NATHAN RIPLEY

Blanche Potter’s father was an infamous cult leader who went on a shooting rampage in the 1990s, when she was just a little girl, that ended with him taking his own life. Although she’s tried as hard as she can to distance herself from that terrible time, when her mother is killed, she returns to her family home to find out that things are not as they seem—and that chapter of her

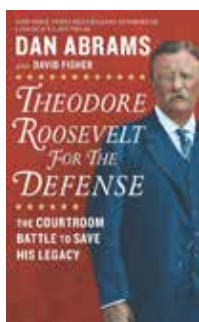
life may not be closed after all. This thriller from bestselling Canadian writer Nathan Ripley (the not-very-secret pseudonym of Nabeh Ruthnum) is a slow burn that’s a perfect summer beach read for those who like to keep it dark—very dark.



ASSASSINATION VACATION // SARAH VOWELL

In *Assassination Vacation*, author and *This American Life* contributor Sarah Vowell explores the fascinating and horrifying history of three presidential assassinations—William McKinley, James Garfield, and Abraham Lincoln—with her trademark irreverent humor. Her journey takes her everywhere from the remote Dry

Tortugas National Park (a military installation-turned-prison where Samuel Mudd, a doctor implicated in Lincoln’s assassination, was held) and Ford’s Theater in Washington, D.C. to the New Jersey town where Garfield spent his summers and McKinley’s Ohio grave, with her friends and family (including her then-3-year-old nephew, Owen) in tow. It’s not a straightforward account of the assassinations, but Vowell’s ability to weave humor and personal stories in with history means you’ll



learn more than you thought possible—and chuckle while you do it.

THEODORE ROOSEVELT FOR THE DEFENSE: THE COURTROOM BATTLE TO SAVE HIS LEGACY // DAN ABRAMS AND DAVID FISHER

Former president Theodore Roosevelt had a sterling reputation as a moral man—and he was eager to defend it when Republican party boss William Barnes accused him of libel in 1915. In *Theodore Roosevelt for the Defense*, authors Dan Abrams and David Fisher weave the history of law into a de-lightful and compelling account of case. You'll feel like you were one of the lucky audience members who was in the Syracuse courtroom for this "Trial of the Century."



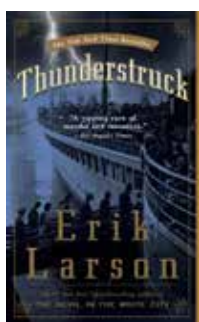
THE WATER CURE // SOPHIE MACKINTOSH

Long-listed for the Man Booker Prize, Sophie Mackintosh's first novel is a haunting, lyrical book about disasters—environmental, societal, familial, emotional—that takes place in an unnamed location in an unspecified era, one in which all men have been rendered literally toxic. Growing up on an isolated, fortified island with their parents, sisters Grace, Lia, and Sky are kept an ocean away from any man who isn't their father. Each day, they're made to undergo strange, often painful rituals designed to cleanse them of the toxins that their parents say lurk at every turn. But when their father disappears and newcomers arrive at their home, the sisters are forced to reevaluate how they see the world.



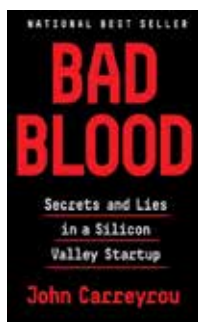
MAYBE YOU SHOULD TALK TO SOMEONE // LORI GOTTLIEB

Ever wonder what's going on in your therapist's head as you're going on and on about your problems? Journalist and psychotherapist Lori Gottlieb explores what it's like on both sides of the patient-therapist relationship in *Maybe You Should Talk to Someone*, a book that details her experiences treating clients as well as the experience of visiting a therapist herself. The book is a warm, honest portrayal of people navigating life's big challenges—heartbreak, illness, the trials of marriage, anger issues, and more—that will make you feel like you just came out of a session with a beloved therapist yourself. In a good way, we promise.



BAD BLOOD: SECRETS AND LIES IN A SILICON VALLEY START-UP // JOHN CARREYROU

The biotech start-up Theranos seemed too good to be true: It promised a state-of-the-art process to expedite and improve blood testing for hundreds of millions of people. But founder Elizabeth Holmes trafficked more in fantasy than fact. This comprehensive account of business malpractice reads like a thriller.



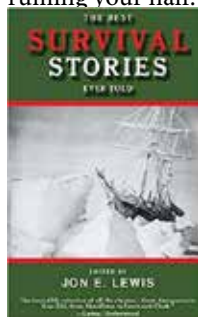
AMERICAN PLACES: A WRITER'S PILGRIMAGE TO SIXTEEN OF THIS COUNTRY'S MOST VISITED AND CHERISHED SITES // WILLIAM ZINSSER

Pearl Harbor, Mount Rushmore, Disneyland: America is full of real places that have been elevated in our national consciousness to imply something bigger. Author William Zinsser, best known for his indispensable guide *On Writing Well*, hits the road to understand why these popular destinations—not to say tourist traps—have become icons. He talks with park rangers, cashiers, artists, archivists, and workers who have the perspective to explain the transformation of a South Dakota mountain into a symbol of American character, or a Massachusetts pond into the locus of our yearning for simplicity. Like the best travel narrators, Zinsser takes us along with him on his journey of discovery with enthusiasm and peerless prose.



THE BEST SURVIVAL STORIES EVER TOLD // EDITED BY JOHN E. LEWIS

Spoiler alert: Not everyone survives in this collection of the greatest, most improbable tales of men and women against nature. Near-disaster in the polar regions is recounted by Ernest Shackleton and Douglas Mawson (total disaster is covered by Robert Falcon Scott). Edmund Hillary and Tenzing Norgay battle to the summit of Everest, while Theodore Roosevelt bushwhacks through the Amazon jungle and barely lives to tell about it. Lesser known, but no less dogged, explorers traverse the Empty Quarter and drift across the stormy South Pacific. Pick up this anthology when you're safely wrapped in a beach towel with a gentle sea breeze ruffling your hair.



ORANGE WORLD // KAREN RUSSELL

Karen Russell is a national treasure. With a flair for high weirdness that manages to avoid caricature or camp, she crafts stories that are both psychologically rich and terribly strange—think bog bodies, tree spirits, and breastfeeding the devil. But the real joy of reading Russell is her commitment to using language in news ways: Her sentences are worth reading again and again to take their full weight. The effect is enhanced if you've ever seen her read in person; she's incredibly sweet and almost elfin, delighted to be sharing with you these dispatches from the uncanny—which are never really about another world after all, but about the full weirdness of this one right here.

Late-Summer Escapes: The Top August Vacations

www.flipkey.com

An August vacation is the perfect way to kiss summer good-bye. Spend some time soaking up the heat before cold weather comes to town by visiting one of our recommended August destinations. From beach towns and islands to lively summer-centric cities across the world, we've got the skinny on where to travel in August. For a chic late-summer escape, join the jetsetters on the Cote d'Azur, France's world-famous Mediterranean coastline; here, you'll find pretty pebble beaches and plenty of beautiful people, in addition to great dining and nightlife. For a low-key trip with the family, head out to one of the small towns on Cape Cod, a tried-and-true summer spot on the East Coast of the United States. A memorable summer vacation awaits you.

Cape Cod, MA



Charming small towns and picturesque ocean beaches have made Cape Cod a top summer destination. Warm August weather plays perfect accompaniment to the region's myriad pleasures, whether you're spending a day at the beach, strolling along the boardwalk, or dining on super-fresh seafood al fresco.

Riviera Maya, Mexico



From the buzzy beach town of Playa del Carmen to the tucked-away jungle village of Tulum, the various destinations along Mexico's Caribbean Coast all boast beautiful white-sand beaches, crystalline seas, and verdant jungle scenery. Mix in great food and Mexican hospitality, and you've got a perfect summer escape.

Amsterdam, Netherlands



Though it is always a top destination for art, culture, and nightlife, the Dutch capital comes alive in the summer months, when the parks are filled with sunbathers and the streets are crammed with cyclists. In August, many festivals, markets, and music concerts make the city all the livelier.

Cote d'Azur, France



Covering France's southern Mediterranean coast, the Cote d'Azur—also known as the French Riviera—is a beloved summer escape. Join chic Parisians, European families, and international jetsetters for sunbathing and nightlife—and don't forget to sample the region's wonderful French wine and cuisine.



Honolulu, HI
Honolulu is a hopping town with a beautiful beach and a famously welcoming atmosphere.



Edinburgh, Scotland
The annual Edinburgh Festival, an international arts and music event, is in full swing in August.



Ibiza, Spain
For both sunbathing and nightlife, Europeans flock to this party-centric Spanish island in the summertime.



Grand Canyon, AZ
One of the world's most dramatic natural landscapes looks all the prettier in the rosy late-summer light.



Chicago, IL
Catch a game at Wrigley Field, visit Millennium Park, or attend one of the city's many summer concerts.



Victoria, Seychelles
This tropical African city is a gateway to the island nation of Seychelles's gorgeous ocean beaches.

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*Senior Vice President - Investment Officer,
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Summer 2019 Swimwear Trends That Are Going To Be Huge This Season

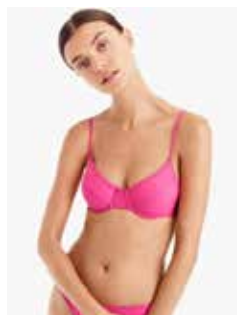
By Sarah Lindig, thezoereport.com

The summer countdown has officially begun — and that means it's time for a new swimsuit or ten. But, shopping for swim is notoriously tricky: You'll need different styles for different occasions, activities, and destinations. Your lounge-by-the-pool suit is not the same as your water-sports suit, nor is your sandy beach suit the same as your out-and-about suit. And a trip to Nantucket would call for a different look than say a trip to Florida or Santorini. The standout swimsuit trends for summer 2019 are sure to have all your bases covered, whether you're catching some waves, sunbathing by the shore, or snapping bikini pics that will look great on your Instagram.

You'll notice that for swim, there is some trickle down from the larger ready-to-wear themes for Spring/Summer 2019. Animal print and ruffles make an appearance, just as they did on the runways. The '80s influence continues as well, with vintage-inspired silhouettes (think high-cut legs and underwire bra tops) taking the spotlight. This season has also seeing a rise in popularity of smocked textures, as well as swimsuits linked with metal ring details or belted at the waist, plus shimmering metallic fabrics that will rival the sun with their shine. Surfer-inspired rash guards and wetsuits, athletic zipper-front suits, and sleeved tops are not just stylish options for an active summer, but the extra coverage offers the added benefit of SPF protection. Phew, now that you've made it through all that, kickstart your swimsuit shopping with these nine trends. Clearly, Summer can't come soon enough.

Underwire Tops

Last year was all about sports bra-esque tank tops. This season, it's about structured underwire tops. It's a great style for bigger-busted women especially, who appreciate a little extra support in their swim tops.



1993 Underwire Top
\$54
J.CREW



Cherry Pie
Camilla Bikini Top
\$98
BEACH RIOT



Cobalt Siegel
Top and Riccardo
Bottoms
\$141
MYRA SWIM

High-Cut Legs

Embrace the '80s with an ultra-leggy look. French-cut bikini briefs and high-cut one-pieces have that sexy vintage vibe and will give you legs for days.



Beacon's Swimsuit
\$160
INAMORATA



Helene Cut-Out
Colorblock Swimsuit
\$265
**KARLA
COLLETTA**



Side Ruffle
Bottom
\$115
**ROXANA
SALEHOUN**

Animal Prints

Add an exotic edge to your summer style in this season's wild range of animal prints.



Kate Rajah One-Piece
\$128
REFORMATION



Leopard Print Bikini
\$100
**VIOLETA BY
MANGO**



Snake Jacquard
Sia Top and
Lydia Bottoms
\$280
**MARA
HOFFMAN**

Rings & Hoops

For some added sartorial appeal, ring details reveal a little extra skin without going over the top. Metal hoops have a more modern feel, while plastic or tortoise connectors lend a subtle retro charm.



Rose Print
Charlie Bikini
\$158
LAHANA SWIM



Julia Cut-Out
Swimsuit
\$141
DUSKII



Wayfarer Ring
Bandeau Bikini
\$250

Healthy Habits for Summer

By Dr Angie Elliot



Follow these dietary lifestyle habits regularly to increase your energy this summer!

Eat only when hungry and under optimal conditions.

Good digestion is one of the puzzle pieces to optimal health and energy. Allow at least 2-3 hours between meals or snacks and don't eat for at least 2-3 hours before bed. It's also wise to eat under optimal conditions, when you are not hurried, stressed, or excessively fatigued.

Don't drink beverages with food. This ensures adequate mastication and saliva secretion. It's important to remember that the first step of digestion in the mouth is chewing and the secretion and subsequent mixture of saliva with food. Food should be chewed well in order for it to be of the finest consistency before entering the stomach.

Follow the body's natural cycle. Eat your biggest meal at noon and don't eat after 6-7pm or at least 2-3 hours before bedtime. Eating your biggest meal at noon is important because your digestive machine is at its peak operation, this also gives our bodies adequate rest and time for the digestion assimilation process that takes place at night.

Troubleshoot digestion and elimination. Gas and bloating are all signs of poor digestion, which leads to poor elimination, which leads to poor health! If you do get constipated, don't allow the waste to continue to back up. Be sure to continue on with your regular chiropractic care, as well as drinking lots of clear fluids (clear vegetable broths, water) until you are back on track.

Exercise and de-stress regularly. Get yourself moving, breathing, stretching, and relaxing on a regular basis. These aren't luxuries of life, they are necessities! Busy and don't have a lot of time? Try HIIT (High Intensity Interval Training), you'll get a great workout in as little as 5 minutes! And don't forget about walking, it is one of the best exercises and de-stressors and it's absolutely free!

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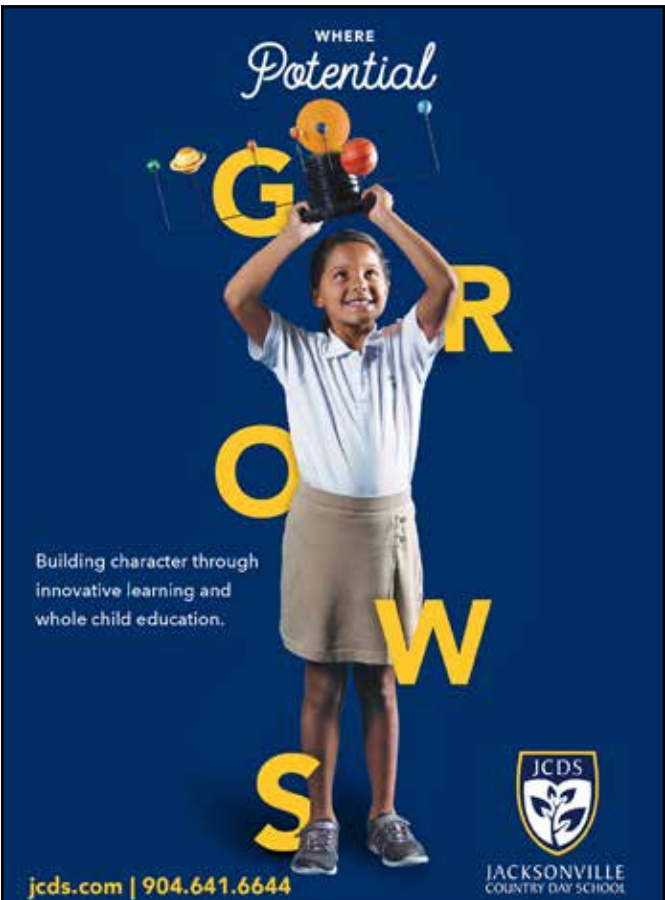
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30 of the Biggest Design Mistakes New Homeowners Make

architecturelab.net



When it comes to designing your new home, you might feel as if you've been marooned out at the sea. You now have the responsibility of making sure everything is according to you and your loved ones' taste. This includes a number of components: the rooms, the paint, the furnishings, the design of the backyard, and the furniture.

If you're going for a complete overhaul, the task might seem herculean in nature.

Fear not, because by the end of this article, you'll know the biggest design mistakes that new homeowners end up making. These include interior design, designing the backyard, and design mistakes that percolate all through the house. These also include some general mistakes which end up damaging the design aspect indirectly. Without further ado, let's begin with the most common design mistakes!

1. Forgetting what a room is supposed to do

This is a big offense by many new homeowners. The task of designing a new home can be endlessly time consuming. And, this is why many of them get confused while making design choices based on the functionality of the room, say, seeing space in the study to keep your workout equipment. These decisions affect the overall feel of the place, and add up in creating an aura of confusion and a sense of messiness.

2. Inadequate light in a room

Lighting is essential to the overall feel of a room. Make sure that the windows are proportioned with proper blinds and window panes. Also, consider making vents and small windows wherever necessary. These are crucial steps to ensuring there is enough light. Artificial light is just as important, with respectable brightness for each room and multiple light sources – without going overboard.

3. Going with a derivative theme or over-theming a room

Themes are immensely personal choices, and you should



never make this choice based on someone else's interests (such as getting an Italian themed room just because your neighbor has one). This should be avoided at all costs. Your room should reflect your own sensibilities.

Further, when putting together accessories and designs for your theme of choice, it is important to keep in mind that a room should not lose out on functionality for aesthetic gains.

4. Ignoring the proportions of a room

This is another common mistake. Your room components – the doors, the windows, the furniture, as well as overall spacing of the room, should always be in sync with each other. Improperly proportioned components stick out like a sore thumb and severely distract from the overall look.

5. Over-accessorizing the room

This point goes hand in hand with over-theming. Adding too many bells and whistles can reduce the functional aspects of the room. Such as, a sculpture which is taking up too much space on the table could be replaced with other items of use. This also detracts from a sense of minimalism, since these accessories might become the only thing anyone sees while they're in the room.

6. Putting family photos all over the place

While extremely important for the family, too much of these can take up space where you could add a matching artwork or a sculpture. One should try to incorporate more design details into their house. Replacing excess family photos with artwork or even nothing, for that matter, can drastically change the look and feel of your house.

7. Too many furnishings from the same store in a room

Since the same store is likely to have a number of similar components, it is wise to shop a little, but from different places. Buying too much from the same store risks your room looking over-themed. Further, it signals a sense of being too rigid in buying from a single place and having little sense of what goes well with what.

Consider taking the help of a designer to make sure this doesn't happen, since there's a strong chance of the design becoming repulsive over a period of time.

8. Going overboard with family heirlooms not matching the room's ambiance

As is with family photos, family heirlooms might mean a lot to you. However, they might not go well with the room, and this become increasingly evident as time passes by. Hence, that ornate armchair or Victorian era clock might be carrying a lot of importance, but make sure it sits well with the overall feel of the room.

A splash of paint or a polish might change things drastically in this respect, so get these ideas approved by your interior designer first.

9. Adding too many functions to a single room

In case you are going with a multi-purpose room, such as a combined study and a bedroom or a living room with a kitchen attached, make sure you do not go overboard with adding functionality. the oft-heard quotation "too many cooks spoil the broth" is very apt in this case. The same room shouldn't be used for too many activities.

Our advice? Take your time. Give each room a character of its own, and make design choices which thoroughly reflect that character. A single room shouldn't have to do the work of two – unless you don't have the liberty of choosing.

10. Exposed wires, pipes and outlets

These are not only detrimental to the design of your house, but can cause trouble otherwise too. These wires and pipes should be covered as properly as possible, in order to minimize wear and tear externally.



11. Too much minimalism in the room

Going minimalist is the style choice of today, but there need to be ample accessories for it to be functional and useful. Minimalism should not come at the cost of lost productivity. If you read before sleep, don't miss out on getting a table lamp. Your room should cater to all of your needs, and the wants can be minimized to as far an extent as you like. A sense of balance in the room is crucial for your own productivity as well as your loved ones'.

12. Misplaced or mismatched window blinds

Window blinds are an important part of the design scheme of your rooms, and the entire house as well. The proportions

have to be exactly right, with some room for error. They should, at the very least, cover the length and width of the window. The design of the blinds also matters – whether minimal or designer, they should go with the room.

13. Storage space, but too much of it

Your rooms should not start looking like warehouses. There should be ample storage spaces for the essentials as well as some leeway space. Giving away entire walls to wardrobes and cubbyhole spaces would make your room give off unwanted "hoarder" vibes, even if you do it unintentionally.



14. Mismanagement of water in the house

This goes with the aspect of leaving pipes exposed. You should never mess with having shoddy water management in the house, which can cause serious short-term or long-term problems. Interior design should be given priority only after you have sorted such risky water problems.

15. Choosing improper HVAC systems

These can cause serious mold issues in the long term, hence it makes more sense to get the HVAC system checked out. Mold can cause your walls to weaken, your plumbing system to start corroding, as well as a host of other problems. Further, a uselessly large HVAC system will occupy space which could have been used elsewhere. Also, the design of the vents is a styling detail which most people get wrong.

16. Poor choice of materials for the house

Your material choice matters as much as the final design of your house. Getting a set of quality materials for the furniture, the kitchen, the rooms, and the bathrooms will create an amazing aura all across your home.

Materials have a strong connection with design, such as houses with rustic themes going for terracotta bricks, stone and ornate furniture. If you're going for a minimalist theme, consider using metal, glass and airy surfaces.

17. Picking the wrong labor company

Labour hire will be one of the most crucial design decisions you will make. Hence, ask around, get quality references, check their previous work, and ask for a general overview of how they proceed with working on projects. Certifications are also a must.

18. Making too many changes to the original design plans

The more changes you make, the more problems it creates for both the interior designer as well as the contractor. Sticking to a plan gives you an assurance that the work being done is of high quality and in a considerably smaller period of time.



Not just this, your wallet will thank you for not changing furnishings, fixtures or materials frequently.

19. Sweeping stuff under the rug

While this is the easier option, it is more prudent to deal with the situation of mess in its current state rather than when it becomes too much to handle. You should not go in for hasty fixes for problems which require time and dedication to solve. They might snowball into greater issues requiring far more effort and set you back even more than the original fix, in terms of time and money.



20. Improper expenditure – saving where you should spend, and splurging where you can skip

Splurging too much on accessories which add little to the overall functionality can take bills up to the point where your wallet simply won't agree. If you feel that you're going to skip out on the basics if you splurge on mere aesthetics, stop: draw the line, and get back to the basics.

21. Becoming your own contractor – unless you're an actual contractor

You might be tempted to take matters into your own hands, but when you'll wind up in trouble, you'll be calling the emergency repair helpline in the middle of the night. Unless you have years of experience building or designing houses, you should call in the experts.

22. Splurging too much money on tech stuff

In the era of the internet, you might be easily tempted to go in for all sorts of technology which you can throw into your house. Not only will this drive your budget exponentially towards the point of infeasibility, but you will also suffer in terms of design. Not all tech goes with each other – get enough to make your life easier, but know where to draw the line.

23. Not leaving enough open space in your backyard

Everybody loves to have enough space to chill around in the backyard. If you put too much stuff in, or clutter up the area, so it doesn't leave any free space behind, you'll end up with a backyard which can't serve its primary purpose. Too many plants also play a detrimental role here.

24. Making your backyard too complex a place

Your backyard should be a place where you can let off steam, and admire the foliage. It should not have a number of weird chairs or birdhouses which are not maintained properly. Go for less, but maintain what you have. Do not go in for too many tables, or a weirdly designed pool. Everything should have its space, but it shouldn't look like a mess. Take your time, relax and give this a thought.

25. Not preparing for contingencies

None of the design work, the changes in design plans, or emergencies should be such that they are unaccounted for before the work starts. Get your house thoroughly checked for any problems, and account for them before you get to design work. You should also try to account for small revisions in the design as you go.

26. Making your kitchen a disorganized disaster

Your kitchen should be the most organized space in your house: that is, if you intend to save time in your schedule. Putting the more frequently used appliances and utensils nearer to your reach will help saving time.

27. Poor pre-construction planning

Planning is one of the most important steps here. Each of the design schemes, the floor plan designs, the interior design plans and exterior design plans should be ready well before the actual work starts. This will help you check the costs before non-refundables start piling up and correct any mistakes before they become a reality you have to live with.

28. Very little circulation in the house

Circulation and lighting go hand in hand. Both of them are absolutely necessary to have in any good home. You can make sure there is enough circulation by adding vents, increasing the sizes of doors or number of windows, if they aren't sufficient. Consider removing excess elements from the house or getting smaller cupboards to make way for the air to circulate.

29. Making sure your home can stand all seasons

This is an important design consideration too, since you have to make sure that the HVAC, the exteriors, the backyard, the plumbing and the interior elements such as furniture are all worthy of bearing all the climate changes in your area. If your area has a warm and tropical climate, avoid using leather – you can go in for plusher furniture in colder areas.

30. Financial mismanagement

This is clearly the most important point. Don't land in a situation where you're having to max out your credit cards and taking loans and IOUs for things which should never have required so much money. Keep asking for estimates all along the interior and exterior design process, and check for cheaper alternatives if you feel too much is being spent.

Happy designing!

Wine for a Summer Cookout

By JILL BARTH



Many years ago I hosted a cookout party for family and friends to celebrate my sister's achievement of earning her Masters degree in Early Childhood Education. I made, truly, the best pulled pork this side of the Mississippi and I thought to myself (as I often do): Rhône reds. Turns out, I had a houseful of white wine drinkers, people that actually asked me specifically for a glass of white wine. I learned two things about cookouts that day: first, at parties go with variety...second, always have an over-sized bottle of white wine.

It sounds simple, but I don't see any reason why a cookout shouldn't be simple. Too much fuss turns a hostess into a stuffy, boring swirl of no-fun. In American we are in the heart of cookout season – grills are fired up from here to September and beyond and everyone needs a little something to drink. Here are some of my suggestions for pairing your grilled cookout foods with wines to suit everyone.

AN OVER-SIZED BOTTLE OF WHITE WINE: FRONTERACHARDONNAY 2016

Frontera is made by Concha y Toro, one of the world's premier wine producers and South America's leading exporter of fine wines and this bottle comes from Chile's Central Valley. I'm featuring the 1.5 liter bottle for obvious reasons; you'll need second glasses for everyone as this goes great with grilled seafood, creamy salads and I'm told it makes a yummy cucumber-lime cocktail called the Al Fresco. \$12

A WINE FROM MEXICO: ADOBE GUADALUPEGABRIEL 2011

As I've mentioned here before, my hubby grew up on the south side of Chicago. Mexican street food and family recipes are a big part of celebratory meals there, and we've continued to require grilled Arrachera (Mexican skirt steak) whenever we have a summer party. If you can get it from a Mexican butcher, that's your best bet. I'm recommending a wine from Valle de Guadalupe, Mexico; the closest winemaking region to San Diego. Adobe Guadalupe is known for the "Angel Collection", traditional and not-so-traditional red blends and has been making wine for over two decades. \$47

A WINE FOR SMOKED MEATS: PALMER VINEYARDS-MERLOT 2014

Both of my sons learned to use a smoker from my brother-in-law and I'm jealous that I don't know how to use one myself. Oh well, guess I just have to be the eater, not the cooker. With your gorgeous smoked meats (where you at, smoked brisket?) I suggest this Merlot from Long Island. Yes, Merlot is a big wine...but I love that this one has a bit of smoke on the palate but plenty of fruit to round out the mouthfeel. \$25

A PERFECT AMERICAN ROSÉ: MURIETTA'S WELLLIVER-MORE VALLEY DRY ROSÉ 2016

I love that this wine is a blend of Grenache and Cunoise – a varietal you don't see grown much in the US but is a celebrated Rhône varietal and I never say no to Rhône. I am so impressed with the Murietta's Well portfolio, out of Livermore Valley in California, that I'm excited to hear what everyone eats with this. Because I want to try it all! I would love to have it with grilled chicken loaded with herbs or a salsa verde. \$30

ELEGANCE AL FRESCO: RAIN DANCE CHEHALEM MOUNTAINS ESTATE PINOT NOIR 2015

The grapes for this wine grow in the clean and beautiful Chehalem Mountains in Oregon's Willamette Valley. If you plan to step up the elegance at your cookout, this wine is unforgettable. I'm tasting it with roasted mushrooms or a herbal-seasoned lamb. Rain Dance is the creation of married Oregonians Celia & Ken Austin III who released their first vintage in 2013. This is truly a wine that comes from a love of place for this couple. \$40

NO-COUNTING-CALORIES WITH MACCHIA LODI PRIMITIVO 2014 "DEVIOUS"

There is nothing wrong with a stuffed burger – the bigger the better. This wine is prepared to take on the best in grass-fed beef goodness stuffed with rich mushrooms and bold cheese. I'm thinking buttered brioche bun, too. From Lodi, this has peppercorn spice but is food-friendly and smooth. Macchia likens the palate to Zin, but with "Italian flair". For more on this unique wine, read up at Lodi Winegrape Commission's blog. \$25

A WINE FOR GRILLED VEG: BODEGAS NEKEAS VEGA SINDOA GARNACHA ROSÉ 2015

I'm all about the wonders of Garnacha (Grenache, in France) and I'm a fan of garden fresh produce. This wine fits the menu just-right. From Bodegas Nekeas located in the Valdizarbe Valley in Navarra, Spain this wine has a fresh sense of spice that goes well with organic veggies. Also called Rosado, this wine is food-friendly and excellent chilled for the summer months. Could be enjoyed as an apero, too! Less than \$10

The Uniquely American Story of Soto's Kitchen

Rich Herrera, jaxrestaurantreviews.com



Soto's Kitchen opened in September 2017 and serves delicious traditional Venezuelan food such as arepas, tostones, and pabellons. As tasty as the food is, this story isn't about that.

No, this story goes beyond the food and goes straight to the heart of America herself. Many Americans today talk about making America great, but want to deny the very essence of her greatness: People. People from all walks of life looking to make a better life for themselves, their family, and their community. This nation was built on the backs of immigrants; immigrants that chose to come here and much of it by those that didn't. It is America's people that make her great; diverse people of varying thoughts, ideas, and of course, cuisine.

Aristides Soto and his family came to America from Venezuela. I'm sure you've read some of the horrific news stories coming from there. Aristides talked about having to wait in line for over eight hours for gas and only getting rationed eight gallons. Food was scarce. Medicine was scarce. Aristides told

me a heartbreaking story of losing his son in 2009 because of the lack of medical care. It was a life lost that shouldn't have been. Life in Venezuela was growing more untenable, more violent, and it wasn't letting up. He had to get him and his family out of there if he wanted any hope for a better life.

The Soto family left Venezuela and went to Colombia, where they waited for their visas to gain entry into America. After a couple of years, their visas were granted and Aristides and his family landed in Jacksonville, Florida in November of 2015.

Like many new immigrants coming to America, Aristides worked manual labor jobs, first in the construction industry, then took advantage of the growing gig economy and drove for Lyft and Uber. He also worked as a delivery driver for a Pizza Hut. But Aristides was always an entrepreneur. In Venezuela he opened a hardware store. In Columbia, he and his wife sold jewelry. In coming to America, he knew he wanted to open his own business with his family. But what business that would be was yet to be determined.

It was an average school day for Aristides' children when one of his daughters, a precocious 8-year-old third grader at the time, came home and excitedly told her father about a new friend she had made who was from Venezuela. She begged him to go to this

new friend's house to meet them. Aristides and his wife protested at first, saying things all parents say when meeting their child's new friend, "Not until we meet the parents." Kids are funny though. When they want something, they really don't let it go. After continued pleadings, Aristides and his wife finally relented and decided to go and meet this new Venezuelan friend of their daughter's.

As the family walked up and knocked on the door, Aristides was not prepared for what met him on the other side. The parents were old childhood friends of Aristides when he was a teenager in Venezuela. What are the chances? You'd probably have better chances being mauled by a polar bear and a regular bear on the same day than this happening to you. As newfound friends and old childhood friends connected and re-connected over a shared culture, Aristides and his friend began kicking around the idea of partnering up and opening a restaurant. They both cook and Jacksonville isn't exactly a hotbed of Venezuelan food. They found a need and filled it and in September 2017, Soto's Kitchen was born.



It was a difficult road to be sure. Neither one of them had any experience running a restaurant. The closest connection either one of them had to the restaurant industry was Aristides and only as a delivery driver for Pizza Hut. They both are learning by doing. And what they're doing seems to be successful. Soto's Kitchen is serving up authentic Venezuelan food made from scratch daily. It's the type of place Aristides and his family would go themselves; a place where other Venezuelans can come and get a taste of home. It's also a place where Americans can come and experience something new and bold.

It's a great thing to see what happens when you combine the immigrant spirit with the entrepreneurial spirit. Both immigrants and entrepreneurs both have to adapt to sleepless nights, self-doubt, and a steep learning curve. In fact, according to a 2018 Forbes article, immigrants are "twice as likely to be entrepreneurs." For Aristides, America represents a way to start over in a place that will allow his family to thrive; to provide a service and product that is not only needed in Jacksonville, but wanted. Soto's Kitchen represents both the realization of a dream, and a hope for the future of his family.

Soto's Kitchen is located at 3809 Southside Blvd, Jacksonville, FL 32216



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5 Simple Habits of the Average Millionaire

By daveramsey.com



Have you ever heard the one about the billionaire who lives in a modest home?

Probably not, but I'm sure you know his name.

It's Warren Buffett. Yes, I said, Warren Buffet. The stock market guy who Forbes estimates has an \$84 billion net worth. (1) His house? It's not a sprawling 30,000-square-foot beach-front mansion. Not even close. He lives in a quiet Omaha, Nebraska, neighborhood in an \$850,000 home that he bought for \$31,500 in 1958.

I talk with a lot of people and let's be real—living in an \$850,000 home is a pipe dream for most of us. I get that. But if you think about a house like that being home to the third richest man in the world, it's kind of amazing, right?

Warren Buffett could buy any house in the world (with cash!), but he chooses to live in a modest, relatively small home in Omaha! Why is that?

And what other surprising things can you and I learn from millionaires (and even billionaires like Buffett) who don't live the average millionaire life?

1. They're avid readers.

President Harry Truman once said, "Not all readers are leaders, but all leaders are readers." One of the reasons millionaires become millionaires is because of their constant desire to learn. To them, leadership books and biographies are much more important than the latest reality show or who got kicked off the island. When they have free time, they use it wisely—by reading.

2. They understand delayed gratification.

Everyday millionaires spend most of their lives sacrificing temporary pleasures for long-term success. They have no problem buying an older used car, living in a modest neighborhood and wearing inexpensive clothes. They don't care about keeping up with the Joneses.

"Everyday millionaires spend most of their lives sacrificing temporary pleasures for long-term success." —Chris Hogan

These decisions allow them to do things like save for retirement and college, and build up a large down payment for their dream home. They realize that instant gratification is fun—but delayed gratification is so much better. Today's sacrifices set them up for tomorrow's success.

3. They stay away from debt.

One of the biggest myths out there is that average millionaires see "debt as a tool." Not true. If they want something they can't afford, they save and pay cash for it later.

Car payments, student loans, same-as-cash financing plans—these just aren't part of their vocabulary. That's why they win with money. They don't owe anything to the bank, so every dollar they earn stays with them to spend, save and give! Debt is the biggest obstacle to building wealth. I tell everyone. You need to avoid it like the plague. Your dreams are too important!

4. They budget.

Your budget is your plan. And you can't build a million-dollar net worth without a plan, people. Success isn't an accident. You are in charge of your own wealth-building.

"You can't build a million-dollar net worth without a plan." —Chris Hogan

Just like you build a house by starting with the foundation, you build wealth by starting with the budgeting basics. And then you keep following them. When you're making a lot of money, you don't stop managing it, right?

Average millionaires have made a habit of budgeting every month. They know what's coming in and what's leaving their bank accounts. If you only remember one thing, it should be this: Budgeting is the key to winning with money. It's telling each dollar where to go at the beginning of the month instead of wondering where it all went.

5. They give.

Sure, some rich people can be selfish jerks—just like anyone else. But the everyday millionaires who live down the street, the ones you don't even realize are wealthy, are some of the most giving people you'll ever meet. I know because I've met a lot of them. They work hard, save and respect the ability of others to do the same.

Whether it's tithing at church, donating to a charity or just giving to friends and family, these people have generous spirits. They realize that the most important thing you can do with wealth is help others.

That's actually why they continue building their wealth. They realize they can't take it with them when they die. Instead of spending it all on the latest toys, they choose to leave a legacy for the people who mean the most to them.

Ready to Become an Everyday Millionaire?

Let's be clear: This idea that wealthy people always live in mega-mansions and wear \$500 jeans is a myth. Being successful with money is as simple as living a modest lifestyle that follows a few basic principles. The more of these habits you follow, the more successful you'll be with money. Just ask Warren Buffett.

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Fresh Recipes to Make Before Summer Ends

By cookieandkate.com



Arugula & Watermelon Salad

“Thanks for posting this recipe! Made it for dinner tonight... it was delicious! My husband loved it. Will definitely make it again” – Denise

Delicious watermelon salad recipe with fresh arugula, feta, olives and sherry vinaigrette. This surprising, sweet and savory salad is perfect for summer! Recipe yields 2 large salads (as shown) or 4 side salads.

INGREDIENTS

Salad

- 5 ounces arugula (about 5 cups, packed)
- 2 cups cubed (about 1) pieces of seedless watermelon (from ½ of a mini watermelon, or about ¼ of a medium watermelon)
- ⅓ cup crumbled feta cheese
- ⅓ cup halved and pitted Kalamata olives

Vinaigrette

- ¼ cup extra-virgin olive oil
- 1 small shallot, chopped (about 2 tablespoons)
- 2 tablespoons sherry vinegar or red wine vinegar

- Hefty pinch of salt
- Freshly ground black pepper, to taste

INSTRUCTIONS

1. To assemble the salad: In a medium serving bowl, combine the arugula, cubed watermelon, feta and olives.
2. To prepare the vinaigrette: In a small liquid measuring cup or bowl, combine all of the vinaigrette ingredients and whisk until blended. Taste, and add more salt and pepper if necessary, keeping in mind that the salad contains some salty ingredients.
3. Wait until you're ready to serve to dress the salad, since the arugula will start wilting once it comes into contact with the vinaigrette. Whisk the vinaigrette one more time, then drizzle about half of the vinaigrette over the salad. Gently toss to combine. Add more vinaigrette if necessary to lightly coat the arugula (I only needed about half of mine and saved the rest for a future salad). Serve immediately.



Mediterranean Tomato & Feta Dip

“Delicious, refreshing dish! I served as an appetizer for a dinner party and my guests loved it on a warm summer night. With the leftovers, I added to a basil pesto pasta and it was perfect. Thanks, Kate!” – Courtney

This tomato feta dip recipe is perfect for summer parties! This beautiful dip is absolutely delicious and easy to make. You can serve it as a salad or use it as a topping for scrambled eggs or omelets, too. Recipe yields 6 to 8 servings.

INGREDIENTS

- 2 pints (4 cups) cherry tomatoes, quartered (I love a mix of red and yellow)
- ½ cup pitted Kalamata olives, thinly sliced
- 3 tablespoons extra-virgin olive oil
- 2 tablespoons lemon juice
- 2 tablespoons oil-packed sun-dried tomatoes, rinsed and chopped
- 2 cloves garlic, pressed or minced
- 1 teaspoon balsamic vinegar
- 10 twists of freshly ground black pepper
- 6 ounces feta cheese, crumbled (don't buy pre-crumbled; buy a block of feta!)
- ½ cup chopped fresh basil
- Accompaniments: Toasted crostini or pita wedges, crusty bread, pita chips or sturdy crackers...

INSTRUCTIONS

1. Combine the quartered tomatoes and sliced olives on a large serving platter or in a medium-sized serving bowl. Set aside.
2. In a small bowl, combine the olive oil, lemon juice, sun-dried tomatoes, garlic, vinegar and pepper. Whisk until blended. Drizzle all of the mixture over the tomatoes and olives, and toss to combine.
3. Sprinkle the crumbled feta and chopped basil over the tomatoes. Gently toss a few times to combine. Serve immediately, with accompaniments of your choice. This dip is best when fresh, since the tomatoes continue to release their juices over time, but leftovers (covered and chilled) are still good for a day or two.

MAKE IT GLUTEN FREE: The dip itself is gluten free. Just be sure to choose gluten-free accompaniments.

MAKE IT DAIRY FREE: I think that this dip would be fantastic on a platter without the feta, with the vegan cashew sour cream from my cookbook drizzled on top.

How to Share Medical Information on Your Phone in an Emergency

By Christa Geraghty, Komando.com



Over the last few years, mobile devices have become an integral element to healthcare. Personal health apps, such as fitness tracking and weight loss, lead the pack. Additional health-related apps welcomed by consumers and physicians alike include doctor on demand, prescription management, and patient portals.

Beyond routine medical care, your Android smartphone can be a valuable tool during an emergency. Setting up SOS messages or Panic button and emergency contacts in your Contacts list is a must for all mobile device users.

Although features such as In Case of Emergency (ICE) contacts are crucial to getting the help you need in an emergency, they require you to activate them. If you are unable to make an emergency call yourself, there are a few ways to share emergency and medical data while your screen is locked. Adding this life-saving info is quick and simple.

Placing this information on your lock screen will allow anyone who picks up your phone to view the info without unlocking it. So, while having this info on your lock screen could be a lifesaver for people with allergies or existing health issues, those who are not under the care of a physician, it is unnecessary. You can maintain medical info within your phone, without it displaying on your lock screen. Here are separate instructions for an Android Phone and then an iPhone

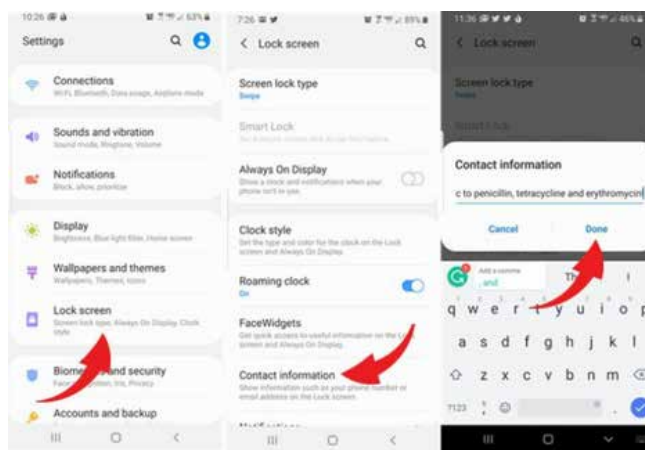
Instructions for an Android Phone

Have a potentially life-saving message displayed on your lock screen

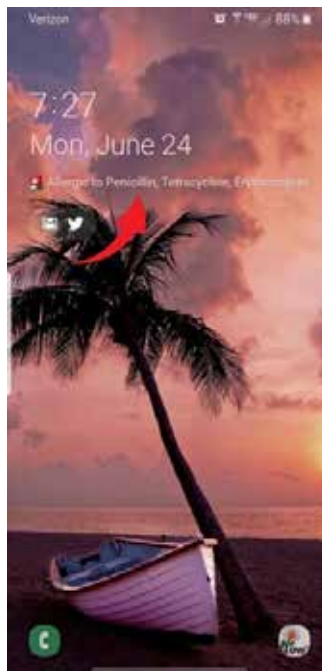
With an Android device, you can enter a message that could indicate vital medical info or an ICE contact on your screen lock. Be warned, the allowable character length of the message may vary. On a Samsung Galaxy s8, the length is 65. Also, the steps to add a message might vary depending on your Android model.

Here are the steps to add the message:

For Samsung devices: open Settings, tap Lock screen, scroll down and click Contact information. Enter your message, tap Done.



The message will now show on your lock screen



The following instructions may help set up the Lock screen message on other Android devices, including Nexus and Pixel.

Open Settings, tap Security and location. Click on Screen lock and tap on the Settings icon. Click Lock screen message and enter your message. Tap Save.

Setup emergency info on the lock screen

As with the screen lock message, the setup instructions for the 'emergency info on your lock screen' feature will vary between devices, models and OS.

Open Settings and tap About phone, click Emergency information. If Emergency information is not an option, go back and tap Users and accounts and click on Emergency information.

Choose the information you want to share:

- Medical info: choose Edit information. If Edit information is not available, click Info.
- Emergency contacts: choose Add contact. If Add contact is not an option, tap Contacts.

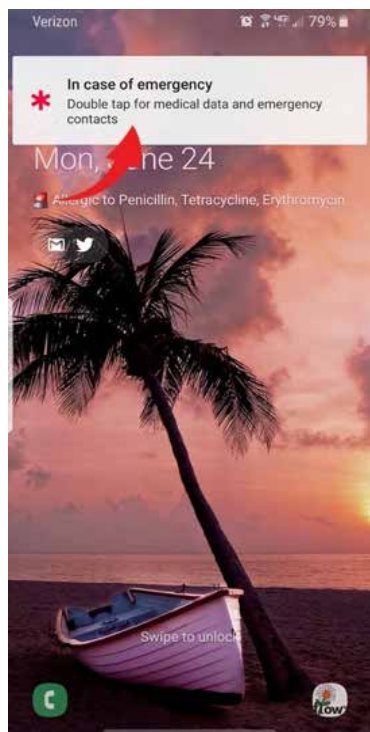
To view your information on the locked screen, swipe up and tap Emergency. Click on Emergency information. When the Emergency info flashes, tap again.

Medical information apps for the lock screen

As an alternative to going through your Android's settings, there are several medical apps such as ICE Medical Contact Card by Techxonia Inc., and MyID by ENDEVER Inc. that you can install that will provide necessary emergency information on your lock screen.

One popular free medical app is Medical ID available for download in the Google Play Store.

In addition to containing necessary information such as ICE contacts, you can include other data like your blood type, allergies and current medications. Once you have entered your information, a widget will show on your locked screen, making access quick for emergency personnel.



In addition to quick tutorials demonstrating how to complete some of the actions during the setup process, Medical ID has a YouTube channel with a library of how-to videos.

Remember, when it comes to preparing for an emergency, discuss any plans with family members or friends. Ensuring everyone is capable of receiving and sending emergency messages and so forth with their mobile devices is a must.

Setting up your medical information on your iPhone

If you've decided you want to have a Medical ID active on your iPhone, the first step to getting it set up is to open the Health app. Next, tap the "Medical ID" tab in the bottom right corner of the app and then the "Create Medical ID" button. You'll be taken to a page where you'll now set up your Medical ID.

You can input as much or as little information as you want, but the basic sections to fill in are your name, birthday, medical conditions, any medical notes (which can be a place to tell a responder something like "Don't call an ambulance" or "please reach out to this particular contact"), your allergies and reactions (so people can know what might give you hives, and what might just kill you), and your medications.

You can also choose to list your blood type, and if you're an organ donor (you can sign up as an organ donor through your phone as well).

Medical ID can list your weight and height if you'd like (your Health app may fill in this information for you if you've input it elsewhere on the app, or in an app that connects to Health). It can also include a picture of you as a means of identification in case something happens to your face, like swelling or injury, that makes identifying you more difficult.



These might not be entirely necessary to fill out unless you have an allergic reaction that could cause such an issue. It's up to you and how you feel about that information being more available from your lock screen -- if you keep the Emergency Access turned on.

Within the Medical ID creation page, you can make that decision about enabling or disabling your Emergency Access. If you keep the "Show When Locked" switch at the top on, your Medical ID will be accessible when your phone is locked by tapping "Emergency" on the lock screen,

then "Medical ID" in the bottom left corner.

If your phone doesn't show the Medical ID after you've set it up, you may need to restart your phone -- at that point, it should work.

If you'd like your Medical ID to only be accessible when your phone is unlocked, just tap the "Show When Locked" switch off and that will be how your ID works.

As we said above, this does somewhat negate the purpose of setting up the Medical ID and can impede the help emergency responders can offer you. But it's an option, and as we said, your fingers and face could be used to help unlock your phone to reach that information if necessary. Just know you're risking information not being available when you maybe want it to be.

This Medical ID creation page also gives you an option to input Emergency Contacts if you wish. If you ever use Emergency SOS, an iPhone feature that finds and calls the local emergency number for whatever area you're in and tells that emergency service your location, your Emergency Contacts will be messaged just after your call is completed.

The message will let that person know you're having an emergency and it will tell them your location just as it does for the emergency services. This location will keep being shared with them for a period of time while your iPhone is in SOS mode, so they can stay on top of the situation that way, too.

Emergency SOS can be reached by holding down the power button on your phone and then swiped on. This is also a place where your Medical ID can be viewed once you have it set up.

For people with certain medical conditions, Emergency Contacts are useful to have, as people familiar with the situation can come and help, or can know which hospital to head to so they can advocate for you and help with paperwork.

That's why this option is available through the Medical ID creation; it's part of your iPhone being a tool to help in a variety of medical and emergency situations, one more useful than most.

It's up to you whether or not you want to use Medical ID on your iPhone. It allows some personal information to be available on even a locked phone, but for people with certain conditions, or in certain situations, it can be absolutely life-saving.

Decide whether or not you use it, or consult with your doctor and loved ones about setting one up using the above steps. At the end of the day, it's better for emergency responders to have information than not, so why not make things a little easier by filling out your Medical ID? Who knows, it might just be the thing that saves your life!

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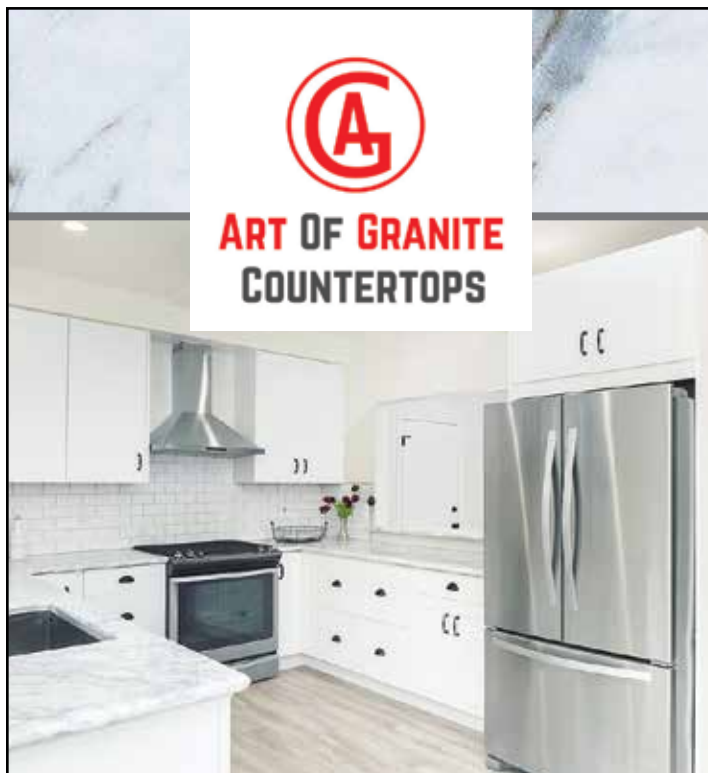
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