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# Jacksonville Boat Club Makes It's Case: Why You Should Join as a Member as an Alternative to Owning Your Own Boat



The folks at Jacksonville Boat Club, now in it's eleventh year in business, have a saying:

*"Golfers don't buy golf courses they join the Country Club and share the facilities."*

Jacksonville Boat Club operates a lot like that. It is a private Boating Club located at the Palm Cove Marina on Beach Boulevard behind Marker 32 restaurant. After all these years in business they find that many people still do not understand what a boat club is and how it works. Here are typical questions people ask about joining their boat club:

## **WHAT ARE THE MAIN BENEFITS OF BEING A MEMBER OF JACKSONVILLE BOAT CLUB VERSUS OWNING YOUR OWN BOAT?**

Members have all the benefits of owning their own boat but none of the hassles and expense of maintenance and repairs that go along with it. In basic terms it allows you to simply reserve your boat of choice, drive to the marina, jump on your boat and you are off to enjoy pleasure boating, fishing or other watersports. No prep time before; no clean-up afterwards; no towing or storing. The member's time is only spent out on their boat.

## **WHAT ARE THE VARIOUS COSTS ASSOCIATED WITH**

## **BEING A MEMBER VERSUS OWNING A BOAT?**

If you own a boat you have loan and insurance payments, maintenance and repair costs as well as payments to store the boat. If you are a member of the boat club, you pay a fraction of these costs for your monthly membership fee.

## **WHAT ARE THE QUALIFICATIONS FOR MEMBERSHIP?**

You must be at least 21 years of age and have a valid driver's license. Membership is open to boaters of all skill levels. Whether you've never boated before, or you've boated for years, the Jacksonville Boat Club will welcome you as a member.

## **WHO CAN I BRING WITH ME?**

The US Coast Guard plaque on each boat establishes how many people can be on board. Members can bring as many guests as they like, as long as it does not exceed that rating. We have some boats that safely hold as many as 14 and a few shallow water fishing boats that hold only 2 or 3.

## **ARE THERE ANY USAGE CHARGES?**

No, you will have no usage charges. Your only additional cost is for the fuel that you use.





### **HOW DO I MAKE RESERVATIONS?**

Members have private online accounts to make reservations. They log on to pick their boat and departure time.

### **HOW DO I KNOW THERE WILL BE BOATS AVAILABLE FOR ME TO USE?**

The Jacksonville Boat Club has a great reputation for always having boats available. While all of our members enjoy unlimited boating, there are two different levels of membership based on the size of the boats they want to use.



### **WHAT TYPE OF BOATS DO YOU HAVE?**

We have the finest fleet in the Southeast US with a wide variety of great boats for our members use... deck and ski boats, fishing boats, express cruisers, twin engine offshore boats, and bow riders...including many that you can take your pets on. The fleet ranges from 16 to 36 feet.

### **WHAT ABOUT TUBES AND SKIS?**

We provide all of the toys as part of your membership - ski's, tubes, wake boards as well as the performance life jackets.

### **WHERE CAN I TAKE MY BOAT?**

Our cruising area with a radius of 35 miles around our marina, covers Cumberland Island to the North, Doctor's Lake to the West, to the San Sebastian River South of St. Augustine and 35 miles offshore just past the Casablanca Reef.

### **WHERE DO I BUY FUEL?**

Fuel is available at our marina. Your boat will always be waiting at the dock for you, ready to go with a full tank of gas.

### **DO YOU OFFER BOAT TRAINING & BOATING SAFETY CLASSES?**

Yes. We offer extensive training on how to operate the boats, how to pull alongside a pier and how to enter a slip at the marina. We also will help familiarize you with our cruising area. This is all included in your membership and there is no additional charge. We will work with you until you are comfortable driving the boats and feel safe on the water.

### **WHAT SAFETY EQUIPMENT IS ON THE BOAT?**

All boats have US Coast Guard required equipment including life jackets, a throwable PFD, a fire extinguisher, emergency sound emitting device, and flares.

### **DO YOU RENT YOUR BOATS?**

We do not rent our boats. They are exclusively available for our members use. This allows us to maintain the highest level of readiness to fulfill our members needs... the boats are always ready to go.

### **HOW DO I GAIN MORE INFORMATION ABOUT MEMBERSHIP IN THE BOAT CLUB?**

Please visit [www.jaxboatclub.com](http://www.jaxboatclub.com) or call 904-477-9794

# ABBQ Has Some Smoking Good BBQ

Written and Photography by Lisa Watterson, [jaxrestaurantreviews.com](http://jaxrestaurantreviews.com)

Atlantic Beach BBQ is the newest BBQ hot spot in town. Set in a new construction building right on Atlantic Blvd in Atlantic Beach, this family friendly casual BBQ joint has nearly everyone's attention.

When you arrive, there may or may not be parking available. That is annoying, but there is complimentary valet. Just get a couple bucks change while you're inside so you can tip on your way out. The building itself is cavernous, with high ceilings, huge windows, and tons of seating. One end of the restaurant has a bar and TVs while the other end has booths and tables. Additionally there is an outdoor area with green space for yard games and for the kiddos to blow off some energy.



## ABBQ Counter

At ABBQ you order a la carte at the counter. The menu lists meats by the half pound, but you can order any amount- a quarter pound, or even just a single slice of something. The sides are shareable for 2-3 people, so it's a good idea to consult with your dining companions on those.

On our visit we had 4 meats and 4 sides between two people. We took at least half of it home, if that gives you any indication of how much you should order. We had brisket, pulled pork, smoked turkey, and one sausage link, plus potato casserole, mac n cheese, baked cowboy beans, and fries.

The brisket was very nice, with a big strip of fat up the center and a lovely smoke ring around the outside. The pulled pork was nice and smoky and moist. The sausage was fantastic, and one for sausage lovers to make sure to try. One link was plenty of meat, so if you want to try multiple meats getting one link and a slice or two of something else is the way to go. Let's be honest, turkey is basically the Weight Watchers bbq meat. It tends to be dry and tasteless. Not at ABBQ. This tur-

key was juicy and tender, and you could taste the seasonings in each bite. If you don't care for turkey, don't order it. But if you are looking for a leaner meal or you just enjoy turkey, ABBQ does an excellent job.



## ABBQ Meats- Sausage, Turkey, Brisket, Pulled Pork

Of our sides the potato casserole was the clear favorite. It tastes like a church potluck, but better. Shredded potatoes are baked in a creamy, cheesy sauce with a little help from onions. We would get the potato casserole again and again. The mac n cheese was nice and creamy. This is a baked mac for those with strong mac opinions. The baked cowboy beans were topped with shredded cheese, which was an interesting choice. These aren't your average baked beans. The beans themselves are a little bigger than typical puny baked beans. Overall the baked cowboy beans had a tangy flavor to them that we didn't love, but we didn't hate either. They were just okay for us. We ordered the french fries when saw an order come out of the kitchen as we placed our order. They were big and fat, and looked to be crispy on the outside while retaining that pillow-y soft potato on the inside. Much to our delight, that is exactly what we found when we got our fries. They were also lightly battered, which gave them tons of flavor.

The last thing to discuss about the offerings at ABBQ are the sauces. All sauces are housemade, which is a nice touch. ABBQ offers mustard sauce, vinegar sauce, tangy sauce, and what they call Carolina Combo. The Carolina Combo is going to be the sweeter of the sauces, with the tangy sauce having a little less sweetness and more bite to it. We enjoyed both the tangy and Carolina Combo the most, but your experience will depend on your sauce preferences.





#### *ABBQ Meats & Sides*

While ABBQ is a fast-casual restaurant where guests order at the counter, we noticed no shortage of staff or service. There was a hostess to direct folks to menus and ordering, and several folks delivering food, refilling drinks, and generally checking on guests.

The sheer size of ABBQ is a factor when discussing consistency in a restaurant, but our experience was fantastic, and the diners near us seemed pretty pleased as well. We are looking forward to going back to try the Frito Pie and Pimento Cheese.

**ABBQ**  
461 Atlantic Blvd  
Atlantic Beach, FL 32233

#### *ABBQ Sauces and ABBQ Sides*



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# Our Tasting Panel Reviews the Best Celebrity Wines

TIM MCKIRDY, *vinepair.com*

In recent years, celebrities have been making high-profile forays into the wine business. Actors, directors, musicians, and former professional athletes are among the many A-listers getting into winemaking.

To determine the best of the lot, VinePair sampled more than 25 wines from around the world. We limited inclusion in the final ranking to those that were widely available at the time of tasting, or are set for imminent release. We also set a one-wine-per-brand limit.

From everyday rosés to dinner-party-worthy reds, here are 11 of our favorite celebrity wines, broken down by category.



## WHITE INVIVO X, SARAH JESSICA PARKER SAUVIGNON BLANC, 2019

*Sarah Jessica Parker*

Launching September 2019, this Marlborough Sauvignon Blanc is a great example of why the category has been so successful in recent years. The wine has intense tropical fruit aromas, including mango, guava, and pineapple peel, and a seasoning of capsicum pepper. It's best enjoyed chilled, while watching reruns of early aughts premium cable. Average price: \$19.



## ERNIE ELS 'BIG EASY' CHENIN BLANC, 2018

*Ernie Els*

As a professional golfer, Ernie Els earned the nickname "The Big Easy" for his languid, flowing swing. His South African Chenin Blanc is true to form with an easy-drinking 13 percent alcohol content, and attractive fruit flavors on the palate. Average price: \$13.



## ROSÉ STUDIO BY MIRAVAL, 2018

*Angelina Jolie and Brad Pitt*

One of our favorite wines on this list is this approachable rosé with racy acidity and bold red fruit aromas and flavors. Better still, it will run you less than \$20 and is available practically everywhere. Average price: \$19.



## CHÂTEAU MARGÜI COTEAUX VAROIS EN PROVENCE ROSÉ, 2018

*George Lucas*

While it's one of the palest rosés we've come across, this wine's character shines bright when poured into a glass. It has intense floral aromas and an opulent mouthfeel. The lively acidity invites you to take another sip while its bold fruit flavors linger on the palate. Average price: \$24.



## HAMPTON WATER LANGUEDOC ROSÉ, 2018

*Jon Bon Jovi*

Like hearing "Living on a Prayer" at a wedding, Hampton Water's rosé could become a summertime staple. A blend of Grenache, Cinsault, and Mourvèdre, this wine has bright red fruit flavors, driving acidity, and a crunchy, mineral-rich finish. Average price: \$21.



## PURSUED BY BEAR 'BLUSHING BEAR' ROSÉ, WASHINGTON, 2018

*Kyle MacLachlan*

A crisp, dry rosé from Washington State's Columbia Valley AVA, this elegant wine offers generous servings of fruit flavors and mineral notes. A "serious" rosé with a premium price tag to match. Average price: \$31.



## RED TENUTA IL PALAGIO SISTER MOON, TOSCANA IGT, 2015

*Sting*

This blend of Sangiovese, Merlot, and Cabernet Sauvignon has dried herbs and ripe fruit aromas, with fresher fruit flavors on the palate. The wine's tannins feel young but are well-integrated and complement its refreshing acidity. Great food wine. Average price: \$48.



## CHARLES WOODSON'S INTERCEPT PINOT NOIR, MONTEREY COUNTY, 2017

*Charles Woodson*

When grown in Monterey County, Pinot Noir typically offers earthy and tart red berry aromas and rich red fruit flavors. Set for release this fall, this wine from noted oenophile and retired NFL defensive back Charles Woodson displays all of these hallmarks. With an SRP of less than \$20, it's a great value pick in the American Pinot Noir category. Average price: \$18.





**Z. ALEXANDER BROWN UNCAGED CABERNET  
SAUVIGNON, NORTH COAST, 2017**

*Zac Brown*

A full-bodied Cabernet Sauvignon from California's North Coast, this isn't burly or brash like a Napa Cab; it's soft, plush and immediately approachable. Well-balanced tannins and acidity make it a great wine to share at the dinner table, while black fruit notes and peppery spice suggest grilled meat as an ideal pairing. Average price: \$15.



**SPARKLING  
MOD SELECTION RESERVE, NON-VINTAGE**

*Drake*

This Pinot Meunier-driven Champagne is lively, crisp, and refreshing. The glitzy bottle resembles an expensive box of chocolates, which is to say, it's perhaps not for everyone. But this is a solid bottle of wine if you're looking to splurge to align with your favorite celebrity. Average price: \$300.



**LIVE FRENCH SPARKLING ROSÉ, NON-VINTAGE**

*John Legend*

On the opposite end of the price spectrum comes this fantastic bottle of affordable French bubbles. The wine is produced using fruit sourced from around the country. It has mouthwatering acidity and a tart, round, juicy palate. Average price: \$20.

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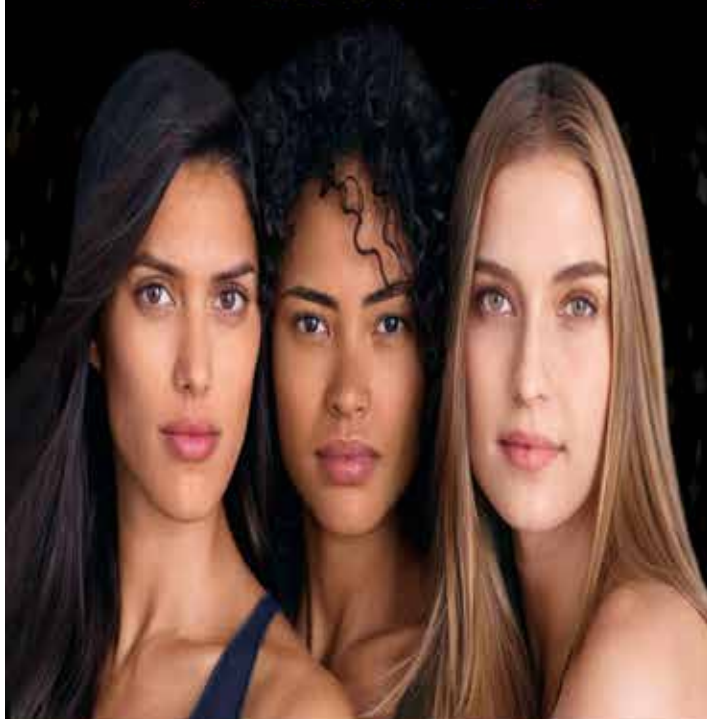


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# Your Smart TV is Sending Data to Netflix, Facebook and Google

Kimkomando.com



Ah, the Internet of Things (IoT). Nobody quite knows why they'd need a smart refrigerator that connects to Facebook in their kitchen, but devices like this are all the rage these days. Human beings are social creatures, and as such, love the chance to share what they're doing with friends and loved ones. Plus, who'd want an appliance that's old-fashioned when high-tech stuff is on the shelves?

Well, if you think that smart devices are a smart decision for your privacy, you might want to think again. Several of the most popular IoT devices were discovered to be sharing private data with third parties. And smart TVs, the things you watch all your favorite streaming shows and movies on, happen to be the worst offenders of all.

Why are so many devices and their makers obsessed with collecting data and selling it? The answer, as it turns out, is both complex and frustrating. And, naturally, a familiar face(book) keeps popping up amid the controversy. Here's what you need to know, and why it matters to your privacy.

## TVs that watch you

According to new reports from the Financial Times, smart TV sets produced by popular manufacturers like Samsung and LG, as well as streaming devices like Amazon Fire TV and Apple TV, are sharing information with third-party vendors.

The data shared includes watching history, location, time online, and other similar information that could be used to build a

demographic profile of a given user.

This knowledge was obtained by researchers from Northeastern University and Imperial College London, who examined 81 IoT devices in the U.S. and U.K. This included TVs, smart home hubs, and even smart appliances.

As it turned out, after over 35,000 controlled experiments, a whopping 71 out of 81 devices shared data with third parties. That's 88% of the sampled devices!

## Who is responsible?

To nobody's surprise, one of the entities involved in the exchange of data is none other than Facebook. On the IoT devices with Facebook integration, nearly all of them shared user data with third parties — a process a spokesperson for the company referred to as “common.”

But Facebook isn't alone, either. Google, Amazon, and Netflix are all in on the data harvesting action as well. Google and Amazon use the data they gather to serve you targeted ads more effectively, while Netflix claims its data harvesting helps it with app performance and its recommendation engine.

Logically, if the data being collected on users is being compiled to build demographic profiles, it's a sensible move for companies that serve content or advertisements. These entities make their money based on user engagement, and by microtargeting, they're able to deliver content to you that you won't be able to resist. It will be specially tailored to you and your habits, after all.

Ultimately, it's a less malicious scenario than spying for spying's sake. Money makes the world go 'round, and internet advertising is no exception.

Still, there are loads of ethical problems with the behavior of these devices and companies — especially because many don't even inform customers that their data is being collected. Additionally, many tend to bury any collection disclaimers at the bottom of a densely packed Privacy Policy you can't even avoid agreeing to.

If you want to avoid having your data collected by these IoT devices, your best bet is to make sure your social media accounts like Facebook aren't connected to any of them. Certain bits of data, particularly in the case of Google and Netflix, cannot be avoided or blocked, sadly. This is just a natural consequence of living in the information age.

And when you look at the fact that traditional TVs are becoming harder to find than smart TVs, all of these events start to add up.

If this is the way business is done going forward, maybe it is in our best interest to look for low-tech solutions that fit our privacy needs rather than running towards the latest and greatest devices just because they're new. As the saying goes: “There's always a catch.”



# Your Guide to Fall 2019's Top Fashion Trends

*www.theeverygirl.com*

For most of the year, the weather dictates what we wear. Steamy temperatures limit us to lightweight skirts and shirts in the summer, and winter's blustery winds and below-freezing days force us to wear a parka and snow boots wherever we go.

But fall? Fall is when we can wear what we want, whenever we want. Our outfits aren't covered by necessary jackets or drenched in sweat stains the second we leave the house — it's no secret then when it comes to style, fall reigns supreme.

When summer comes to a close, it feels like there's a buzz in the air about the excitement the new season has to offer; it always feels like a new beginning, and there's nothing like that first crisp day where we trade in our sandals for a walk to work in our most-loved booties. Well, the time has come, and we're officially counting down the mere days until that day arrives. Here are the top trends that you'll be seeing all throughout fall 2019:



## Suiting and Belted Blazers

Blazers stole our hearts seasons ago, but this fall, the androgynous shape is taking a closer step toward femininity with more shape-defining silhouettes. Invest in a blazer with a built-in belt, or make the trend your own (and your wallet happy) by adding a belt over one that you already own.

Head-to-toe suiting is the cool-girl trend that seems impossible to conquer but is less intimidating than you think (and is chic as all hell once it's executed). Keep your menswear-inspired looks going strong, and if you're feeling extra daring, go for a full matching set.

## Utility Belted Blazer

## Plaid Oversize Jacket

## Caldwell Double-Breasted Blazer

## Jacket with Tie Belt



When it comes to trends, plaid for fall is about as ground-breaking as florals for spring; but that doesn't take away from the fact that the pattern will be everywhere once the temps drop. Make it less middle-school-uniform skirt and more working woman with patterns on tailored silhouettes and of-the-moment shapes.

## Boxy Button-Back Top

## Larsen Crop Pants

## Caldwell Double-Breasted Blazer

## Extra-Long Coats

Fall's preferred coat situation is all about the ones that hit below the knee (the longer, the better). Stay extra warm in the winter with extra-long lengths that'll draw all the attention to you (and who doesn't want that, right?).

## Timeless Plaid Duster Jacket

## Drapey Bouclé Trench

## Teddy Faux Fur Coat

## Period Pieces

While it's no secret that we're a sucker for a romantic sleeve, this season is taking it to the next level with higher necklines and more Victorian-era inspired patterns. Pair with your favorite denim for both your newest and easiest go-to look.

## Romi Puff-Sleeve Top

## Pleat Chiffon Blouse

## Ruffled Blouse

## Shades of green

Shades of green have already been popping up this spring and summer, and it's not slowing down for fall. Take a cue from designers like Marc Jacobs and Sally Lapointe, and deck yourself out in a variety of shades of green — with an emphasis on lighter, pistachio-inspired hues.

## Calypso Crop Blouse

## Meghan Front Button Top

## Patch Pocket Coat



The dress silhouette that's been haunting us since spring is keeping its momentum going through fall with darker patterns and more layered fabrics. Make it less what-your-grandma-wears-to-bed by pairing it with anything from heeled booties to your favorite loafers. Chilly out? Grab your favorite leather jacket, throw it on, and head out the door for a one-and-done outfit that you'll never want to take off.

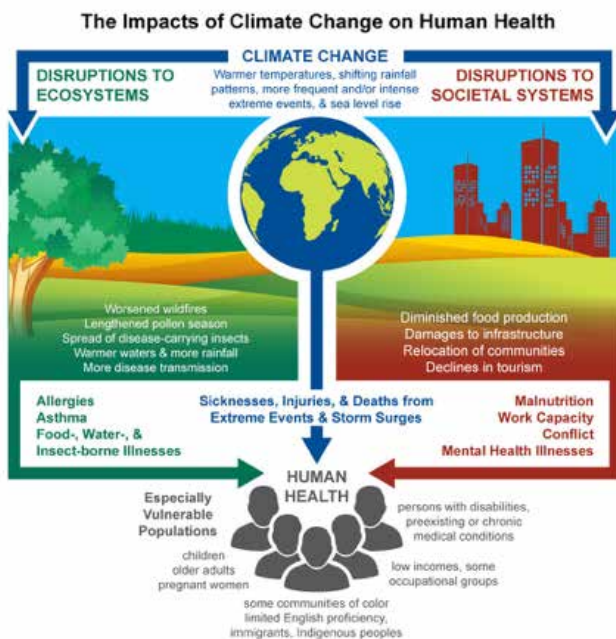
# The Impacts of Climate Change on Human Health

By Ilissa Ocko

We have even more information this week about the ways climate change poses a threat to human health.

The U.S. Global Change Research Program just released its newest report—The Impacts of Climate Change on Human Health in the United States. This scientific assessment is the culmination of three years of work by hundreds of experts, and builds on the more general National Climate Assessment released in 2014.

**The report concludes that every American is vulnerable to the health impacts associated with climate change.**



Scientists have known for decades that climate change threatens human health via excessive heat, worsened air quality, water related illnesses, food safety, diseases transmitted by pests like fleas and mosquitos, and mental stress. The new report thoroughly characterizes our current understanding of these impacts.

Because scientific understanding has advanced significantly in recent years, the authors also reviewed new information and insights from several recent scientific, peer-reviewed publications and other publicly available resources.

For example, new data revealed that the Ragweed season has grown by as much as 27 days in the central U.S. from 1995 to 2011, and the incidence of Lyme disease in the Northeast has doubled from 2001 to 2014, both consistent with warming trends.

Recent modeling studies have also improved quantification estimates of and confidence in projected health outcomes from climate change. By midcentury, scientists project that there will be as many as thousands of additional ground-level ozone (smog) related illnesses and premature deaths, and the majority of the western U.S. will have a 500 percent increase in the number of weeks with risk of very large fires. By the end of the century, scientists project that there will be an additional 27,000 summertime heat-related deaths annually in over 200 U.S. cities (that are currently home to 160 million people), and harmful toxin-producing algal blooms could develop up to two months earlier and persist for up to two months longer.

Through climate and weather changes and disruptions to ecosystems and societal systems, here are the main concerns about climate change impacts on human health:

- **Temperature Related Death and Illness** — Future climate warming could cause up to tens of thousands of additional deaths each year from heat in the summer, from loss of ability to control internal temperature, and worsened chronic cardiovascular and respiratory diseases
- **Air Quality Impacts** — The future could include limited productivity at work and school due to exacerbated ground-level ozone (smog) health impacts from modified weather patterns conducive to ozone formation, and worsened allergy and asthma conditions from more airborne pollen and longer pollen seasons
- **Vectorborne Disease** — The seasonality, distribution, and prevalence of vectorborne diseases, including Lyme disease and West Nile virus, may change with changing temperature and rainfall patterns due to altered geographic and seasonal distributions of mosquitoes, ticks, and fleas
- **Water-Related Illness** — Risk of exposure to illnesses increases as the growth, survival, spread, and toxicity of water-related pathogens and toxins is impacted by temperature and extreme rainfall events, and aging water infrastructure is vulnerable to failure with extreme events and storm surges
- **Food Safety, Nutrition, and Distribution** — Rising temperatures, changing weather patterns, and extreme events have consequences for contamination, spoilage, and the disruption of food distribution, whereas higher carbon dioxide levels lower nutritional value of crops despite boosting plant growth
- **Extreme Weather** — Fatalities, injuries, and infrastructure damages are imminent with increases in the frequency and/or intensity of extreme precipitation, hurricanes, coastal inundation, drought, and wildfires
- **Mental Health and Well-Being** — Mental health conditions may develop with exposure to disasters or worsen by extreme health

Overall, the report is a sobering portrait of the risks we face because of climate change — and it underscores the urgency for climate action.



## Healthy Eating - Gnocchi with Bacon & Creamy Pumpkin Sauce

*Eatingwell.com*



Get into the fall spirit with this one-pan gnocchi with a creamy pumpkin sauce. Some pumpkin and other squash sauces can be cloyingly sweet, but not this one—it's savory all the way, thanks to the bacon, garlic and thyme. Instead of being boiled, a package of store-bought gnocchi—one of our favorite convenience products—is browned and crisped in a little bit of bacon fat. Then the sauce (made with canned pumpkin—another great convenience product) is prepared right in that same pan, so cleanup is minimal too. Serve with a simple green salad for an easy dinner that comes together in 30 minutes.

### 4 servings

#### Ingredients

- 1 slice bacon, chopped
- 1 (16 ounce) package shelf-stable gnocchi
- 1 tablespoon of extra virgin olive oil
- 1 cup chopped onion
- 2 cloves garlic, minced
- 1 tablespoon chopped fresh thyme, plus more for garnish
- 1½ ounces reduced-fat cream cheese, softened
- ¾ cup unseasoned canned pumpkin
- ¼ teaspoon ground pepper
- ¼ cup grated Parmesan cheese

#### Preparation

Cook bacon in a large nonstick skillet over medium heat until crisp, about 5 minutes. Remove with a slotted spoon to a paper-towel-lined plate. Add gnocchi to the pan with the bacon fat and cook, stirring often, until plumped and starting to brown, about 5 more minutes. Transfer to a bowl.

Add oil and onion to the pan; cook, stirring, until softened and starting to brown, about 5 minutes. Add garlic and thyme; cook, stirring, for 1 minute. Whisk milk and cream cheese in a small bowl; add to the pan along with pumpkin and pepper. Bring to a simmer, reduce heat to maintain the simmer and cook, stirring, until thickened, 4 to 5 minutes. Add the bacon, gnocchi and Parmesan; cook, stirring, until heated through, about 2 minutes more.

## Trust Is About Perspective

"I have been serving affluent retirees and to-be retirees in North Florida for over 20 years. I love working with 3 and 4 generations of our clients' families, while providing guidance about investments, tax-efficient strategies, estate strategies, social security and other custom planning needs. My father-in-law began our practice over 33 years ago and I am honored to carry on our tradition of serving some of the same families he began helping in 1984. We were both professional accountants before beginning in Wealth Management; so we bring a technical, professional and most importantly a personal approach to our advice and fiduciary responsibilities."

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# Fall East Coast Adventure: Five Tips for Chasing Fall Colors

by Kelsey, [adventureginger.com](http://adventureginger.com)



Every Autumn, brilliant orange, yellow, and red leaves light up East Coast. This year was my first time experiencing fall out East, but it was so gorgeous I plan on coming back every year now. Not only is it a beautiful sight to see, it feels like the true definition of fall somehow. The colors may all be gone now, but I learned a TON about how best to conduct a fall colors trip that I wanted to share with you guys for planning your own trip next year.

Please note this is a little different than a normal travel guide because it isn't specific location based. This is because I realized that a) you can see gorgeous fall colors anywhere in the East and get good photos, you don't have to be at a specific "spot", and b) I found it really fun to get creative with wherever we ended up versus going to an overshot location.

## 1. Trip Timing is Everything



Peak fall colors don't last long. They can be there for a few days, or literally be blown away over night (this happened to me many times!). And when exactly the colors peak changes year by year. So, for this kind of trip, unfortunately you can't just go whenever conveniently fits your schedule, and it's tough to book your flight ahead of time unless you can be on the East Coast for weeks on end.

If you have a limited amount of time, and can afford a slightly more expensive ticket for booking late, I would wait to book your trip until you have a good idea of when and where exactly fall colors will "be popping" (I learned a lot of East Coast slang on this trip LOL). If there's a specific area you're dying to see in fall, then you'll need to be monitoring the fall colors map for that area...more on that later.

## 2. The Plan is to Have No Plan





As I mentioned above, it's nearly impossible to predict where the leaves will be best at any given time during your trip. So, in order to get the best fall foliage, you have to be ready to go with the flow and drive to wherever they may be at peak. This means you can't really book accommodations ahead of time because you won't know where you'll end up each day.

For the New England portion of our trip, we stayed in last minute motels and cabins, which worked out pretty well. If you're booking day of, beware of Airbnb because you usually have to wait for the host to approve your booking, and they have 24 hours to do so, so you won't know if you actually have a place to stay that night. But if I did it again, I'd rent a SUV or camper van in order to car camp (I LOVE traveling with Escape Campervans and they have a location in New Jersey). And by that I mean sleep in the car because it's too freezing outside for tent camping, at least for most people's tolerance, and many New England campgrounds are closed for the season.

### 3. Peak Colors are Directional



Fall colors change from Northeast to Southwest (I think this is due to cold weather, but I don't really know exactly why). This means that when Vermont is already dead, NYC could be at peak. Or when most of Maine is way past peak, you might still be able to get great colors along the coastline at Acadia National Park.

To get a better sense of what's currently in peak, check each state's fall foliage maps. You can see an example for Maine here, but you can google these for almost any state. They usually get refreshed once a week, so be sure to refresh when new ones come out since colors can change a lot in seven days.

### 4. Pay Attention to the Weather

This one is a little trickier, but goes back to how colors can (and do) change overnight sometimes. If you're going to head to a specific place for color, check what the weather has been like there first. Did it freeze over night? Was it super windy? If so, there's a pretty good chance all the leaves fell down. But if the weather stayed fairly warm and wasn't windy, definitely book it over there.



Another trick is to check the Instagram Stories of a particular location (search the geotag under "Places") for that day. That can sometimes give you an idea of what an area looks like in real time.

Also, I noticed that colors tend to peak in "pockets". So, for example, if you're in the Catskills and a lot of it seems dead, there is probably a small area that didn't get hit as hard by the weather and still has great color. There's no such thing as an entire large location looking perfect all at the same time. Don't get discouraged, just keep driving and look for those good pockets.

### 5. When There Isn't Enough Fall, Create Your Own

Let's be real, it's literally impossible to go to every cool place you want to go to and get there in time for peak. My trip this year was a little late in the season, and colors peaked early in some places, so a lot of times I'd arrive to a place and a lot of the leaves were on the ground already.

But this doesn't mean you can't get good photos! You just have to get creative. Pick up fallen leaves and drop them in front of the camera to get some fall leaf foreground. Find the one tree that still has color and use it to frame your shot. You can even buy fake branches of fall leaves at a craft store if you want to get really extra about it. There's always a way to get the shot!

# 3 Simple Steps to Building Wealth

BY INVESTOPEDIA



Building wealth is a hot topic that sparks heated debate, promotes quirky “get rich quick” schemes, and drives people to pursue transactions they might otherwise never consider. “Three Simple Steps to Building Wealth” may seem like a misleading title, but it isn’t. While these steps are simple to understand, they’re not easy to follow.

## The Steps

Basically, building wealth boils down to this: To accumulate wealth over time, you need to do three things:

1. You need to make it. This means that before you can begin to save or invest, you need to have a long-term source of income that’s sufficient to have some left over after you’ve covered your necessities.
2. You need to save it. Once you have an income that’s enough to cover your basics, you need to develop a proactive savings plan.
3. You need to invest it. Once you’ve set aside a monthly savings goal, you need to invest it prudently.

## Step 1: Making Enough Money

This step may seem elementary, but for those who are just starting out, or are in transition, this is the most fundamental step. Most of us have seen tables showing that a small amount regularly saved and compounded over time can eventually add up to substantial wealth. But those tables never cover the other sides of the story – that is, are you making enough to save in the first place? Keep in mind that there’s only so much you can cut in costs. If your costs are already cut down to the bone, you should look into ways to increase your income. Also, are you good enough at what you do and do you enjoy it enough that you can do it for 40 or 50 years in order to save that money?

There are two types of income – earned and passive. Earned income comes from what you “do for a living,” while passive

income is derived from investments. This section deals with earned income.

Those beginning their careers or in the midst of a career change can think about the following four considerations to decide how to derive their “earned income”:

1. Consider what you enjoy. You will perform better and be more likely to succeed financially doing something you enjoy.
2. Consider what you’re good at. Look at what you do well and how you can use those talents to earn a living.
3. Consider what will pay well. Look at careers using what you enjoy and do well that will meet your financial expectations.
4. Consider how to get there. Determine the education requirements, etc., needed to pursue your options. Taking these considerations into account will put you on the right path. The key is to be open-minded and proactive. You should also evaluate your income situation annually.

## Step 2: Saving Enough of It

You make enough money, you live pretty well, but you’re not saving enough. What’s wrong? There’s only one reason why this occurs: Your wants exceed your budget. To develop a budget or to get your existing budget on track, try these steps:

1. Track your spending for at least a month. You may want to use a financial software package to help you do this. Make sure you categorize your expenditures. Sometimes just being aware of how much you are spending will help you control your spending habits.
2. Trim the fat. Break down your wants and needs. The need for food, shelter, and clothing are obvious, but you also need to address less obvious needs. For instance, you may realize you’re eating lunch at a restaurant every day. Bringing your own lunch to work two or more days a week will help you save money.
3. Adjust according to your changing needs. As you go along, you probably will find that you’ve over- or under-budgeted a particular item and need to adjust your budget accordingly.
4. Build your cushion – you never really know what’s around the corner. You should aim to save around three to six months’ worth of living expenses. This prepares you for financial setbacks, such as job loss or health problems. If saving this cushion seems daunting, start small.
5. Get matched! Contribute to your employer’s 401(k) or 403(b), and try to get the maximum your employer is matching.



The most important step is to distinguish between what you really need and what you merely want. Finding simple ways to save a few extra bucks here and there could include programming your thermostat to turn itself down when you're not at home, using regular unleaded gasoline instead of premium, keeping your tires fully inflated, buying furniture from a quality thrift shop, and learning how to cook. This doesn't mean that you have to be thrifty all the time. If you're meeting savings goals, you should be willing to reward yourself and splurge (an appropriate amount) once in a while! You'll feel better and be motivated to make more money.

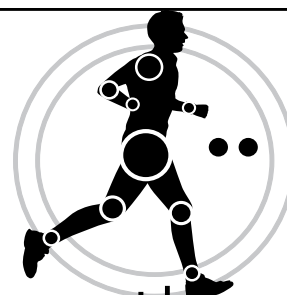
### Step 3: Investing It Appropriately

You're making enough money and you're saving enough, but you're putting it all in conservative investments. That's fine, right? Wrong! If you want to build a sizable portfolio, you have to take on risk, which means you'll have to invest in equities. So how do you determine what's the right level of exposure for you?

Begin with an assessment of your situation. The CFA Institute advises investors to build an investment policy statement. To begin, determine your return and risk objectives. Quantify all of the elements affecting your financial life including household income, your time horizon, tax considerations, cash flow/liquidity needs, and any other factors that are unique to you.

Next, determine the appropriate asset allocation for you. Most likely you will need to meet with a financial advisor unless you know enough to do this on your own. This allocation will be based on the investment policy statement you have devised. Your allocation will most likely include a mixture of cash, fixed income, equities, and alternative investments. Risk-averse investors should keep in mind that portfolios need at least some equity exposure to protect against inflation. Also, younger investors can afford to allocate more of their portfolios to equities than older investors, as they have time on their side.

Finally, diversify. Invest your equity and fixed-income exposures over a range of classes and styles. Do not try to time the market. When one style (e.g., large-cap growth) is underperforming the S&P 500, it is quite possible that another is outperforming. Diversification takes the timing element out of the game. A qualified investment advisor can help you develop a prudent diversification strategy.



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# Luxurious Architecture and Mansion Interior Design

*www.designyourway.net*

Seeing pictures of mansion interior all day is inspiring, I know. It makes you wonder about how it is to own one of these pretty big houses, and not just dream of these luxury home interiors. It is an exquisite home design category which requires a lot of preparation in terms of home design planning.

Keith Baker designed the beautiful Armada House located in Victoria, BC, Canada.

This 5,299 square foot modern post and beam home exemplify modern designs of houses. The style, composition, and flow of indoor and outdoor spaces make this into the ideal home with its beautifully decorated rooms.

An environmentally friendly bamboo and brushed granite kitchen feature a terrazzo eating bar, a house image you would definitely want to have in your own space too.

A double-sided gas fireplace and open cherry display wall look through to the atrium beyond, an interesting interior decoration idea. The private terraced decks offer ocean views, perfect for relaxing and entertaining.



The Black Beauty Tierra Villa is a vacation home with an exquisite home design located in the Black Beauty Village in Ostional. That's a city well known for its National Wildlife Refuge in the province of Guanacaste, Costa Rica.

This 2,992 square foot, three bedrooms, two and a half bathroom contemporary home was developed by Kalia. It offers spectacular views of the Pacific Ocean and ruby red skies at sunset, a view which may require equally bold home decor ideas.



Casa Big Sur is a one-of-a-kind masterpiece nestled in the lush tropical rain-forest. It is located in Dominical and the Southern Zone of Costa Rica where the lush verdant mountains meet the Pacific Ocean.

This 6,500 square foot Balinese-style home is designed to optimize the views from every angle. It includes all the amenities for the room decoration you are accustomed to at a 5-Star Resort.







Casas del Sol is a Resort of Koh Tao, an island in Thailand located near the western shore of the Gulf of Thailand. The resort has a traditional yet luxurious home interior design is composed of five villas. Each room design is equipped with a swimming pool, large living areas, two bedrooms, and two bathrooms.



The Glass Pavilion is one of the modern luxurious houses in this article and it is situated in Santa Barbara, California. The 13,875 square foot luxury home was designed by Los-Angeles-based architect Steve Hermann.

It has five bedrooms, five-and-a-half bathrooms, a kitchen with a wine room and an art gallery that displays the architect's vintage car collection. The house decoration is perfectly suited for the geographical location and is influenced at a great extent by the good weather in the region.



The villa with nice house interior features an in-ground pool, a sauna, a wine room and a home theater system. Have fun strolling through the pictures of the elegant home interior and tell us if you consider this mansion to be one of those designs that has everything.

This three-story contemporary home is located in the coastal town of Plettenberg Bay on the famous Garden Route, South Africa. The interior design images can offer plenty of inspiration for planning your own mansion.

The owners had specific goals for putting into practice their room ideas: a warm, modern, luxurious ranch house in Aspen, Colorado. The design ideas of the house included lots of entertaining areas, a horse barn and artist studio, capturing views of all four ski areas, as the home pictures are clearly featuring

Exteriors are of Pennsylvania lilac block cut stone, metal and pressure treated spruce, expensive but with a genuine look in home designs.

The mansion's interior is an open floor plan with Colorado sandstone and reclaimed Bavarian oak floors which creates beautiful designs.

It has acoustically designed wood ceilings and alder and wenge walls and built-ins, giving warmth to a modern design, with dedicated decorations for the room.

This beautiful modern home in San Francisco Bay Area, California has 4 bedrooms and 5 and a half bathrooms.

Inside, the interior design for home luxury shelters a collection of rooms. The kitchen, dining and living, fitness room, steam room, sunroom, guest suite and library are all amazing and a good example of home decoration ideas.

The home decoration ideas include decks and terraces, as well as perfectly designed interior spaces capture beautiful bay views at day and lights of Sausalito.

The design of the house can only impress guests and owners with a breathtaking scene composed of city's skyline, stretches of water and green hills.

# Little-Known Facts About Renee Zellweger

www.factinate.com



When someone mentions Renee Zellweger, the first thing that generally pops into people's mind is the quote, "You had me at Hello." Obviously, being remembered for one of the most iconic lines in cinematic history isn't the worst thing, but Zellweger has accomplished so much more in her career and life and not enough people are aware of that. Plus, her path to the top is one people can only dream of, as she wasn't a child star or came from a family of performers. She was simply a girl from a small town with humble beginnings who decided to pursue a passion and worked hard every day to turn that passion into a living.

Zellweger may be a name that many people have forgotten over the last few years, mainly because she's kind of disappeared from the limelight during that time, but she has been a force to be reckoned with in the film industry ever since she broke into Hollywood as the loveable and courageous Dorothy Boyd in *Jerry Maguire*. To the mainstream audience, she may be best known for that role or for *Bridget Jones* in the film franchise of the same name but her portfolio consists of more than just romcoms, and her trophy mantle is a perfect indication of that. Zellweger has starred in Oscar-winning movies and given Oscar-winning performances throughout her career, and minus a mini-hiatus, she doesn't show any signs of slowing down anytime soon.

## Three's Company

Renee Zellweger is a three-time Academy Award-nominated actress and one-time winner, with all three nominations coming in a row, from 2001 to 2003, and the win coming in that final year. She was nominated for Best Actress in a Leading Role for *Bridget Jones's Diary* and *Chicago*, and Best Actress in a Supporting Role for *Cold Mountain*, which was the winning performance.



## Everyone Needs a Little R & R

If it seemed like Zellweger was MIA the last few years, that's because she took a six-year hiatus from acting, from 2010 to 2016. Her main reason for the break was exhaustion, as she stated, "I was fatigued and wasn't taking the time I needed to recover between projects." She also started to hate the sound of her own voice, which is something everyone can relate to because everyone hates the sound of their own voice.



## Jane of All Trades

Zellweger had a memorable high school experience, dipping her toe in a bit of everything. She was a cheerleader for the men's football team as well as MVP of the women's football team and she competed in basketball and ran cross-country. She wasn't just a tomboy either, as she went on to become Homecoming Queen and was named Dream Date by her male classmates in her senior year. She clearly enjoyed her time there and even made sure to make a surprise return in 2016 to celebrate the retirement of one of her former teachers.

## Dreams Do Come True

In 1988, Zellweger took her first trip to Hollywood to check out the stars on the Walk of Fame and dream of one day seeing her name there. Then, on May 24, 2005, 17 years later, that dream became a reality when she was awarded the 2,286th star on the Hollywood Walk of Fame.

## It All Works out in the End

Before Zellweger was cast in the movie *Cold Mountain* she was already a fan of the book, so much so that she even thought about trying to buy the rights to the property. However, once *Newsweek* called it, "the most beautifully written book about the American civil war in the past 50 years" she



knew she had zero chance of being able to afford it. However, Anthony Minghella had heard about Zellweger's interest, so after he ended up buying the rights and writing the screenplay, he immediately contacted Zellweger to play Ruby.



### Hidden Talent

Not only did the majority of the cast of *Chicago* not know that Zellweger could sing, but Zellweger herself didn't even really know. She had already been cast so she decided to put her vocals to the test and she turned out to be a natural. To make sure the performance was perfect, though, she went through 10 months of vocal and dance training.



### Magic Mike-esque

Before Zellweger's career took off, she made money the same way most actors do, by waitressing. However, she did it in a more unusual spot—a strip club in Austin called Sugar's Go-Go bar. She was only a server and never a dancer, although she was asked if she wanted to perform, but declined.

### The Year of Zellweger

Zellweger is one of only 13 actresses to win an award from five different award shows for the same role. This happened thanks to her performance in *Cold Mountain*, where she took home an Oscar, Golden Globe, BAFTA, Critic's Choice, and SAG award.

### Missed Opportunities

Zellweger was probably considered for, or lost out on, a lot of roles in her career but the ones that stand out the most are for the movies *Moulin Rouge* and *Nine* as the actresses who

got those parts—Nicole Kidman and Penelope Cruz, respectively—went on to get nominated for Best Actress and Best Supporting Actress at the Oscars. Although not a guarantee, there is a good chance that could have been Zellweger's name on those ballots.

### Bad Part of Town

It's a good thing Zellweger's career took off fairly quickly after she moved to Los Angeles, as her living situation wasn't the best starting out. At one point, she lived in a tiny garage apartment with her dog, Dillon, but that wasn't even the worst of it. She used to work and live in such a terrible neighborhood that any time she came home late at night she would have to wait in her car for crack deals to wrap up before she felt safe enough to go inside.

### Rooster Illusion

#### Beer Money

One of Zellweger's first-ever roles came in the 1993 movie *My Boyfriend's Back* when she was still in college at the University of Texas. She only had a few lines but the entire scene was inevitably cut. Luckily, she ended up booking a Coors Light commercial around the same time that not only got her a Screen Actors Guild card but the payday also helped with her college tuition.

### Amazon

#### A Little Bit of Everything

Zellweger was born on April 25, 1969, in Katy, Texas and graduated from the University of Texas in 1992 with a degree in English and a newfound love for acting. Although it may not sound like it, she is more than just a Texan, as she has a rich, diverse family background with her mother being from Norway, her father from Switzerland, and her grandmother from Finland.

### Show Me the Money!

In 2007, Zellweger popped up on the highest paid actresses list thanks to multiple paydays of \$15 million for movies like *Bridget Jones: The Edge of Reason* and *Cinderella Man*, and right before taking a hiatus from acting she had a net worth of \$45 million.

### Imposter Syndrome

One obvious sign of Zellweger's pure talent when it comes to acting is the fact that she never trained or studied acting in her life, she just thought it'd be fun and gave it a shot. That gold statue on her desk proves it was the right decision to make. However, because she is essentially self taught, Zellweger has admitted in several interviews that she's felt like a fraud multiple times on set, specifically Jerry Maguire, and always feels like she is going to get exposed and fired.

### Better Late Than Never

Zellweger is getting into the TV/Netflix game, as she is set to star in the new original series *What/If*. Although Zellweger

got her start in TV movies, this will be the first time she appears on the small screen in 24 years, with the last time being in the TV movie *Shake, Rattle and Rock*.

### **People Can Be Cruel**

After returning to the limelight following a hiatus from acting, people were quick to point out that Zellweger looked a lot different, particularly her face, and immediately began speculating that she had plastic surgery. She ended up dismissing the rumors in an essay she wrote for the *Huffington Post* and chalked it up to the fact that she has simply aged, like every human being does.

### **Big in the UK**

Zellweger may not have the luxury of starring in a billion-dollar franchise but her films have performed well at the box office, particularly in the UK for one specific franchise. Two of her highest grossing movies are animated, with *Shrek* making \$367.3 million worldwide and *Bee Movie* coming in at \$287.6 million. As for live action, *Chicago* is second with \$306.8 million worldwide and then *Bridget Jones's Diary* with \$281.9 million. She even set a record for biggest September opening in the UK with \$11 million for *Bridget Jones's Baby*.

### **Hollywood**

#### **Gut Feeling**

Zellweger may have been a relatively unknown actress before being cast in *Jerry Maguire*, but according to director Cameron Crowe, not only did he know Zellweger was perfect for the part when he met her, but so did Tom Cruise, as he reportedly lit up the first time he saw her. They got along perfectly, and Zellweger claims that Cruise still sends her a gift every year on her birthday.

### **A Woman of the People**

Zellweger is an actor who fans will not be disappointed meeting in public, as she is reportedly friendly and welcoming to everyone. She'll stop to chat or take pictures, and in one fan's case, have a full-fledged conversation on an airplane. Brian Borek sat across from Zellweger on an airplane and told *Forbes* that not only was she one of the nicest people he has ever met, but when he mentioned he played the guitar she gave him Doyle Bramhall's—her boyfriend—new album. On top of that, when she found out Borek's wife recently beat cancer, she made sure Borek called her the second the plane landed so she could offer her support as well as chat with her for 10 minutes.

### **Longhorns for Life**

Zellweger attended the University of Texas at the same time as Matthew McConaughey and two of her first film roles also featured McConaughey—*Dazed and Confused* and *Texas Chainsaw Massacre: The Next Generation*. They have yet to work together in a film since, but they were at one point reunited on the cover art for the newly released Blu-Ray of *Texas Chainsaw Massacre* before being cropped out for legal rea-

sons.

### **You Almost Didn't Have Me**

Zellweger's line, "You had me at hello" from *Jerry Maguire* is one of two especially memorable lines in the movie (don't forget "Show me the money!") and arguably one of the most iconic lines in film history, but if it were up to Zellweger, at the time, she probably would have said it differently, or not at all. Zellweger admitted in an interview that when she first read the line she didn't understand it and thought it was a typo. She even struggled on the best way to deliver and perform it but after a few takes she inevitably nailed it and cemented her place in cinematic history.

### **Burning Love**

Back when Zellweger was dating Bradley Cooper, the two had a fire scare at Cooper's mother's house while watching the Golden Globes. They had to call 911 after the fire in the fireplace made its way into the living room. Luckily, no one was hurt as the fire department arrived and put it out. Oddly enough, they had another issue with fire on the set of their movie *Case 39* when a special effects fire got out of hand and burned down the entire set, resulting in production being shut down for the day.

### **Relationship Baggage**

Zellweger has the typical actor relationship history, from dating co-stars to breaking off engagements and even a quick marriage. Zellweger was engaged to Canadian comedic actor Jim Carrey from 1999 to 2000 but they broke up before tying the knot. She then went on to marry country music singer Kenny Chesney, but after only four months of marriage she filed for an annulment, citing fraud as the reason. Finally, she of dated *Case 39* co-star Bradley Cooper from 2009 to 2011, but they broke up after Cooper's star started to rise.

Her marriage to Kenny Chesney was particularly scandal-ridden. When she filed for annulment from the union, under "grounds for divorce," she had written "fraud." The media immediately began speculating about their relationship. Specifically, they speculated that Kenny was a homosexual, which Renee found sad to hear. She later revealed that this was only a legal term that helped along the annulment, and it wasn't at all reflective of Chesney's character or of their brief relationship together. When the annulment happened, Zellweger and Chesney released a statement saying they split because of the "miscommunication of the objective of their marriage."





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