





Affluent Life is published by RJW | Media Brands, a division of RJW | Creative Development Works. For information on subscriptions, submitting an article or to place an ad please contact us at 888-670-2228 or clientservices@creativedevelopmentworks.com.

Contents in This Issue

The Absolute Best Places to Ski In North America
Grilled Spiced Chicken With Mango Avocado Salsa
Everything You Need to Know About Consigning Luxury Goods in 2022
Wow Your Guests With These Incredible Super Bowl Party Ideas
How to Start an Art Collection Without Breaking The Bank
Misunderstandings About the Financial Power of Attorney Document
A Simple Way to Fix One of Alexa's Most Annoying Behaviors
Pulling Back the Curtain Of The Estate Planning Process
2022 Is the Year of The Electric Car
The Dakota Studios





Ponte Vedra Beach's premier all inclusive neighborhood is an intimate community where home ownership includes membership to a championship golf course, a private beach club, tennis facility, amenities park and a clubhouse complete with a fitness center.

The Absolute Best Places to Ski in North America

By Noelle Alejandra Salmi, matadornetwork.com



Ski resorts from Vermont to California to British Columbia are slated to open for the season at the end of November, which means it's time to start making those winter skiing and snowboarding travel plans. While there are plenty of trendy ski destinations that get a temporary buzz, they don't always last to the next season, and even some of the mainstays aren't all they're cracked up to be. To guarantee the most epic ski vacation this year, travel to the ski areas in the United States and Canada that actually live up to the hype.

First, a note on season passes

Your choice of mountain might be dictated by whether or not you've already purchased an Epic Pass or IKON Pass, both of which grant access to several of the mountains on this list. Last season we wrote about planning ski trips around your ski pass. If you don't want to go all in on a season pass, the Mountain Collective Pass doesn't give you unlimited access to its mountains but does offer steep discounts.

If you don't have any pass, be sure to buy your lift tickets online in advance. While lift prices can change by day of the week and week of the month, it's always cheaper to buy online than heading to the ticket window on the morning you plan to ski.

1. Aspen Snowmass — Aspen, Colorado

Ski passes: Ikon, Mountain Collective

Aspen conjures images of ritzy snow bunnies, significantly overpriced cocktails, and pretension so strong you could smell it from Glenwood Springs. Full disclosure, all of those things are present in Aspen. But it's what happens between the lines, underneath the façade of trophy homes and Gucci purses, that makes a visit to this mountain town memorable. First, there's the terrain itself. The first chair at Aspen Mountain



after an overnight snowfall is the stuff powder dreams are made of: wide-open fields of steep, rolling terrain accessed by high-speed lifts within walking distance of downtown.

If you're there for a while, few ski destinations offer the diversity in terrain of Aspen. Beyond Aspen Mountain, Snowmass alone is enough to keep freeride enthusiasts busy for a week or more. Buttermilk has Colorado's top family-friendly terrain and the X-Games terrain park that brings in top pros each January. Aspen Highlands is steep and offers access to Highlands Bowl, often ranked among the bucket-list ski hikes of North America. No matter which mountain you're on, those million-dollar views of the surrounding 14,000-foot peaks are enough to stop you in your tracks.

2. Whistler Blackcomb — Whistler, British Columbia

Ski pass: Epic

The largest ski resort in North America, with over 8,000 skiable acres, Whistler Blackcomb keeps adding superlatives to the list. It built the world's highest gondola off the ground in time for the 2010 Winter Olympics, making it really easy to hop between the resort's the two mountains: Whistler and Blackcomb. Yet with so much to ski on each mountain alone, you could spend days on just one of them and not ski it all.



Whistler Mountain has plenty of wide-open

bowls that are great for beginners and intermediates. Then again, many have called its Saudan Couloir chute one of the scariest runs in the world. They clearly haven't climbed up Spanky's Ladder on Blackcomb Mountain to access off-piste runs on Ruby and Sapphire Bowls. While those gemstone-named zones usually have great snow, signage is limited, and cliffs are aplenty — so go there with someone who knows the area. Whatever level skier you are, you can fuel up on some of the best on-mountain lunch options we've tried in North America.

Off the mountain, Whistler Village is so packed with great restaurants and bars that Vancouverites will come up for a weekend of partying alone. You've also got miles of cross-country and snowshoe trails, spas, yoga studios, and dozens of other activities — from sleigh riding to zip lining.

3. Jackson Hole Mountain Resort — Teton Village, Wyoming

Ski passes: Ikon, Mountain Collective

Officially, Jackson Hole is named as such because the town of Jackson is surrounded by towering peaks on all four sides and resembles a hole in between them. Unofficially, its name refers to the fact that once you get here, it's nearly impossible to convince yourself to go back home. Beyond some family-friendly runs at the base, Jackson Hole Mountain Resort is a playground for big mountain enthusiasts who typically have to ski up a backcountry peak to find terrain this good. Seeing packs of pro skiers and film crews



crammed onto the chair, avalanche pack on their backs, enroute to the resort's renowned backcountry access gates is just another Tuesday in Jackson.

Its most famous run, Corbet's Couloir, is a bucket-list drop for many dedicated skiers and boarders. Riding the tram past it up to Corbet's Cabin is also a must-do experience. The addition of the Teton Quad Chair in 2015 made even steeper, powder-filled terrain easily accessible, and because of the resort's sheer size and the fact that you're skiing in the least-populated state in the union, there's no stress over having to share it.

4. Sun Valley Resort — Sun Valley, Idaho

Ski pass: Epic

Sun Valley Resort opened in December 1936 with the world's first chairlift: the same single-rider style that Stowe adopted shortly thereafter. The hotel itself was a glamorous affair that attracted Hollywood types like Marilyn Monroe and Cary Grant. Warren Miller, the father of the ski film, was a ski bum in Sun Valley —



which may explain why he always included an element of the itinerant ski-bum life in his films.

But you don't go to Sun Valley for the history. You go for some of the dryest, powderiest snow on the continent. The home of corduroy (skiing, that is, not pants) doesn't have as many of the steep runs that you'll find, say, in neighboring Wyoming — but Sun Valley's Bald Mountain does have big long cruisers and consistent pitch the whole way down. If you like doing big GS turns, this is the place. And after a day of big, sweeping turns, you can head back to that still-glittery lodge for a cocktail — Sun Valley is still a posh place, after all — or have a beer with the locals in the town of Ketchum.

5. Big Sky — Big Sky, Montana

Ski passes: Ikon, Mountain Collective

Montana is the last stand for the true Wild West ski bum, a place where half-toasted locals ride horseback down the middle of the street when the après action winds down. Big Sky is living proof that the 2001 movie *Out Cold*, arguably the greatest cinematic masterpiece of all time, took place in the wrong state. If Hangman's Peak were a real place, surely it would be here. As far as destination ski resorts go, none are quite



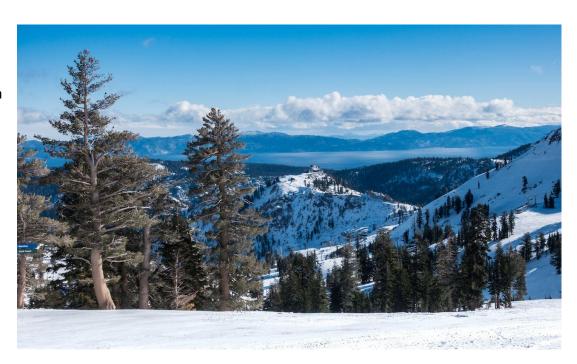
as raw and unfiltered, nodding to the days when wearing a cowboy hat up the lift didn't automatically label you as a novice.

There's terrain for everyone, and unlike Colorado's Summit County, there's no worry of bumping elbows should your heelside turn go a little too wide. Like Jackson Hole to the south, carrying avalanche gear on your back is commonplace at Big Sky — just another die-hard en route to Big Couloir. It's a freeskier's paradise, and because it's Montana, that isn't going to change anytime soon.

6. Kicking Horse Mountain Resort — Golden, British Columbia

Ski passes: Ikon, Mountain Collective

The entire Eastern BC region seems to be the talk of the ski world these days, with eight ski resorts available along the Powder Highway. While they all offer runs for beginners and intermediates, this region is best known for really long runs; fluffy, untracked powder; and very steep



lines. Of all of the resorts, Kicking Horse seems to be the buzziest of all.

Don't be fooled by the fact that Kicking Horse has but one gondola and three lifts. It has plenty of skiable acres and that gondola goes far: The mountain offers an astounding 4,133 feet of vertical. Trek on over to Super Bowl and you'll have a dizzying collection of double blacks to choose from. If you're worried about whether the Horse is too much for you, just know that you can stay closer in by Bowl Over or Crystal Bowl and take a blue or black run down (although even these blues don't skimp on incline). You can have lunch, or dinner, at Eagles Eye atop the mountain or head down to the crunchy mountain town of Golden for après beers at the Whitetooth Brewing Company.

7. Squaw Alpine — Squaw Valley, California

Ski passes: Ikon, Mountain Collective

Folks are sometimes surprised that California has produced so many Winter Olympians. In fact, Squaw Valley was the site of the 1960 Winter Olympics and was the home mountain of at least two gold medalists: alpine racer Julia Mancuso and freestyler Johnny Moseley, who can still be found on the mountain on great snow days. If you're lucky, Squaw will reward you with a classic NorCal ski day: a night of snowfall followed by a bluebird morning. When the Headwall lift opens up, it's a race to get to the untracked stuff first.



Buck the crowds and head over to Granite Chief, where you'll find excellent tree runs through the ponderosa pines. Or head to the KT-22 chair, Tahoe's most famous lift; it accesses a ridge, off of which are plenty of steep, mogul-dotted options. Since KT-22 starts at the base, it's kind of a thing to see how quickly you can lap its experts-only pistes.

The après scene is typical chill Californian, with big outdoor fireplaces and pitchers of beer. Go ahead and fill up on nachos because, despite the growing number of restaurants in Squaw, the food is just so-so. For lunch, Wildflour makes tasty sandwiches and the best chocolate chip cookies anywhere. If you want a great dinner, though, drive to Truckee.

8. Mammoth Mountain — Mammoth Lakes, California

Ski passes: Ikon, Mountain Collective

There was a time — the 1990s, in fact — when Mammoth Mountain was the hub of the snowboard social scene, home to a legendary and constantly evolving terrain park luring pros and providing endless fodder for the legions of youth flocking to a fast-



growing sport. Even today, the massive resort south of Yosemite National Park is a beacon for boarders from across the country, with stickers of the famous Mammoth crown lining the backs of cars on nearly every freeway in Southern California, depicting drivers' burning desire to ditch the asphalt block for the high country steeps of the Sierra.

All the hype around Mammoth tends to paint an image of a haven for big-city teenage jibbers with pants drooping and headphones blasting, a place where worth is measured solely by how many spins one completes off the mega-booters in the park. This couldn't be further from the truth. In fact, Mammoth deserves every bit of recognition it gets. The mountain is huge and diverse, steep shoots dropping into wide-open bowls that lead into fast cruisers to the base. The views of the Minarets from "The Summit" are as unforgettable as dropping into Paranoid Flats on a pow day. Mammoth is a skier's universe all it's own, and it's no wonder a coworking space was opened in the base lodge — people just don't want to leave.

9. Telluride — Telluride, Colorado

Ski pass: Epic

Both Oprah Winfrey and Tom Cruise have homes in Telluride if that tells you anything about its star power. One could almost say it's the new Aspen in that sense, though it's far tougher to get to. This means that, big names with private jet access aside, the people here are here for one reason: The mountain is damn epic. Revelation Bowl is the best lift-accessed terrain in the San Juan Mountains, and if you dare to push it further, a



hike up towards Palmyra Peak will make you feel as though you've walked into a Warren Miller film.

Thanks to the Prospect Express and Apex lifts, casual skiers and riders enjoy access to nearly the entire mountain here, something that often eludes those not keen on bumps, rollers, and steep drops at big-time resorts. The town also does après action right, with two distinct villages to choose from. And be sure to give Tom or Oprah a high five if you see them.

10. Stowe Mountain Resort — Stowe, Vermont

Ski pass: Epic

The oldest ski town in North America is still its most iconic. Back in the day, Stowe's single-chair ski lifts left you feeling so lonely and cold that they gave you horse blankets to cover yourself with. That early lift accessed the Front Four runs, which were cut to follow the terrain of the mountain — winding and really narrow in some spots. They were known as the hardest runs on the east coast. Eventually, Stowe replaced the single-person lift and added two cable cars, as well, so you can get up the hill in much cozier conditions, even in the bitterest of Vermont winters. You've also got plenty of other chairlifts to access a host of intermediate blues, and even a t-bar and people-mover near the beginner greens — making Stowe a very family-friendly ski place today. In fact, the Trapp Family Lodge, as in the Von Trapps from *The Sound of Music*, is just down the road from the mountain, and you'll find other lodging and dining options around, as well.

GRILLED SPICED CHICKEN WITH MANGO AVOCADO SALSA

thefoodiephysician.com

Smoky grilled chicken topped with a colorful fresh salsa, my Grilled Spiced Chicken with Mango Avocado Salsa is the perfect light dish!

When I come home at the end of the day, the last thing I want is a meal that's going to make me feel heavy and stuffed. I prefer easy recipes with clean, simple ingredients that I can just throw on the grill. I love incorporating lots of fresh vegetables, fruit and lean protein in my meals to keep me full and satisfied without weighing me down.

For my *Grilled Spiced Chicken with Mango Avocado Salsa* I make a simple spice rub for the chicken. I love homemade spice rubsthey're a great way to add flavor to a protein without adding extra calories or fat. Plus, a lot of spice mixes and seasoning blends at the grocery store may contain hidden sodium. Spice rubs are also super fast unlike marinades, which usually require some time for soaking. The combination of chili powder, cumin and smoked paprika gives the chicken great flavor as well as color.



To top my chicken, I made a simple *Mango*Avocado Salsa. I tossed sweet mango with buttery avocado, crunchy red onion, fresh cilantro, lime juice and jalapeños for some heat. It's the perfect combination of colors, flavors and texture. It's hard to resist eating it out of the bowl so you may want to double the recipe! It's also great with tortilla chips.

This recipe can be put together in just about 20 minutes. While the chicken is on the grill, throw the salsa together and you're good to go! It's a delicious and nutritious summer meal that you can feel good about serving to your family.

INGREDIENTS

Mango Avocado Salsa:

1 ripe Haas avocado, peeled and diced

1 ripe mango, peeled and diced

1/4 cup finely chopped red onion

1 tablespoon finely chopped jalapeno pepper

2 tablespoons cilantro, chopped 1 tablespoon lime juice Kosher salt and black pepper

Grilled Spiced Chicken:

1 ½ teaspoons chili powder

½ teaspoon cumin

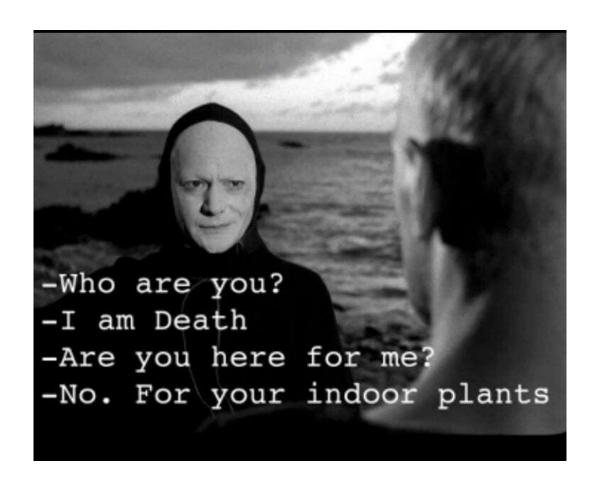
½ teaspoon smoked paprika

1/4 teaspoon kosher salt

4 chicken breast fillets for brushing the grill

INSTRUCTIONS

- 1. To make the salsa, mix the avocado, mango, onion, jalapeno, cilantro, and lime juice together in a medium bowl. Season to taste with a pinch of salt and pepper.
- 2. Heat a grill or grill pan over medium high heat. Brush with oil.
- 3. Mix the chili powder, cumin, smoked paprika, and salt together in a small bowl. Sprinkle the spice rub evenly over the chicken breasts, patting it in so that it adheres. Grill the chicken, about 4-5 minutes on each side, until cooked through. Remove from grill and serve with salsa.





Your life. Your wealth. Your future.

Pursue what matters most



Taras Wealth Management

Jeanie M. Taras, CFP®, CDFA®

Senior Vice President-Wealth Management Senior Portfolio Manager

Sarah Guyton

Senior Registered Client Service Associate





Michael S. Taras, CFP®, CRPC®

Senior Wealth Strategy Associate

Jessica Albino

Senior Registered Client Service Associate

UBS Financial Services Inc.

One Independent Dr., 30th Floor Jacksonville, FL 32202 904-358-4175

Industry honors for Jeanie M. Taras:

- Forbes Best-In-State Wealth Advisors in Florida, 2021
- Forbes Top Women Wealth Advisors, 2021

advisors.ubs.com/taraswealthmanagement



Forbes Best-In-State Wealth Advisors list is comprised of approximately 5,200 financial advisors. It was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to measure factors such as quality of practice, industry experience, compliance record, assets under management (which vary from state to state) and revenue. Neither UBS Financial Services Inc. nor its employees pay a fee in exchange for these ratings. Past performance is not an indication of future results. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards, inc. owns the certification marks CFP® and Certified Financial Planner Board of Standards in the US. For designation disclosures, visit ubs.com/us/en/designation-disclosures. As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment advisor and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business, that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information, please review the PDF document at ubs.com/relationshipsummary. © UBS 2021. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. CJ-UBS-1957200361 Exp.: 07/31/2022

Everything You Need To Know About Consigning Luxury Goods In 2022

Bella Gerard



I'm a big believer in donating clothes and items I no longer need, but I'm also not opposed to consigning my pricier pieces. Fashion consignment has gotten a total makeover in the last few years, as shopping sustainably and buying secondhand have become high priority for millennial and Gen Z shoppers alike. Suddenly, browsing sites like The Real Real, Fashionphile and Rebag feels as glamorous as walking into the Chanel store in Soho. But in addition to buying via consignment, selling your own pieces is a great way to make some money—and it all starts with knowing which designer brands have a high resale value.

The Real Real's <u>2022 Luxury Consignment Report</u> isn't just an interesting read for any well-informed fashionista—it's basically a guide to making \$\$\$ selling your luxury goods. Finding out the brands with high resale values can help you assess what bags and luxury items are worth buying as investment pieces, as well as when it's time to let them go.

And spoiler alert, now *is* in fact a great time to let them go. More people are consigning than ever before—and I'm not talking about older fashionistas with handbag collections they've been building up for decades! A large portion of people buying and selling on TRR fall into Gen Z and millennial age ranges, with Gen Z as the most rapidly-growing demo up 56 percent since last year. Looking at what they want to shop (or get rid of) is particularly telling as we assess the year's <u>upcoming trends</u>.

Of course, I'm here to talk specifics. What exactly are people buying and selling these days? Below, a deep dive into the consignment stats that can help inspire your next impulse buy or closet clean-outplus, a peek at which brands in particular made consigners the most coin.

The Top Brands To Sell

In virtually every demographic, the same six brands topped the resale lists. In terms of luxury, frontrunners included Louis Vuitton, Chanel, Gucci and Prada. For contemporary fashion, Tory Burch and Rag & Bone took the lead.

What Everyone's Selling

Let's go from youngest to oldest, shall we? Gen Z are all about turning a profit on Gucci sneakers, belts and crossbody bags. Millennials are more into consigning contemporary fashion, letting go of their once-beloved skinny jeans by Rag & Bone, J Brand and Frame. Gen X has a plethora of luxury bags worth consigning, including Chanel and Gucci shoulder bags and Louis Vuitton top-handle purses.

Baby Boomers focus less on brand name and more on item quality, consigning unbranded cocktail rings, statement earrings and the like. Last but not least, the Silent Generation (ages 77-94) includes a lot of male consigners looking to let go of suiting, from ties by Hermès and Versace to Ermenegildo Zegna suits.

Which Logos Are In (And Out)

Logomania is a thing, but not every brand resonates with every age group. Gen X is selling a ton of Fendi Baguettes and LV Multicolore bags to millennials, who are conveniently selling their Tiffany & Co. "Return to Tiffany" pieces to Gen Z—who somehow *just* discovered the brand. Logo-heavy brands declining in resale value include Michel Kors, Kate Spade and Tory Burch logo totes.

The '90s Revival

<u>'90s fashion</u> is back and better than ever, with Gen X selling 37 percent more '90s pieces YOY and Gen Z buying 61 percent more of them. From this information, it's easy to narrow down exactly which designers are back and better than ever with high resale values, including Jean Paul Gaultier and Thierry Mugler both up 70 percent, vintage Prada up 38 percent, Vivienne Westwood up 26 percent and Missoni up 20 percent.



Gendering Fashion is Pointless

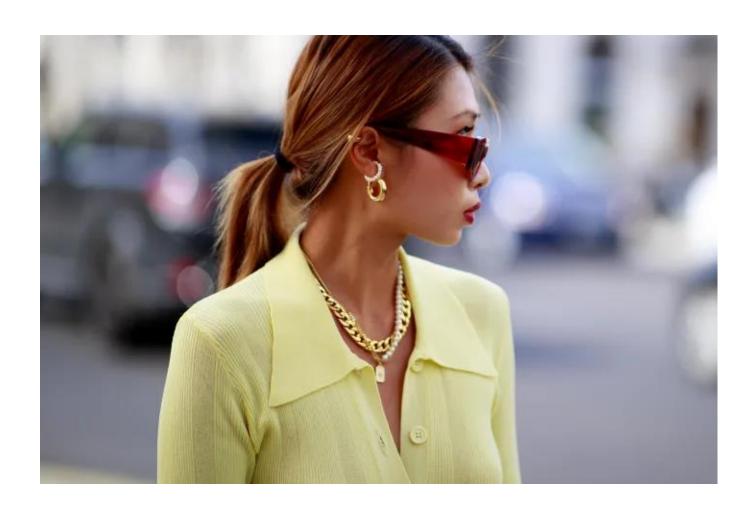
And TBH, kinda stupid! Consignment shoppers are certainly not <u>limiting their selection</u> at the moment—and the numbers are proof. Year over year, TRR has seen a 69 percent increase in women buying men's Balenciaga, a 62 percent increase in men buying women's Bottega Veneta handbags and a 27 percent increase in women buying men's suiting.

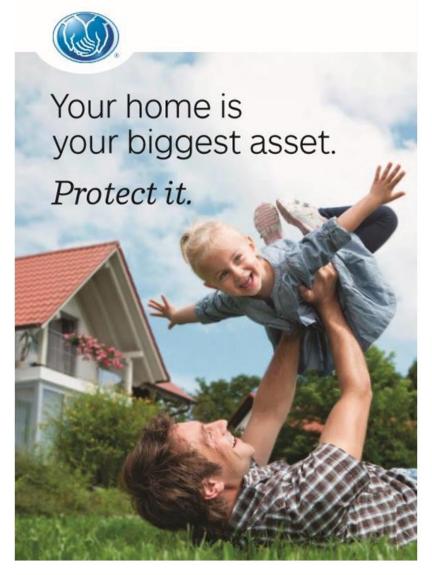
Vintage Jewelry > Shiny & New

Skip Breakfast at Tiffany's and opt for breakfast in bed while shopping online! Vintage <u>jewelry</u> is up to two to three times more valuable than modern pieces on the resale market, with noteworthy standouts including vintage Chanel necklaces selling for up to 697 percent (!) of retail, vintage Rolex watches selling for up to 298 percent of retail and vintage Tiffany clip-on earrings selling for up to 381 percent of retail. Time to raid grandma's jewelry box.

The Best Pieces To Consign Right Now

The lineup you've been waiting for! Based on all this 2021 data, TRR is making suggestions on the top items to consign in 2022 to make bank. The list is as follows: New Balance sneaker (selling for up to 387 percent of retail), Dior Jordan sneakers (selling for up to 318 percent of retail), Chrome Hearts Trucker Hats (selling for up to 296 percent of retail), Rolex Submariner Date Watches (selling for up to 262 percent of retail), Patek Philippe Nautilus Watches (selling for up to 258 percent of retail), Chanel costume jewelry (selling for up to 234 percent of retail), Louis Vuitton Coussin Bags (selling for up to 175 percent of retail), Bottega Veneta Chelsea Boots (selling for up to 100 percent of retail), Emilio Pucci mini dresses (selling for up to 99 percent of retail) and lastly, Prada men's nylon bags (selling for up to 98 percent of retail).





If you need home coverage, we can help.

We know that your home is a big investment. Let us help you find home coverage that works best for you and your family. We are in your neighborhood and ready to help—call us today.



JOLITA RAY Agency Owner T: 904-309-5607 F: 904-309-5608 6100 Greenland Rd, Suite 102 Jacksonville, FL 32258



Call me for the protection you need and the service you want.

Allstate home products are not available in FL and may not be available in other areas. Home policies may be written by a third-party company not affiliated with Allstate. Allstate Fire and Casualty Insurance Company and affiliates: Northbrook, IL. D12040-1 ©2016 Allstate Insurance Company. allstate.com 6/16

Wow Your Guests with These Incredible Super Bowl Party Ideas

By Kim Renta

It's the biggest football game of the year and arguably the biggest party day of the year, too. If you've volunteered to host this year's Super Bowl party for your friends and family, you're going to need to have more than a big-screen TV and a competitive football pool if you want to really wow your guests.

We're here to help with fun games, decorating tips, recipes, and more that will make your party guests cheer as much for you as they'll do for their favorite team. Whether your guests are watching for the game, the



commercials, or the halftime show, these Super Bowl party ideas will wow just about anyone.

How do you throw a fun Super Bowl party?

The key to throwing a truly memorable Super Bowl party is to think outside of the box. Go beyond the expected football pools and sliders, and deliver a few unexpected surprises that will set your party apart from the others.

Broaden your beer offerings

Instead of picking up a case of typical Budweiser or Corona, why not offer local brews from the cities of the two competing teams? Before the big game, do a bit of research and pick up a couple of 12 packs of some microbrews with a bit of local flavor.

Stage a team spirit competition

Provide face painting supplies along with spray-on hair dye, colorful streamers, temporary tattoos, and more. Then, challenge partygoers to create the craziest, most team-spirited costume they can. Organize a catwalk for showing off the results, and vote for the best team spirit costume.

Create a football-themed food backdrop

Your neighborhood party supply store is well stocked with ready-made Super Bowl decor, but we like the idea of creating a DIY backdrop that is not only football appropriate, but also lends an air of sophistication to your event. Get the step-by-step directions for one of our favorite looks here.

Make take-home swag bags

Goodie bags are not just for kids! Make some swag bags for your guests to take home, and fill them with bags of chips, homemade football-shaped cookies, a bottle of Gatorade, and your favorite hangover cure... just in case.

What are the 5 most popular Super Bowl foods?

1. Chips and Dip

Whether it's potato chips and homemade French onion dip or tortilla chips, salsa, and guacamole, your Super Bowl party snack table is not complete unless it includes bowls of salty chips and dips. Keep an eye on bowls, and replenish chips and dips frequently throughout the night.

2. Chicken Wings

A Super Bowl without wings? Perish the thought! Of course, you can always opt for



takeout wings (be sure to order *way* in advance, since Super Bowl Sunday is the biggest day of the year for eating chicken wings, with an estimated 1.42 billion chicken wings being consumed during Super Bowl LV). If ordering out is not your thing, you can make your own. There is no shortage of recipes for all types of wings, from dry rubs, to honey/barbecue, boneless to Cajun, but for the Super Bowl, we recommend going classic with this recipe for Authentic Buffalo Chicken Wings.

3. Pizza

Some people love making their own pizza, but for most of us, ordering a few pies for the big game is good enough. Pizzerias are another takeout/delivery business with an incredibly busy Super Bowl, so be sure to give yourself plenty of time between when you place your order and when you expect your pizzas to be eaten. When ordering, do a variety of topping options — cheese, pepperoni, veggie lover, and more — so there's an option for every pizza fanatic on your guest list.

4. Nachos Supreme

Nachos and football go together like hot dogs and baseball, but for the biggest football event of the year, you really need to up your game. This nachos supreme recipe fits the bill. With seasoned ground beef, salty tortilla chips, black beans, and oodles of cheese, this one is sure to be a crowd-pleaser. Looking for a healthier option? Swap out the ground beef for ground turkey, or go entirely meat-free by upping the number of beans in your recipe.

5. Cheese and Crackers

Both filling and able to sit out on your table from kickoff to the post-game wrap-up, a platter of cheese and crackers is a must-have for any Super Bowl party. In keeping with your "big game" theme, Pinterest is filled with ideas for creating football-friendly cheese-and-cracker platters that are as fun to look at as they are to eat.

With a combination of homemade and store-bought snacks, and your flair for great decorating and fun games, you are sure to have a Super Bowl party your guests will talk about all year long.

How to Start an Art Collection Without Breaking the Bank

Theartling.com



The Pool by Elif Sanem Karakoç

"Banksy Painting 'Devolved Parliament' Sells for \$12 Million"

"Artist Yoshitomo Nara's Cartoon Girl Breaks Record, Sold For 25 Million"

When we read headlines like these, we often think that collecting art is only for the rich and famous. And it's true to a certain degree - buying artwork by renowned artists can be quite an expensive affair. But that's a small segment of all the art world.

For the rest, collecting art doesn't have to feel out of reach or like a distant dream. You can start an art collection on a budget and it's a lot easier than you think.

There can't be a better example than <u>Herbert and Dorothy Vogel</u>. Once described as "proletarian art collectors," this couple amassed a collection of over 4,782 works while working as civil servants in New York City. Their collection, consisting mostly of minimalist and conceptual art, has been called one of the most important post-1960s art collections in the United States. What truly set them apart from what most may consider the stereotypical art collector is that they only bought pieces they personally liked and could carry home on the subway or in a taxi and displayed and stored their collection in their rent-controlled one-bedroom apartment on Manhattan's Upper East Side.

Buying your first artwork can be an overwhelming task when you don't know what to buy, where to buy, or how to buy within your budget. Whether you are looking for a contemporary statement piece or want to invest in art for your home, there are many ways to build an impressive art collection without breaking the bank and have a richly rewarding experience in the process. The Artling shows you how to curate an art collection you love and feel proud of while staying within your budget.



Crystal Stilts - Estella Ng

Setting a budget

Not surprisingly, the first step to collecting art on a budget is actually establishing your budget. This budget will decide what's available for you to buy and where. Start small and gradually increase your budget as you grow your collection, confidence, and understanding of art. A budget of \$1,000 or less could be a good starting point but this could vary depending upon your income.

Consider your purchasing patterns. Do you intend to buy one original artwork worth \$1,000 every month or multiple lesser-priced pieces? A good rule to follow is quality over quantity since your budget is not a static indicator and will change in the future.

Defining your goals

Defining your motivation or goals for buying art will have a huge impact on the kind of collection you will end up with. A good approach is to buy what you love and gives you joy. You will have to live with the art you buy so it's better to buy something that will inspire you every day.

Creating and sticking to your budget is important but that doesn't mean settling for something you don't love. In the same breath, don't devalue an artwork because it is priced below your perceived price of "good art". If you really like the artwork, buy it, whether the price is \$50 or \$500.

Many people think of buying art as an investment. While it is a valid line of thought, it's critical for new buyers to understand that there are no guarantees when it comes to investing in art. If a return on art investment is your primary driver for collecting art, you will have to look at mid-career or established artists which means more expensive works.

Where to start

Now that you have set your budget and defined your goals, it's time to do some homework. To ensure that you have an enjoyable experience collecting art, immerse yourself fully in the art world. Learn about the various types of artworks, mediums, and styles; visit art fairs and exhibitions; browse various online art galleries (do check out The Artling's art and design collections). When you see more art, you will start understanding the difference between various techniques and styles used by different artists. Most importantly, you will train your mind and eye to identify the types of art you love and enjoy more than others.

What should you buy first

Photography and Limited Edition Prints:

Unique works like paintings are one-off and therefore, can be expensive. Photography and limited editions are created in multiples which means they are generally more affordable. Limited editions are also cheaper to ship since they can be packed rolled for shipment. If there is a particular artist or a famous artist that you like but whose works are too expensive for your budget, consider their limited editions as they will likely have a lower price tag but are still valuable, especially if signed by the artist. Embracing prints is a great way to begin your art collection.



Desire - Prakornpatara Janthakhaisorn



Reflection - Wiktoria Wojciechowska

Look beyond paintings:

Most buyers favor framed canvases as their first works, overlooking sculptures and design objects as you have to get more creative in displaying these works in a home setting. We

recommend considering small-scaled sculptures and design objects as they are usually priced to sell. Well-made objects signed by the artist could be a valuable addition and add an eclectic feel to your collection. Works on paper like drawings, etchings, or illustrated books are other options that are well represented and usually cost much less.



Green Happiness - John Martono



Head Collage: PerCeption No.1 - Jiyoun Kim

Paintings:

If <u>original paintings</u> are your preferred choice of medium, there are some ways you can buy museum-worthy pieces for a much lower price. While paintings from mid-career to established and famous artists can cost a fortune, investing in their smaller pieces is a balanced way of collecting new art. You get the essence of the artists at a less intimidating price.

You can still add stunning original paintings to your art collection if you are willing to explore emerging and slightly lesser-known artists. Buying from these under-the-radar artists means you will be among their early collectors and with a little luck on your side, could turn into a richly rewarding investment. Added benefits include unique works hanging on your walls instead of replicated prints, and the right to brag about your knowledge of and support for emerging artists.

So how do you find an emerging or a new artist with potential? Start with their CV, look for any solo shows or stints at art residencies, appearance in group exhibitions, if they've received any press coverage or if they are active in interesting and thriving communities. Follow them on social media and observe reactions to their artwork from their followers. Remember, starting an art collection is about using your eye over listening to others. If you like the work of an emerging artist and it's within your budget, buy it.



Downing - Yangyang Pan



Annie - Katie Wyatt

Framing:

Lastly, don't forget to showcase the beautiful work you have bought with proper framing. While many works can be hung as-is, find out if your desired artwork comes stretched or framed before buying, or you may have to set aside some budget for framing.

Buying online

With transparent pricing, easy access to a wide variety of artworks, and the ability to compare artists, galleries, and prices from the comfort of your home makes <u>buying art online</u> a very efficient and economical option for new art collectors. No more asking for price lists from multiple galleries and studios with limited inventories. You can take your time, browse artworks from all over the world, buy your favorite original art for as little as \$50, and have it delivered to your doorstep. If you feel overwhelmed by the plethora of options, you can use handy filters like color, price, style, etc. to narrow down your search.

When you buy artwork from online art galleries each artwork comes with a Certificate of Authenticity from the artist or gallery. This certificate is proof that the artwork is authentic and is extremely helpful when you want to insure, sell, or even donate the artwork.



Misunderstandings About the Financial Power of Attorney Document

BY MARIE BURNS

Do you know if your financial power of attorney document is a "springing" or an "immediate" authorization? Do you know what your bank or retirement account custodian would require if your financial power of attorney agent needed to transact on your account for you?

Those two questions and their answers can cause a lot of confusion. Let's see if we can clarify the terminology so you can better understand what you have in place and then talk with your estate planning attorney or financial institutions as needed.



No Wonder It's Confusing!

In the United States, the copy of the legal document that you (hopefully) have in place to name who you want to act on your behalf on financial matters when you are unable, may be titled by many different names.

The heading may say Durable Power of Attorney, Durable (Financial) Power of Attorney, General Durable Power of Attorney, Durable General Power of Attorney, General Power of Attorney, Durable Power of Attorney for Management of Property and Personal Affairs, or something similar. I currently see all of those on my clients' documents that they had drafted by their estate planning attorney here in Arizona. The confusing part to clients is that it may not have the word "financial" in the heading of the document at all.

Now or Later?

Whatever your document is called, it is naming someone, often referred to as an agent or attorney-infact, who you want to make financial decisions as well as specifying what actions they can take if you are unable.

Springing vs Immediate

It may only apply at the time that you are deemed incapacitated (often requiring medical confirmation in writing by two physicians). That is referred to as a "springing" power since it only "springs" into action when you become incapacitated and not before then.

Alternatively, you may state that your agent authorization applies immediately, and you give permission for that person to act on your behalf starting now. In that case, no incapacity is required, and no further documentation would be needed by a physician.

Whichever one you have, the agent's power ends at death. Upon death, the trustee/executor/personal representative would become the decision maker.

Talk to Your Attorney

Without relooking at your document, you may not know or remember which type of financial power of attorney you have in place, "springing" or "immediate." There is no right or wrong but the pros and cons of each, as well as the convenience and trust factors as we get older, makes for a good discussion to be guided by your estate planning attorney to help you make an informed decision.

To Each His Own

So whichever version of the financial power of attorney you have, it is also good to understand that each financial institution will have its own process if the time comes that your agent needs to take action on your behalf. You won't know what's required until you ask, and they may change those requirements over time.

So Many Options

Some banks, for example, will accept a copy of your financial power of attorney document and that is all that is required. Others will only accept that document if it is less than 3 or 5 years old (I have seen both).

Others will also require their form to be completed, either in addition or in place of the legal document. And still others may require a notary stamp or signature guarantee to be added to the process. At investment and insurance companies, there may also be a legal department review before it is deemed approved and in place.

Do It Now If You Can

If you have an immediate financial power of attorney document, I am a fan of seeing if you can get it on file at some or all of your financial institutions in advance. That way there is less delay or paperwork required at the time an agent may need to act on your behalf.

He or she will appreciate less stress in that moment by having it already in place. Some financial institutions will only allow it to be added at the time it needs to be exercised, not in advance. Again, you have to ask in order to find out.

A Copy to Your Agent

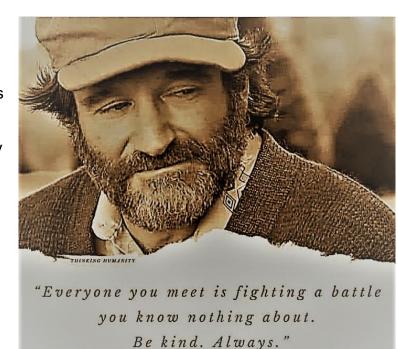
As always, when you name someone as a power of attorney, either for finances or health care, be sure you provide them with a copy of the document. That's also the opportune time to talk with them further about your wishes including Living Arrangements for the Future and answer any questions they may have.

The "To Go" Bag

I attend and volunteer teach at a senior outreach program here in the Phoenix area, and one additional thought I learned from those audiences is something that you may want to consider too.

They suggest traveling with a "To Go" bag. It may be a folder, file, zipper pouch, etc. that you bring along on your travels. And it holds important information like a copy of your financial power of attorney, health care directives documents, medication list, and I.C.E. (In Case of Emergency) contact sheet.

This all may feel a bit like a belt-and-suspenders approach to making your wishes known. But documents are no good if they aren't available when they are needed!



Experience the Joy of Becoming Your Best Self!



Premier Jacksonville/Beaches Psychiatrist Providing Psychiatric Care for Children, Adults and Families of Ponte Vedra Beach, Nocatee and Greater Jacksonville

If you, your child or family member are not living your best, most joyful life, Dr. Raj Loungani at Enhance Psych can work with you to maximize your happiness, performance and quality of life. Rather than continuing to struggle at home, school or work; socially, on stage or the court/field/course of play, come to Enhance Psych and receive the finest care with Dr. Raj providing maximal support and advocating for you and your family's best interest, so you can overcome your most difficult challenges and make positive transformations toward leading your most joyful, successful and fulfilling life. You'll grow to think, perform and feel your best with enhanced energy and self-awareness, healthier body and peace of mind, improved relationships and the joy of becoming your absolute best self!



Raj Loungani, MD, MPH Board Certified Child, Adult & Sports Psychiatrist

Tele-Psychiatry Sessions Available by Zoom Video-Conferencing. Visit EnhancePsych.com or Call 904-473-4963 Today!

Ponte Vedra Beach 822 A1A North Suite 310 Nocatee 460 Town Plaza Ave. Suite 230 San Marco 841 Prudential Dr Suite 1200

Addictions • ADHD/ADD • Anxiety • Autism Spectrum • Behavior Issues • Bipolar Disorder • Depression Developmental Disorders • Divorce and Breakups • Eating Disorders • Grief/Transitions • LGBTQ Issues Medication Management • Mental Training for Peak Performance • Mindfulness • Obsessive-Compulsive (OCD) Panic Disorder • Parent Struggles • Perfectionism • Performance Anxiety • Procrastination • Personality Disorders Relationship Issues • School Issues • Self-Harming • Sleep Problems (Insomnia) • Social Anxiety Sports Performance • Suicidality • Trauma and PTSD • Traumatic Brain Injury • Work Stress

A Simple Way to Fix One of Alexa's Most Annoying Behaviors

by komando staff, komando.com



Virtual assistants like Alexa are helpful gadgets to have around the house. They can help you with the weather, the traffic on the road, or daily reminders. <u>Tap or click here for three great Alexa tricks</u>. But while they do have volume controls, their responses can be rather loud.

And if you have multiple devices that answer in unison across your home, you run the risk of waking up family members when they are sleeping. That is never a good thing, but luckily there is a way to prevent grumpy outbursts of tiredness.

Amazon's Alexa is packed with technology to make your life easier. And some settings and tweaks will benefit the entire house.

Here's the backstory

TikTok user Alana Tsui recently explained that she figured out how to make Alexa whisper. So, instead of the assistant blaring a response to any request, the device will use her inside voice.

Here's how you can set answers to be whispered:

- Open the Amazon Alexa app.
- Tap the More icon in the bottom right.
- Select **Settings**.
- Under the Alexa Preferences section, tap Voice Responses.
- Slide the toggle next to Whisper Mode to the right to enable it.

Now when you whisper to Alexa, responses will be whispered back. That's it. You're ready to have Alexa answer you without causing a disturbance.

"Don't want to wake up a sleeping partner or family member when you ask her for the weather in the morning or turn off the alarm? Whisper Mode allows you to whisper to Alexa, and she'll whisper her response back to you," Amazon notes in the Skill description.

More Alexa tricks

Whisper Mode is for quieter responses, but you can also change Alexa's voice and wake word. Other than the default name, you can also call her "Ziggy," Amazon," "Echo," or "Computer.

It is a relatively simple process when you are ready to change the wake word. All you need to do is say, "Alexa, change the wake word." From there, Alexa will guide you through the rest of the process.

Here's how to change Alexa's voice in the app:

- Open the Amazon Alexa app.
- Tap the **Devices** tab at the bottom.
- Select the Echo & Alexa button in the top left.
- Choose the device you want to change Alexa's voice on.
- Tap the **Settings** cog wheel button in the upper right.
- Scroll down to the option for Alexa's Voice and select it.
- Choose **Original** (the feminine voice) or **New** (the masculine voice).

If you fancy a celebrity in your home, you can do that too. By saying, "Alexa, introduce me to Melissa," you'll be introduced to Melissa McCarthy. Or if you say, "Alexa, introduce me to Shaquille," you'll get to know about the former professional basketball player.

You can purchase the celebrity voices for \$4.99 each if you like what you hear.

Keeping things brief

Even if you have set Alexa to whisper, sometimes answers can be a bit long-winded. Getting straight to the point will make the message clearer and shave a few minutes off your interactions.

That is where Alexa's Brief Mode comes in handy. You can select the option for more concise answers or just a short tone of acknowledgment through a couple of taps. Here's how to set it up:

- · Open the Alexa app.
- Tap More and select Settings.
- Under Alexa Preferences, tap Voice Responses.
- Slide the toggle next to Brief Mode to the right to enable it.



Pulling Back the Curtain on the Estate Planning Process

What You Need to Know (and Ask) When Working with an Estate Planning Attorney

By Jay H. Krall, Attorney at Law

"Pay no attention to that man behind the curtain" is probably the most frequently quoted phrase from the 1939 classic film, *The Wizard of Oz.* Following Toto's lead, we're going to pull back the curtain on the process used by most attorneys in preparing estate plans and pose some questions you should ask when engaging the services of an estate planning attorney.



Foremost, Is the Attorney a Good "Fit" for You and Your Family?

Estate planning is a very personal process. The first thing you should look for in an estate planning attorney is someone you are comfortable with. If you are *not* comfortable discussing your family situation (including issues which may be difficult to discuss), financial matters, goals for your future, how your property and money will be passed on, and medical wishes with the attorney, this will impede the attorney's ability to create a proper estate plan.

Will the attorney be a good fit for your family—that is, the persons who will likely have to interact with the attorney to settle your estate?

If your initial meeting is with a paralegal or legal assistant, ask to meet with the attorney during, or immediately after, that meeting. Ask questions that will result in a comfort level with the attorney during that meeting. Be wary of generic, multi-page questionnaires. Some firms use multi-page questionnaires to reduce the amount of time the attorney or staff must spend in face-to-face discussions with you. If you are asked to fill out a multi-page questionnaire, be sure that the attorney discusses with you—and understands—your answers to the questionnaire, since, in many cases, your answers will become a blueprint for your estate plan.

Next, you need to look for an attorney who is a good listener. The attorney must understand what you are saying (or not saying) to make sure that the right solution is provided to meet your goals and needs.

Lastly, you should look for a problem solver—not a document producer. The attorney's role should be to provide you with counsel and solutions to the issues that have motivated you to begin the planning process. Some of those issues may impact your estate planning ("I don't think my daughter's marriage is going to last," or "my grandson has a serious drug problem"), but an experienced estate planning attorney will be able to assess whether or not your estate plan should be designed to take those issues into account. Estate planning is not a one-size-fits-all solution. You are unique and deserve a plan that captures *your* goals and needs and *your family's* needs, as well.

With Whom Will I Meet, How Long Will This Take, and What Will It Cost?

Creating a comprehensive estate plan can require a considerable investment of your time and can cost more than you anticipated. To get the most effective estate plan for your money, you should ask as many questions as needed to fully understand the process by which your plan will be created.

Gone are the days when secretaries used to cut-and-paste client names into documents prepared for the firm's previous clients. With few exceptions, today's estate planning attorneys rely on sophisticated software programs to produce documents. The good news is that with the proper input of information, programs utilized by most estate planning attorneys will spit out relatively high-quality planning documents. However, whether or not the documents will accomplish *your* specific goals depends on 1) the experience of the attorney; 2) how much effort the attorney has put into understanding your goals and needs; and 3) your understanding of what your estate plan is designed to do.

In your initial interview with the attorney, confirm that you will be provided drafts of your estate planning documents (paper or digital?) and that there will be an opportunity to review the provisions of the documents that you do not fully understand. Ask whether such a review will be conducted in a face-to-face, follow-up meeting, by phone or real-time video? Ask how long the process will take—that is, when will you be able to sign the documents. And, finally, ask for a *fixed fee quote*—not an estimate—of the cost of your estate plan. In my experience, cost estimates provided by firms nearly always fall considerably short of the final cost of the plans.

Can (and Should) Family Members Be Included in the Estate Planning Process?

While I routinely advise clients *not* to include their heirs in the estate planning process, many clients wish to educate their family members regarding the plan they have created. In many cases, these family members will have been appointed to serve in critical roles under the terms of the plan, such as Successor Trustees and Agents under a Power of Attorney. At our clients' request, we frequently invite family members to attend the final document signing meeting during which they have the opportunity to ask questions about their role in the plan. Their participation gives them a "heads up" regarding their future responsibilities and, importantly, can be accomplished *without* revealing the amount or nature of the assets they might receive in the future.

Obviously, there will be other questions *specific to your planning needs* that you should ask when selecting and working with an estate planning attorney. Hopefully my suggestions in this article will help you achieve a plan that is most effective for you and your family.

This is the first of six articles by Attorney Krall addressing important estate planning issues from how to choose and work effectively with an estate planning attorney to how to address challenging planning issues such as planning for blended families, heirs with special needs and protecting an inheritance from claims of creditors and ex-spouses.

Jay H. Krall has been a licensed attorney for more than 3 decades, concentrating exclusively in the area of Estate Planning and Elder Law. Based in Raleigh NC, he has helped thousands of families and individuals throughout central and eastern NC plan their affairs and prepare for life's inevitable transitions. He can be reached at 919-414-8229 and jhkrall@earthlink.net. Website: www.ElderLawEstatePlanning.org.

2022 is the Year of the Electric Car Here are the New Models You Should Know About

If you're about to buy an EV, you might be too early -- these are the new ones you might want to wait for.

Brian Cooley, CNET

2022 may go down as the year the floodgates opened for electrified vehicles, with a huge number of them coming to showrooms to get almost every manufacturer into a seriously electric posture. Now car buyers can enjoy some real choice and express with their wallets what they want in tomorrow's cars. Here are the most exciting new vehicles with a plug that are coming in the year ahead.

Pickups

The hottest thing in electric cars is electric trucks.



F-150 Ford Lightning

It goes without saying that the <u>Ford F-150 Lightning</u> has heat around it, with great performance specs, a reasonable 230-300 miles of range and a killer opening price as low as 40 grand before tax breaks. That's added up to <u>massive pre-order business that is mostly from people who aren't previous F-150 owners</u>, absolute music to any carmaker's ears. Unfortunately, <u>dealer gouging on the price</u> is making a mockery of the F-150s' low manufacturer-suggested retail price.



Electric Chevrolet Silverado RST

By the time you wait for that hype and gouging to settle you might be able to consider the <u>electric</u> Chevy Silverado that arrives mid to late 2023 but that was announced at CES in early 2022. With 400 miles of range from GM's new Ultium electric platform -- completely different from the <u>Chevy Bolt's batteries</u> that are giving GM an expensive black eye -- but it seems the first electric Silverados will be top trim and <u>cost six figures</u>.



Lordstown beta truck - Sean Szymkowski/Roadshow

Still looking wobbly is <u>Lordstown</u> due to the resignation of its CEO and CFO in 2021 after allegations of seriously ovestating the company's orders and then <u>running tight on cash</u>. It's delayed its pickup into late 2022 citing supply chain issues. We'll see.



Tesla Cybertruck

<u>Tesla's Cybertruck</u> was coming in 2022 but has been <u>delayed to early 2023</u>, a date that you should take with a grain of salt and an eye to the trucks above. I'm not holding my breath; Every day without this ugly beast on the road is a gift.

SUVs and Crossovers

As you might imagine, almost all of the new plug-in cars that are on the way are crossovers or utilities.

Get a cup of coffee, this is going to take a minute.

Toyota

The name of <u>Toyota BZ4X</u> troubles me: Is anyone supposed to remember it? Are we expected to pronounce it "buzzforks" for presumed catchiness? And I hope it can be had in a single color and not just with those contrasting fenders.



Toyota bZ4X

Those details aside, this is a car to be reckoned with in mid 2022 as the first mainstream battery electric from the company that has done more than any other to electrify vehicles with the Prius. The BZ4X should have about 250 miles of battery range in its FWD version, but an AWD model will also be available.



Subaru Solterra

Subaru will have its nearly identical version of the BZ4X in the form of the <u>2023 Subaru Solterra</u>. This is another chapter in the model sharing arrangement that also gave us the Toyota 86/Subaru BRZ twins. The <u>teased Lexus compact crossover</u> should also ride on BZ4X guts, but in a way that most people won't know about.

Nissan Ariya Nissan

The Nissan Ariya is about the size of the current Rogue but prettier than anything you probably associate with Nissan - and more expensive too: Infiniti-priced at 47 grand and up, the Ariya should have 300 miles of range,



Nissan Ariya

dropping to 265 miles on the dual-motor AWD version that boasts a stout 389 hp and 442 lb-ft of torque. Look for the Ariya to also feature more advanced partial autonomy than Nissan has offered before.



BMW iX 50

The 300-mile <u>BMW iX 50</u> is essentially an electric X5 but an all-new vehicle that's pure electric and is one of the most anticipated launches of the year. The styling is sort of love it or hate it -- especially the grille -- but BMW survived its <u>infamous Bangle Butt era</u>, so it can weather this too. And who would hate the iDrive 8 interface on a widescreen dash connected via 5G?



Hyundai Ioniq 5

The <u>Hyundai loniq 5</u> is one of the hottest cars of 2022, with a radically new look in a compact crossover that doesn't say "utility" at all. With up to 300 miles of range and pricing starting at \$40-55k

before tax breaks, we think it's the most compelling alternative to a Tesla Model Y so far. Related to the Ioniq 5 is the <u>Kia EV6</u> is also a real sharp looker that will be a sibling of the Hyundai but not in as tight a way as the Toyota-Subaru pair.

Kia Sportage Kia

If you love the premium look of the big Kia Telluride but it's too much truck for you, the new 2023 Kia Sportage is going to be of interest. It has new styling that takes the brand upscale, an interior that seems to punch well above its class, and should have a plug-in hybrid version by late 2022.



Kia Sportage



PHEV Mitsubishi Outlander

You won't even know when you've pulled up alongside a <u>PHEV Mitsubishi Outlander</u>, so similar it looks to the conventional version. But its electric range is a stout 54 miles in European testing. Even if that comes down to 40 to 45 miles in the US, rating it will still be enough for a lot of Outlander owners to drive electric all day much of the time.

The well-regarded 250-mile electric VW ID 4 isn't new this year but its production is moving from Germany to Chattanooga, Tennessee in 2022 and that may bring about some sourcing and efficiency tweaks that can bring its base price down from the current \$40k to the mid 30s, a major psychological advantage in a noisy market.



Volvo C40 Recharge

The hunched-over <u>Volvo C40 Recharge</u> is a slew of firsts for its maker: It's the first mainstream Volvo that *only* comes in electric, the first available only with a vegan interior, and the first that's only available online. It gets about 225 miles of range. Don't confuse it with the XC40 which has more conventional styling and is only optionally electric.

The Cadillac Lyriq will have you asking if it's really a Cadillac, the production version hews so closely to the concept show car. I love the cabin layout and how elegantly Cadillac adopted the full-width screen concept that's becoming de rigueur in nice cars. A Lyriq will start at \$60k though the much pricier launch edition has sold out already. It will feature



300 miles of range and the latest version of GM's excellent SuperCruise semi-autonomy.



Mercedes-Benz EQB

At Mercedes the letters "EQ" apparently stand for "electric qar" so <u>EQB</u> denotes an all-electric compact crossover, bigger than the subcompact EQA that isn't yet confirmed for the US. It has great styling and proportions if you like a taller, more square-shouldered utility. The full width dash screen is actually old hat at Mercedes at this point, though I never learned to like the goofy pinwheel dash vents. Both versions of the EQB will feature dual-motor AWD, but in two performance levels.



Audi Q4 E-Tron

<u>Audi's Q4 E-Tron</u> should combine entry-level luxury, the option of a coupe roofline, available <u>augmented reality in the head-up display</u> and a \$45k base price. But the huge number of "options" you'll likely consider important make that opening price just a tease.



Jeep Grand Cherokee 4xe

The <u>Jeep Grand Cherokee 4xe</u> will be the plug-in hybrid version of the fifth-gen Grand Cherokee, able to do 25 miles on battery alone under the right conditions, including off-road crawling with that precise electric torque. We love the styling and how this new Grand Cherokee can be had in high trim you normally associate with a Wagoneer.

2022 Range Rover Land Rover

Speaking of high trim, the current Range Rover PHEV starts at \$100k and delivers 19 miles of electric range before the gas engine has to kick in -- not impressive. The new PHEV version arriving in 2022 more than triples that to 62 miles of all-electric range.





Polestar 3

The <u>Polestar 3</u> is yet another crossover with a coupe roofline, and while the company says it will "define the look for SUVs in the electric age" I think it mostly confirms that they all look similar. Aiming for a high-ish 370 miles per charge, expect modern luxury inside and some of the most advanced semi-autonomy tech for a \$70 grand base price.



Genesis GV60

The <u>Genesis GV60</u> strikes us as beautiful in a quirky way, and we don't expect everyone to like it. Thin, horizontally split headlights and taillights are the brand's new look thing, though they remind me too much of some Buick from the '90s. The cabin has a less imaginative implementation of the current widescreen dash habit, but don't miss the <u>glowing</u>, <u>rotating shift ball</u>.



Alfa Romeo Tonale - Andrew Hoyle/Roadshow

The oft-delayed <u>Alfa Romeo Tonale</u> is a compact crossover, like a RAV4 with an Italian accent, that can't arrive soon enough to help Alfa broaden its scrawny line and sort out who it's aimed at. The Tonale is expected to offer a PHEV variant, not a full battery electric, and a version of it could cross the hallway to become a Dodge model as well.

Fisker Ocean

If you want to have the only one at the valet stand, look for a <u>Fisker Ocean</u>, the latest revival of the Fisker name, aimed at sustainability with a vegan interior, plastic that's recycled to make the cabin instead of littering the ocean and a solar panel on the



roof. It also boasts the only rotating infotainment screen we've seen. You'll get an expected 250 to 350 miles of range.



2023 Honda HR-V conceptual sketch

The next <u>Honda HR-V</u> doesn't arrive here until in 2023 as part of a move to make the model more stylish, but I would like to see it arrive with at least a PHEV powertrain option. I put the HR-V in this 2022 list because a <u>full-battery version</u> has been debuted in China for this year.\



Rivian R1S

Rivian's R1S SUV technically arrived at the end of 2021 but in the form of just two copies so we'll call it a 2022 debut. When you do get one, it will have 316 miles of stated range and set you back at least \$72 grand. Thanks to expected low volume for a while, everywhere a Rivian shows up is an event.

Sedans

This is a smaller category than the vast range of utilities we just covered, but with a few compelling entrants that might be part of an inevitable swing back toward sedans one day.



BMW i4

Everyone watches what BMW does in this space because the brand was built on great performing sedans. The <u>BMW i4</u> will shoulder that legacy as an all-electric version of the next-gen 4 Series. It also gets iDrive 8 interface across a radically wide screen like the iX crossover and around 300 miles on a charge.



Mercedes-Benz EQE

The <u>Mercedes EQE</u> will be just a tad bigger than the current conventional E Class but is also a clean sheet car to go with its pure EV underpinnings. A slippery teardrop of a thing with a long arching four-door roofline, the optional Hyperscreen inside sets a new high water mark for visual displays. Wow.



Mercedes-Benz EQE Hyperscreen interior



2022 Genesis G80

The <u>Genesis G80</u> was already one of our favorite sleeper luxury sedans and the <u>EV version</u> has been unveiled in China. Expect electric range in the 200s and Hyundai's smart charging tech that ensures wide compatibility with several voltage levels of fast charging stations. I like that approach since charging locations and rate are more important than battery range in the big picture.

Exotics

Ferrari 296 GTB PHEV

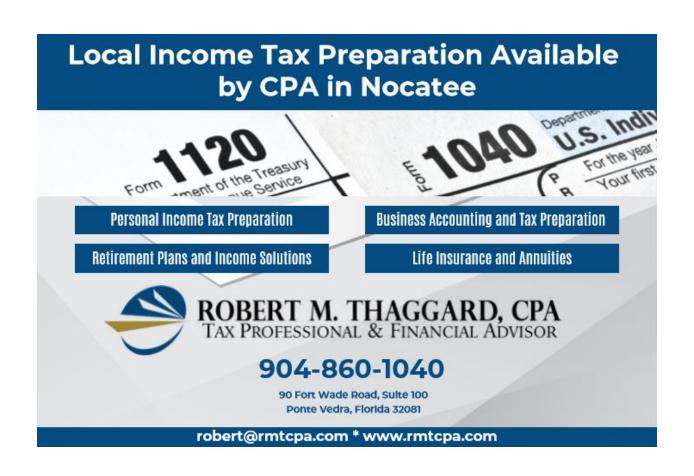
The 296 GTB plug-in hybrid puts a V6 amidships of a production car by Ferrari for the first time since 1974. But this time around the centrally located V6 is in a PHEV setup that totals 820 horsepower and with the unique snap of electric torque. And to my eye the 296 GTB is the prettiest thing the company makes this side of the stunning Roma.





2022 Maserati GranTurismo

Ferrari cousin Maserati may launch its first full EV in a variant of the <u>new generation Gran Turismo</u>. No specs yet, but we do know what it <u>may sound like</u>.



The Dakota Studios









The Dakota Studios is presented by Artist Partners, an agency representing fine art artists and photographers throughout the United States. artistpartners@rjwmarkets.com



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

BEING A MEMBER OF OUR CLUB GIVES YOU MANY ADVANTAGES OVER OWNING YOUR OWN BOAT:

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

VISIT US AT JAXBOATCLUB.COM

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

© 2015 JaxBC, LLC. All boats in the Fleet are owned by JaxBC, LLC and reserved for the exclusive use of our members.



Jax Boat Club



