

Compliance Review

Quarter: April 2010

General Content Compliance Review



Designing Wealth is a quarterly client contact resource.

- **Please begin review** of the general interest/lifestyle articles contained within this issue, scheduled for mailing April, 2010. The content here is the actual content that will be published for the upcoming quarter.
 - Representatives are given space on the front as shown here. Inside on page 2 would be their “quarterly client update” letter. The back is also customized with the advisor’s contact information. Advisors must write their own client update letters. We do not offer ghost-written content.
 - This cover shows a sample advisor for review/conceptual purposes only.
 - A representative from your broker/dealer would be inserted in place of the sample advisor shown here.
 - Your representative’s cover and client letter will be provided shortly. Prior to each new quarter, the advisor(s) will submit editorial content for review.
-

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— d e s i g n i n g —
WEALTH
▽
magazine

A lifestyle publication created to uplift and inspire

April 2010



Compliments of
Paul Anderson, CFP[®], CFS
Anderson Financial Group

Travel
Charleston, South Carolina

The Power of a Smile

Golf
**Scotland's Machrihanish
& Machrie**

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QUARTERLY UPDATE

Dear Client,

Welcome to our spring edition of *Designing WEALTH* magazine. We've added a new staff member, Sarah, to our family here at Anderson Financial Group. Sarah is a recent graduate of Cornell University. She is looking forward to meeting you at your next review. Please give us a call today @ 301-447-5877 to schedule an update if we're not already on your calendar.

If you know of anyone who might enjoy our magazine, contact our office and we'll mail out a copy. We appreciate and value your business.

Sincerely,

Paul Anderson
Anderson Financial Group

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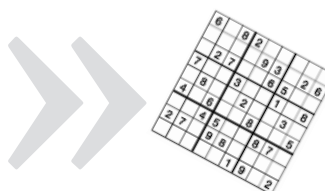
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Explore Charming & Historic Charleston, South Carolina

By Tori Phelps

Its pitch-perfect hospitality, picturesque scenery, and signature Low Country dining are legendary. And yet nothing compares to actually experiencing everything that Charleston, S.C., has to offer. Whether you're looking for thoroughly modern five-star resorts or luxuriously repurposed old mansions—and whether your preferences run to antiques or the most modern of modern art—Charleston caters to every taste.

Exquisite Places to Lay Your Head

When planning any getaway, choosing a great home base is typically the first consideration. With its celebrated history and penchant for coddling visitors, Charleston offers discriminating travelers a wealth of accommodations within two tempting categories: charmingly historic or gloriously innovative.

Charleston Place Hotel is the very epitome of elegance and sophistication, with all of the amenities you would expect of an Orient-Express property: chic rooms that boast marble and an array of high-tech wonders; several decadent restaurants, including the award-winning Charleston Grill; a full-service spa (The Spa at Charleston Place), which was named one of the best hotel spas by *Condé Nast Traveler* magazine; and The Shops at Charleston Place, where patrons can pick up anything from Godiva chocolate to Gucci scarves.



The French Quarter Inn is another up-market jewel and is adjacent to the city's famous market area. Its décor is "French urban," which simply means that it's exquisitely chic. Little details like Champagne at check-in and triple-sheeted European bedding transport you to another time, while bigger indulgences like on-site shopping, a hip restaurant (Tristan) with an award-winning wine list, and the most prestigious corporate travel club in Charleston provide very modern touches.

The Market Pavilion Hotel, located in the heart of downtown, is a new luxury hotel that's making headlines for its unique approach to opulence. Among the highlights: decadently large rooms with details like mahogany poster beds and Hermès toiletries; Grill 225, a member of the Great Steakhouses of North America; and hot spot Pavilion Bar, a rooftop oasis where the glitterati come to play. This contemporary icon also offers a cascading pool—also on the rooftop—complete with a mosaic floor, delightful fountains, and a full-service menu.

Woodlands Inn in nearby Summerville is the only Five Star and Five Diamond property in the state and has won so many awards they've likely lost count. The impeccably restored 1906 estate offers a small number of rooms for honored guests, though it's set on 42 rambling acres so it never feels tight. Every luxury you

can imagine is available here—lavish baths with heated towel racks and Jacuzzis, flawless casual and fine dining, and a day spa—along with many you wouldn't, including “Wines of the World” tastings and numerous lawn games to keep you busy.

If you're more impressed by history than designer shampoos, the John Rutledge House Inn has been called the most historic inn in the country. The former home of one of the signers of the U.S. Constitution, it's among only 15 surviving residences once owned by a member of this exclusive group of Americans. Also, George Washington dined inside the home with Mrs. Rutledge in 1791. Built in 1763, it's been completely refurbished since George Washington dined there and now offers 19 rooms with amenities such as flat-screen TVs and jetted tubs, though visitors comment more often about the eighteenth-century architecture, original plaster moldings, antiques, and Italian marble fireplaces. There's even a daily “happy hour” featuring port, sherry, and brandy, as well as complimentary afternoon tea in the ballroom.

The Wentworth Mansion, too, was a private residence that's been transformed into lavish accommodations for discerning travelers. Over a century old, this compound boasts details like Tiffany stained-glass windows, intricate woodwork, and hand-carved marble fireplaces. Of course, today's visitors will also enjoy a soak in the whirlpool tubs that come with each of the 21 rooms. Just a few steps behind the stately inn is Circa 1886—named for the year the Wentworth Mansion was built—which is a top destination for gourmet dining and wine tasting from its 280-bottle list. Surprisingly, this intimate retreat also includes a spa that, naturally, incorporates historic architecture to create a seamless feel.

Historic Homes and Connections

Charleston residents take great pride in the many historical facets of the city, and perhaps especially the beautiful old homes that remain in pristine condition. The Edmondston-Alston House, for example, was built in 1825 and gives tourists an insider's look at the lifestyle of a wealthy merchant who lived nearly two centuries ago. The Aiken-Rhett House is famous for being Charleston's most intact urban townhouse complex. Built in 1818, this antebellum marvel housed Gov. William Aiken and his descendants for generations and includes many of the European antiques Mrs. Aiken purchased—still in the same rooms where she placed them. The Heyward-Washington House is known as Charleston's “Revolutionary War House” because the 1772 residence was home to Thomas Heyward, Jr., a patriot



leader and signer of the Declaration of Independence. The 1803 Joseph Manigault House, a National Historic Landmark, is celebrated as the city's “Huguenot House” and is perhaps the most elegant example of Federalist architecture in Charleston.

The fascinating plantations that dot the city and surrounding area are also “must-see” attractions. Boone Hall Plantation and Gardens is believed to be the most-photographed plantation in the country and captures 300 years of Southern culture. Tours of this still-active estate include the main house, slave cabins, and one of the last remaining “slave streets.” Magnolia Plantation is the oldest public gardens in the U.S. and includes tours of the plantation house; access to the Audubon Swamp Garden, zoo, and nature center; and accounts of how the Drayton family and enslaved workers interacted. The Charleston Tea Plantation on nearby Wadmalaw Island is the nation's only tea garden and is owned by the world-renowned Bigelow company. Visitors can tour the 127 acres of tea plants on a trolley that provides not only a lift, but some tea education as well.

Thrilling landmarks are also in great supply, such as the Old Exchange and Provost Dungeon, considered one of the top three most historically important Colonial structures in the U.S. Built by the British as a customs house and later used to house American Patriot prisoners, it was the site of a remarkable number of events that played a huge role in the nation's history.

The Great Outdoors

Charleston has great weather all year round, and one way to take advantage of the balmy climate is via a trip to the beaches on neighboring islands. Kiawah Island is 21 miles from Charleston and offers 10 miles of immaculate beaches and lots of scenery for nature lovers. It is, however, a private island with access restricted to homeowners or those staying at the ultra-luxurious >>

Kiawah Island Golf Resort and Sanctuary Hotel. Golf aficionados should look into this option, as it offers five championship golf courses and the benefits of one of the most glamorous resorts in the world.

Just 12 miles from Charleston, the Isle of Palms is a resort island with plenty to do for the whole family. The beautiful beaches are ideal for sunbathing, swimming, and surfing, while crabbing and offshore fishing are also popular pastimes. Folly Beach, a barrier island 15 minutes from downtown Charleston, is known as “The Edge of America” and of course provides the sandy paradise that gave rise to its name, but it also boasts historical and cultural sites, fantastic food and specialty shops, and the iconic Morris Island Lighthouse. Sullivan’s Island is the place to go for a laid-back attitude and family-friendly atmosphere.

Several area companies specialize in tours of the waterways surrounding Charleston. Sign up for a guided tour of Francis Marion National Forest through Nature Adventures Kayak & Canoe Outfitters, and you’ll experience black-water swamps, rice plantations, salt marshes, and animals including dolphins and alligators. PaddleFish Kayaking offers guided kayak nature tours for every age. The Outdoor Center at the Inn at Middleton Place is full of adventure, including ecosystems that can be explored on foot, horseback, kayak, or bike.

Golf is huge in and around Charleston. In addition to the five courses on Kiawah Island, some of the best include Wild Dunes Resort on the Isle of Palms, with its illustrious Fazio courses; Patriots Point Links on Charleston Harbor, featuring fabulous views of the harbor and barrier islands; Dunes West Golf Club, located on the site of the historic Lexington Plantation; Legend Oaks Golf & Tennis Club, set amidst 300-year-old majestic live oak trees; and Shadowmoss Plantation Golf Club, which is carved from a Charleston plantation.

Adventures in Art, Antiques & Retail

There must be something artistic in the air around Charleston because something about the place makes people want to view and purchase art. As a result, there are countless galleries to



browse. The French Quarter Gallery Association encompasses more than 30 galleries—representing 500 artists—all within walking distance of each other, and Gallery Row on Broad Street is another one-stop destination for numerous high-quality galleries. Individual galleries and exhibit spaces specializing in everything from landscape paintings to jewelry to bronze sculptures line the streets of the city. Among the most interesting is the City Gallery at Waterfront Park, known for innovative new pieces of art; Gallery Chuma, Inc., featuring investment-grade Gullah art; Julia Santen, recognized as the southeast’s premiere

dealer in vintage posters; Lowcountry Artists, Ltd., a nod to the talent of local artists; and V. Smith Gallery, featuring the work of four Prague artists. And if you don’t know where to start, Charleston Art Tours can organize a tour specifically geared toward your interests.

History imbues every experience in Charleston, so it should come as no surprise that antiques are a booming business. Many visitors start at the King Street Antique District, the traditional stomping ground for dealers and collectors. If antiques in general are on your agenda, visit George C. Birlant & Co. Antiques, an 80-year-old store with hand-selected pieces such as eighteenth- and nineteenth-century furniture, silver, china, and crystal; Jacques’ Antiques, specializing in seventeenth- through twentieth-century French and Italian pieces; or Mary Helen McCoy Fine Antiques, one of the country’s top sources for sixteenth- to early nineteenth-century French furniture. Item-specific shops include Estate Chandeliers & Antiques and Khoury Oriental Rugs on Wentworth Street.

King Street is a delightful destination for antiques, as well as fashion and jewelry boutiques, great dining, and galleries; but to really take in the spirit of Charleston, make sure to spend some time on Market Street. It’s certainly not fancy, but wandering among small shops and open-air venues, and watching local artisans make Charleston’s signature sweetgrass baskets is a relaxing way to spend a few hours. And that feeling of pure indulgence and well-being represents the most important thing that Charleston offers its honored guests. ●

VIVA ITALIA—Two Excellent Guides to an Adventure in Italy

Review by Caroline O'Connell

Wondering where you should take a vacation this summer? You can't go wrong with a trip to Italy, a country that has it all—fascinating sights (from St. Peter's Square in Rome to the Grand Canal in Venice), world-class art (from Michelangelo's 17-foot marble sculpture of David in Florence to his masterpiece painting of the Sistine Chapel ceiling frescoes in Rome), great food (from homemade pasta at neighborhood "mom and pop" trattorias to creamy gelatos at ice cream stands on almost every corner), and scenic countryside (by train or by car).

Of course, there is also the shopping, like handcrafted leather goods (from purses to supple leather jackets), cutting-edge fashion designers' new styles, and artful souvenirs. Two of my prized possessions from past trips are an alabaster chess set I found at a shop near the Pantheon in Rome and a black leather portfolio I bought in Florence twenty years ago and still use for meetings.

Planning Your Trip

If you're traveling all the way to Italy, chances are you'll want to visit at least a couple of cities and maybe more, so a guide to the whole country will help you decide which areas to choose. There are two guidebook series that I highly recommend—*DK Eyewitness Travel* and *Frommer's*. They both have newly revised guides to Italy for 2010 that cover all the travel basics, a bit of history, suggested hotels and restaurants, descriptions of the major sights and museums, and information on traveling between cities. They are detailed enough that you shouldn't need separate city guides.

Even though they cover the same ground, the guides have different styles. Here are the areas where I think each guide excels:

Hotels

In my view, one of the keys to a good trip is choosing a hotel in the center of the action near all the museums and historical sites. *Frommer's* has longer, more descriptive hotel listings, and for each of the major cities (Rome, Florence, Venice), there is a handy map that shows exactly where the hotels are located in relation to the places you'll want to visit.

Maps

Both guides have many maps, but the *Frommer's* Italy guide has a large pull-out map that you detach from the book—one side has a map of the whole country, including major highways, and the other side has good street maps for Rome and Venice. The *DK Eyewitness Travel* guide also has maps throughout the book, but they're not as extensive as *Frommer's*. *Frommer's* also has maps depicting the location of restaurants they recommend.

Photos/Drawings/Timelines

This is where the *DK Eyewitness Travel* guide excels. There are numerous stunning color photos on just about every page of the slick, glossy paper. In addition, the guide has many graphic elements, including timelines, physical layouts of monuments, and photos of the

most important artwork at each location. There are also architectural drawings and descriptions. *DK Eyewitness Travel* guides are very visual, in keeping with their motto, "The guides that show you what others only tell you."

In contrast, *Frommer's* has more text, is 243 pages longer, and has a useful chapter on Suggested Italy Itineraries.

To give you an idea of each guide's writing style, here are two descriptions of famous sights in Rome (and my notes afterward about famous films depicting those sights).

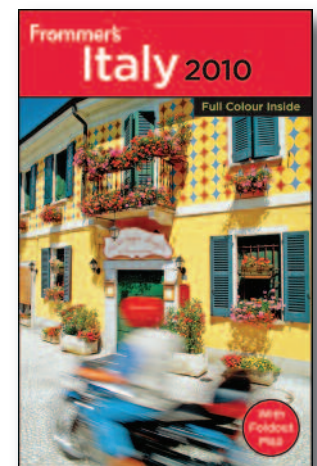
DK Eyewitness Travel on Piazza Navona in Rome

"The piazza began to take on its present appearance in the 17th century, when Pope Innocent X, whose family palazzo was on the piazza, commissioned a new church, palace, and fountain. The fountain, the Fontana dei Quattro Fiumi, is Bernini's most magnificent, with statues of the four great rivers of the world at that time (the Nile, the Plate, the Ganges, and the Danube) sitting on rocks below an obelisk." (Film note: This is the site of one of the most dramatic scenes in the film *Angels and Demons*, when Tom Hanks' character saves the future pope from drowning in the fountain.)

Frommer's on the Colosseum in Rome

"Now a mere shell, the Colosseum still remains the greatest architectural legacy from ancient Rome. Vespasian ordered the construction of the elliptical bowl, called the Amphitheatrum Flavium, in A.D. 72; it was inaugurated by Titus in A.D. 80 with a bloody combat, lasting many weeks, between gladiators and wild beasts. At its peak, under the cruel Domitian, the Colosseum could seat 50,000." (Film note: Many films recreated these scenes, including *The Gladiator* starring Russell Crowe.)

So, which guide to choose? The best option, assuming you're traveling with a companion, is for one of you to carry the *DK Eyewitness Travel* guide and the other to carry the *Frommer's* guide. Then you can compare and share their commentaries as you explore the fascinating world of Italy. ●



Meals on Wheels

By Robin McCarthy

Feeling generous? Looking for a noble cause aligned with your values?

There are literally millions of nonprofit, tax-exempt charities to choose from in the United States alone, from diminutive local organizations to household words like Salvation Army, YMCA, Rotary Foundation, and Mayo Clinic. Charity Navigator, as a trusted third party, has evaluated 5,400 charities, with a backlog of thousands waiting to be reviewed and listed at www.charitynavigator.org. This is an ideal place to research an organization's mission and effectiveness before mailing off a check.

Where Will All the Money Go?

According to *Newsweek*, Baby Boomers will “unleash an unprecedented \$41 trillion to their heirs and charities over the coming decade.” People have the opportunity to be philanthropists on a larger scale than ever before.

How does a generous, socially responsible person—*your name here*—decide which charity should receive his or her gifts? Ken Berger, CEO of charitynavigator.org, says to look for three key elements: financial health, accountability, and outcomes.

Meals on Wheels Association of America is a national charity with a sterling reputation for meeting all three criteria.

No Senior Goes Hungry

If the idea of someone's parent or grandparent going hungry really disturbs you, Meals on Wheels is your charity of choice. Over 5 million seniors—11.4 percent of all American seniors—experience some form of food insecurity. Of these, about 2.5 million are at risk of hunger, and about 750,000 suffer from hunger due to financial



constraints. Today, one in nine seniors is facing the threat of hunger.

The Meals on Wheels Association of America (MOWAA) is the oldest and largest organization in the United States working to meet this need. Their mission is simple: *No senior goes hungry*. MOWAA works toward the social, physical, nutritional, and economic betterment of vulnerable Americans. Member programs throughout the country provide nutritious meals to the elderly, homebound, disabled, frail, or at risk. These services significantly improve the quality of life and health, and postpone the day when seniors have to forfeit their homes and move into nursing facilities.

Several big-city Meals on Wheels centers have been rated four-star by Charity Navigator. This is reassuring to donors because it means the most bang for the buck. Marley Rave of MOWAA commented on two of the many highly rated member centers. “Tarrant County's executive director and development director were both presidents on our MOWAA Board at one time. We are also proud of the Greenville, North Carolina, Meals on Wheels. They are wonderful people.”

How Many Seniors Receive Daily Meals?

There are about 5,000 Meals on Wheels centers across the country. Collectively, they serve approximately 1 million meals a day, but an estimated 1.5 to 2 million meals are still needed to feed all the hungry, homebound seniors in the United States.

Most charities run on \$400,000 per year or less. They subsist on the passion and commitment of people who volunteer their time and talents. In the past year, 30 percent of nonprofit leaders took pay cuts to keep the doors open and the volunteers working. Now

more than ever, charities need patronage from individual donors who recognize their value.

The beautiful thing about Meals on Wheels is that donors may give time or money. From 750,000 to 1,000,000 volunteers prepare and deliver meals every day. As important as these nutritionally balanced and individually packaged meals is the volunteer's smile when the door opens. For some seniors, the Meals on Wheels volunteer is the only human contact they will have that day.

Who Can Volunteer for Meals on Wheels?

Meals On Wheels' volunteers are as diverse as America. Brownies and Cub Scouts, high school and college students, professionals, retirees, parents and grandparents take meals to seniors' homes or work behind the scenes.

What Does a Volunteer Do?

While the greatest need is for friendly drivers, a Meals on Wheels center in your area will have a wide variety of opportunities according to volunteers' skills and schedules. Meals on Wheels volunteers help with administrative tasks in the office, prepare the actual meals, organize fundraisers and special events, and more. Drivers pick up meals at a central location and make several stops along their assigned route. Sometimes a driver has another volunteer, a "runner," who takes the meal from the car to the door.

The History of Meals on Wheels

During the Blitz, when German planes bombarded England, many people lost their homes and their ability to prepare food. The Women's Volunteer Service for Civil Defense responded by preparing and delivering meals to neighbors. These women also brought refreshments to servicemen during World War II in canteens that came to be known as "Meals on Wheels." That was the birth of the first organized nutrition program.

The first American home-delivered meal program began in Philadelphia, Pennsylvania, in January of 1954. Then as now, meal recipients were people who did not require hospitalization, only some help to maintain their independence. Most of the volunteers were high school students, who were dubbed "Platter Angels."

Columbus, Ohio, was the second city in the U.S. to establish a volunteer meals program. Building on the Philadelphia model, a federation of women's clubs did the groundwork to determine who was in need and who could pay one or two dollars for a meal.

Meals in Columbus were prepared by local restaurants and delivered by taxi. On weekends, high school students filled the posts.

The city of Rochester, New York, opened its meal program center in 1958. Participants paid from 50 cents to \$1.85 per meal, and the Bureau of Chronic Diseases and Geriatrics of the New York Department of Health paid the remaining costs. Eventually, cities nationwide followed with similar programs.

In addition to making sure seniors have daily meals, this charity supports seniors staying in their homes longer, because food insecurity is a major factor in having to move into a nursing home.

The Philosophy of Giving

"We make a living by what we get, but we make a life by what we give," declared Winston Churchill. This sentiment is gaining traction in our society, where physicists and environmentalists can prove the interdependence of all living things. No energy is ever lost; neither is any act of kindness. Call it what you will—*what goes around, comes around; the Golden Rule*—every act of charity to one other person has an impact on all of society.

Your Money and/or Your Life

Meals on Wheels Association of America keeps its administrative and fundraising expenses under 16 percent, which means donors receive more bang for their buck. This is what a gift to MOWAA provides:



| | |
|-------|--|
| \$20 | 1 extra meal per week this month |
| \$50 | 10 additional seniors tomorrow |
| \$140 | 1 extra meal each day this month |
| \$250 | Serve 50 additional seniors tomorrow |
| \$500 | Provide 4 seniors a meal a day for a month |



Donate online at www.mowaa.org or send a check to:
Meals on Wheels Association of America
Development Department
203 S. Union Street
Alexandria, VA 22314



Ugadale cottages/aerial view

By Andrew Penner

Machrihanish & Machrie: Scotland's Enchanted Links

The word "enchanted" describes just a smattering of golf courses around the globe. Pebble Beach, perhaps. And Bandon Dunes, for sure. I'd like to nominate three more. The two magical links courses at Machrihanish and the quirky, unforgettable links at Machrie. Three faraway Scottish links for the ages.

Situated at the southern tip of the Mull of Kintyre in the far southwest corner of Scotland, the two courses at Machrihanish are not often included in the itinerary of visiting golfers. They are simply too challenging to get to. Given the full page that's needed for jotting down the driving directions—and the plethora of links courses that pepper the mainland—it's understandable. (Actually, flying to Machrihanish from Glasgow is becoming somewhat easier and is the best way to go.) But those who make the effort get rewarded in a big way.

Hard on the shores of the Atlantic near Campbeltown, the two stunning courses at Machrihanish—the ancient Machrihanish Golf Club and the new Machrihanish Dunes—are by no means forgotten links. Ask any Scotsman who has zeal for the game, and he'll gladly tell you about Machrihanish. And there'll be a

twinkle in his eye when he goes on about it. For these two links courses—the old course was designed by the legendary Old Tom Morris and the new course by David McLay Kidd—slip and slide through some of the most impressive dunescapes any golfer has ever known.

The front nine at the Machrihanish Golf Club, in fact, has been described as one of the best opening nines in golf. And the starting hole, "Battery," boasts one of the most dramatic opening tee shots. Thought that might perk up some ears.

Just feet from the tiny pro shop—the smallest I've ever seen—sits the first tee, the ocean, and a gorgeous beach that sweeps to the left. Curling along the shoreline is the first fairway, a par-four of some 430 yards. If you bite off a sizeable swath of beach with your tee shot, you'll be rewarded with a short iron in. However, if you bail to the right, you've got to give it a go with your hybrid. Game on! It's a strategic gem and, visually, a thing of beauty.

From there time stops and the course gets swallowed by the wind-whipped dunes. It's one hole after another gliding through mystical duneland. The most authentic linksland I've ever seen.

Thank God they had neither the will nor the wherewithal to move much dirt in 1876 when Old Tom first set foot here. This is a course that takes full advantage of its sandy, seaside setting. According to Morris, it is a place “specially designed by the Almighty for playing golf.” Greens and fairways surrender to the divinely sculpted landforms, a perfect canvas for the game.

Like so many of the wonderful links of yesteryear, Machrihanish goes nine out and nine back in. Consequently, the back nine is further from the sea, and the route does lose some steam. In fact, the seventeenth and eighteenth seem a little bland when compared to the rest. If this weren't the case, the Machrihanish Golf Club would surely crack the top-100 lists of golf's major periodicals. But Machrihanish is what it is: an incredible head-rush for 16 holes or so, then a pleasant—if not anti-climactic—stroll to the finish.

The next-door neighbor, Machrihanish Dunes, doesn't have this problem. In fact, the unkempt, old-world feel of this remarkable new course is beautifully intact from start to finish. But know this: This course is new; however, it plays old and rugged. Uneven lies are the norm. Playing conditions—in comparison to other polished links—are sketchy. This is untamed golf. And it's an experience to savor.

Interestingly, David McLay Kidd, who also authored the first of the incredible courses at Bandon Dunes on the Oregon coast, is the architect. And his treatment at Machrihanish is similar to that at Bandon. That is, bunkers are roughly hewn and penal, humps and bumps remain intact, and there is a rudimentary feel that harkens back to Old Tom's days. It's quite refreshing, especially if you're the type of golfer who doesn't complain when lies don't go your way and conditions are less than ideal.

Of course, there are other great things about Machrihanish Dunes besides the “feel.” The routing is sublime. Six greens sit right beside the sea. Numerous tee boxes are hung on grass shelves on the edge of the great blue sea that flanks the property.



This is one of the finest off-the-beaten-track courses you could ever hope to stumble on.

Because of the effort required in getting there, you're best off settling into a quaint hotel in Machrihanish. Both courses have arrangements with a number of small hotels, manor houses, and so on in the area. Some of them, such as the Ugadale Hotel & Cottages—the official accommodation of Machrihanish Dunes—are conveniently located just steps from the courses. Hopefully your stay at Machrihanish can include a couple of rounds at each course.

But a journey to these parts—especially if you don't mind sipping a famous single-malt Scotch or two—should also include a visit to the island of Islay, a two-hour ferry ride away. Islay, most famous for its fine collection of whiskey distilleries—Bowmore, Lagavulin, and Bruichladdich immediately come to mind—is a rustic, windswept place where the clock turns back. There is a rich golf history here as well.

The Machrie Hotel & Golf Links, which dates back to 1890, is a standalone stronghold where the game still clings to a grassroots form. The Machrie is links golf at its eccentric best. It feels brash and rough, has more blind shots than you can count on one hand, but is thoroughly engaging from start to finish.

Stripped of all the ornaments, the Machrie could pass as the “holy of holies” for the purists of the game. Famous golf author James Dodson states, “It's my hands-down favorite golf course in the world.” For such is the allure of a great 100-year-old links that lies tucked away, unscarred by contemporary influence.

When you've got an undying urge to satisfy your links golf cravings, it's understandable that you'd want to stay within arm's length of Turnberry, St. Andrews, Carnoustie, and so on. But if you want to expand your horizons and experience the enchanted, old-world game, then I know just the place. And now, so do you. ●

For more information visit www.machrie.com, www.machrihanishdunes.com, and www.machgolf.com

Andrew Penner has written for *GOLF Magazine*, *Golf Canada*, *Travel Golf*, and many other leading golf publications.



To-Pine-For Pineapple Cake



Cake Ingredients

- 2 cups all-purpose flour
- 1 ¼ cups sugar
- 2 tablespoons baking soda
- 1 (20 ounce) can crushed pineapple with juice
- 2 eggs
- ½ cup vegetable oil

Topping Ingredients

- ½ cup butter
- 1 ¼ cups sugar
- 1 (5.33 ounce) can evaporated milk
- 1 cup shredded coconut
- ½ teaspoon vanilla
- 1 cup chopped walnuts

Preheat the oven to 350 degrees

For more of Karol's recipes, preview her book, *A Romance with Baking*, available online at Amazon.com

To Prepare the Pan

Lightly butter a 9 inch by 13 inch pan.

To Prepare the Cake

Sift the flour, sugar and baking soda into a large bowl. In another bowl, whisk together the crushed pineapple with its juice, eggs and oil. Pour the wet ingredients into the dry and mix until moistened. Pour the batter into the prepared pan.

To Bake

Bake the cake in the fully preheated oven for 30 minutes, or until a toothpick inserted in the center comes out clean. Prepare the topping while the cake is baking.

To Prepare the Topping

In a large saucepan over medium heat, bring to a boil the butter, sugar and evaporated milk. Boil, without stirring, for 3 to 4 minutes. Remove from the heat, cool slightly, then stir in the coconut, vanilla and chopped walnuts. Remove the cake from the oven when it is through baking and immediately spread the hot topping on the cake. Serve warm or at room temperature. ●



SUDOKU

Answers on page 19

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Fill in the grid so that every row, every column and every 3x3 box accommodates the digits 1-9, without repeating any.

By Dr. Anna L. Kaplan

Vitamins B12 and D: What You Need to Know Now

Keeping up to date with all the new information about vitamins and dietary supplements can be difficult. Prospective buyers have hundreds and even thousands of choices, not all of which are necessary or even safe. Many supplements have been discovered recently, but some are well-known vitamins with new uses. Two of these, vitamin B12 and vitamin D, deserve another look.

Vitamin B12

In the 1960s and 1970s, vitamin B12 was administered as a pick-me-up injection given once a month in the doctor's office. It cures a disease called pernicious anemia. People missing "intrinsic factor" from their intestines cannot absorb B12 and develop anemia, or a low red blood cell count, so they needed monthly shots. Lots of women and men who had anemia for other reasons or just felt tired got the same shots. Eventually, pernicious anemia was better understood, and the use of B12 injections for other causes of fatigue fell out of favor.

In recent years, however, it has become clear to researchers that more people are low on B12 than just those with pernicious anemia. These include people who do not have enough acid in their stomachs, which happens with aging, as well as with the use of antacids over a long period of time. Others with intestinal problems like Crohn's disease may not absorb enough B12. Researchers have also learned that low B12 levels may be associated with depression, along with cognitive problems such as Alzheimer's disease. Doctors can check B12 levels and do other tests that can indicate deficiency. Treatment can improve stamina as well as mental function in cases that might not have been recognized previously.

Vitamin D

Few vitamins get as much publicity as calcium and Vitamin D, used to prevent and treat osteoporosis. The focus is usually on the amount of calcium, but studies have shown that many people are not taking enough vitamin D to use the calcium effectively. Humans can make vitamin D in the skin with exposure to sunlight. As people choose to stay out of the sun to prevent signs of aging as well as skin cancer, they aren't making enough D, and need to take supplements.

There is a healthy debate going on in the scientific community about how much vitamin D is enough. It seems very likely that much higher amounts of vitamin D need to be taken than what was advised in the past. 800 IU a day of vitamin D may be an appropriate amount, enough to reach blood levels that are associated with a lower risk of fractures.

Vitamin D does not just help strengthen bones. Taking vitamin D actually helps to prevent falls in older people. This effect is separate from any effect on the bones, and may be a direct effect on muscle strength and coordination.

With vitamin D, this appears to be only the beginning. It may help lower the risk of certain cancers, cardiovascular disease, muscle weakness, multiple sclerosis, and diabetes. Vitamin D may actually be one of the most important vitamins for people to take.

Recommended amounts of vitamin D are almost certainly on the low side. Doctors can order blood tests to check levels, which can be a good place to start. New recommendations are expected later in 2010. ●

Vitamin Doses

The Institute of Medicine calculates vitamin requirements in different ways, depending on the vitamin. These are all attempts to tell people approximately how much most healthy people need to take. One is the EAR, or Estimated Average Requirement. Another is the AI, or Average Intake.

Vitamin B12

The Estimated Average Requirement is 2.0 micrograms a day for healthy adults.

The dose should be increased for anyone who may not be absorbing enough B12. A doctor can check for B12 deficiency.

Vitamin D*

The Average Intake recommended by the Food and Nutrition Board for vitamin D is:

- 200 IU a day from birth to age 50 years
- 400 IU a day from 51 to 70 years
- 600 IU a day from 71 years up

*It is expected that the new recommendations by the Food and Nutrition Board (IOM) may be much higher, probably recommending 800 IU for adults.

These are the doses recommended for healthy people, not the doses used to treat osteoporosis.

“Sangria recipes are by nature ambiguous or vague, because there is no set way to mix it.”



Tips for Making Sensational Sangria this Season

By Tom Kerr



Sangria is the perfect drink for warmer weather—from springtime right on through the sweltering days of late summer. Although it has a consistently lively personality with exotic features, every batch is unique. Plus sangria is also one of the easiest and most budget-conscious drinks to make and serve. Sangria works beautifully for brunch, is always appropriate for parties, and should certainly be considered when serving Latin fare of any kind.

But too often the perfect simplicity of sangria gets lost in translation because of simple mistakes in blending it.

One key to authentic sangria that can really make it stand apart from the crowd is to make it your own, and that is best accomplished by adding a secret ingredient that nobody else uses. For some sangria makers, that means including an unusual type of sliced fruit or a surprising splash of a different kind of juice. Others distinguish themselves by mixing in special types of liquor or substituting white wine for the more traditional red variety. You can also compromise—or share the responsibility for the ultimate outcome with your guests—by making a basic batch of sangria and then offering other optional ingredients that people can experiment with at their own risk and for their own pleasure.

But keep in mind that while some of the most intriguing sangria is centered around one mystery ingredient, the same can be said for many less-than-successful sangria recipes. When in doubt,



keep it simple and leave the flamboyant creativity to more experienced mixologists. When it comes to sangria (or any other mixed drink, for that matter), it is better to be complimented for a less exotic version than to be remembered for being so different that you completely missed the mark.

Sangria recipes are by nature ambiguous or vague, because there is no set way to mix it. Most recipes are not specific about the ingredients, but don't let that frustrate or intimidate you. Making sangria is sort of like making pizza—where you start with a basic crust and then add toppings to suit your taste. Just begin with a basic recipe and feel free to adjust it as you become more comfortable.

The following is a good fundamental recipe for sangria, for example:

Ingredients:

- A fifth of red wine
- 1 tablespoon sugar
- Juice of 1 large orange
- Juice of 1 large lemon
- 1 large orange, sliced thin crosswise
- 1 large lemon, sliced thin crosswise
- 2 medium peaches, apples, or pears, peeled and cut into chunks
- 8 ounces of club soda

Preparation:

Combine all the ingredients except for the club soda in a large pitcher. Mix and let it marinate in the refrigerator overnight. Immediately prior to serving, add the club soda. Pour into ice tea glasses over ice cubes.

So you essentially soak cut fruits in wine, then add fizzy water and lemon juice (or some fizzy lemonade mixed with club soda). Then things can get creative. Throw in a secret ingredient such as a jigger of vodka, cognac, or dark spiced rum, or a tablespoon of triple sec or gin. Add a little ginger ale in lieu of lemonade or some fresh strawberries, blackberries, or ripe plums.

Keep it delightfully and refreshingly casual, and avoid expensive wine. In this case “expensive” really means anything you'd

normally enjoy for more than \$10 or \$15 a bottle. A great choice is a discounted, out-of-season Beaujolais Nouveau, for example, or any other true red that leans toward the fruity side. If you choose a drier wine, you'll have to counteract it by adding more sugar to the mix. Save yourself an extra step and just use a sweeter wine with no tannins for starters.

Although at first I thought he was putting me on, a sommelier at an award-winning Spanish tapas restaurant once told me that the sangria he made for that establishment was actually blended with box wine from the local supermarket. He made me promise that I wouldn't reveal his secret or name him and sully his reputation as a connoisseur, but he explained that cheap box wines had—at least in his experience—the perfect amount of sweetness for sangria. He had intimate knowledge of sangria because he was born in Barcelona. But I was still apprehensive, so I played it safe and blended a quart of \$9 Beaujolais with a pint of dirt-cheap box wine. Everyone who tried it—including two professional bartenders and another native of Spain—said that it was delicious and proved it by drinking every drop I served that evening.

Another blunder to avoid involves the ice. Add ice cubes to the glasses right before serving, instead of dumping the ice into the pitcher. Otherwise the ice will melt and the whole batch will become so watery that the delicate flavors achieved by slowly marinating the fruit in the wine and other ingredients will be diluted beyond recognition.

Even if you are rather adept with a knife, you may also want to invest in a kitchen tool known as a mandolin to prepare your sangria fruits. This incredibly efficient slicing instrument makes quick work of cutting up fruit into ultra-thin slices that absorb flavor more readily. A good mandolin costs about \$20-\$30, but you'll think it worth it by the time you've mixed two or three batches of sangria.

To really please your guests, make three or four different batches of sangria, all with slightly different ingredients. Make one more potent, another less sweet, and a third that strikes a balance right down the middle. Then offer them a choice and watch how hard it is for them to make up their minds. •

“Something as simple as a smile
The



Smile

...he can start things in motion.”

By Jan Sydnam

A young woman found herself sitting in heavy downtown Seattle traffic. She was in her sports car with the top down, enjoying the warm afternoon sun.

Being the first in line at a stoplight, she watched the parade of people crossing in front of her car. Most were lost in thought as they shuffled off to a late lunch or back to the office.

She noticed one man in particular who looked like he was searching for a dark corner where he could crumble and die—unnoticed. His body language told of his gloom and defeat. He turned his head toward the young woman. They made eye contact—she smiled.

She thought she saw a glimmer of recognition in his empty eyes. Maybe it was all in her mind. She was just spreading her attitude around, one smile at a time.

Just over a year later, this young woman was enjoying lunch with some of her business associates. They were discussing how to improve their work environment and how to make things better around them in general. The enthusiasm was infectious and the energy was electric.

As the group broke up to return to their respective jobs and offices, the young woman was stopped by a man she didn't recognize. He had come from a nearby table. "Excuse me," he said in a soft voice. "I'm sure you don't remember me, but . . ."

She looked deep into his eyes and seemed to remember him in a distant sort of way.

"No, I can't say that I do, but it's nice to meet you now . . . or again, whatever the case may be," she said, laughing as she shook his hand.

He asked her if she had a moment for him to explain something important to her.

As they seated themselves at a table, he started. "It was just about a year ago; just a few weeks after my youngest daughter's

life had been claimed by cancer. My wife had been in a deep depression for several months, and she served me with divorce papers on the same day my boss decided to fire me. I was walking to my brother's apartment just a short distance from the office building. He was out of town, so I knew I wouldn't be disturbed there.

"As I crossed Third Avenue, something drew me to look in your direction. You smiled at me with such genuineness that something sparked inside of me. It was a simple act of kindness that you showed to a total stranger that day. You had no idea what your smile meant to me at that moment."

The man's eyes slowly brimmed with tears. The young woman was moved, but was still at a loss as to how a simple smile could draw such emotion from this man.

He revealed that he had been only a couple of blocks from his brother's apartment, where he was going to end his life. He had reached the end of his hope. He felt that he had nothing left to live for. His only child was gone. His wife was soon to become a distant memory, and he was suddenly unemployed.

"I've always remembered that simple gesture, and I've often looked to find you along the crowded Seattle streets."

"Today is a special treat for me in two ways. First, I'm getting married again, this time to a wonderful woman who has helped me start my own business; and second, I've found you to say 'thank you!' Thank you for being the type of person you are and sharing your kindness with the world around you."

Sometimes, something as simple as a smile can start things in motion. You might not be directly involved, but your simple input of positive, good attitude stemming from a loving heart might mean the difference between life and death.

Make it a habit to say something kind and positive to at least two people a day from now on. You may be changing lives. You may be saving one! Even when you're not feeling your best—smile, and love anyway! •

twitter



140 Reasons to Start Twittering in 2010

By Tom Kerr

The language buffs and linguistic experts who decide such things recently nominated the word “google” as the Word of the Decade. “Google,” of course, is the brand name for the publicly-traded Google corporation, but has entered the language as a verb that means “to search for something on the Internet.”

Meanwhile, the experts still have not figured out what to call that same decade, because nicknames for the first ten years of the new millennium just refuse to roll off the tongue. But one thing is certain, the years 2000–2010 gave us plenty of new ways to communicate—even if they left us groping for a catchy way to describe them in the end.

Just when most of us started to get our heads around the idea of Facebook, MySpace, and YouTube, for example, innovations in social networking technology gave us a new method of Internet-based communication known as Twitter. Now not only parakeets but also people are composing tweets and tweeting back and forth to one another.

In case you are not yet one of those engaged in twittering, here’s an overview of what the buzz is all about in this new medium that is growing at an explosive rate—140 typewritten characters at a time.

Twitter is essentially an electronic messaging service that can help users stay in touch with family, friends, clients, customers, and even those celebrities who use the site to update fans and followers. All you need to use Twitter is an active Internet connection or text-message-enabled cell phone.

Each exchange or message is short, because Twitter limits them to 140 characters. Once you become a registered Twitter user—which is easy and costs nothing—you can send and receive tweets or small messages. Those can be read or posted on the Twitter site itself under your personal account, and they can also be transmitted to a cell phone as text messages.



Those who have used instant messaging on computers often compare Twitter tweets to instant messages, while others say that using tweets is like sending text messages. But Twitter allows you to simultaneously communicate with a much broader audience. Some people send one tweet, for example, and it is instantly read by millions of people.

After creating a Twitter account, you can search the site for other users, which is a convenient way to connect with friends and others. Find a movie star, favorite restaurant, book author, or old college roommate on Twitter, and you can subscribe to and read their tweeted messages and instantly transmitted updates through a process called “following.”

When you follow someone, every time they post a new message it will appear on your Twitter home page or cell phone. You can add your own “followers” as well, to keep your contacts updated with your own tweets.

To learn more and get started, just visit the website at Twitter.com, where there are comprehensive explanations and examples of ways to make Twitter work for you. •

Spring Fever Fun Facts

Our *Fun Facts* section educates you on various fascinating, enjoyable, but otherwise useless facts.

By Matt Peterson



Spring Fever

Ah, springtime. It's the season of new life, rebirth, and hope—and skyrocketing tissue expenses.

In exchange for beautiful flowers and warm days, many of us pay the price of allergy symptoms. Sure, there are baseball games and picnics. But there are also runny noses, endless headaches, and inexplicable itchiness in our eyes. Here are some allergy fun facts that you may not know—and this list will give allergy sufferers something to do while their friends are taking that horse carriage ride through the park.



Over 40 million Americans suffer from seasonal allergies. Yet when you tell your boss you're sick with allergy symptoms, she never believes you.

Female trees don't produce pollen. Nature's sense of humor on display. This is yet another arrow in your wife's quiver during her bad allergy days—"This is your fault, you know." Get her Claritin and flowers to try to redeem yourself (plastic flowers, of course).

Ragweed is the most common producer of pollen. 75% of allergy sufferers are allergic to ragweed. If you get a bouquet of ragweed sent to your office, chances are that someone is out to get you.

Late winter freezes greatly reduce pollen production. The next time you curse shoveling snow in March, remember that you have just saved yourself a few weeks of agony. Then you can go back to cursing.

Trees that are plain in appearance produce the greatest amounts of pollen. The same is true in life. That shy girl in your eleventh-grade English class is now the owner of her own global fashion company. Don't ignore plain-looking things—ever.

Exercise, especially in cold weather, can make one more susceptible to allergy attacks. We can't win. If we don't exercise, our doctors tell us we are unhealthy. When we exercise, we're open to sickness. No wonder there are so many unused gym memberships—how can anybody work out in good conscience?

Sneezes travel at speeds of 100 mph. It's worth a shot to use this as a defense against your latest photo radar ticket. Good luck finding a lawyer to help you, though.

People can't sneeze while sleeping. Apparently the nerves that cause sneezing sleep when we do. If you are feigning sleep, pray that you don't have a sneezing attack. Game over.

Sudden bright light can also cause sneezing. Between 18 and 35% of people sneeze when exposed to bright light. The other 65% of us put on our sunglasses before leaving the building.

Answer to puzzle on page 12

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Hopefully this spring is allergy-free for you and you can find some time to enjoy the outdoors. If not, look on the bright side: You don't have to feel guilty for avoiding the gym! Doctor's orders.

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