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CEO, Bryan Campbell

The Doctor as a Chef

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Contents
2  Five Magnificent Gadgets You Must Have
4  DCMS Bran Campbell – Surviving a Challenge
7  The Digital Age for Healthcare
8  The Doctor as a Chef
10  Wine Talk
12  The Best Investment Advice Ever
14  A Physician Recovers From Burnout
16  Seven Most Elite Vacation Destinations
18  Mezza Restaurant Serves International Cuisine
22  Five Books to Read This Summer

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Gadgets!! Precisely, we can live without these “must have” Gadgets. But nowadays everybody wants to have a facilitated life. Gadgets Designers have made this dream possible through their inventions. Knowing all this, if we still don’t use the gadgets, there’s no fool around except ourselves. Let’s take a look on some mind blowing gadget inventions, and focus on how these gadgets are necessary.

Pain Relief Band:
There are millions of people who are suffering from serious chronic pain because they could not take care of their bones. Are you one of them? Then these kind of gadgets are made for you. This gadget is controlled by an app on smartphone which made it easy to use. It contains a leg band and basically made to use during sleep. Auto adjustable, so it won’t keep you awake.

Smart Lock:
This world is becoming vulnerable due to lack of security. But somehow increasing crimes due to lack of security get carried away someone to invent, let’s say “an armed gadgets”. Smart lock is a door lock which is connected with smartphone app. Now you can protect your house door by locking it with smart lock connected with a wifi.

Levitating speaker:
It seems like everybody have a flat boring speaker nowadays. If you want to add something stylish in your life then you must buy this gadget. These kind of gadgets contain a base and a sphere speaker spinning above it. You can take sphere anywhere you want as a speaker. But it also contains a microphone for phone conversations and a bluetooth feature.

Drop Kitchen Scale:
Now you will always make the perfect dish by using these kind of gadgets. Every woman must have Drop kitchen scale in her kitchen. This app tells you when and how much to add in a recipe. This good looking gadget works great when you use it with Drop Recipes.

Smart Doorbell Cam:
Are you tired of running towards your front door every time the bell rings? Then these gadgets will save a lot of energy of yours. Now you can see who is at your front door using smartphone app, even if you are not home. You can also watch the recording later, if you missed it. Eventually this app is great invention you can use to make your life safe and better.
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From Weight Loss to Lifestyle Change; Surviving a New Challenge

A Spotlight on Duval County Medical Society CEO, Bryan Campbell

By Ashley Miller, Duval County Medical Society

First person out, or sole survivor?

Bryan Campbell is hoping for the opportunity to be the latter! He wants to be put to the test on the TV show Survivor to see how far he’d be able to go. The catch? He wants to first lose 80 pounds to feel fit enough for his favorite television series. “I say it as a joke, but it’s true—I would love to be healthy enough to go on Survivor…I think I’d be pretty good on it. I always say if I was on that show I’d either be the first person out, or I’d be the sole survivor. I’m interested to see which one it would be.”

Campbell is the Chief Executive Officer for the Duval County Medical Society and DCMS Foundation. He has struggled with weight for the majority of his life. In 2007, Campbell weighed 308 pounds. While working on a campaign for the American Association of Clinical Endocrinologists, he part-nered with Bob Harper from the TV show Biggest Loser to work on shedding the pounds. On a personal mission to lose that weight, Campbell put himself on an intense low calorie diet where he was eating 800 calories a day and doing anywhere between 60-120 minutes of intense cardio. With this regimen, Campbell lost 80 pounds in about six months.

At the time, he felt great! But when it came time for maintenance—the ultimate goal for healthy living—a standard 2,000 calorie diet resulted in a weight gain. Even continuing to eat healthy, the weight started coming back because Campbell’s metabolism hadn’t caught up to the weight he lost.

Gaining and losing has been a vicious cycle for Campbell, so he understands what others are going through. Whether it’s 10 or 150 pounds, Campbell knows what it takes to achieve a goal.
So how is he going to reach his 80 pound weight loss mission and perhaps make it to stardom? This time around he’s decided to make a major effort to not just drop the pounds, but to change his lifestyle. And he believes Mission One Million is the path to success, not just for himself, but for the entire community.

Mission One Million (M1M) is a partnership between the Duval County Medical Society Foundation and the City of Jacksonville. It’s perhaps the biggest task the DCMS Foundation has ever taken on, but also one of the most beneficial. Mission One Million is a challenge to the entire 904 area code to lose one million pounds collectively within the next few years. Hundreds of different exercise programs and diets already exist, so another one isn’t needed. Fortunately, Mission One Million has a different focus.

Generally, people know what they have to do to lose weight; eat healthier, exercise more. But there seemed to be a missing element in bringing the entire community together with a singular purpose toward a common goal of becoming a healthier place to live and work. What would the mission be? That was the dilemma.

The initial million-pound challenge began in Oklahoma City in 2008 with the support of Mayor Mick Cornett. Mayor Cornett wanted to lose weight and decided to bring his community together to do it with him.

The Oklahoma City challenge used a central website to record the weight loss of registered users. The site allowed Oklahoma City residents to track their progress and hold themselves accountable.

The problem with this program, however, is the expense tied with it. There was a great community buy-in on the concept, but the program itself is costly; not even including the amount of man hours, infrastructure, materials, and development costs to get the system up and running. Because of this, it was difficult to find a company in Jacksonville to take on the challenge; especially for the long-haul.

Results of this magnitude don’t happen quickly. Once a million-pound challenge starts moving full steam ahead, it still takes time to see the results. It took about three and a half years for Oklahoma City to reach their goal, Campbell explained.

So, is it worth spending the money to get Mission One Million up and functioning in Jacksonville?

Board members for the Duval County Medical Society Foundation and Jacksonville Mayor Lenny Curry believe it is. In fact, they believe the program is so crucial, they decided to bump up the previously scheduled September 2016 launch date to April 7. This decision came after the county health rankings were released for Florida counties in early 2016. According to countyhealthrankings.org, Duval is ranked number 48 out of 67 counties; lower than previous years’ rankings. Duval did not score well in the area of obesity.

Campbell, who is a member of the Mayor’s Council on Fitness and Well-Being, jumped into M1M full force.

After two years of debating the benefits of this campaign, the DCMS Foundation decided to make Mission One Million its priority and jumped at the opportunity to partner with Mayor Curry and the City of Jacksonville. Together the mission is to make Jacksonville the healthiest city in Florida, a goal that Mayor Curry calls “Journey to One.” Obesity is one of several factors the Mayor wants to improve in Jacksonville. Mission One Million will be the project that tackles that aspect.

Being obese doesn’t only strain the body; it leads to premature death and puts stress on the economy and health care system, Campbell said. Obesity also comes with a larger range of health problems that wouldn’t be as common for those of average weight.

It also adds strain to relationships with friends and family, leading to potential isolation.

The community partners of Mission One Million are not asking people to take on any specific diet or fitness program. Instead they are enlightening residents about the many places around town they can go in order to lose weight, such as gyms, healthy eateries, and more. These opportunities can
show people a healthier way to living life. Mission One Million also provides opportunities for a support system with others who have similar weight loss goals.

If 2,000 people were to sign up per quarter, and each person lost one pound a month, the goal of a million pounds lost would be achieved in less than two years, explained Campbell.

“I don’t pretend that we’re going to solve the social problem of obesity by losing a million pounds,” he stated. “But if we’re able to lose a million pounds we’re going to save some people’s lives. We’re going to save people money and we’re going to change the community... There will be a difference made in lives.”

This isn’t a one year achievement, or even three. The program currently looks to be about a 36 month campaign, but it doesn’t end once a million pounds is reached. What comes next, though? And why is the DCMS Foundation spending this much time and money on the M1M challenge?

Campbell knows the next phase is just as important as getting the initial project up and running. The next phase could incorporate maintenance or creating a new challenge for the community to take on- anything to keep the momentum going and change the numbers the next time obesity rankings are announced. By engaging the community, and maintaining involvement, the numbers will only increase for participants, and decrease for obesity rates.

“We hope to be able to provide hope and inspiration for those people that are struggling with [weight loss] through seeing what other people are doing and understanding that they’re part of something bigger for the community. And for themselves, ultimately,” says Campbell.

When trying to get healthy, every day is a struggle. Every day is a challenge. But the DCMS wants you to know, you aren’t alone in this mission. We’ve accepted the Mission. Have you accepted yours? Log onto www.904missiononemillion.com to get registered and share your Mission with us on social media using #904MissionAccepted.

Campbell lost weight while working with Bob Harper from the TV show Biggest Loser back in 2007-2008.
A Strong Foundation In The Digital Age For Healthcare

By Ryan Blair

Why does any of this matter to you? One word: WEBSITE. You should operate under the assumption that anyone who sees your ad on television, radio, or print will immediately check out your website if they're interested in your services. If your website is a poor representation of your company, then people will quickly jump ship and go to a competitor.

First and foremost, your website needs to be mobile responsive. Google has issued 2 waves of punitive search rankings for websites that are not mobile compliant. Your site must automatically resize itself depending on which device is viewing the website. It must be well-organized with good keyword density without being redundant. A website should also be pleasing to the eye in the same way that your office should be a comfortable, clean environment.

Once you have a top-notch website, you’ll notice a big difference. Conversions (phone calls or form submissions on your site) from online ads will increase. When your television or radio schedules are in-flight, you should see a noticeable increase in your website traffic, number of page views, and phone calls. The internet is the ultimate compliment to your advertising efforts as long as your website is in good order. So make sure you dedicate enough time and resources to ensuring your website is making your business money.

Here are some statistics from independent Google studies I'd like to leave you with:

• Time spent on mobile now exceeds time spent on a laptop or desktop computer and will continue to trend that way
• Despite increased online activity with no end in sight, healthcare remains underinvested in digital, with just 14% of an ad budget dedicated to digital, with the lion's share dedicated to print.
• 60% of patients like to compare and validate information from doctors with their OWN online research.
• Patients who book an appointment conduct three times as many searches online.
• 77% of consumers switch if a mobile site or app doesn’t make it easy to find what they're looking for.

Ryan Blair is Chief Operating Officer at Mad Men Marketing based in Jacksonville, Florida and a Google 5 Specialist certified in Google Analytics, Search Advertising, Display Network Advertising, Video Advertising, Mobile Advertising, and Google Shopping. His academic career spans over a dozen years with the majority of his studies concentrated in the fields of economics and international business. He has led the digital advertising efforts at Mad Men Marketing for the past 2 years. www.madmenmarketinginc.com
After more than 20 years in practice, Dr. John Principe was ready to quit.

"I was just tired of doling out pills and having people die of the same disease I was quote-unquote treating," says the 58-year-old internist. While he was helping his patients manage their illnesses, he says, he wasn't changing their lives.

Before walking out the door in 2008, he attended the Healthy Kitchens, Healthy Lives conference in California's Napa Valley, a collaboration between the Harvard T.H. Chan School of Public Health and the Culinary Institute of America. The conference teaches health professionals about the basics of nutrition and exercise, focusing not only on what to eat but also on how to cook it, topics most medical curricula never touch.

For Principe, it was a game changer. In 2009, he founded a new practice, WellBeingMD, bringing in homemade food and sharing his recipes with patients. He taught cooking classes at a local community center. In 2010, he built a teaching kitchen in his office in Illinois. "I mortgaged my house to do it," he says, "but it's something I believe in."

Americans are growing increasingly conscious of their health, as diet-related conditions such as diabetes and heart disease remain stubbornly among the top causes of death in the U.S., but many people don't know what healthy food looks like. Many doctors don't know, either. More and more, though, are interested in learning how to give practical eating advice, based on the kind of peer-reviewed science they've always relied on. Those skills are even making their way into medical school.

Besides keeping the traditional appointments, Principe now leads cooking classes on such topics as digestive health and blood sugar control. Patients prepare their own healthy dishes, like nut milk for those who can't have dairy, or sauerkraut and other fermented foods for gastrointestinal health. One patient in a 2015 YouTube video about his practice says she was sick all the time and didn't know if she would live to see her kids graduate from high school, then recovered her health and lost almost 30 pounds. Another says he no longer needs his statins or his asthma medication. Principe cites a waiting list of more than 500 patients and says he'd love to bring them in but first needs to find a "likeminded" doctor.

He might not have to look far. In the past decade, the Healthy Kitchens, Healthy Lives conference has been offered 12 times, always meeting its 400-person maximum. It has a waiting list, too.

“They are tutored by world-class chef-educators and shown they can do it," says Dr. David Eisenberg, who heads up culinary nutrition at Harvard T.H. Chan and is co-director of the conference with Greg Drescher, who leads strategic initiatives at the Culinary Institute. "In that experiential moment, I think many doctors are transformed."

Since 2012, the Tulane University School of Medicine has been teaching medical students, as well as licensed practitioners, how to cook in its own teaching kitchen, at the Goldring Center for Culinary Medicine, led by Timothy Harlan, a trained chef and doctor. The program has been licensed to more than 10 percent of the country's medical schools. A
proponent of the much-studied Mediterranean diet, Harlan wants his students to be able to advise their future patients in concrete terms, even in a short office visit.

“We’re working to create two-minute interventions,” Harlan says, to get a salt snacker to switch from Cheetos to nuts, or an Egg McMuffin lover to try the equally convenient bowl of cereal with yogurt.

After a successful pilot program the year before, in 2013, Stanford University School of Medicine’s Maya Adam launched a free online course, through Coursera, of 47 videos on childhood nutrition and cooking. The four- to six-minute videos show Adam cooking in her own home kitchen, explaining what she’s doing, sometimes while carrying a child. More than 250,000 people from all over the world have watched. A study that included 7,422 of them found that participants cooked more often, their meals were healthier, and they enjoyed them more. The school has since turned an existing kitchen into a teaching kitchen, with Adam instructing its first course, and launched a second series, featuring Michael Pollan, with a couple of cameos from Eisenberg.

John La Puma went farther than Principe, actually leaving medicine to go to the Cooking and Hospitality Institute of Chicago, now Le Cordon Bleu- Chicago. He has a big audience through his website, YouTube videos, seven books, consulting company, and lectures, which he gives to as many as 1,500 people at a time, including clinicians, members of the general public, and the food industry. These talks usually include concrete advice — eat flax seed to lower your cholesterol — and cooking demonstrations.

“Doctors want to know the really tactile things,” says La Puma, who is based in Santa Barbara. “How do you hold a knife? How do you slice a mushroom without cutting a finger off?”

One doctor-chef has led group demos in conference rooms with little more than what she could carry: knives, a cutting board, and sometimes a portable skillet. Michelle Hauser is a primary-care provider for a low-income community at Fair Oaks Health Center in Redwood City, a postdoctoral research fellow at the Stanford Prevention Research Center, a graduate of Le Cordon Bleu in Minneapolis, and one of Eisenberg’s early collaborators. She finds that those few tools are enough to show her patients how to cook a whole grain and mix it with chopped fresh vegetables and a homemade vinaigrette, a recipe with endless variations.

These doctors haven’t stopped writing prescriptions, though some say they write fewer than they used to. Principe says he writes so few that pharmaceutical reps don’t even visit him anymore. La Puma likes to use his prescription pad for recipes, but says he usually starts with food as a supplement to medication. Harlan emphasizes the evidence basis in peer-reviewed literature for the culinary counsel he provides, but doesn’t hesitate to give patients the pills they need.

“I am an allopathic physician,” he says. “I will write a prescription for a statin.”
2012 Fore Front Cabernet Sauvignon, this is the second label of the Pine Ridge Winery in Napa Valley. Ever since their founding by Gary Andrus in 1978, the wines from Pine Ridge have been known for the legendary age worthiness. Their idea for a second label is to produce a wine that is softer and more ready to drink than their flagship wines grown in their estate vineyards across Napa Valley. To that end, you may notice that the front label identifies three different counties where the grapes are grown to make this wine. Winemaker Michael Beaulac sources the grapes to make Fore Front, capitalizing on the unique character they display when grown in different climates and soils. Although this wine is labeled as Cabernet Sauvignon it only makes up 82% of the blend and portions come from all three appellations. In 2012 the vintage was nearly perfect across all of California, and so growing conditions for each region allow Beaulac to blend within the variety to build complexity and texture. For this wine the Napa component contributes power and color; the Sonoma grapes lend structure and tannin while the Lake county grapes give the final blend lift and additional power. To build further texture and body, 11% of this wine is Syrah harvested from Lake county vineyards, 6% Cabernet Franc, and 1% Merlot are from Napa.

In the modern era, say 1990 and later, the second labels have been lifted out of the shadows and are now a very important part of some wineries production. In the early days the winemaking of the seconds was often attended to by the assistants and interns. As prices have climbed in the past two decades these wines have demanded more attention, and now many are made in larger quantities than the flagship bottlings. As if to emphasize their commitment to this wine, it is aged in 50% new French oak barrels for 19 months. At over $1000 per barrel, which only holds the equivalent of 300 bottles, it is an expensive treatment that is not used for any wine not destined to make a statement.

You will see exactly what I mean as soon as you open this wine. Do yourself a favor and decant it for a half-hour, then get ready. The nose offers you an almost brooding sense of dark cherries, sage, dark chocolate, black currant jam, dried orange peel and molasses. On the palate it is pretty darn dense, with the rich fruit and moderate tannins intertwined into a long finish. Although good now, this wine will drink nicely for five to seven years.

2013 J. Bookwalter Subplot #30 is produced from the various barrels and tanks left over after all of the more expensive wines from this winery are finished. While this may sound a little too much like a Friday night, left-over buffet, there is not much in this winery that is not superb and when crafted by John Bookwalter the results are spectacular. In following my other theme, long lost friends, it has been a few years since there was enough wine from Bookwalter to supply our clubs. There was a time, almost a decade ago, when this was our top selling Washington winery, but a series of low yielding vintages coupled with their meteoric rise in sales left little wine in the pipeline. Now those days are temporarily behind us.

As Washington State wineries go, the Bookwalter’s are considered pioneers in the state. Jerry Bookwalter moved to Washington State in mid 1970’s to become the viticultural manager of Sagemoor Vineyards, a 500-acre property that includes the now famous Bacchus, Dionysus and Weinbau sites. Born in California and with a degree from UC Davis, he had been managing vineyards in the Golden State, but fell in love with the climate and potential of eastern Washington. Then in 1993, the winemaking bug finally bit him and he launched J. Bookwalter wines. The first efforts, made in his garage, were mostly white wines, but when his son John joined him, they moved into a commercial building. Over time, they realized that customers had a hard time finding them in an industrial complex, so they moved into an actual winery and have since added a restaurant.
I am always amazed when I taste the Bookwalter wines that winemaker John, Jerry's son, has no formal training. In the mid-1990's John "accidentally" ran into Zelma Long, the legendary winemaker of Simi, at a conference in the Tri-Cities area. She agreed to consult on the Bookwalter wines, and John absorbed her wisdom like a sponge. In the last couple of vintages, he has hired Caleb Foster to handle the day-to-day winemaking so he can focus on sales, but he still keeps an active hand in what is going on in the winery.

All of the wines produced by Bookwalter have a literary term for their name. The Subplot series started in 1983 when they began producing a non-vintage red wine. As you can guess this is the 30th version of that wine and now most bottlings are vintage dated. 2013 was a fantastic vintage for Washington State and this wine shows the richness and power of a quality vintage. Most of the wine that goes into the Subplot are from their younger vines, combined with the press wine from their best parcels. For this wine the blend is 28% Cabernet Sauvignon, 25% Merlot, 23% Syrah, 17% Tempranillo, and 7% Malbec, produced from grapes grown 9 different vineyards in the Colombia Valley. 20% of this wine was aged in new French barrels and the remaining portion in progressively older barrels up to five years old. The wine spent 18 months in oak before bottling.

I strongly recommend decanting this one for a half hour before serving. Once you do, it gives you a brooding nose of dark chocolate, coffee beans, cooked black raspberry and dried cherries along with an undertone of graphite. On the palate it is quite soft initially, with a good sense of minerality that pops mid palate and provides a little lift on the palate. The finish is very long and nicely balanced, showing that this wine should age nicely for three to five years.

Tim Varan and Brock Magruder opened Tim's Wine Market in October, 1995 at the original location in Orlando, Florida. Based on twenty years of buying experience, each year Tim samples over 4000 wines to select only a few hundred each year for the Tim's Wine Market stores. Tim's Wine Market has a local store in Ponte Vedra Beach, owned and operated by Emery and Jean Clance.
Over the years I’ve dished out lots of investment advice, and
I believe I’ve gotten it right most of the time. Lately, though,
I’ve wondered: What’s the best advice I ever heard?

I’ve been fortunate to hear a lot of excellent advice.

‘Rule No. 1: Never lose money. 
Rule No. 2: Never forget Rule No. 1.’ Warren Buffett

I’ll share a few of my favorite tips. I’m sure you’re already fa-
miliar with some, but a couple are being published here for
the first time.

Everyone is aware of Warren Buffett’s most famous piece of
investment advice:

“Rule No. 1: Never lose money. 
Rule No. 2: Never forget Rule No. 1.”

Richard Russell, who has been publishing the Dow Theory
Letters newsletter since 1958, says much the same thing, but
with more teeth: “This may sound naïve, but, believe me, it
isn’t: If you want to be wealthy, you must not lose BIG money.
Absurd? Silly? Maybe, but MOST PEOPLE LOSE MONEY
in disastrous investments, gambling, rotten business deals,
greed, poor timing, in the stock market, in options and fu-
tures, in real estate, in bad loans, and in their own businesses.”

Here are a few other great gems:

Two are from Ben Franklin:
• “An investment in knowledge pays the most interest.”
• “Beware of expenses. A small leak will sink a great

Vanguard founder John Bogle is known for dozens of memo-
rable quotes One I like a lot: “Why look for a needle in the
haystack when you can buy the whole haystack?” (In other
words, buy index funds instead of individual stocks.)

Pundits who want to persuade people to do the right things
(or who at least want to sound wise) commonly rely on other
familiar aphorisms.

At the top of this list might be this: “Don’t invest in anything
you don’t understand.” This is good, as far as it goes. Way too
many people get into complex, expensive, risky investments,
only to be stunned when things don’t turn out for the best.

The problem is how to know you fully understand any invest-
ment more complex than cash or a guaranteed bank deposit?

OK, a bond is relatively straightforward, and so is a share of
common stock. But a mutual fund is governed by a legal doc-
ument called a prospectus. Almost nobody reads it; unless
you do, how can you be sure you understand the fund?

Another common example: “If it sounds too good to be true,
it probably is.” In other words, don’t let your hopes trump
your common sense. But if you take that literally, you might
discard two very good deals that are for real: the “miracle”
of compound interest and the apparent magic of dollar-cost
averaging.

A third: “Cut your losses and let your profits run.” This sounds
like unassailable common sense. But when you try to put it
into practice, it isn’t much more helpful than Will Rogers’s
tongue-in-cheek advice to “buy some good stock and hold it
till it goes up, then sell it. If it don’t go up, don’t buy it.”

I promised to include two bits of advice you’ve not read be-
fore.

I asked my friend and longtime writing partner Richard Buck
what his own best-ever investment advice would be. His re-
ply: “Make your investment choices as if they were the most
important ones in your life — and never forget for a moment
that your investments are only a means to what is really im-
portant.”
He went one step further and asked his wife, Susan Pelton, for her best-ever investment advice. This made me quite curious. Susan is very intelligent but has no professional background in finance. As soon as I saw her first three words, I was hooked.

Her advice: “Buy and hold good personal relationships throughout your life, and pay close attention to the choices you make. Diversify your relationship portfolio in terms of age, gender, education and income level. Don’t be afraid to drop your poor performers.”

Those three sentences pack a lot of wisdom. Never take an investment risk that doesn’t pay a premium for taking that risk over the long term.

Now for my own best-ever advice. It’s based on things I learned over the years from lots of smart people. It’s firmly rooted in the notion that risks are every bit as important as returns.

I first heard it in 1994 at a conference of academics, and I still think it’s the single best piece of investment advice I know: Never take an investment risk that doesn’t pay a premium for taking that risk over the long term.

Let me explain by giving a few examples of investments with a history of paying a premium return to those who took the risks involved. The returns below are for the 30-year period 1984 through 2013.

My first example won’t surprise you: Stocks are riskier than bonds. And they provided a premium return. The Standard & Poor’s 500 Index SPX, +0.43% returned 11.1% annually with a standard deviation of 15.5%. (Standard deviation is a statistical measure of volatility or risk; higher numbers represent higher risk.) The Barclays U.S. Aggregate Bond Index returned 7.7%, with a standard deviation of 2.9%. Conclusion: Investors in the S&P 500 took much more risk — and got much more return.

Small-cap stocks are riskier than the large-cap stocks of the S&P. And they provided a premium return. An index of U.S. small-cap stocks had a standard deviation of 20.9% and returned 12.9%. Again, more risk and more return.

The same is true of value stocks. U.S. large-cap value stocks had a standard deviation of 18.6% and returned 13.4% (versus 15.5% and 11.1%, respectively, for the S&P 500). U.S. small-cap value stocks had a standard deviation of 21.2% and returned 14.8% (versus 20.9% and 12.9%, respectively, for the U.S. small-cap index).

Without burdening you with figures, I can report that the same pattern holds for international value stocks, both large and small.

I can’t prove this next example with reliable statistics, but I am quite sure that investors who use professional investment advice achieve higher long-term returns than those who make their own decisions. Every DALBAR study that’s been released points to that conclusion.

But in one respect hiring an adviser can actually be riskier than doing things yourself. Professional advice costs money, and, as I have said many times, every dollar you pay in expenses is a dollar you no longer own. When you pay that money, you’ve got no guarantee that it will pay off.

You may notice some investments are missing from this list. You won’t find gold, commodity funds, technology funds or penny stocks. Everyone has above-average risks — but none of them has paid a long-term premium return. Annualized performance over the same 30-year period:

• Gold: Its standard deviation is 20.1%, but its return is less than 5%. If you’re OK with that much risk, U.S. small-cap stocks returned 12.9%.
• Technology stocks: The Nasdaq Composite Index has a standard deviation of 17.8% and returned 8.5%. For less risk than that, you could have had the 11.1% return of the S&P 500.
• Commodities: The Dow Jones Commodity Index has a standard deviation of 15.3% but a return of only 2.1% — less than one-third the return of bonds!
• Penny stocks: Their risks are sky-high, and their returns are essentially a crapshoot.

My best-ever advice certainly isn’t all you need to be successful. But it’s simple and robust. It applies to anything you can quantify, because it’s based on facts, not hype, hope and vague notions. To put my best advice into practice you have to quantify expected risks as well as expected returns.

I hope you’ll do just that and increase your probability of long-term success.
Time was baffling. It seemed like just yesterday; I sat in a posh auditorium in Chicago as an enthusiastic young adult during my first day of medical school orientation at Northwestern in 1995. Eighteen years later I was a forty-three-year-old burned out physician, practicing in Boise, Idaho, doing Google searches on the most effective way to end my life. During my time of maximum burnout, I observed that I was becoming the type of physician that I never wanted to be. I was impatient and sarcastic. Occasionally, I was dismissive of my patients. I was making caustic jokes about some patients in the lunchroom. I was not happy.

As I learned about the problem of physician burnout, I came to recognize I was not alone. While researching the topic for a book I recently wrote about the topic, I realized burnout is not some psychological abnormality to be embarrassed to speak about in public — quite the contrary. For example, survey results in the past five years show 87 percent of American physicians experience symptoms of burnout. On the extreme spectrum, female physicians have a successful suicide rate of 250 to 400 percent higher than their counterparts in the general population. Something very alarming is going on in the American health care system nowadays. Doctors aren't happy, and neither are patients. The proverbial admonition "Happy doctors make for happy patients" comes to mind with the caveat that the reverse is also true.

During my last several years of practice, each day seemed like a monumental struggle similar to that of the Greek mythological character Sisyphus. I tried simply to survive each over-scheduled, jam-packed clinical day, but it was fruitless since I would just have to go through the same ordeal the next day and the day after that. Like Sisyphus, I felt condemned by the burden of rolling a heavy boulder up a monumental hill only to have it roll back down, repeating this process for the rest of eternity. Christina Maslach, one of the early pioneers in the field of job burnout, has succinctly characterized the problem as "an erosion of the human soul."

Burnout impacts not only the physician experiencing the problem, but also their families. It also has dramatic implications for the patients the burned out physician treats. Increasing time constraints, burgeoning bureaucracy, increased patient expectations, and technological advances have made the challenging, stressful profession of medicine even more so. In fact, given the current state and the demands of the American
healthcare system, I have realized burnout is an almost inevitable response. Something needs to be done about it.

My journey saw me go from an enthusiastic medical student to a burned out middle-aged physician in the span of nineteen years. Patients suffer too because a disabled doctor can’t deliver the type of care patients deserve. Sure he can go through the motions, can prescribe the appropriate meds, etc., but that’s all he does. And patients intuitively sense his lack of commitment. Whereas some kind of magical placebo effect occurs between an engaged doctor and a sick patient. “Hands on” was the way the profession referred to this magic. No visit to a sick patient was complete till the physician placed his “hands on the person.” The physical touch of a committed physician was thought to promote healing, to give the patient confidence in his care. Maybe this practice strikes us as a little hokey today, but the general principle still holds true.

Patients need to believe in their doctor. An empathetic touch can make all the difference and also be the key to medical success. Danielle Ofri exemplifies this point in her book, What Doctors Feel, when she notes that the rate of severe diabetic complications in patients of doctors who rate high on a standard empathy scale is a remarkable 40 percent better than those cared for by physicians with low empathy scores. Ofri observes that this difference is comparable “to the benefits seen with the most intensive medical therapy.” The tragedy of burnout is that it effaces genuine empathy, spirituality, and commitment. Nietzsche put it best: “Physician, heal thyself: Then wilt thou also heal thy patient.”

At some point in almost every physician’s career, we had a powerful desire to help others. When suffering burnout, many of us become so disillusioned by our failure to achieve these aspirations that our passion is replaced by a strong contempt, bordering on hatred, for the profession we chose and once loved. My goal is to reignite that flame as I have been able to do for myself and give physicians a chance to rediscover a sense of joy, pleasure, and fulfillment from this noble profession.

In my case, burnout started insidiously like a nagging pain and I chose to ignore it. I hope others can learn from my example. I am a runner. One time last year while running on a treadmill, I was really pushing myself at a fast pace, and I started to notice some mild discomfort in the back part of my right leg. As I kept running the twinges in my leg morphed into severe, agonizing pain but I pushed through and ignored what my body was trying to tell me, just as we as physicians do with burnout. We “tough it out.” We “play with the pain.” What was the result with my leg? I partially tore my right hamstring and could not run normally for over three months. Don’t repeat my mistake with your own burnout, waiting until it is too late to acknowledge the problem. If you feel it creeping up on you insidiously, the time for action is now. If those little twinges you feel are becoming more severe and frequent, stop at this moment and do something about the problem for yourself, your family and your patients before you find yourself in an emergent situation, before something irrevocable happens, before you tear your hamstring.

The best analogy I can think of when it comes to physicians who continue to suffer through burnout in unhappy work environments involves a parable I recently heard about circus elephants. Grown elephants in the circus do not run away because of a small metal chain attached to one of their legs. The chain could not possibly contain these mammoth creatures. What prevents them from trying to break out of their shackle? When the elephant was a baby, a chain was affixed to its leg and connected to a peg hammered into the ground. If a baby elephant tried to break away, the chain and stake were strong enough to hold it. The baby elephant soon learned its lesson and accepted its confinement. It stopped trying to escape. The small chain and stake would never be enough to contain a full-grown animal if it tried to escape, but by the time the animal has reached adulthood, it has relinquished all hope for an escape and freedom.

The adult elephant has grown to accept its fate and is fooled by the little chain around its leg. The same is true for your medical career. You can remain confined by an artificial barricade, or you can experience a new found freedom. The choice is up to you.

Tom Murphy is the author of Physician Burnout: A Guide to Recognition and Recovery.
The 7 Most Elite Vacation Destinations in the U.S.
By Jordi Lippe

For most people, a weekend getaway amounts to slugging beers at the beach or fishing at a nearby lake. And if you’re really gonna splurge, you fill the cooler with imported beers. Well, for the rich and famous, that doesn’t fly. Fully stocked yachts, heliports, and champagne send-offs are more of what they’ve got in mind. Because if you’ve got the money, you get to light your cigars with $100 bills. That’s just the American way.

These are the 7 most elite vacation spots in America.

Napa Valley, CA
If you’re here, it’s because you like wine. And if you like wine, chances are, you’ve got plenty of coin (or you drink a lot of Chuck Shaw). This place holds its own against the best France has to offer, attracting plenty of affluent oenophiles from around the world. To keep up with the influx of money, many top-rated hotels and restaurants have cropped up to offer ridiculous amenities. In fact, French Laundry, one of the world’s best restaurants, sits in the heart of this exclusive vacation spot -- just be prepared for a long wait list and a paltry $270 price tag per person.

Philipsburg, MT
A bit of a newbie to the list of choice getaways, Philipsburg, Montana has quickly grown popular among VIPs who seek seclusion and sumptuous service. Both Scarlett Johansson and Kate Bosworth chose this ranch-filled area for their uber-private nuptials. Where there’s young, hot, rich women, there’s fire. Or something. Luxury resort The Ranch at Rock Creek changed the landscape from stockmen to dudes who own stocks with its 6,000 private acres, on-site bowling alley, horseback riding and decadent dining. If you’ve got the dough, Philipsburg’s got the space.

Aspen, CO
Sure, you’ve probably heard of Vail and Telluride, too, but Aspen takes the Colorado cake. When not bombing down some of the country’s best slopes at one of four premiere ski areas, you can keep warm by hitting the high-end shops, museums, and galleries -- because more clothes and more art scream, “I have more money than I know what to do with.” Luxury and privacy are the main amenities at most accommodations, so it comes as no surprise the biggest celebrities and athletes have made this small ski town the go-to spot in the Roaring Fork Valley.
Kauai, Hawaii
Of all the Hawaiian islands, this is the one that most makes you expect to see Mr. Roarke and Tattoo. Surfing, hiking, and golfing await on this paradise, but it costs a pretty penny to get there. If you're fortunate enough to afford the airfare, you'll find yourself strolling the beach alongside the likes of Jennifer Aniston and Katy Perry. Celebs tend to shack up in private homes, but you can live like a VIP at the exclusive St. Regis Princeville. And if your idea of a good time isn't just getting a massage, you can horseback ride, zip line through the trees, or hike to an 80-foot waterfall. After all that -- that's when you get the massage.

Nantucket, MA
Just hearing the word "Nantucket" evokes images of some old-money Harvard legacy in red pants and boat shoes. But let's be honest, that dude's taking his cues from the folks on this alluring and pricey island. While plebeians take the ferry, the true players opt for direct flights to maximize their vacation time (come on, didn't you ever see Wings!?!?). And the island knows its high-end clientele, offering oceanfront hotels, stunning historical beach houses, exclusive golf clubs with caddy camps, and boutique shops.

The Hamptons, NY
You can practically hear echoes of Jay Gatsby popping bottles of champagne out in the Hamptons. Every trip there sounds like what regular Joes do on the weekend: grab a bathing suit, a couple of friends, and head to a beach house. Except here, you add tens of thousands of dollars to that summer tradition, mostly in opulent homes, high-end restaurants, clothing stores, and nightclubs that make up the "scene." If you can fork over the cash, you'll be in the ranks of Jay Z and Paul McCartney, who "summer" here. Seriously, this place is rich enough to turn a season into a verb. There's even an app with the sole purpose of taking rich folks directly here from Manhattan.

Big Sur, CA
LA has plenty of high-end real estate, but you gotta look outside the city to find the real moneyed getaway. Those looking to escape Tinseltown and find inspiration for their next song, screenplay, or stock purchase head north where unspoiled forest and beach views abound in Big Sur. It also doesn't hurt Big Sur's exclusivity that the only way you can access the area is by the Pacific Coast Highway. Or, ya know, your own helicopter. Sean Parker, Anne Hathaway, and Natalie Portman all used this backdrop to say "I do" thanks to the ridiculous scenery, organic dining, and A-list accommodation.
Mezza Restaurant Sets the Bar for International Cuisine at the Beach

Mezza in Neptune Beach has been making a splash in recent years as a go to restaurant for a nice meal or celebration. Executive Chef Justin Schreiber has recently been flexing his culinary muscles creating monthly tasting menus based on specific regions of the world. We enjoyed the tasting menu for May, A Taste of Alsace. Alsace is a region in the eastern part of France, very near the German border. Not knowing much about Alsace or what to expect, we were surprised to see what we would consider German influences on the menu – sauerkraut, sausage, strudel, oh my!

Mezza – Tasting Menu
The tasting menu at Mezza is four courses, the fourth being a dessert, for $40 with a wine pairing option for $10. What a great value. None of our courses were particularly small, with the middle two courses being nearly a full meal each on their own. The wine pairings were probably just over a glass and a half in total volume, which is a remarkable value considering they have been especially chosen for each dish.

So what does Alsace taste like? When Chef Schreiber is cooking, Alsace is absolutely delicious. Having tasted his talents at Mezza in the past, we can attest that when he’s cooking, almost anywhere could be delicious. Our first course was a Tarte Flambee (Nueske’s bacon, onion, fromage blanc). The story behind this dish is that chefs used to put a thin piece of dough in the oven to see if the fires were hot enough. If the dough flamed up they knew the ovens were ready. Tarte Flambee was born out of a practical measure to check oven temperatures. The Tarte Flambee was a nearly paper thin flatbread with cheese, chunks of bacon, and onion. There was a lot of flavor in that small package. The accompanying wine was Domaine Ostertag Pinto Blanc, Alsace 2014. This is a single vineyard wine, almost German in taste, fruit forward with hints of green apple and pear, had a minerality to it.

Mezza – Tarte Flambee
The second course was rainbow trout (pommes e crassee, mushroom, soubise, buerre noisette). In English it was a generous filet of trout over smashed potatoes with oyster mushrooms and veal jus. These flavors were perfect together. It could easily become a heavy dish, but it wasn’t with the trout as the star. Oyster mushrooms are often more expensive than meat, so it is always a delight to see a restaurant perfecting a dish with oyster mushrooms rather than using a cheaper mushroom to skimp on costs. Oyster mushrooms can be found locally and compared to many of the mushroom varieties used more frequently in restaurants they’re a “next level” delight. When we saw oyster mushrooms we knew the folks at Mezza were truly celebrating the food. The accompanying wine was Domaine Robert-Denoget Macon-Fuisse Les
Taches, Burgundy, 2014. Another old world wine, this was 100% chardonnay as a traditional Burgundian chardonnay. The tasting notes were limestone and apricot with a little oak on the finish and some minerality to it. This was the first wine I sipped and then looked back and forth from my wine glass to the trout dish several times. You don’t have to know anything about wine to be able to taste that this wine was a perfect compliment to all the flavors happening in the trout dish.

Mezza – Rainbow Trout
The third course was the most German in influence. It was Choucroute Garnie (Riesling sauerkraut, Strasburg sausage, pork belly, finished with mustard greens and stone ground mustard). The sauerkraut was made in house with cabbage and apple and was aged four and a half weeks. It was the best sauerkraut of our lives, and some of us don’t even like sauerkraut. We all ate it. The pork belly was remarkable. It was crispy on the outside the way God intended and full of flavor. The sausage was anything but average. Eating it any other way than with housemade sauerkraut and pork belly would be an offense to the sausage. The accompanying wine for this dish was Paul Blanck Riesling “Rosenbourg” Alsace, 2014. Typically Riesling is a sweeter wine, but this was dry and acidic wine with lemon and citrus notes. Rosenbourg means it is a single vineyard wine as well.

Mezza – Pork Belly and Sauerkraut
The final course was Alsace Strudel, which was apples, walnuts, and raisins wrapped in phyllo dough, baked, and topped with powdered sugar. It was a delight and a rather neat way of eating strudel, compared to the typical bowl or plate of gloppy goodness. All the flavors were there for a great strudel. The accompanying wine was Chateau De Ca-

ladroy Muscat de Riversaltes, Roussillon, 2013. This wine differed from the rest in that it was sweet, not dry, and made with muscadine grapes. The vineyards are in the foothills of the Pyrenees mountains and the late harvest gives the wine its signature sweetness. This dessert wine is definitely for sipping. But again, it was perfect with its dish.

Mezza – Alsace Strudel
All in all we had a fabulous time at Mezza for a Taste of Alsace. This new monthly epicurean adventure is a complete package with a great price for the value. The exciting part is the opportunity to expand one’s palate and try something different, knowing it will be done well enough to enjoy, regardless of taste preferences. There were several items on the Taste of Alsace menu that we might never have ordered if left to our own devices, simply because they are not high on our list of preferred foods. But every single thing was cooked perfectly and enhanced by the components of each dish. At the end of the meal we agreed that this had to be one of the 10 best meals we’ve ever had in Jacksonville. Given how often we dine out, that is truly saying something.

Additionally, the optional wine pairings for $10 were a total home run. So often wine pairings are expensive to the point of being prohibitive. The experience of having wines specially selected to compliment a dish truly brings a meal to a new level. It is fun and exciting, and indulgent in the right way. If you have never had the experience of wine pairings with a meal, Mezza is the place to try. They get it right and it’s a very accessible price. This was our 4th visit to Mezza. Every single one has been a memorable meal where the service was top notch. Whether you need a date night spot on you’re just looking for a great meal, Mezza should be near the top of your list. The restaurant is located in the Beaches Town Center area at 110 N 1st St, Neptune Beach.
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5 Books to Read This Summer

By Bill Gates

Seveneves, by Neal Stephenson. I hadn’t read any science fiction for a decade when a friend recommended this novel. I’m glad she did. The plot gets going in the first sentence, when the moon blows up. People figure out that in two years a cataclysmic meteor shower will wipe out all life on Earth, so the world unites on a plan to keep humanity going by launching as many spacecraft as possible into orbit. You might lose patience with all the information you’ll get about space flight—Stephenson, who lives in Seattle, has clearly done his research—but I loved the technical details. Seveneves inspired me to rekindle my sci-fi habit.

How Not to be Wrong, by Jordan Ellenberg. Ellenberg, a mathematician and writer, explains how math plays into our daily lives without our even knowing it. Each chapter starts with a subject that seems fairly straightforward—electoral politics, say, or the Massachusetts lottery—and then uses it as a jumping-off point to talk about the math involved. In some places the math gets quite complicated, but he always wraps things up by making sure you’re still with him. The book’s larger point is that, as Ellenberg writes, “to do mathematics is to be, at once, touched by fire and bound by reason”—and that there are ways in which we’re all doing math, all the time.

The Vital Question, by Nick Lane. Nick is one of those original thinkers who makes you say: More people should know about this guy’s work. He is trying to right a scientific wrong by getting people to fully appreciate the role that energy plays in all living things. He argues that we can only understand how life began, and how living things got so complex, by understanding how energy works. It’s not just theoretical; mitochondria (the power plants in our cells) could play a role in fighting cancer and malnutrition. Even if the details of Nick’s work turn out to be wrong, I suspect his focus on energy will be seen as an important contribution to our understanding of where we come from.

The Power to Compete, by Ryoichi Mikitani and Hiroshi Mikitani. I have a soft spot for Japan that dates back three decades or so, when I first traveled there for Microsoft. Today, of course, Japan is intensely interesting to anyone who follows global economics. Why were its companies—the juggernauts of the 1980s—eclipsed by competitors in South Korea and China? And can they come back? Those questions are at the heart of this series of dialogues between Ryoichi, an economist who died in 2013, and his son Hiroshi, founder of the Internet company Rakuten. Although I don’t agree with everything in Hiroshi’s program, I think he has a number of good ideas. The Power to Compete is a smart look at the future of a fascinating country.

Sapiens: A Brief History of Humankind, by Noah Yuval Harari. Both Melinda and I read this one, and it has sparked lots of great conversations at our dinner table. Harari takes on a daunting challenge: to tell the entire history of the human race in just 400 pages. He also writes about our species today and how artificial intelligence, genetic engineering, and other technologies will change us in the future. Although I found things to disagree with—especially Harari’s claim that humans were better off before we started farming—I would recommend Sapiens to anyone who’s interested in the history and future of our species.
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