

## Staff Adventure: David Discovers Tulip Mania

Late last March, my wife Sandra and I, were off to the Netherlands. We joined members of the Coarsegold Historical Society on an 11-day riverboat cruise of the Netherlands and Belgium. Why cruise Europe in March? Tulips, tulips, and more tulips!!

Mid-March to Mid-May is tulip season in the Netherlands. The highlight of the trip was the Keukenhof gardens just outside of Amsterdam. Seven million tulip blooms are joined



by daffodils, hyacinths, and narcissi blossoms. We wandered around 17 acres of glorious blooms carefully arranged along meandering streams, pathways, and a quiet lake. I bought a nice digital camera for this trip. I did not quite photograph all 7 million tulips, but I came close.

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## We're Cleaning Out Our Cupboards!

In 1992, a non-profit organization was created to help with the hunger issues in the Central Valley. With very limited supplies and a temporary location, the Community Food Bank started out small, but with hope. Twenty-two years later and with that same hope, the Community Food Bank enjoyed its most successful year ever - serving 31 million pounds of food in fiscal year 2014!

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## Baby News: It's a Girl!

We are proud to announce the birth of David's granddaughter, Keira Giselle Doyle, born to Megan and Eamonn Doyle. She was born on September 6, 2014; she weighed in at 8 lbs. Congratulations to the family on the birth of their baby girl!



### Staff Adventure: Welcome Vanessa!

Hello! My name is Vanessa and I am the newest addition to Pathways. I am assuming Tiffany's role as Operations Manager. I'm very excited to learn and grow with Pathways' exceptional professionals. I'm hoping my prior experience combined with the collaborative efforts of the Pathway's team will ensure a seamless transition. I look forward to meeting you all!

## Save the Date! Monday, December 8<sup>th</sup>, 2014

Please mark your calendar for a special event.

We have invited Apollo Lupescu, a Vice-President at Dimensional Fund Advisors, to speak to all of our clients. Most all of you hold Dimensional mutual funds. Dimensional's investment philosophy was instrumental in shaping Pathways' philosophy twenty years ago. Apollo will present an investment approach that is a fresh alternative to the traditional Wall Street approach.

The Venue: Craig School of Business at Fresno State

The Time: Evening (More details to be announced later.)

Please join us. Feel free to bring a friend.

## We're Cleaning Out Our Cupboards!

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Two other programs work similar to a farmer's market, distributing by vehicle or drop-off locations. These provide fresh food to those who may otherwise not have access to it. In addition, the Food Bank is committed to nutrition education, as well as providing assistance to families to apply for additional aid. Taking this all into account, the Community Food Bank serves a total of 220,000 people per month.

The most common way to donate is, of course, to provide food. Commercially packaged pasta, rice, sugar, flour, oil, juice, peanut butter, boxed meals, and canned foods are all accepted and appreciated. Another way to donate is financially (we agree - this isn't as satisfying as supplying food), however, there is a definite benefit to this. Due to the relationships with the local farmers and donors, the Food Bank receives 10 pounds of food for every dollar. Every \$10 donated feeds a family of four for one week.

This year, Pathways is holding a food drive to show our commitment to our community. We recognize that this year has not been easy for many. Minimal rainfall last winter and the wildfires in the mountains this summer have largely contributed to the already existing problems in the Valley. We would like to help. We also encourage anyone who is interested, to do so as well. A 55-gallon drum is located in our lobby area. Please feel free to stop by any time during business hours to drop off your commercially packaged goods.

If you are thinking about a fund donation, we do accept checks payable to "The Community Food Bank". Here are a few amounts and meal calculations:

- \$35.00 = 315 meals
- \$50.00 = 450 meals
- \$100.00 = 900 meals

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## We're Cleaning Out Our Cupboards!

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We want to thank everyone who has already donated. If you would like to volunteer for the Community Food Bank, please call or email the office. We would like to coordinate a volunteer day for anyone who wishes to join.

- The Pathways Team

Source: <http://www.communityfoodbank.net>

### Pathways Holiday Hours

The Pathways Advisory Group, Inc. office will be closed for the following holidays:

Thursday, November 27 <sup>th</sup> , 2014	Monday, January 19 <sup>th</sup> , 2015
Friday, November 28 <sup>th</sup> , 2014	Monday, February 16 <sup>th</sup> , 2015
Wednesday, December 24 <sup>th</sup> , 2014	Friday, April 3 <sup>th</sup> , 2015
Thursday, December 25 <sup>th</sup> , 2014	Monday, May 25 <sup>th</sup> , 2015
Thursday, January 1 <sup>st</sup> , 2015	Friday, July 3 <sup>th</sup> , 2015
Monday, September 7 <sup>st</sup> , 2015	

In case of emergency, please contact Schwab directly at 1 (800) 515-2157.  
Happy Holidays!

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Our riverboat held about 170 guests. Such a small boat allows for an atmosphere of intimacy. It was easy to form friendships during cocktail hour, on-board talks and entertainment, and daily excursions. Our Historical Society group, at 35 strong, was the largest group on board.

We set sail out of Amsterdam. The first stop was Kinderdijk, home of 18<sup>th</sup> century windmills. Netherlands means lowlands. Lowlands means lots and lots of water. The ever industrious Dutch developed a system of transforming low wetlands into fertile farmland. First, dredge a ditch or canal. The dredgings are used to build up a dyke. Surround a section of land with dyke walls. This section is called a polder. Use windmills to pump water from the polder into the canal to move the water out to sea. The polders are below sea level so water is repeatedly pumped out to prevent the formation of a lake. Since the 14<sup>th</sup> century, the land surface of the Netherlands has increased by more than 10%. The process continues today.



We sailed many a canal and river on our journey. A few days were spent in Belgium. The medieval town of Bruges is a delight of tangled streets, narrow canals, and charming 16<sup>th</sup> and 17<sup>th</sup> gabled homes. No cars allowed in the city center. Walk the cobbled streets or take a canal boat ride. Bruges was once a major port, but when the harbor silted up, most sea trade moved to Antwerp. The town went to sleep for centuries with little money to renovate old houses. Great for us - the old squares, streets, and houses are frozen in time. (By the way, Belgium beer is as good as they say...)

Back in the Netherlands, we visited the town of Enkhuizen, home of the Zuiderzee Museum. This is an open-air museum featuring windmills, fishing village houses, and workshops. In this town, we broke into small groups of 5-6 people. Each group visited a local family's home. We visited with a woman and her teenage son. Delightful people. Enjoyed a local snack and beverage and chatted about life in Enkhuizen.

We visited Vermeer's small town of Delft and toured a Delftware factory. Lovely blue and white pottery.

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After the cruise we extended our trip with another couple and stayed 4 nights in Amsterdam. What a city! Beautiful canals, streets and architecture. Great food. Crazy bicyclists. Wonderful museums. We visited the Anne Frank museum, the Van Gogh museum, the Rijksmuseum, and

Rembrandt's House. Loved the Dutch art. Much of the Dutch art was purchased by middle class merchants of the day, rather than by royalty or the church. Because of this, the subject matter was often everyday people doing everyday tasks. I highly recommend The Teaching Company's DVDs on Dutch art. Prior to our travels, we "boned up" on these DVDs and considered ourselves highly sophisticated art connoisseurs. Our noses are still a bit up in the air.



Oops! Almost forgot. On the last night of the cruise, we joined a guided tour of the Red Light District. This, of course, is where young women (and sometimes young men) display their wares. Highly educational. Perhaps one day The Teaching Company will produce a DVD explaining the ins and outs of this area. My wife seems to think that I bought my new fancy camera for this part of the trip. I assure you, it was for the windmills and tulips. (Turns out photography is not allowed in the Red Light District.)



Speaking of tulips, I will close with a poem.

There are tulips in my garden.  
 There are tulips in the park.  
 But the tulips I like best...  
 Are the two lips in the dark.

If you would like to take a future river cruise with the Coarsegold Historical Society, call me.

-David Williamson