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Money

DOREEN'S DEALS

It's a party at Lucky's Market



Doreen Christensen

I love grocery stores, but not everyone feels that way. Doing the weekly marketing can be a chore and a bore, but Lucky's

Market changes that.

It's impossible not to love this hip natural and organic chain, which opened its second South Florida location at 7700 Peters Road in Plantation on Wednesday.

You can even party in the aisles. Lucky's has a fun, festive vibe, and encourages customers to sip craft brews or wine while strolling around the store jamming to live or classic rock music. Think of it as a cross between a brewery, farmer's market, and the best of several grocery chains packed into one interesting 45,000-square-foot store.

It has four craft brews on tap — Oakland Park's Funky Buddha Floridian among them — for \$2 a pint, along with a nice selection of wines for \$3 a glass. Stop by the cafe to grab a glass, clip the special cup holder onto your cart and you're ready to roll.

The growing chain has seven stores in Florida (it ambitiously opened a Neptune Beach location on Wednesday, too), and 22 nationally. The smaller Coral Springs store at 9200 Wiles Road opened in March.

East-siders rejoice: The chain plans open a store in the vacant Pearl Art & Craft building at 1033 E. Oakland Park Blvd. to compliment Oakland Park's culinary arts district, according to city records. Stores in Melbourne, Sarasota and St. Petersburg are set to open next year.

Lucky's stocks its own brands of products and wines (like Trader Joe's and Aldi), about 50 percent of them organic with a large selection of prepared foods (like Whole Foods). It cures and smokes its own meats (like Penn Dutch Food Centers), selling bacon, deli, meats and sausages free of antibiotics, growth hormones and nitrates. It also has bulk nuts, candy, coffee and other foods in self-serve bins (like The Fresh Market).

Arrive hungry. There are samples galore.

Prices are insanely cheap. This week, Haas avocados are 3 for \$1. Eggs are 79 cents. Red mangoes are 19 cents. Lobster tails are two for \$9.98. Organic broccoli is 98 cents a pound. Ground beef is \$1.99 a pound.

"We believe everybody deserves access to good, healthful food," says CEO Bo Sharon. "At Lucky's we lower the price point. We sell affordable, cheap, organic and natural foods every single day."

Sharon founded the chain with this wife, Trish, in 2003. The couple met in culinary

See **DEALS, 2D**



PHOTO BY ROBERT STEPHENS/COURTESY

The estate occupies 95 feet along the Intracoastal in Highland Beach and includes private beach access steps away from the front door.

Beachside home lists for \$6.29 million

Fully furnished, private beach access among features

By **JENNIFER BOEHM**
Staff writer

Purchasing a new home can be stressful. Many potential buyers feel overwhelmed walking into an empty house and envisioning how the space will look with their belongings or even deciding where to start decorating.

That's not a worry at this Highland Beach estate.

A new construction estate completed in 2015 in the Bel Lido Isle development has just been put on the market, listed at \$6.299 million. The home features five bedrooms, six full and two half baths, heated pool and spa, library and an elevator. The best part: The home is fully furnished.

"It's got a different type of floor plan. It's not your typical heavy Mediterranean or contemporary home — it's more transitional," said Olive Belcher, who is the listing agent for the property along with her daughter, Brittany Belcher. The two work

for Lang Realty. "The house is turn key and completely furnished so people can walk right in, which people love, with just their toothbrush."

The estate occupies 95 feet along the Intracoastal in Highland Beach and includes private beach access steps away from the front door.

"This house lends itself to entertaining," Belcher said. "There are a lot of balconies, including an oversized upstairs balcony that can host guests for a party."

The state-of-the-art theater, complete with surround sound and rumble seats, is also ideal for entertaining.

"A unique feature that I think people would find very appealing is that [the house] has two master [bedrooms]. Both extremely large masters, one up [on the second floor] and one down [on the first floor]," said Olive Belcher. She added the extra suite is perfect for older children, in-laws or as a VIP suite.

See **HOME, 2D**

"It's not your typical heavy Mediterranean or contemporary home — it's more transitional."

Olive Belcher, listing agent

Gambling giant strikes casino deal

Genting Malaysia Berhad consults for Gulfstream

By **NICK SORTAL**
Miami Herald

Gambling giant Genting Malaysia Berhad has entered into a consulting agreement for the casino portion of Gulfstream Park.

Genting, which bought The Miami Herald building in 2011 with hopes of opening a waterfront resort-hotel casino, was unable to pursue its plan in Miami. Executives quietly moved into place this fall and are now overseeing all casino operations, including financial reporting, slot promotions and player hosting, Genting and Gulfstream executives confirmed.

The Hallandale Beach property — home to a horse racing track, casino, and shopping-and-dining complex — extends south across the Miami-Dade County line to the edge of Aventura.

Genting operates about 10 large casinos under its Resorts World brand. Most garner much larger revenues than Gulfstream Park. New York's Resorts World Aqueduct, for example, took in \$845 million via slots in its most recent fiscal year, while Gulfstream Park collected \$48 million in slots.

"Gulfstream Park is a storied race facility which has long been considered a leader in thoroughbred horse racing," Michael Levoff, senior vice president of public affairs at Genting, said in a statement. "By taking over management of the existing casino, Genting will modernize the current gaming offerings to a similar best-in-class level as the race facility. Gulfstream Park is an ideal location to expand our offerings in the region to include a top casino destination in South Florida."

Levoff added that Genting would not add Gulfstream Park to its Resorts World brand at this time. He declined to disclose financial terms of the deal.

Gulfstream Park has been the lone South Florida racetrack casino focused more on its racing business rather than slots and poker. Austrian businessman Frank Stronach bought Gulfstream in 1999 and has offered larger purses and incentives to South Florida trainers, muscling out the other South Florida thoroughbred track, Calder Race Course in Miami Gardens.

Stronach, now 84, himself also has spoken ill

See **GAMBLING, 2D**

New therapy on way for women over 40

By **MARCIA HEROUX POUNDS**
Staff writer

A Boca Raton company is on track to offer a new therapy for women 40 and older who suffer from hot flashes due to menopause.

TherapeuticsMD, which specializes in women's health products, has completed a yearlong clinical trial that shows its combined hormone therapy softgel reduces hot flashes, a symptom many women experience after menopause.

If approved by the FDA, the product would be the first combination pill that is regulated. TherapeuticsMD hopes to have a product on the market by 2018, said Dr. Brian Bernick, an obstetrician and gynecologist who is

TherapeuticsMD's director of clinical research.

The company studied four doses of its potential drug in more than 1,800 women between 40 and 65 years old at sites across the country, including those in South Florida. In the trial, some women received a higher dose of estradiol than another group, while others received a placebo.

Of those treated with TherapeuticsMD's therapy, there was "an overwhelming response of improvements the women had compared against the placebo," Bernick said.

CEO Robert Finizio, said in a statement that he anticipates "significant demand" for the potential drug. He was unavailable for further comment Wednesday. "The need for a bio-identical

FDA-approved combination therapy has been unanswered for decades, driving women to use unapproved drugs mixed together by independent and community pharmacies that compound these products," Finizio said in the statement.

TherapeuticsMD's pill is made with bio-identical hormones, which are those designed to be identical in molecular structure to the hormones women make in their ovaries. The company tested four different doses in its clinical trial, to arrive at the lowest effective dose.

"Two doses were found effective," Bernick said. The company tested a dose of 1 milligram of estradiol, a form of estrogen, with

See **THERAPY, 2D**



TherapeuticsMD/COURTESY

Dr. Brian Bernick, director of clinical research for TherapeuticsMD in Boca Raton.

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Now consider the financial reality of today. The stock market has been on a pretty good run the past few years but a major correction or dramatic downturn could devastate new retirees. They may need investment return for three or four decades and could not absorb a significant hit. That leaves the

"safer" money options — CDs, bonds and fixed annuities. These are typically linked to interest rates which happen to be at historic lows. If we begin to experience quick rising inflation, the value of tied up long term positions goes down.

Positions we recommend are based upon how much income is needed from investable assets. Some retirees will need 3 percent or less each year. This can be achieved with relatively liquid positions. 4 to 6 percent income will usually require longer positions. 7 percent or more may require risk.

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Eric Holtz, ChFC, CASL

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Money

HOME

Continued from Page 1D

The home also has two laundry rooms, full-house 48K generator, impact glass throughout, a butler pantry and a full-service dock with water and electric.

Also notable, Bel Lido Isle is not a gated community, but the owners installed a gate around the house.

jboehm@sunsentinel.com, 954-356-4527 or Twitter: @ssprimeproperty



PHOTO BY ROBERT STEPHENS/COURTESY
The home features five bedrooms, six full and two half baths, heated pool and spa, library and an elevator.

DEALS

Continued from Page 1D

school and have a deep-rooted passion for good, affordable food.

At the packed grand opening on Wednesday, the Sharons presided over a bacon-cutting ceremony and presented \$10,000 to several local charities. The store created 150 jobs.

“We think shopping for groceries should be fun, so beer,” says Ben Friedland, vice president of marketing. “Customers get their jam on to the music and literally dance down the aisles.”

The idea to sell locally sourced craft beers is genius.

“I’m no genius. I just like to drink,” jokes Sharon, 37, with a playful grin capping

Prices are insanely cheap. This week, Haas avocados are 3 for \$1. Eggs are 79 cents.

a youthful tangle of curly blond hair. “It takes the edge off.”

Like Whole Foods, which used to occupy the building before moving south on University Drive, Lucky’s sells locally sourced foods. But it kicks the idea up a notch by inviting South Florida artisanal vendors into stores so customers learn about and sample their gourmet creations. Lucky’s also stocks their goods on store shelves, too.

Stop in at the tasting fair from 11 a.m. to 3 p.m. on Saturday and Sunday and

try some insanely delicious Gelato Petrini, made by Jim Cohen in Delray Beach. Or try Carla’s True South, a line of barbecue sauces manufactured by Coral Springs mom Carla McAuliffe. She sings in stores on weekends while putting some south in your mouth. Wash it all down with a brew.

Like me, you’re going to love Lucky’s.

What’s your deal? Email dchristensen@sunsentinel.com, at Facebook.com/DoreensDeals or Twitter @PrettyGoodIdeas

THERAPY

Continued from Page 1D

100 milligrams of progesterone, as well as a dose of 0.5 milligram and 100 milligrams of progesterone. Progesterone is another hormone that is combined with estrogen to reduce the risks of uterine cancer and hot flashes.

Dr. Claudia Mason, a 35-year obstetrician and gynecologist with Cleveland Clinic in Weston, said there are lots of hormone therapy options available for women, but not one that

is a combination with progesterone. Today, she usually prescribes two pills, one with estrogen and progesterone for women who want hormone therapy. The other options are compounded or custom-mixed therapies.

Of TherapeuticsMD’s combination pill, Mason said she would expect it to be “a convenience and a novel option. If their approach has worked, that’s a good thing. I would offer it to patients. But in today’s world, it depends on the cost and insurance coverage. The drug of choice is

the one people can afford.”

The combination hormone pill is the second clinical trial completed by TherapeuticsMD, which last December announced results from its Rejoice trial where it tested its softgel for vaginal dryness associated with menopause. The company submitted its application to the FDA in September and expects the agency’s review by May. The company hopes to launch that drug in 2017.

mpounds@sunsentinel.com or 561-243-6650

Business events in S. Florida

By CINDY KENT
Staff writer

Saturday

Workshops, webinars, classes, Saturday-Friday, presented by the Small Business Administration. The SBA is offering a variety of ways to help grow your small business, with in-person presentations to Webinars, on the topics of exporting, and becoming a certified minority business, to creating an effective website, or writing a business plan. Visit <http://bit.ly/2haQmZu>

Sunday

Women in Transportation, 1 p.m., Hard Rock Stadium, 347 Don Shula Drive., Miami Gardens. Holiday party featuring networking, refreshments and more hosted by the WTS South Florida chapter and The Miami Dolphins. wtsevents.org/chapter/sfwts/

Tuesday

GEMS (Girls Excelling in Math and Science) Club, 5-7 p.m., STEM Studio; 112 Main Street, Jupiter. Program for girls in grades 3-8 and a \$10 registration fee is required per session. The “Winter Wonderland” meeting theme will feature a special presentation from a female in the industry in addition to a themed craft and activity. 561-832-1988.

Wednesday

Gold Coast Tiger Club, 11:30 a.m., City Fish Market, 7980 Glades Road, Boca Raton. Guest Speaker: California political comedian Eric Golub. 561-487-1600.

American Business Women’s Association, 6 p.m., Embassy Suites Hotel, 4350 PGA Blvd., Palm Beach Gardens. The Northern Palm Beach chapter hosts holiday networking and charity gift donation. \$22. 561-373-8727

PRSA Greater Fort Lauderdale, 6-8 p.m., John Knox Village, 400 SW Third St., Pompano Beach. Recognition of the region’s leading communicators, agencies, department and journalists at the 2016 PR Wizard Awards presented by Wizard Creations; chapter annual meeting, networking. prsgreaterfortlauderdale.org

Thursday

Wellness for the Working Professional, 8:30 a.m., City of Doral Government Center, Multipurpose Room, 8401 NW 53rd Terrace, Doral. Strategies to improve your health and fitness, turning your workplace into a well place and more. 305-477-7600.

Doral Chamber of Commerce, 5:30 p.m., TotalBank, 2555 NW102nd Ave., Doral. Business networking and Toy Drive.

Bring an unwrapped toy or \$15 donation. 305-477-7600.

Friday

Attorney Marketing Annex Grand Kickoff Networking Breakfast, 7:30 a.m., Holiday Inn Miami-Doral Area, 3255 NW 87th Ave., Miami. Doral chapter will host its inaugural event in Doral. Attorneys and nonattorneys are invited to network with other attorneys and professionals at the monthly meeting of the AMA. 305-477-7600.

Rules and Regulations, noon, Holiday Springs condominium clubhouse, 3131 Holiday Springs Blvd., Margate. Presented by Katzman Garfinkel. Free. 954-486-7774.

Saturday

Balance Your Business Networking, 6-8 p.m., Piano Hollywood, Seminole Hard Rock Hotel & Casino, 5805 Seminole Way, Hollywood. Cultivate relationships with other women business owners, presented by the Florida Women’s Business Center. \$40. FLWBC.org

Looking ahead

Dec. 19

Reading and using association financial statements, 5:30 p.m., Royale Management Services, 2319 N. Andrews Ave., Fort Lauderdale. Free. 954-563-1269.

Dec. 20

Holiday Mixer, 5:30 p.m., Aboard the River Queen Riverboat, Bahia Mar Yachting Center, 801 Seabreeze Blvd., Fort Lauderdale. Hosted by the Greater Fort Lauderdale Gay & Lesbian Chamber of Commerce. 954-540-9913.

Fair Housing Act Seminar, 6:30 p.m., Kaye Bender Rembaum, 1200 Park Central Blvd. South, Pompano Beach. Free. 954-928-0680.

Dec. 27

Career mentoring for girls, 5 p.m., South Florida Science Center and Aquarium, 4801 Dreher Trail North; West Palm Beach. GEMS (Girls Excelling in Math and Science) Club in grades 3-8, will present Light it Up, featuring a professional woman in the electrical engineering industry as guest speaker. Club attendees will create a paper circuit light-up holiday card. Dinner and refreshments. 561-832-1988

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GAMBLING

Continued from Page 1D

of gambling, telling a central New York newspaper in 2014 that a “casino is a taxation of the poor.”

“In the long run, it fills gaps in certain budgets,” he said. He said he offers slot machines at the race course because “we just felt we have so much catching up to do. I think in a few years we would not rely on them but it’s not the greatest for society, right?”

Genting, which has long been a partner in Norwegian Cruise Line and his holding company, made headlines in South Florida when it bought the former Miami Herald site in downtown Miami in 2011 for \$236 million.

Since then, the company has strengthened its Florida presence, opening a local of-

office for Crystal Cruises (which it purchased in 2015 through one its subsidiaries) and launching ferry service to Bimini, where it opened Resorts World Bimini in 2013. The Bahamas allow craps and roulette, both illegal in Florida. The Bimini operation also features blackjack, which is allowed only at casinos owned by the Seminole Tribe of Florida.

The \$46 billion company has repeatedly sought but failed to receive legislative support to open a gaming facility on the site. It also explored legalizing hotel casinos via a constitutional amendment, before research showed no chance of passage.

Last December the company was close to entering Florida’s market via the front door. As Gov. Rick Scott proposed a \$3 billion, seven-year agreement with

the Seminole tribe for table games, the bill contained several sweeteners, including a lower tax rate, blackjack for racetrack casinos, and an additional gambling license in Miami-Dade that would have been awarded via competitive bid.

Genting has not yet developed its bayfront land at the former Miami Herald site.

Last week, Art Miami, the annual December art fair currently held in Midtown, announced it would move its tents to the site in 2017. Asked about its long-term plans for the Herald site, Genting said it is focusing on its Bimini property, its Hilton Miami Downtown hotel and the new venture at Gulfstream.

Miami Herald staff writer Nicholas Nehamas contributed to this report

Google close to running business solely on wind and solar power

By MICHAEL LIEDTKE
Associated Press

SAN FRANCISCO — Google is crossing a milestone in its quest to reduce pollution caused by its digital services that devour massive amounts of electricity.

The internet company believes that beginning next year, it will have amassed enough renewable energy to meet all of its electricity needs throughout the world.

That’s significant, given Google’s ravenous appetite for electricity to power its offices and the huge data centers that process requests on its dominant search engine, store Gmail, YouTube video clips and photos for more than a billion people.

Google says its 13 data centers and offices consume about 5.7 terawatt hours of electricity annually — nearly the same amount as San Francisco, where over 800,000 people live and tens of thousands of others work and visit.

The accomplishment an-



TIM BOYLES/GOOGLE

A Minco, Okla., wind farm provides California-based Google with some of the renewable energy that it has amassed.

nounced this week doesn’t mean Google will be able to power its operations solely on wind and solar power. That’s not possible because of the way that power grids and regulations are set up around the country and the rest of the world.

Google instead believes it is now in a position to offset every megawatt hour of electricity supplied by a power plant running on fossil fuels with renewable en-

ergy that the Mountain View, Calif., company has purchased through a variety of contracts. About 95 percent of Google’s renewable energy deals come from wind power farms, with the remainder from solar power.

Google made its commitment four years ago and appears to be the first big company to have fulfilled the promise.

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The prime rate, as reported by the Wall Street Journal's bank survey, is among the most widely used benchmark in setting home equity lines of credit and credit card rates. It is in turn based on the fed funds rate, which is set by the Federal Reserve. The COFI (11th District cost of funds index) is a widely used benchmark for adjustable-rate mortgages.

	Prime Rate	Federal Funds Rate*	11th District COF
This week	3.50	0.50	0.598
Last change	3.25	0.25	0.601
Last year	3.25	0.25	0.649

Bankrate National Index			
	6 Mo CD	1 Yr CD	5 Yr CD
This week	0.19	0.31	0.82
Last week	0.19	0.31	0.82
Last year	0.16	0.27	0.85

* The current Fed Fund rate is a range between 0.00% - 0.25%.

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