

Enjoy December

YOUR COMPLETE GUIDE TO ENJOYING AMERICA: DECEMBER 2014 Vol 3 ISSUE: 7
HAPPENINGS·FITNESS·NUTRITION·DRINK·FOOD·TRAVEL·MUSIC·LIFESTYLE·MOVIES

THIS ISSUE IS BROUGHT TO
YOU BY:



Christopher Tenggren
RE/MAX Great American
North
BROKER/REALTOR

40W160 Campton Crossing/Unit E
St. Charles, IL 60175
P: 630-513-0222
C: 630-408-2750
F: 630-313-4220
Christopher@HomesInTheFoxValley.com
HomesInTheFoxValley.com



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TY PENNINGTON



A FIELD GUIDE TO
PACKING LIGHT

ALTERNATE
HOLIDAY MEALS

BY THE NUMBERS

FOOD FACE-OFF

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DECEMBER 1
WORLD AIDS DAY



DECEMBER 1
CYBER MONDAY

WHAT'S HAPPENING IN



DECEMBER 4
NATIONAL COOKIE DAY

DECEMBER 12
UGLY CHRISTMAS SWEATER DAY

DECEMBER



DECEMBER 21
WINTER BEGINS

DECEMBER 25
CHRISTMAS

DECEMBER 31
NEW YEAR'S EVE



If you find yourself desperately shoving the contents of your drawers into a suitcase last minute; if you often arrive with clothes for a month when you're escaping for the weekend; or if you are simply tired of checked bag fees, consider some of these tips and tricks before you book that next adventure. They are sure to make your shoulders less sore and your trips more carefree!

FREQUENT FLYER TIP

Invest in one good dopp kit and an alternate set of toiletries that you always keep packed and ready to go. You'll get out of town faster and avoid unpacking on your return!

THE BAG (FIRST THINGS FIRST)

If you're still using a suitcase that you dug out of your parent's basement 15 years ago, it may be time to invest in some new, lightweight luggage. These days most brands carry super lightweight luggage that weighs (on average) five pounds less than old-school models, so more weight can be dedicated to what's inside. Also consider four-wheeled spinner bags for checked luggage only, since they can be less overhead-bin-friendly and opt for two wheels when choosing a carry-on model.

THE CHECKLIST

It may seem like a no-brainer, but making a packing list forces you to differentiate between what's necessary and what's not. Write down exactly how many shirts, pants and shoes you will need, taking into account the climate of your destination and the number of days you'll be gone. Not only will this make your packing more thoughtful and strategic, it will also prevent you from impulsively tossing in excess items as you go.

THE CONTENTS (CHOOSE WISELY)

Mix-and-match only! Make sure that every top and bottom that you bring can be worn with several other items in your suitcase. As a rule, don't allow anything into that little space that serves a single purpose, with the one exception of wedding or event attire. If this seems daunting, consider picking a color palette and sticking with it. It will help narrow your choices and ensure that everything is interchangeable. Neutrals are typically best to ensure versatility.

Skip the coat. Opt for layers instead of a bulky coat. Your luggage will weigh less and more layers mean more options. Bring a lightweight jacket, flannel shirt or shawl instead of a down parka. If you think you absolutely need a jacket, wear it on the plane to save precious in-bag space.

THE FOLDING STRATEGY

You've carefully streamlined the contents of your bag. Now getting them inside is an art unto itself. Believe it or not, the way you fold your clothes matters. Expert



travelers swear by the rolling method, which helps to reduce wrinkles as well as save space. Double down on this space saving by sticking rolled-up shirts or socks into shoes. If you want to get really serious, put bulky items into compression packing bags, which remove air for an even tighter pack.

THE RETURN (PLAN AHEAD)

Finally, for all you souvenir lovers, include a lightweight, foldable bag or tote at the bottom of your luggage to load up with your goodies – or dirty clothes – when it's time to head home. And depending on what you purchase and where you are headed, it may be more cost-effective to ship it back than to eat the extra checked-bag fee.



HOLIDAY MEAL REMIX



Holiday traditions are important. They inspire crazy Christmas sweaters, menorah-lighting protocols, harrowing caroling; for many, they are what keep the season lively. Sometimes though, shake-ups to the same old things can make for a refreshing twist on the classics. If your holiday menu planning hasn't changed since your great-grandparent's era, try out one of these yummy substitutes and start creating delicious new holiday traditions!

INSTEAD OF STUFFING, TRY SAVORY BREAD PUDDING...

Savory Wild Mushroom Bread Pudding

WHAT YOU'LL NEED

- 2 teaspoons vegetable oil
- 1 medium yellow onion, sliced
- Smoked mushrooms
- 1 teaspoon minced garlic
- 3 teaspoons Creole seasoning
- 1 ½ teaspoons coarse salt
- 1 teaspoon freshly ground black pepper
- ¼ cup lager beer
- 5 large eggs
- 3 cups heavy cream
- ¼ cup molasses
- 1 ½ teaspoons Worcestershire sauce
- 1 teaspoon minced fresh thyme
- ¼ cup freshly grated Gouda cheese
- ¼ cup freshly grated white cheddar cheese
- ¾ pound stale white bread, cut into 1-inch cubes (about 10 cups)
- 1 teaspoon unsalted butter
- 1 tablespoon fine dried breadcrumbs

DIRECTIONS

STEP 1

Heat oil in a large deep skillet over high heat. Add onions and cook, stirring, until golden brown and tender, about 5 minutes. Add mushrooms, garlic, 1 ½ teaspoons Creole seasoning, 1 teaspoon salt and ¾ teaspoon pepper. Cook, stirring, until mushrooms are tender and have given off any liquid, 3 to 5 minutes. Add beer to deglaze pan and cook, stirring, until mixture is almost dry, 1 to 2 minutes. Remove from heat and let cool.

STEP 2

In a large bowl, whisk together eggs, cream, molasses, Worcestershire sauce, thyme, remaining 1 ½ teaspoons Creole seasoning, remaining ½ teaspoon salt and remaining ¼ teaspoon pepper until well combined. Add onion-mushroom mixture and cheeses; stir to combine. Add bread cubes and let stand until liquid is absorbed, about 2 hours.

STEP 3

Preheat oven to 350 degrees. Butter a 9-by-13-inch baking dish; add bread crumbs, shaking the baking dish to coat. Pour egg mixture into baking dish and cover with parchment paper-lined aluminum foil. Transfer to oven and

bake for 1 hour. Uncover and continue baking until pudding rises, is firm in the center and golden brown, 20 to 30 minutes more. Let cool slightly before serving.

INSTEAD OF TURKEY, TRY DUCK...

Slow-Roasted Balsamic-Glazed Duck

WHAT YOU'LL NEED

- 2 (4 ½-pound) Long Island or Pekin ducks, giblets and wings removed and reserved
- Coarse sea salt and freshly ground pepper
- 6 tablespoons olive oil
- 2 heads garlic
- 4 bulbs fennel, trimmed, outer layers only, chopped
- 6 cups store-bought low-sodium chicken stock
- 1 lemon, halved crosswise
- 1 bunch thyme
- 1 cup balsamic vinegar
- Juice of 1 lemon



DIRECTIONS

STEP 1

Preheat oven to 350 degrees. Fit a large roasting pan with a rack. Place ducks on rack and prick duck skin all over with the tines of a fork, taking care not to pierce the flesh. Season ducks all over with sea salt; let stand 30 minutes.

STEP 2

Meanwhile, chop duck wings and neck; set aside. Heat oil in a large heavy-bottomed saucepan over medium-high heat. Add duck wings and necks and cook, stirring, until browned. Separate and peel garlic cloves from 1 head of garlic; reduce heat to low and add fennel and garlic cloves. Cook, stirring, until vegetables are softened. Add stock and cook until reduced by half, about 40 minutes. Strain into a small saucepan; skim fat from surface. Set sauce aside.

STEP 3

Halve remaining head of garlic and crush slightly. Divide lemon, thyme, and garlic evenly between duck cavities. Transfer duck to oven and roast, turning every 25 minutes, until duck begins to brown. Meanwhile, mix together vinegar and lemon juice. Once duck starts to brown, begin basting with vinegar mixture and cook until duck skin is dark brown and

meat begins to come away from the breastbone, 2 to 3 hours total.

STEP 4

Remove from heat and let duck stand for 15 minutes. Meanwhile, reheat sauce over medium heat until warmed through and reduced to desired consistency. Carve duck and serve with sauce.

INSTEAD OF CRANBERRIES, TRY PLUM RELISH...

Plum-Ginger Relish

WHAT YOU'LL NEED

1 tablespoon vegetable oil
2 shallots, finely chopped
2 tablespoons minced peeled fresh ginger
Coarse salt and ground pepper
4 plums, pitted and diced
4 teaspoons sugar
1 to 2 teaspoons red wine vinegar
1 teaspoon finely grated lemon zest

DIRECTIONS

In a small saucepan, heat oil over medium. Add shallots and ginger, season with salt and pepper, and cook until softened, 3 minutes. Add plums,

sugar and $\frac{1}{2}$ cup water. Bring to a simmer and cook until plums have softened (add water if needed), about 12 minutes. Stir in vinegar and zest. Season with salt and pepper.

INSTEAD OF GREEN BEANS, TRY BRUSSELS SPROUTS...

Lemony Shredded Brussels Sprouts

WHAT YOU'LL NEED

2 tablespoons olive oil
2 pounds brussels sprouts, trimmed and shredded with a knife or food processor
Coarse salt and ground pepper
2 tablespoons fresh lemon juice

DIRECTIONS

In a large non-stick skillet, heat oil over medium-high, add brussels sprouts and 2 tablespoons water; season with salt and pepper. Cook, stirring occasionally, until crisp-tender, 8 to 10 minutes. Remove from heat, and stir in lemon juice.

Courtesy of marthastewart.com

DECEMBER'S TIP FROM
**INTERIOR
DESIGN
STAR
TY
PENNINGTON**

Courtesy of
Ty Pennington Design Team

**SAVVY AND
STYLISH WAYS
TO KEEP
YOUR MEDIA
CENTER UNDER
CONTROL**



Your media center, which was once a source of entertainment and information, has morphed into an overwhelming mass of black boxes and tangled cords. With all the holiday entertaining you'll be doing, it's a great time of year to finally get your entertainment area under control.

The first step to restoring order is to take stock of what you have and assess your concerns. Are you tech-savvy or low-tech? Do you want to display the screen or hide it? What room will your media collection be in? To get you started, we've rounded up an array of tips and storage options that offer affordable solutions no matter what your needs or tastes are.



ON DISPLAY

As shown above, hanging a flat-screen TV frees up floor space and creates a clean, minimalist aesthetic. If you're a gamer or you want to feel like you're in a movie theater, hang it high. For a more discreet look that blends in with the surroundings, keep it at eye level.

HIDE AND SEEK

A large wall unit is a good solution for the technophile who has it all. Look for models that feature plenty of adjustable shelving and pre-cut holes for power cords. Sliding doors, like those shown at bottom right, provide easy access to components.

A SEPARATE PEACE

To maintain a sense of calm in bedrooms, pare down media centers to the essentials. Hide a TV in an armoire or place it on top of a low, unassuming dresser-like stand.

TOP SHELF

Wooden cabinetry, as pictured on top right, makes modern technology look more at home in a traditional setting.



FEATURE PRESENTATION

If your entertainment center looks like a scene from a scary movie, these tips will help you stay calm and get things under control.

- 1. USE MASKING TAPE TO LABEL** each cord with its corresponding device (TV, DVD player, etc.). Assign a number to each cord and its outlet to help you remember how to connect everything.
- 2. CONSOLIDATE YOUR REMOTES** with one universal control. Corral the ones you can't in a basket, nearby drawer or decorative urn.
- 3. KEEP DVDS AND VIDEO GAMES IN COVERED BOXES** or drawers for neatness and privacy.
- 4. RESIST THE URGE TO DISPLAY TOO MANY KNICKKNACKS**, unattractive books and other dust collectors.
- 5. BIGGER ISN'T NECESSARILY BETTER.** Donate or recycle outdated, bulky electronics and replace them with new, slim models.
- 6. OFFSET THE TECH FACTOR WITH A NATURAL ELEMENT** such as a small potted fern or ivy plant. Try succulents if you don't have a green thumb.

★ ★ ★ ★ ★ THE SHOWDOWN ★ ★ ★ ★ ★

It's time for another healthy food showdown. Similar in color and appearance, both at the top of many super-food lists and often used interchangeably in dishes, kale and spinach are perfect competitors for a battle for health-champ! Here's the full nutrition breakdown on these yummy veggies so that you can see which green should reign supreme on your menu.



Serving Size: 1½ cups of kale versus 3 cups of raw spinach

NUTRIENT	KALE	SPINACH	WINNER
Calories	50	23	Though calories are not much of a factor when choosing greens, this is a proper face-off, so it's worth a count. In this light vs. lighter match-up, spinach punches at a much lower weight class.
Fiber	24%	12%	But spinach certainly holds weight in the fiber department, edging out kale in this round.
Fat	2g	2.2g	When it comes to fat, these two are basically punch for punch.
Protein	3.3g	2.9g	Everybody knows that protein is king, and in this case, kale wears the crown.
Calcium	14%	10%	Kale make a comeback with calcium content!
Iron	9%	15%	Kale takes a few hits on iron content.
Magnesium	11%	25%	Whoa, another big punch from spinach!
Potassium	10%	12%	A pretty even fight when potassium comes into play, but spinach still has an edge.
Vitamin K	907%	537%	Kale has spinach on the ropes with Vitamin K.
Vitamin A	659%	401%	Kale takes the lead with off the charts Vitamin A!
Average cost	\$2.19	\$3.92	Head to head kale is almost \$2 less! That's a lot more green for your green.
IT'S A KNOCKOUT! KALE WINS!			

DRINK / CANDY CANE COCKTAIL

This yummy and festive cocktail is the perfect libation to get you in the holiday spirit, and just in time for National Candy Cane Day on December 26!

YIELDS: 1 DRINK

— INGREDIENTS

1 candy cane,
crushed, for garnish
2 ounces strawberry
vodka
4 dashes white
creme de menthe
2 ½ ounces
cranberry juice
Ice cubes

— DIRECTIONS

STEP 1

Place crushed candy cane on a small plate or saucer. Wet the outside rim of a chilled martini glass with water. Holding the glass by the stem, rotate the rim to coat with candy.

STEP 2

In a cocktail shaker, combine vodka, creme de menthe, cranberry juice and ice; shake until well combined. Strain into prepared glass; serve immediately.

Courtesy of marthastewart.com

[illegible]

1 SHOP TILL YOU DROP

We all need groceries. Did you know that pushing a cart up and down the super-market aisles for 45 minutes will burn **180 calories**? Bag your own groceries, take them out to the car yourself and return the cart to the corral, and you'll burn even more!

2 MAKE IT SHINE

Clutter and calorie free: spend 90 minutes cleaning your home and you'll dock **200 calories** from your daily quota – that's a win-win.

3 WRINKLE-FREE WEIGHT LOSS

Set your ironing board up in front of the TV next time your clothes need some straightening. An hour of ironing burns almost **160 calories**. Not too shabby.

4 PAINT THINNER

You know you need to paint the house, but you're lacking the motivation. Does it help to know that an hour of house painting will burn **342 calories**? Add a second coat and you'll have earned another meal!

5 WAX ON, WAX OFF

Don't sweat over spills—30 minutes of mopping the floor will burn **153 calories**.

6 TRIM YOUR LAWN, TRIM YOUR WAIST

One hour of mowing the lawn with a push-mower burns 324 calories! Spend another 30 minutes raking up the clippings, and you'll use another **171 calories**.

7 TEXAS LOSE 'EM?

It may surprise you, but an hour of playing cards burns more than **100 calories**. That's a good excuse to get in on poker night. Ante up and slim down!

8 WORK UP AN APPETITE

Whether you're throwing a dinner party or simply feeding your family, taking an hour to prepare a home-cooked meal requires **148 calories**. That's enough for a few extra bites of whatever you are making!

9 FLAKE OUT

Though a wintery snow can throw unexpected adversity into anyone's day, there are some benefits to being snowed in. Just 30 minutes of shoveling burns **202.5 calories**.

10 CUT A RUG

Crank up the tunes and let loose! Dancing for 30 minutes can burn more than **150 calories**, so you can get down while getting your weight down!

11 SUDS IT UP

Break out the bucket and hose – a mere 30 minutes of washing the car will burn **153 calories**!

12 DIG THE BENEFITS

One hour of gardening will burn more than **300 calories**, and you'll grow some nice veggies to boot. That's a healthy combination.

Any physical activity comes with bonus calorie-burning benefits. Ever wonder what your sports and hobbies cost in energy? You might get more out of them than you think! Here's some common activities and their hourly calorie range:

Billiards	75- 100
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Bowling	90-130
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Frisbee	90-130
---------	--------

Badminton	130-200
-----------	---------

Kayaking	150-200
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Skateboarding	150-225
---------------	---------

Golf	180-250
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Hiking	180-250
--------	---------

Skiing	180-250
--------	---------

Swimming	180-250
----------	---------

Soccer	200-300
--------	---------

Tennis	200-300
--------	---------

Basketball	250-350
------------	---------

Touch football	250-350
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Beach volleyball	250-350
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2015

*12 SONGS, OLD AND NEW, FOR
BRINGING IN THE NEW YEAR RIGHT*

HAPPY NEW YEAR

Abba

• • • • •

1999

Prince

• • • • •

FUNKY NEW YEAR

The Eagles

• • • • •

NEW YEAR'S DAY

U2

• • • • •

NEW YEAR'S EVE

Snoop Dogg featuring
Marty James

• • • • •

BRINGING IN A BRAND NEW YEAR

Charles Brown

• • • • •

THE NEW YEAR

Death Cab for Cutie

• • • • •

IN THE NEW YEAR

The Walkmen

• • • • •

NEW YEAR

Beach House

• • • • •

NEXT YEAR

Foo Fighters

• • • • •

THIS IS THE NEW YEAR

A Great Big World

• • • • •

AULD LANG SYNE

Mariah Carey

MOVIES / NEW FLICKS IN DECEMBER

Release dates subject to change.

WILD

Genre(s): Drama

Release Date: December 5

Starring: Reese Witherspoon, Gaby Hoffmann, Laura Dern, Brian Van Holt

"Wild" tells the awe-inspiring true story of a woman who tries to rebuild her shattered life by taking on a physical and emotional mission quest reminiscent of storybooks. Reeling from the death of her mother and the fallout of her marriage, she sets out on an 1100-mile solo hike along the Pacific Crest Trail from the Mojave Desert to Washington state. Beautiful and epic, this soulful story is a must-see.

EXODUS: GODS AND KINGS

Genre(s): Drama, History

Release Date: December 12

Starring: Christian Bale, Joel Edgerton, Aaron Paul, Ben Kingsley

The newest epic from director Ridley Scott, "Exodus: Gods and Kings" tells the age-old story of Moses as he rises up against the Egyptian Pharaoh, setting 600,000 slaves on a journey of escape from Egypt and its deadly plagues. Daring and spellbinding, this journey of one man's courage to take on an empire is sure to impress.

INHERENT VICE

Genre(s): Action, Thriller, Drama

Release Date: December 12

Starring: Joaquin Phoenix, Reese Witherspoon, Benicio del Toro, Josh Brolin, Owen Wilson, Martin Short, Maya Rudolph

"Inherent Vice" is a trippy and wildly entertaining jaunt set in the height of the eccentric 1960s. This film follows P.I. Doc Sportello as he stumbles through a dark and hilarious mystery involving his ex-old lady, her current billionaire land developer boyfriend and a half-baked kidnapping scheme. With a cast of characters that includes surfers, hustlers, dopers and rockers, a murderous loan shark, LAPD detectives, a tenor sax player working undercover and a mysterious entity known as the Golden Fang, this film is a dark and delightful roller-coaster ride.

THE HOBBIT: THE BATTLE OF THE FIVE ARMIES

Genre(s): Fantasy, Adventure

Release Date: December 17

Starring: Martin Freeman, Ian McKellen, Richard Armitage, Evangeline Lilly

This film is the climactic conclusion of the adventures of Bilbo Baggins and the heroic Company of Dwarves. As the relentless and ragging Dragon Smaug rains his fiery wrath down upon the defenseless men, women and children of Lake-town, an even darker force brews in the distance. The great enemy Sauron has sent forth armies of Orcs to secretly join the destruction and cover the peoples of Middle Earth in shadow. As darkness closes in, the races of Dwarves, Elves and Men must decide once and for all to unite or be destroyed, in the epic Battle of the Five Armies. A glorious final installment of a beloved series, this one should not be missed.

ANNIE

Genre(s): Crime, Action

Release Date: December 19

Starring: Quvenzhané Wallis, Jamie Foxx, Cameron Diaz, Rose Byrne

A seven-time Tony Award winner and Broadway classic that has delighted audiences for generations comes back to the big screen with contemporary vision. Academy Award nominee Quvenzhané Wallis "Beasts of the Southern Wild" stars as Annie, an energetic and joyful foster kid braving life on the street in New York City and the turbulent wrath of her heartless foster mom. One day her fortune changes when a cutthroat billionaire mayoral candidate takes Annie in, for the image-boosting benefits to his campaign. It isn't long though before Annie's charm and sunny wisdom slowly make their way into his heart.

THE INTERVIEW

Genre(s): Comedy

Release Date: December 25

Starring: Seth Rogen, James Franco, Lizzy Caplan, Randall Park

In the wacky action-comedy "The Interview", two simple guys in charge of the popular celebrity tabloid TV show "Skylark Tonight," embark on a crazy adventure when they discover that North Korean dictator Kim Jong Un is a fan of the show and they hatch a scheme to interview him in an attempt to legitimize themselves as journalists. The plan goes from dumb to dangerous when the CIA inexplicably recruits them to assassinate Kim Jong Un. Unqualified in everyway, hilarity ensues.

UNBROKEN

Genre(s): Drama

Release Date: December 25

Starring: Jack O'Connell, Garrett Hedlund, Domhnall Gleeson, Jai Courtney

An epic true story about the incredible life of Louis Zamperini, who rose above a difficult childhood, competed in Hitler's terrifying Olympic games and survived in a raft for 47 days after a near-fatal plane crash in WWII – only to be caught by the Japanese navy and sent to a prisoner-of-war camp. Adapted from Laura Hillenbrand's wildly popular book and directed by Academy Award winner Angelina Jolie, "Unbroken" brings to life Zamperini's unbelievable and inspiring life, an exemplary display of the resilient power of the human spirit.



Enjoy December

THIS ISSUE IS BROUGHT TO YOU BY



Christopher Tenggren
RE/MAX Great American North
BROKER/REALTOR

40W160 Campton Crossing/Unit E
St. Charles, IL 60175
P: 630-513-0222
C: 630-408-2750
F: 630-313-4220
Christopher@HomesInTheFoxValley.com
HomesInTheFoxValley.com
MLS ID :1077



Melissa Griffey
VP of Mortgage Lending

P: 630-364-7539 C: (630) 373-1051

mgriffey@guaranteedrate.com
www.guaranteedrate.com/mgriffey
1240 Iroquois Ave Ste 300 - Naperville, IL 60563



 Equal Housing Lender

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NMLS (Nationwide Mortgage Licensing System) ID 2611 • AL — 21566 • AK — AK2611 • AR — 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ — 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 • CA — 413 0699 Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act • CO — 989256 Regulated by the Division of Real Estate • CT — 17196 • DE — 9436 Guaranteed Rate, Inc. NMLS #2611 is licensed by the Delaware State Bank Commissioner to engage in business in this State. Delaware License #9436 exp. date 12/31/2014. • DC — MLB2611 • FL — MLD618 • GA — 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 • HI — HI-2611 • ID — MBL-5827 • IL — MB.0005932 Residential Mortgage Licensee - Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613 MB.0005932 • IN — 1st Mortgage: 11060 2nd Mortgage: 10332 • IA — 2005-0132 • KS — MC.0001530 Licensed Mortgage Company - Guaranteed Rate, Inc - License MC.0001530 • KY — MC20335 • LA — 2866 • ME — SLM11302 • MD — 13181 • MA — MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 • MI — 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 • MN — MN-MO-20526478 • MS — 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance • MO — 10-1744 • MT — 2611 • NJ — 2611 Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE — 1811 • NV — Lender: 3162 Broker: 3161 • NH — 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department • NM — 01995 • NY — B500887 Licensed Mortgage Banker — NYS Department of Financial Services • NC — L-109803 • ND — MB101818 • OH — 1st Mortgage: MBMB.850069.000 2nd Mortgage: SM.501367.000 • OK — MB001713 • OR — ML-3836 • PA — 20371 Licensed by the Pennsylvania Department of Banking and Securities • RI — Licensed Lender: 20102682LL Licensed Broker: 20102681LB Rhode Island Licensed Loan Broker • SC — MLS-2611 • SD — ML.04997 • TN — 109179 • TX — 1st Mortgage: 50426 2nd Mortgage: 47207 For Texas Consumers Only: CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. • UT — 7495184 • VT — Lender: 6100 Broker: 0930 MB • VA — MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA — CL-2611 • WI — Lender: 273948A Broker: 2611BR • WV — Lender: ML-30469 Broker: MB-30098 • WY — 2247