

FITNESS • NUTRITION • DRINK • FOOD • TRAVEL • TY'S TIPS • MUSIC • MOVIES

# Enjoy

MARCH 2015

THIS ISSUE IS BROUGHT TO  
YOU BY:



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## TY'S TIPS

HOME DESIGN TIPS FROM  
TY PENNINGTON



BAKED NOT FRIED

8 REASONS TO  
VISIT IRELAND

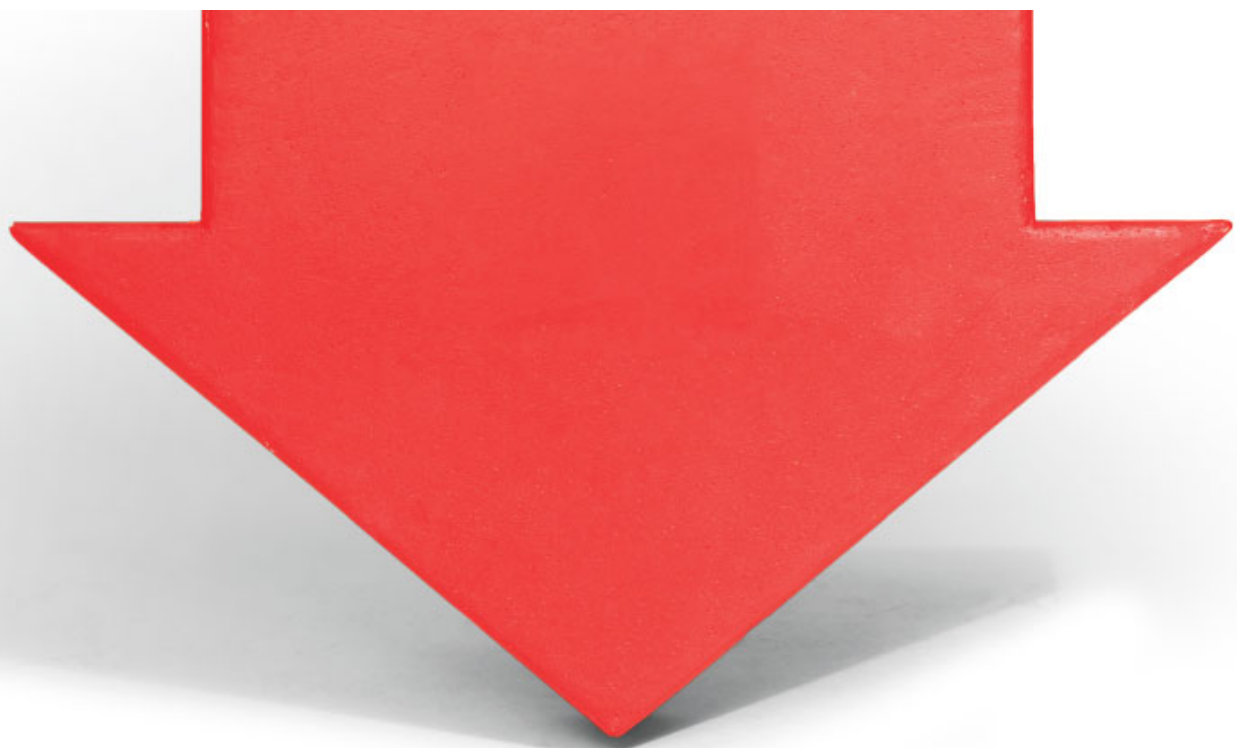
THE "FLEXITARIAN" DIET

WILD PLAYLIST

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Vol 3 ISSUE: 10



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**MARCH 3**  
WORLD WILDLIFE  
DAY



**MARCH 4**  
PURIM BEGINS

# WHAT'S HAPPENING IN



**MARCH 8**  
DAYLIGHT SAVING TIME BEGINS

**MARCH 14**  
POTATO CHIP DAY

# MARCH



**MARCH 17**  
ST. PATRICK'S DAY

**MARCH 21**  
CORN DOG DAY

**MARCH 23**  
NATIONAL PUPPY DAY





### IF YOU'RE LOOKING FOR A HEALTHIER ALTERNATIVE TO GREASY CORN DOGS AND POTATO CHIPS, LOOK NO FURTHER THAN THESE BAKED ALTERNATIVES!

You'll still enjoy the traditional flavors, but without all the extra fat and calories. And in celebration of Corn Dog Day on the on March 21 and Potato Chip Day on March 14, consider hosting a happy hour serving these classic favorite snacks along with your favorite drinks!

Small corn dogs are also known as "corn puppies," "mini corn dogs," or "corn dog nuggets," and are a variation of the original version served on a stick.





## BAKED MINI CORN DOGS

**Yields:** 18 mini corn dogs

*(recipe courtesy of foodnetwork.com)*

### What You'll Need

- 1 cup reduced-fat milk
- 1 package active dry yeast
- 2 tablespoons extra-virgin olive oil, plus more for greasing
- 2 tablespoons packed light brown sugar
- 1 cup fine yellow cornmeal
- 1 ¼ cups all-purpose flour, plus more for dusting and kneading
- 1 teaspoon salt
- ¼ teaspoon baking soda
- ¼ teaspoon cayenne pepper or paprika
- 9 reduced-fat hot dogs, halved crosswise
- 1 large egg, beaten

### Directions

Warm the milk to about 110 degrees in a saucepan; pour into a medium bowl. Sprinkle in the yeast and let soften for about 2 minutes. Stir in the olive oil, brown sugar and cornmeal with a wooden spoon. Add the flour, salt, baking soda and cayenne pepper; stir to make a sticky dough.

Turn the dough out onto a lightly floured surface and knead, adding more flour if needed, until smooth but still slightly tacky, about 5 minutes. Shape the dough into a ball, place in a lightly oiled bowl and cover with plastic wrap. Let rise in a warm spot until doubled in size, 45 minutes to 1 hour. Meanwhile, insert a wooden stick or small skewer into each hot dog half, about 1 inch deep; set aside.

Preheat the oven to 450 degrees and lightly oil a large baking sheet. Turn the dough out onto a lightly floured surface; divide into 18 pieces. With your palms, roll each piece into a 10-inch length. Wrap each piece around a hot dog half, tucking and pressing the edges to seal; place on the baking sheet.



*Making your own chips at home will save you money, fat and calories. Unlike the commercially produced variety, homemade potato chips can be made with much less oil.*

Brush the dough-wrapped dogs with the beaten egg. Bake until golden, 15 minutes.

## HOMEMADE ROSEMARY POTATO CHIPS

**Yields:** 8 servings

*(Recipe courtesy of foodnetwork.com)*

### What You'll Need

- Extra virgin olive oil for brushing
- 2 medium russet potatoes, peeled
- Kosher salt
- 2 teaspoon crumbled dried rosemary

### Directions

Preheat the oven to 375 degrees F.

Brush two large baking sheets lightly with oil. Use a mandolin or hand-held slicing machine to cut the potatoes lengthwise into 1/8-inch thick slices. Arrange the slices in 1 flat layer on the baking sheets. Brush the slices lightly with oil and bake until golden throughout, 15 to 20 minutes, checking often since they brown at different rates. Transfer to paper towels and sprinkle with salt and the rosemary while hot. Cool and enjoy!

## SPICY QUICK DILL PICKLES

**Yields:** 2 quarts

*(Recipe courtesy of foodandwine.com)*

### What You'll Need

- 6 Kirby cucumbers, quartered or thinly sliced
- 3 tablespoons kosher salt
- 2 tablespoons sugar
- 1 ¼ cups distilled white vinegar (5 percent acidity)
- 6 garlic cloves, halved
- 4 to 6 red or green hot chiles, halved lengthwise
- 16 dill sprigs

### Directions

Pack cucumbers into 2 clean 1-quart glass jars. In another jar, combine salt, sugar, vinegar, coriander and garlic. Shake until the salt and sugar dissolve. Add 2 cups of water and pour the brine over the vegetables. Add enough water to keep the cucumbers submerged. Close the jars and refrigerate overnight or for up to 1 month.



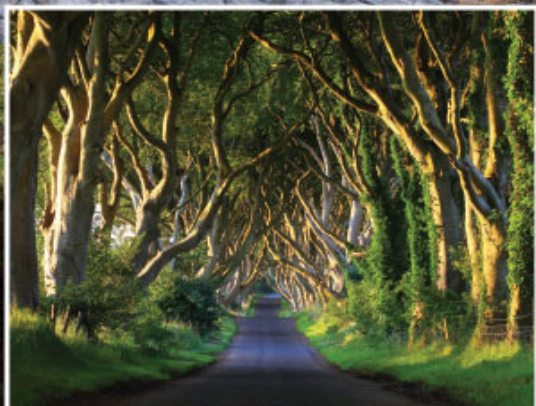




## TRAVEL / 8 REASONS TO VISIT IRELAND

### IRELAND IS WELL KNOWN FOR ITS BEAUTY.

Its lush green landscape, breathtaking cliffs and coast are enough of a reason for you to pack your bags and head to the banks of the River Shannon. But there is much more to this complex and intriguing country than meets the eye.



**+ GAME OF THRONES FAN?** That's right! You can set out on a guided tour of some of Game of Thrones most notable filming sites. Even if you're not a devotee of the HBO series, this trip will take you to some pretty amazing scenes including a medieval castle, a dense mystical forest, and Giant's Causeway, a UNESCO World Heritage site. Sign up in advance...especially if planning a winter trip!



## 1 DUBLIN IS FOR FOODIES

Though Irish cuisine has not always been associated with fine dining, Dublin is ideal for a foodie escape. The dense city center is rich with vibrant eats from all around the world. Wander the narrow streets and delight your taste buds.

**TRY:** Chapter One on Parnell Street

## 2 THE ISLAND WAS MADE FOR ROAD TRIPPING

Despite the diversity of landscapes and scenery available to travelers, Ireland is small enough to drive entirely in any direction. This means that your wanderlust can take you from coast to coast on a whim, building a vacation from a myriad of tiny getaways!

**TRY:** Drive an hour southwest of Dublin to Wicklow Mountains National Park.

## 3 ABSOLUTELY STUNNING VIEWS

The West coast of Ireland – with its cascading cliffs, crashing waves, craggy inlets, treacherous peaks and insanely narrow, precarious roads – truly feels like the end of the world. Hike high and low for humbling views but be careful, there's not a guardrail in sight!

**TRY:** Galway and Connemara, County Galway and The Cliffs of Moher, County Clare

## 4 CASTLES AREN'T JUST IN FAIRY TALES

Ireland has many regions and counties, and it seems as though each of them has one (or several!) of its own fairytale structures. From fortresses to estates, preserved and crumbling, Ireland's castles offer lots of majesty and historic delight.

**TRY:** The Rock of Cashel, County Tipperary

## 5 QUAIN T VILLAGES ABOUND

Traveling around Ireland can feel like a never-ending series of picturesque towns, each one seemingly more adorable than the next. Each has a unique history, fun shopping, welcoming locals and great eats! Whether you're deep in the rolling hills or hugging the coast, be sure to stop and wander some Irish locales.

**TRY:** Donegal Town, County Donegal and Kilkenny, County Kilkenny

## 6 SLÁINTE! PUBS, BREWERIES AND DISTILLERIES GALORE

Yes, the Irish culture has a rich drinking history, and even though there is much more to an Irish vacation than pub-crawls, there is a reason Ireland is famous for their swills and brews. Try one (or two) of the iconic Dublin pubs, or better yet go right to the source and tour one of the sites where the good stuff is made.

**TRY:** Guinness Brewery and Old Jameson Distillery, Dublin

## 7 BECAUSE OF THE BEACHES

Yeah, that's right! Even though it's not a tropical one, Ireland is still an island, and that means beaches galore. Head in any direction for a surfing, hiking, picnicking or even horse-racing beachside!

**TRY:** Dingle, County Kerry and Lahinch, County Clare

## 8 IT REALLY IS THAT GREEN

The iconic image of Ireland is one of electric emerald rolling hills. While it seems like the real landscape could never quite match the deep green hue that you've seen in movies – it truly knocks your socks off! Thought to be the simple result of terrain and climate, Ireland's green expanse will not disappoint!

**TRY:** The Ring of Kerry, County Kerry







## TY'S TIPS / CLEAN UP YOUR CLOSETS

MARCH'S TIPS FROM

# INTERIOR DESIGN STAR TY PENNINGTON

Courtesy of  
Ty Pennington Design Team



## HOW TO SHOW OFF YOUR CERAMIC COLLECTIONS

### 1 GET STARTED

There are plenty of rules to define what makes a collection, but Ty has only one: "Collecting should be fun and have a special purpose for the collector." Ty loves music and started collecting guitars years ago; he now has six on display in his L.A. home. Typically, a collection is viewed as a minimum of five or more pieces, but because it takes time to acquire a worthy assortment, it's okay to start with just one or two.

### 2 MIX IT UP

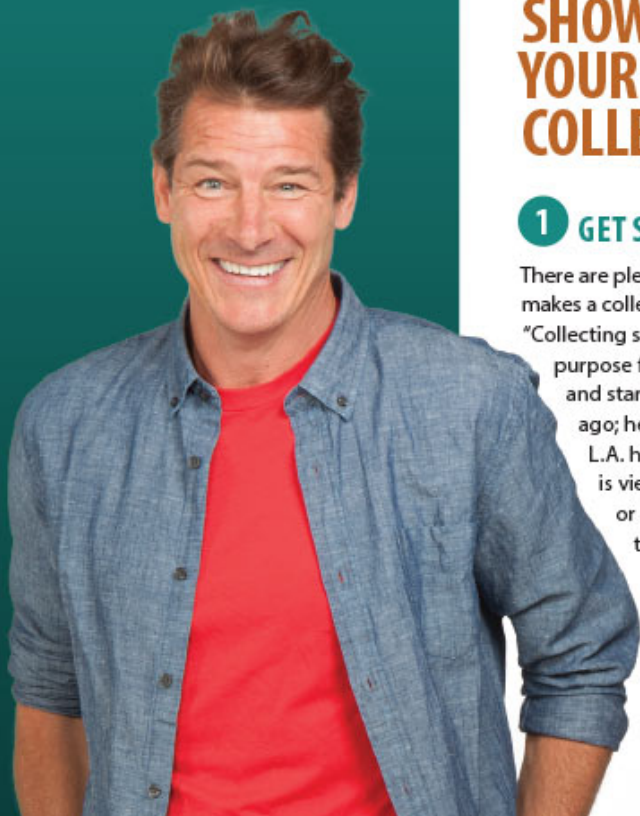
Hang plates or platters similar in tone or mood as a large vertical display in a hallway or as a smaller collection over a window.

### 3 MAKE IT PERSONAL

Collecting is especially fun when it's about emotion rather than provenance or value. "If something speaks to you, snag it!" Ty says. "Let your displayed collections reflect your personality and they'll take on so much more meaning."

### 4 INTEGRATE

Move beyond the normal bounds of display: Prop plates on tabletop easels along a console in the foyer; break up a dense display of books by stationing pitchers throughout the shelves in an interesting pattern. "Integrate your collections into your home so you can admire them at every turn," Ty says.







## 5 ATTACH WITH STYLE

Affix platters to walls with colorful ribbon or rope. Let your imagination flow to come up with clever materials and ways to hang or prop your collection.

## 6 ADD FLAIR

If you have a sizeable ceramics collection, devote an entire bookshelf to it. "Massing pieces together by color can really have impact," Ty says.

## 7 SHOW IT OFF

To create a commanding arrangement, cover a wall with plates, bowls, glassware, serving pieces and busts. By keeping the objects in a narrow range of color or of a similar period or style, your disparate pieces will come off as a cohesive whole. Painting the back wall a bold complementary color will further unite the display.

## 8 USE IT

Collections don't have to be untouchable dust collectors. Instead, make daily use of them. Fill a pitcher with a bouquet of flowers, or an antique bowl with bright red apples. Put these pieces to use and enjoy them on multiple levels.

## 9 DISPLAY CREATIVELY

Arrange pitchers on shelves that circle the perimeter of the kitchen. Perch creamers on glass shelves in front of a window. Or nest a row of dough bowls in the space above cabinets. One simple line of items in a high-traffic area is eye-catching.

## 10 EDIT

Even with collections there's such a thing as excess, especially when space is at a minimum. When you've hit your limit on display or storage, live by this rule: When you find a new item to add to the mix, make room for it by picking an old one to hand off to a secondhand store or, better yet, a lucky friend.







## FITNESS / YOUR MUSCLES: A USER GUIDE



**M**USCLES MAKE UP 40 PERCENT OF YOUR BODY AND POWER ALL OUR MOVEMENTS, STRENGTH AND EVEN MANNERISMS. Just like our body's exterior, our insides also age over time, can be nurtured for optimum performance and require special maintenance and care. For insight into your insides – and to up your fitness level – here's a complete guide to maintaining your muscle health.



### MUSCLE BEATS FAT!

Worried about looking too bulky from strength training? According to experts, a pound of muscle burns three times as many calories (at rest) as a pound of fat and it makes your body appear leaner. As an added bonus, you get a metabolic burst for hours after lifting, making weights a win-win-win.



## TIGHTNESS

**THE LOWDOWN:** The main culprit here is inactivity – think long days in front of a computer or sitting in a car. When your movement is restricted it can constrict and actually shorten your muscle fibers, leading to discomfort and even injury over time.

**WHAT IT FEELS LIKE:** Your muscles feel tense and contracted and your range of motion is limited.

**RX:** The goal is twofold – focus on moving as much as possible and stretching the affected muscles. Even if it's just taking a quick walk around the office once an hour or periodic light stretching throughout the day, you'll relieve the tension if you stay active. Exercise is truly the best medicine; just make sure you're getting a full body workout to balance the amount of burden on your muscle groups.

## SORENESS

**THE LOWDOWN:** Stressing your muscles – by lifting weights, doing squats or taking up new sports – creates microscopic tears, which make you sore, but it's the same process that ultimately builds muscle mass, via rebuilding the muscle making it stronger and leaner.

**WHAT IT FEELS LIKE:** Mild to moderate tenderness or pain that peaks a day or so after a workout. You may notice some mild swelling, stiffness in nearby joints and weakness in affected muscles.

**RX:** Though your impulse may be to take it easy, don't! Activity encourages oxygen and blood flow, stimulating faster and more effective muscle repair. Ice the sore area every few hours to relieve pain, eat plenty of lean, natural protein and get lots of sleep.

## CRAMPS

**THE LOWDOWN:** These pesky pains are caused by spasms, or involuntary contractions, and are usually due to being dehydrated because our muscles require sufficient fluid to contract and relax normally. Often, they occur more frequently during the summer months, extended periods of intense exercise or during pregnancy. When cramping, muscles contract at rest the way they should during use.

**WHAT IT FEELS LIKE:** A sudden, sharp pulling sensation. Cramps most commonly occur in the calf or thigh – areas vulnerable to overuse or injury – but they can happen in any muscle.

**RX:** Massage and stretch the area and if possible, apply heat. Before, during and after exercising, sip a sports drink to replenish electrolytes. If you are chronically prone to cramping, add foods to your diet that are rich in potassium, magnesium and calcium.

## STRAINS

**THE LOWDOWN:** While microtears after a workout is common, larger tears – which may occur when a muscle is strained by stretching beyond its natural limit or suffering a blow – are not. Strains can happen in any muscle but often strike your thighs while you're doing high-speed activities like sprinting or soccer.

**WHAT IT FEELS LIKE:** Sudden, severe pain, accompanied by popping or snapping. Unlike soreness, this happens during the workout, not after. You may also see swelling and bruising.

**RX:** Try a couple of days of rest, icing and elevation, coupled with over-the-counter anti-inflammatories, like ibuprofen. If the pain doesn't lessen after 72 hours, see your doctor.

## AGING

**THE LOWDOWN:** At their peak, muscles make up about 40 percent of your body weight. But their mass starts to decline after age 30. The number and size of muscle fibers decrease, and the water content of your tendons lessen. This aging process speeds up over time, making it more difficult to build and maintain muscle mass.

**WHAT IT FEELS LIKE:** You may gain weight, notice a drop in strength or find that you tire more quickly during exercise.

**RX:** Pump it up! Research shows that lifting weights twice a week for 20 minutes will stave off these changes.



### Got knots?

Here's an easy DIY massage: lie on the ground, place a tennis ball directly beneath the knot and use your body weight to apply full pressure to the area.

# 6

The number of years you can reverse the aging process of your muscles simply from doing full-body weight training twice a week for 10 weeks, according to studies.

# 3%

The rate at which metabolism drops each decade. Boost it by pumping iron and taking 1,000 IU of vitamin D per day.







**LET'S FACE IT  
PEOPLE, IT'S  
A JUNGLE OUT  
THERE!**

AWAKEN  
YOUR INNER ANIMAL  
WITH THIS LIST OF  
FIERCE TRACKS,  
INSPIRED BY WORLD  
WILDLIFE DAY ON  
MARCH 3!

**ROAR**  
KATY PERRY

**BUFFALO SOLDIER**  
BOB MARLEY &  
THE WAILERS

**DISLOYAL ORDER OF  
WATER BUFFALOES**  
FALL OUT BOY

**HUNGRY LIKE THE  
WOLF** DURAN DURAN

**ANACONDA** NICKI MINAJ

**LITTLE LION MAN**  
MUMFORD & SONS

**NEON TIGER** THE KILLERS

**WELCOME TO THE JUNGLE**  
GUNS N' ROSES

**BRASS MONKEY** BEASTIE BOYS

**ROCKY RACCOON** THE BEATLES





## DRINK / THE IRISH BUCK



**Celebrate St. Patrick's Day  
with this simple, delicious  
whiskey cocktail.**

### WHAT YOU'LL NEED

Ice  
2 ounces Irish whiskey  
1 tablespoon fresh lime juice  
3 ounces ginger ale  
Lime wedge

### DIRECTIONS

Fill a glass with ice. Add whiskey, lime juice and ginger ale. Stir and garnish with lime wedge.





## NUTRITION / THE “FLEXITARIAN” DIET



### WHAT WE PICKED FROM THE MEDITERRANEAN DIET:

Even if you don't want to exclusively consume foods native to the Mediterranean region, a diet heavy in seafood and olive oil is a great way to get essential Omega-3s. And of course, declaring the health benefits of moderate red wine consumption should be celebrated.

### WHAT WE PICKED FROM THE ZONE DIET:

Even if you don't have the time or energy to meticulously ration your proteins, carbs and fats, balancing meals based on their nutrients and benefits is a good way to keep your body fueled and lean.

### WHAT WE PICKED FROM THE WEIGHT WATCHERS DIET:

Even if you don't want to memorize a numerical value for every food, maintaining a holistic view of daily caloric intake from meal to meal is a good way to keep yourself balanced and aware of your consumption.

### WHAT WE PICKED FROM THE BLOOD TYPE DIET:

Even if you don't want to completely change your meals to align with your specific blood type, shifting the dieting paradigm from thinking of foods you should avoid to foods that you should get as much of as possible, is a great way to reframe your relationship with food for a long-term lifestyle change.

### AND HOW WE CAN PUT IT ALL TOGETHER:

This version of Flexitarianism would mean focusing on non-processed, whole foods; select inclusions of organic, grass fed meats and dairy; heartier breakfasts and lighter dinners; lots of sustainably caught seafood and anti-inflammatory oils; balanced meals that begin with plenty of vegetables; a celebration of the nutrient-rich, fortifying, and medicinal quality of food and a glass of red wine here and there.

### EVERY DIET SEEMS PLAUSIBLE AND CONVINCING WHEN A DEVOTEE IS GIVING YOU THEIR BEST PITCH.

So, what if the truth is that all diets gets a little something right? Here's an idea: if you're suffering from diet ideology whiplash, try picking and choosing one thing that speaks to you from each of the most popular diets to form your own custom healthy eating plan! Here's just one example of how to go “Flexitarian.”

### WHAT WE PICKED FROM THE PALEO DIET:

Even if we don't want to give up grains entirely as this diet dictates, avoiding packaged and processed foods and sticking to meals that could have been hunted or foraged is a great way to increase nutrients and decrease refined sugars.

### WHAT WE PICKED FROM THE VEGAN DIET:

Even if we don't want to swear off all animal products, being consciousness about what we buy and where it comes from is a good way to avoid damaging growth hormones and to support sustainable, ethical farming.

### WHAT WE PICKED FROM THE REVERSE DIET:

Even if swapping dinner and breakfast daily doesn't sound appetizing, acknowledging your body's need for calories and energy as it relates to the time of day is a good way to make sure you have enough time to use the energy you're consuming before it gets stored as fat.

**+** The only rule for the Flexitarian Diet is that it is always flexible. Stay informed by reading nutrition news, diet books and health blogs, so you can shift your personalized plan to fit your needs over time.





# MOVIES / NEW FLICKS IN MARCH

*Release dates subject to change.*

## UNFINISHED BUSINESS

Genre(s): Comedy

Release Date: March 6

**Starring:** Vince Vaughn, Tom Wilkinson, Dave Franco, Sienna Miller

A hard-working, live-to-work businessman, who has recently split from his cushy corporate position to go-it-alone – travels to Europe with his motley team of colleagues to close the most important deal of their lives. Things are falling into place but just as the trip starts to feel routine, chaos breaks out in every imaginable way and they run into a powerful adversary from their old office. The team must pull together and craft a plan to prevail over the relentless and hilarious adversity that they face.

## CHAPPIE

Genre(s): Sci-Fi, Comedy

Release Date: March 6

**Starring:** Hugh Jackman, Sharlto Copley, Sigourney Weaver, Dev Patel

Chappie is the adopted son in an odd and dysfunctional family, a preternaturally gifted, prodigy and the first robot with the capacity to feel. Born to a world where artificial intelligence is commonly used for police and military power, but has yet to take the next evolutionary step, Chappie is lovingly raised by his caretakers to be moral and kind. And just as he achieves consciousness and begins to learn about the world around him, he is discovered by fearful leaders and pursued with intent to destroy. Chappie and his loved ones must fight to keep him and the hope of the future that he represents alive.

## CINDERELLA

Genre(s): Fantasy, Family

Release Date: March 13

**Starring:** Lily James, Richard Madden, Cate Blanchett, Hayley Atwell

The story of Cinderella follows the fortunes of young Ella whose merchant father remarries following the death of her mother. Eager to support her loving father, Ella welcomes her new stepmother

and her daughters Anastasia and Drisella into the family home. But, when Ella's father unexpectedly passes away, she finds herself at the mercy of a jealous and cruel new family. Finally relegated to nothing more than a servant girl covered in ashes, and spitefully renamed Cinderella, Ella could easily begin to lose hope. Yet, despite the cruelty inflicted upon her, Ella is determined to honor her mother's dying words to "have courage and be kind."

## THE GUNMAN

Genre(s): Sci-Fi, Comedy

Release Date: March 20

**Starring:** Sean Penn, Javier Bardem, Ray Winstone, Idris Elba

A highly trained and lethal international operative works under a false promise of contextual ethics. When he is betrayed by the organization he works for and learns the depths of the violence and damage that his work has truly caused, he sets out to right wrongs and expose everyone involved. When his former employer fails at bringing him down, they aim instead to destroy what he loves the most, sending good and evil on a thrilling and relentless game of cat-and-mouse across Europe.

## THE DIVERGENT SERIES: INSURGENT

Genre(s): Fantasy, Adventure

Release Date: March 20

**Starring:** Shailene Woodley, Theo James, Miles Teller, Ansel Elgort

The second film in the Divergent Series, "Insurgent" raises the stakes for the battle-proven Tris as she searches for allies and answers in the ruins of a futuristic Chicago. Now a fugitive on the run and hunted by the leader of the power-hungry Erudite elite, she's on a race against time – trying to discover what her family sacrificed their lives to protect and why the Erudite leaders will do anything to stop them. Haunted by her past but desperate to protect the ones she loves, Tris battles her foes as well as her own mind, as she fights to save the future of their world.

## SERENA

Genre(s): Drama, Thriller

Release Date: March 27

**Starring:** Bradley Cooper, Jennifer Lawrence, Toby Jones, Rhys Ifans

George and Serena are newlyweds, traveling from Boston to the mountains of North Carolina in the 1920s, where they soon establish a booming timber empire. As their business grows, Serena proves to be as powerful a business mind as any man, overseeing crews, hunting rattlesnake and even saving a man's life in the wilderness. Together they rule their kingdom with an iron fist, destroying anyone who stands in their way, but when Serena learns that she can never conceive, her sanity begins to unravel and their power spirals into tragedy, betrayal, murder and revenge.

## WHILE WE'RE YOUNG

Genre(s): Drama, Comedy

Release Date: March 27

**Starring:** Ben Stiller, Naomi Watts, Amanda Seyfried, Adam Driver

"While We're Young" is a hilarious and endearing exploration of aging, ambition and success that tells the story of a middle-aged couple whose career and marriage are reinvigorated when a young hipster couple enters their lives. Hesitant at first, then open to their charm, the old dogs begin to learn new tricks and we watch a glorious story of joy and love unfold.





# Enjoy

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MARCH 2015



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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 — MLD2611 • 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: 27394BA Broker: 2611BR • WV — Lender: ML-30469 Broker: MB-30098 • WY — 2247