

FITNESS • HEALTH • DRINK • FOOD • TRAVEL • TY'S TIPS • MUSIC • BEAUTY

Enjoy

DECEMBER 2015

THIS ISSUE IS BROUGHT TO
YOU BY:



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TY'S TIPS

HOME RENOVATION TIPS FROM
TY PENNINGTON

DENVER, COLORADO

The Mile-High Playground

OUR TOP 10

FITNESS TIPS OF 2015!

guaranteed **Rate**®

The Home
Purchase Experts®

***Rocking, Rolling
and Jingling***

Vol 4 ISSUE: 7



Guaranteed Rate gives back

Neighborhood Cleanup Day

Employees picked up waste and recyclables near corporate headquarters in Ravenswood

Holiday Food Drive

Employees donated over 1000 pounds of food to community food pantries nationwide

Girls in the Game® Event

The company donated the use of its rooftop to this Chicago nonprofit that empowers girls through sports and fitness activities

Epiphany United Church of Christ

Employees handed out food to the needy at this Lakeview church

Center on Halsted

Members of a loan officer's team volunteered at one of the Midwest's largest LGBTQ social service agencies

Learn more about how Guaranteed Rate gives back at gr-foundation.org



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 - AZ - Guaranteed Rate, Inc. 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 - CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699 - CO - Guaranteed Rate, Inc. Regulated by the Division of Real Estate, 773-290-0505 - CT - Lic # 37196 - DE - Lic # 9436 - DC - Lic # MLB 2611 - FL - Lic # MLD1102 - GA - Residential Mortgage License #20973 - 3940 N. Ravenswood Ave., Chicago, IL 60613 - HI - Lic # HI-2611 - ID - Guaranteed Rate, Inc. Lic # MBL-5827 - IL - Residential Mortgage License - IDFP, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932 - IN - Lic # 11060 & #10332 - IA - Lic # 2005-0132 - KS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC.0001530 - KY - Mortgage Company Lic #MC20335 - LA - Lic # 2866 - ME - Lic # SLM11302 - MD - Lic # 13381 - MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC 2611 - MI - Lic # FR0018846 & SR0018847 - MN - Lic # MN-MO 20526478 - MS - Guaranteed Rate, Inc. 3940 N. Ravenswood Ave., Chicago, IL 60613 - Mississippi Licensed Mortgage Company, Lic # 2611 - MO - Guaranteed Rate Lic # 14-1744-A - MT - Lic # 2611 - Licensed in NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance - NE - Lic # 1811 - NV - Lic # 3162 & 3161 - NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic # 13931-MB - NM - Lic # MO1995 - NY - Licensed Mortgage Banker - NYS Department of Financial Services- 3940 N. Ravenswood Ave., Chicago, IL 60613 Lic # B500887 - NC - Lic # 109803 - ND - Lic # MB103838 - OH - Lic # MB0804160.000 & Lic # SM-501367.000 - 3940 N. Ravenswood Ave., Chicago, IL 60613 - OK - Lic # MB001733 - OR - Lic # ML-3836 - 3940 N. Ravenswood Ave., Chicago, IL 60613 - PA - Licensed by the Pennsylvania Department of Banking and Securities Lic #20371 - RI - Rhode Island Licensed Lender Lic # 20102682L, RI - Rhode Island Licensed Loan Broker Lic # 20102681LB - SC - Lic # MSL- 2611 - SD - Lic # ML04997 - TN - Lic # 109379 - TX - Lic # 50426 & Lic # 47207 - UT - Lic # 7495384 - VT - Lic # 2611-1 & 0930 MB - VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 - WA - Lic # CL-2611 - WI - Lic # 27394BA & 2611BR - WV - Lic # MML-30469 & MB-30098 - WY - Lic # 2247

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ALL ABOUT DECEMBER

EVENTS, HOLIDAYS AND THEN SOME



December 2015

DECEMBER 1
World AIDS Day

DECEMBER 1
Rosa Parks Day

DECEMBER 2
Rockefeller Center Tree Lighting

DECEMBER 7 – 14
Hanukkah

DECEMBER 10
Nobel Prize Day

DECEMBER 11
UNICEF Birthday

DECEMBER 12
Poinsettia Day

DECEMBER 12
Our Lady of Guadalupe

DECEMBER 18
National Ugly Christmas
Sweater Day

DECEMBER 21
Winter Solstice

DECEMBER 25
Christmas Day

DECEMBER 26
National Thank-you Note Day

DECEMBER 26 - JANUARY 1
Kwanzaa

DECEMBER 27
National Fruit Cake Day

DECEMBER 30
Bacon Day

DECEMBER 31
New Year's Eve

TRAVEL

DENVER, COLORADO



The Mile-High Playground



Schedule your trip to Denver this December and watch as this Mile High City comes alive with snow.

Denver is the epicenter of Colorado. It brings the food, culture and shopping of a big city together with some of the world's best ski resorts just a short drive away. With 115 days of sunshine each year, Denver is a big playground.

Go for the outdoor activities, stay for the ambiance of this winter wonderland.

A CITY IN THE MOUNTAINS

Though you won't find any ski runs in Denver, the city is home to four major sports teams, legal marijuana and picturesque views. Located along the eastern side of the Rocky Mountains, it inspires a healthy lifestyle. Mixing millennial hipsters (the median age of a Denver resident is 33) with Western charm, Denver offers its 3 million residents enough cultural attractions to share with tourists.

Planning a trip? Drive the Mount Evans Scenic Byway, catch a concert at the Red Rocks Park & Amphitheater or tour the Coors Brewery. In Denver, you can be as active as you want.

Winter Park

Just 67 miles from Denver, Winter Park is one of the state's most popular ski destinations. Boasting 134 ski runs spread across three mountains, it's popular for young adults and families alike. Spanning 3,000 acres, Winter Park pleases beginners and experts. But if sliding down a snow covered mountain isn't for you, try a hayride, snow-tubing, dogsledding or the intense cardio workout of cross-country skiing.

Loveland

While slightly smaller than Winter Park, Loveland is just 52 miles west of Denver. In about an hour, you can go from shopping at Denver's Larimer Square to 1,800 acres of Loveland ski terrain. Loveland is the second oldest ski area in Colorado

with an average annual snowfall of 422 powdery inches. Best of all, Loveland Valley provides a separate area just for beginners to master their technique before tackling more dangerous trails.

Echo Mountain

Echo is just 36 miles from Denver. Not to be confused with Echo Mountain, California, this year-round family-friendly ski destination is a premier race training facility in November then opens to the public on December 10. It is the first ski area in Colorado to offer terrain-based learning for beginners. For advanced skiers, try skiing through the trails at night. Echo is one of only two resorts in Colorado to offer night skiing.

FOOD

The city's culinary scene has evolved over the years with a mix of neighborhood diners and gourmet restaurants. When visiting, be sure to try these two hotspots:



Blue Island Oyster Bar

2625 E. 2nd St.
Cherry Creek North
(303) 333-2462

Bringing a little of the East Coast to Denver, this restaurant was made for seafood lovers. Enjoy fresh oysters, mussels and clams direct from Blue Island Shellfish Farm in Long Island, NY. To pair with your domestically imported seafood, a full bar features craft cocktails, craft beer and wine. Blue Island Oyster Bar is open for lunch and dinner daily. Reservations accepted.

Dos Santos Taqueria De Mexico

1475 E. 17th Ave.
Denver, CO
(303) 386-3509

Putting a gourmet twist on classic Mexican dishes, Dos Santos Taqueria delivers south of the border flavor in a Rocky Mountain setting. Even their guacamole can be customized with fresh fruit and bacon, pumpkin seeds, Nopal (cactus) and roasted tomatillos or classic style. Order "the guak" trio and pair it with a couple of raw tuna, lime cilantro tacos. Dos Santos is open for lunch and dinner weekdays. Brunch on Sundays.



ATTRACTIONS

Denver offers year-round attractions for visitors. It's one of the most walkable cities in the country, but if you need speed, try mountain biking the Colorado Front Range. For a lazy afternoon, step back in history to see the Victorians in Georgetown, an old silver mining town. Whatever your pleasure, you'll find it in and around Denver.



BEER

The baseball stadium may belong to Coors but Denver is also home to a craft beer festival, Winter Brew Fest, January 22-23, 2016, at the Mile High Stations, 2027 W. Lower Colfax. Early bird tickets are \$35. They usually sell out so plan ahead.



MONEY

Feeling a little light in the pockets? Head to the United States Mint (320 W. Colfax Ave.). It produces 50 million coins daily; each stamped with a "D" for Denver. Free daily tours. Reservations are required: (303) 405-4761.

HISTORY

Visit the Four Mile Historic Park (715 S. Forest St.) and go on a tour of the frontier days of Colorado. The park features the oldest standing structure in Colorado, pioneer exhibits and more. With low admission prices, \$5 for adults, \$3 for children, take the whole family to learn about Colorado.

ART

Experience the iconic Rocky Mountain imagery by exploring the Western American Art Collection at the Denver Art Museum (100 W. 14th Ave. Pkwy.). The collection features the iconic Buckaroo sculpture by Alexander Phimister Proctor, as well as, 40 rarely seen monumental paintings and lithographs by Fritz Scholder.

Contributed by: Maisie Sackett

Three stylized snowflakes are arranged horizontally above the title.

Christmas BOURBON

Three stylized snowflakes are arranged horizontally below the title.

We've all heard of fruit cake, which no one really likes, so how about an adult beverage that is sure to please. Instead of throwing away the fruit scraps when prepping your apple pies, reuse them to create a richly spiced Bourbon that will also pair well with your Bananas Foster Bread Pudding!

Ingredients

- Peel from 1 whole grapefruit
- Peels from 2 lemons
- Peel from 1 orange
- 1 cinnamon stick
- 2 pear cores
- 2 apple cores
- One 750-ml bottle bourbon

Instructions

Combine all of the ingredients in a large jar; cover. Let stand at room temperature for 8 to 12 hours. Strain the bourbon through a cheesecloth-lined fine sieve.

Pour over ice and serve. *Enjoy!*

Bananas Foster

Bread Pudding



INGREDIENTS

Pudding

- 1 quart heavy cream
- 1 ½ cups 2% milk
- 1 cup sugar
- 3 cups light brown sugar
- 12 egg yolks
- 5 bananas
- 1 cup rum
- ½ teaspoon ground cinnamon
- ½ teaspoon ground nutmeg
- 4 tablespoons pure vanilla extract
- 3 loaves French bread (1 foot long)

Foster Sauce

- 4 ½ cups unsalted butter
- 4 ½ cups dark brown sugar, packed
- 3 teaspoons ground cinnamon
- 2 ¼ cups spiced rum
- 2 ¼ cups banana liqueur
- 6 bananas, sliced lengthwise and in half

DIRECTIONS

Pudding

Start with day-old French bread, sliced.

Combine yolks, rum, cinnamon, nutmeg, vanilla and 5 mashed bananas. Blend with a hand mixer. In an 8 x 10 x 12 inch pan, arrange sliced French bread. Pour pudding mixture over bread.

Be sure to cover all bread and mash bread into mixture where necessary. Allow to set, covered, in the refrigerator at least two hours, or overnight.

Bake, covered with foil, for 2 ½ hours, or until a skewer inserted in the center comes out dry. Remove foil, bake another 15 minutes until golden brown.

Foster Sauce

Melt butter, add brown sugar and cinnamon. Stir. Remove from heat. Add rum. Ignite!

Be sure to use safety precautions. Flambe is best done away from an open flame. Tie back your hair, roll up your sleeves and keep the lid of the pot handy.

Grab a bowl, spoon out a heaping helping of bread pudding, drown it in the rich Bananas Foster Sauce and enjoy. We won't mind if you scoop a bit of vanilla ice cream on top!





4 Things To Do Before Buying a Renovation Project

DECEMBER TIPS FROM
INTERIOR
DESIGN
STAR



TY
PENNINGTON

It shouldn't surprise you that I know a thing or two about renovation projects.

What you might find surprising is the amount of thought I put into each project before I decide to take it on.

It would be nice if it were as easy as it seems on TV and you could simply show up with your tools and get to work. But to get the biggest return on your investment of time and money, here are four things you should consider before taking the plunge on a renovation project.

1

Be realistic about your ability to manage the size and scope of any potential project. Will it be limited to simple cosmetic changes like fresh paint, new light fixtures and refinishing wood floors? Or will it involve gutting the entire house and replacing everything except the exterior walls?

Also, how much of the work are you truly capable of doing on your own? Be honest, because a botched DIY job can end up costing you money in the long run.



2

Run the numbers and figure out what you can realistically afford. When creating your cost sheet be sure to account for potential project delays. The saying "time is money" is absolutely true. Depending on the extent of the required renovations, any delays can burn through a large portion of your construction budget leaving you with an empty bank account, and an unfinished home.

3

Zero in on a preferred geographic area—preferably one that's conducive to turning a profit. "Location, location, location" is another true saying and where your project is situated is key to getting the most from your investment. Assess how much competition there will be from other homes and condos on the market when you're ready to put the finished product up for sale. Also be sure to research the town's foreclosure rates, crime statistics and the quality of the schools. Those factors directly impact property values. Having the nicest house in an undesirable area isn't anyone's definition of a wise investment.

4

After you've nailed down the project specifics, projected costs and the location of your renovation home, be sure to align yourself with a reputable, knowledgeable and trustworthy mortgage professional, property inspector and real estate agent. They'll help you decide whether or not to sign on the dotted line. A second set of eyes, from an expert, can help reduce risk. They can help minimize your financial risk and potentially maximize your reward with a quick sale at market value.

A venture like this can turn into a great experience, or it can be baptism by fire, and you can get burned. That's why before moving forward with the purchase of a renovation project you should educate yourself about the process and learn about the mistakes others have made and avoid them. **Good luck!**

Contributed by: Chris Lathrop, based on tips from the Ty Pennington Design Team

OUR TOP 10

FITNESS TIPS OF 2015!

Now that the year is coming to a close, it's a good time to reflect on your health goals. Did you plan to drop 10 pounds but instead gained 5? Did you incorporate yoga or meditation into your daily routine to help lower your blood pressure and manage stress? As we look back on the year that was 2015, we can't help but think of all the great fitness tips given every month. Even if you haven't started working out, there's no time like the present. Start your new year off with a new resolution using our *Top 10 Fitness Tips of 2015*.



1

HIGH INTENSITY INTERVAL TRAINING (HIIT)

HIIT workouts alternate between short and intense bursts of energy, followed by periods of rest or lower-intensity moves. Also called Sprint Interval Training, this cardio workout burns fat—up to 375 calories in just 25 minutes!

2

GROUP PERSONAL TRAINING

Want the one-on-one attention from a personal trainer, but not willing to spend a ton of money? Group personal training with a few friends is the next best thing. You'll get the individualized fitness attention you were looking for, along with a supportive group of people.

3

BOUTIQUE FITNESS STUDIOS

If you're willing to shell out a little more cash (\$25+ per class), these studios are a great way to join a fitness community where it's easy to connect with students and instructors. Boutique studios are popping up for all types of workouts—yoga, cycling, barre, you name it.

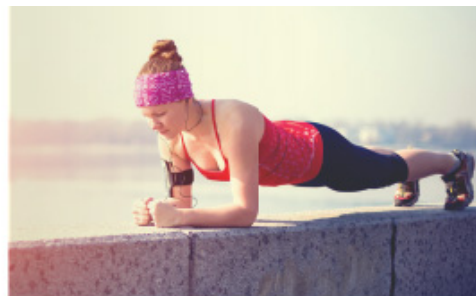
4

YOGA

Think yoga is just about flexibility and meditation? Yoga can be as beneficial as a full cardio workout. Various types of classes include Power Yoga, Ashtanga, Bikram, Hatha and Vinyasa.

5 BODYWEIGHT TRAINING

Plank workouts benefit all muscles in your body. Since these moves can be done anywhere, and don't need equipment, they are also time-saving and economical!



6 STREAMING WORKOUT VIDEOS

There has been a rise in digital services that stream workout videos on tablets, phones and on your computer. You can purchase subscriptions for channels like **Crunch Live** and **Booya Fitness**. There are also free options on YouTube, which include Popsugar, BeFit and Fitness Blender.



7 TRACKING YOUR STEPS

Runners have used tracking devices for years to track their pace and mileage. But now there are plenty of fitness trackers to measure the number of miles walked or steps climbed. Chose from Fitbit, to a Misfit Flash to an iFit band. There are as many choices and styles as there are workouts.



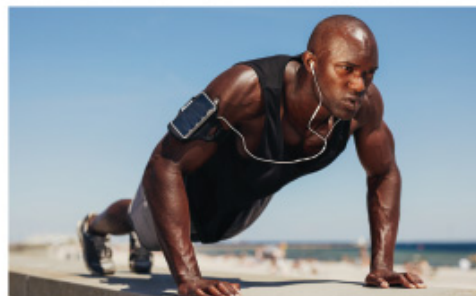
8 HEALTHY WORKPLACES

Since studies show that fit and healthy employees are usually happier and more productive, many offices are starting to incorporate on-site gyms, workout classes or discounts to nearby gyms. Ask your employer about fitness benefits. You may be surprised to find your company provides a plan you weren't aware of.



9 CIRCUIT TRAINING

This workout has people completing a group of six to 10 exercises that are completed one after another in a sequence. Each exercise is performed for a set period before having a rest, then moving to the next exercise. Circuit training is getting popular because you get maximum results in less time and you challenge your whole body.



10 OUTDOOR FITNESS

Hiking, canoeing and kayaking have been trending because you can do these activities alone, with friends and family or in a large group. Benefits include muscle strength in upper body, torso and legs. But the goal here is two-fold, to enjoy the outdoors and to get moving.



Contributed by: Sarah Amundson



We at Enjoy Magazine hope that you spent 2015 making good healthy fitness choices. If not, there's always next year!

COCONUT

Beyond the Deliciousness



COCONUT. IT'S NOT ONLY DELICIOUS, BUT HAS MORE HEALING BENEFITS THAN YOU CAN IMAGINE.

The coconut has been used for thousands of years by many cultures around the world. Only recently have we Americans caught on to the myriad benefits of this tropical oil. Coconut oil can be used for hair and skin care, to regulate the body's metabolism, lower cholesterol, aid digestion, boost the immune system and aid weight loss. How is this possible? Lauric acid, capric acid (the same fatty acid present in breast milk) and other antioxidant, anti-fungal, antibacterial and antimicrobial properties.

The meaty, fiber-filled, mineral-rich drupe (loosely classified as a nut, fruit and seed) can be used for cooking, and as part of your beauty routine. Keep in mind, there are several types of coconut oil available. Refined coconut oil is best for cooking and internal usage while unrefined is best for hair and skin care.

+ Oil Pulling

Oil pulling has grown in popularity and the benefits are said to be nothing short of amazing. This Ayurvedic technique involves swishing one tablespoon of virgin coconut oil in your mouth for at least 20 minutes. Do not swallow any oil as toxins are being drawn out of your mouth and gums into the oil.

The Benefits of Oil Pulling:

- Whitens teeth
- Increases energy
- Detoxes the body
- Balances hormones
- Clears skin
- Fights gingivitis
- Prevents tooth decay
- Reduces cavities

To remove the oily feeling after pulling, you can swish salt water for just a couple minutes then brush as normal.

Do not spit the "pulled" oil down your sink; it will clog! Use a paper towel and toss it in the trash.

COOKING

With its low melting point, 76-78 degrees Fahrenheit, coconut oil is great for cooking. Usually found in its solid state, don't be surprised if you find it as a clear liquid. Coconut oil melts when the temperature rises. Use refined coconut oil for cooking.



Most oils and foods we consume contain long-chain fatty acids which contribute to heart disease and high cholesterol. While coconut oil is high in saturated fat, it has medium-chain fatty acids. What does that mean? Medium-chain fatty acids take a direct path to the liver and metabolize—it's not stored in the body. Also coconut oil has less calories than other oils. Its fat is converted into energy so it helps with endurance.



So ditch the vegetable oil and start cooking with a much healthier, and tastier, option!

DIGESTION

Once you incorporate coconut oil into your daily recipes, you may notice easier digestion. Those with Irritable Bowel Syndrome say it helps. Because of its antimicrobial properties, coconut oil helps the body absorb nutrients like calcium and magnesium which also helps to develop healthy bones.



SKIN CARE

Lotions, soaps, hair conditioner, lip balm, make-up remover, pregnant belly rub, oil pulling for healthy teeth and gums—the list is endless really.

Protect your skin against the weather with a coconut oil based body butter. This will help temperatures.



Homemade coconut oil body balm:

- 1c shea butter
- ½c coconut oil
- 1tbsp cornstarch
- 1tsp vitamin e



Vigorously beat ingredients in a chilled bowl until you have a creamy mixture. Store in a dark container in a cool, dry place. If your butter melts, just place it in the fridge. However, this can make the body balm grainy. The key to keeping your balm buttery is a consistent temperature.

Insider secret: Vitamin E is crucial to this recipe. It acts as a natural preservative. Without the vitamin E, your butter can go rancid.

Even if you don't create a coconut balm, using virgin coconut oil as an everyday moisturizer is helpful. It prevents dryness and people with eczema, dermatitis and psoriasis swear by its healing effects. Added bonus, it also helps prevent wrinkles and sagging skin. Buy a jar of virgin coconut oil, after showering, rub a handful of coconut oil all over your body and relish the softness.

HAIR CARE

A quick YouTube search for coconut oil reveals thousands of video results. Coconut oil is one of the best natural nutrients for hair. It helps to stimulate growth, prevents protein loss and prevents dandruff. Try giving yourself a pure coconut oil head massage. It's good for your scalp and it will condition your hair while providing soothing stress relief.

Call-out for lice:

With some vinegar, coconut oil, and a nit comb, ridding your kid's head of these little buggers is a cinch.

HEART HEALTH

Coconut oil is heart healthy despite its high level of saturated fat. That's because coconut oil, unlike vegetable oil, contains 50 percent Lauric acid which prevents high cholesterol and high blood pressure. Coconut oil will not increase LDL levels. As Dr. Oz has repeatedly stated on his talk show, virgin coconut oil is heart healthy.

Contributed by: Selene Garcia



MUSIC

Rocking Rolling and Jingling

Chestnuts Roasting
On an Open Fire
Nat King Cole

Baby it's Cold Outside
Idina Menzel & Michael Buble

Merry Christmas,
Happy Holidays
N'Sync

Have Yourself a Merry
Little Christmas
Judy Garland

Santa Claus Go Straight
to the Ghetto
James Brown

Christmas Time Is Here
Vince Guaraldi Trio

Please Come
Home for Christmas
Charles Brown

I'll Be Home For Christmas
Bing Crosby

This Christmas
Donny Hathaway

Christmas Wrapping
The Waitresses

Another Lonely Christmas
Prince

Silent Night
The Temptations

Get Behind Me Santa
Sufjan Stevens

That Spirit of Christmas
Ray Charles

All I Want for
Christmas is You
Mariah Carey

Dominick The Donkey
Lou Monte

Father Christmas
The Kinks

Santa Baby
Eartha Kitt



5 Ways to Ward Off Winter Colds

IT'S INEVITABLE. YOU KNOW YOU'RE GETTING SICK.

Your coworkers have been sneezing 10 times a day for two weeks and haven't been eating right for weeks. Despite washing your hands multiple times a day, you can tell the germs are winning and your immune system is not fighting back. Let's take a couple steps to help kick that cold so you can get back to normal and be yourself again.

1 HYDRATE

Water, orange juice, electrolyte drinks, chicken broth, and vitamin C—the list goes on and on but the

CONCLUSION IS: Mom was right. No matter how many times she keeps telling you, staying hydrated is the best and easiest way to recover. Some nice warm tea, or hot water with lemon and honey, can help soothe a scratchy throat. Add a shot of whisky and now you have a Southern-style Hot Toddy sure to thin out mucus so you don't feel so stuffy. Next time you call mom to sulk, if she says hydrate, listen!

2 EAT RIGHT

Your diet is an essential part of everyday life, cold or no cold. If you're feeling grimy and your cold is winning the battle, splurging on a big greasy hamburger and a pint of craft-brewed winter ale isn't going to help. Focus on eating healthy—butternut squash soup, vegetable stock, apples, oranges—food that nourishes the body back to health. Once you feel better, and your sinuses clear up, then go after that burger and beer.

3 SWEAT IT OUT

If you have enough energy to go to the gym, do it. Listen to your body and don't overdo it. Walk at an easy pace, try the elliptical to get the blood flowing or better yet, sit in the sauna and sweat out the impurities. Just make sure you dress appropriately. If you're going to be outside, pack a change of clothes. Sweaty body + cold temps = not smart!

4 CATCH SOME Z'S

This one is a no brainer, yet most people try to continue their normal pace no matter how terrible they feel. Down some night-time cold remedy and start counting some sheep!

5 REMEDY RESCUE

Stocking up on pain relievers, sore throat, cough and fever medicines will help fight the battle, but will cost you as well. Try using some pantry items to help soothe your aching body. Mix a half teaspoon of salt in a glass of warm water. Gargle. Spit. Another option: Mix warm water, fresh lemon juice and honey. Drink. Both options will soothe a sore throat without depleting your pharmacy budget.

If you can get a good combo going of the steps above, you should be able to knock the cold out in a week. If things aren't progressing in a week's time, it can be worth seeing a doctor so you can get a full examination to nail down what's really battling you. **GOOD LUCK!**

Contributed by KJ Schultz



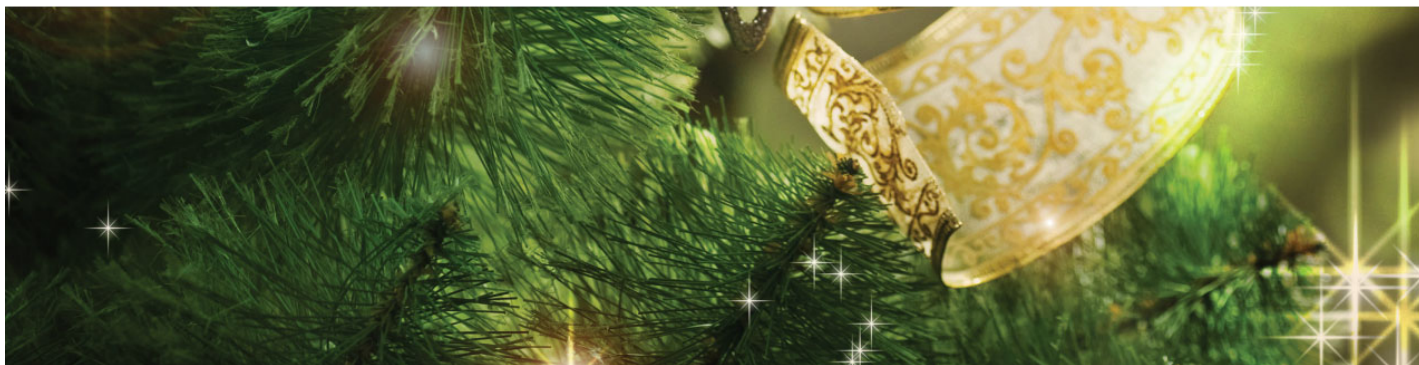


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If your property is listed with a real estate broker, please disregard.
 It is not our intention to solicit the listings of other real estate brokers.
 We are happy to work with them and cooperate fully.



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NMLS ID #2611, (Nationwide Mortgage Licensing System, <http://www.nmlsconsumeraccess.org/>) • 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 #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 — 14-1744-A • 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: MB.804160 2nd Mortgage: SM.501367 • OK — ML002651 • 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