



As the third month of winter ushers the newness of spring, I can't help but think back to my college Spring Break vacations. Thank goodness I was a co-ed before social media became the norm! Nowadays, my idea of spring break has more to do with yoga retreats than beach beer-bongs. Be sure to read **Kurt Clauss**' feature on vacay alternatives. It's all about knowing where you are in life. Looking to "wild-out" and "turn-up"? Head to Daytona, FL, a spring break staple. If, however, you long for white sand and exclusivity, Siesta Key may be a better destination.

This month's drink, "The Rich & Skinny", is all about decadence in a glass! It packs chocolaty espresso flavor into a low-calorie sipper. This is not a drink for the wallflower. It delivers a caffeine punch!

Because I'm always looking for a short-cut to flat abs (I know, there isn't one) our resident fitness trainer, **Sarah Amundsen**, put together a straight forward tip sheet of daily to-dos that should at least point me—and you—in the right direction.

And when you tire of boat poses and spring cleaning (see Courtney Simmons' piece), find a peaceful corner to read Kara Thom's poem. It's a moving piece about the passage of time and the bounty of harvest. Remember, we reap what we sow.



Enjoy,
Chrystal Caruthers
Editor-in-Chief
Chrystal.Caruthers@GuaranteedRate.com

CONTRIBUTORS



CHRIS LATHROP Writer Ty's Tips



SELENE GARCIA Writer Beauty



SARAH AMUNDSEN Writer Fitness @sarahlynn920



KURT CLAUSS Writer Travel



COURTNEY SIMMONS
Writer
Life Hacks
@sallytomato18



KARA THOM Poet @MamaSweat



JEN HIGMAN Designer @JenniferHigman



















March 2016

MARCH 3

World Wildlife Day

MARCH 8

International Women's Day

MARCH 13

Daylight Savings Time Begins

MARCH 14

Pi Day

MARCH 15-27

March Madness

MARCH 17

Saint Patrick's Day

MARCH 20

Spring Begins

Palm Sunday

MARCH 21

World Poetry Day

MARCH 22

World Water Day

MARCH 23

Holi (Hindu Festival)

MARCH 25

Good Friday

MARCH 27

Easter

MARCH 31

Cesar Chavez Day

Observed

National Nutrition Month American Red Cross Month Fire Prevention Month Women's History Month Youth Art Month

Birthstone

Aquamarine, Bloodstone & Jade

Astrological Sign

Pisces

Flower

Daffodil





or Unwind Poolside?

by: Kurt Clauss

Depending on what your idea of a "break" is, we've complied a list of polar opposite Spring Break destinations to satisfy every vacation desire.

Cancun vs Tulum, Mexico

Cancun has been a long-time spot for the hard partying Spring Break crowds; the beaches are lined with large hotels catering to the fraternity/sorority "anything-goes' crowd. The Inception Music Festival, the world's largest Spring Break event, is a 30-days and 30-nights party featuring top DJs and headlining performers. For the entire month of March, Cancun will be one long college party.

If you've outgrown the college party scene, venture about 2 hours south of Cancun and you'll find Tulum, a much different vibe.

Stylish, secluded resorts interspersed with fashionable boutique hotels dot the shore of some of the best white sand and turquoise water beaches on the planet. Everything is chill in Tulum. It's one of the coolest places for yoga of all types.

After a day of sun salutations, relax in one of the many sexy, open air restaurants along Tulum Beach Road.



Tulum is surrounded by famous Mayan ruins including the Pre-Hispanic City of Chichen-Itza, one of the most important examples of Mayan-Toltec civilizations in the Yucatan. You can also explore the longest underwater cave systems in the world by snorkeling the clear, fresh water caves of nearby Cenote Sac Actun. Head down to Tulum If high-style and low-crowds appeal to you.

South Padre Island vs Austin, Texas

South Padre Island is a silver of land on the Texas-Mexico border that doubles in population every spring as college students pour in. The main draw here is The **Ultimate Music Experience, UME**, an electronic dance music festival that thumps for four days, March 16 - 19.

A different kind of festival, South by Southwest, is held in Austin from March 16 - 20. This year's 30th anniversary of SXSW® is expected to draw blg numbers. With 2,000 music acts of all kinds, 700 cutting-edge speakers on emerging technology, creativity, gaming and start-ups, SXSW gives visitors the chance to combine entertainment with conference style learning and business networking. No beaches here, but plenty of outdoor fun at Lake Austin, Mount Bonnell and Zliker Park where you can jump in the manmade Barton Springs Pool. My Austin favorite Is the SoCo, or South of Congress, area filled with vintage stores, small hip hotels, boutiques, galleries and restaurants.





Daytona vs other Florida beaches

Daytona Beach has been synonymous with Spring Break for decades. The MTV "Live from Spring Break" shows are over, but Daytona, and Gulf side Panama City in the panhandle, still draw legions of spring breakers who drive down from campuses near and far.

There are plenty of beautiful beaches in Florida where you can still relax and get away from the spring time crowds. Depending on what city you can get a cheap flight to (book it now), there are great options on both coasts.

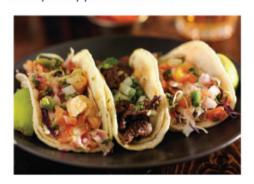
Fly Into West Palm Beach (PBI) and find clean narrow beaches. Hollywood North Beach Park (FLL) In Broward County is often voted one of the top beaches in America. With its white sand, warm water and boardwalk, it has that classic "old Florida" feel.

On the Gulf Coast side, Fort Myers, Sarasota and Clearwater are perfect for families. Try Sanibel Island & Captiva Island near Fort Myers (RSW) to experience 15 miles of pristine beaches protected by conservation societies. Drive to Siesta Key and visit Turtle Beach from Sarasota (SRQ). It's a tranquil escape featuring some of the tallest dunes in the area. When you tire of soaking up the sun, visit St. Armand's circle for a day of shopping or The Ringling Museum of Art. Yes, it was founded by the famed circus family.

Los Cabos, Mexico vs Todos Santos

Famous for its wild Spring Break nightlife, Los Cabos swells every spring when "all" of California converges on its two small towns and dozens of larger luxury hotels. Any other time of year, Cabo draws celebrities and families to its golf courses, fine restaurants and some of the best marlin fishing anywhere.

But if you're traveling in March and looking for a respite, fly into Cabo (SJD), and drive an hour north through miles of protected cactus to reach Todos Santos. This Mexican village is home to beach burns, artists and surfers who come to surf the best breaks in Baja. All you need here is a surfboard, a good book and your appetite for some



of the best Margaritas and fish tacos you've ever had. For a break from the sun, take an art walk through the gallerles and shops of the quaint little downtown area.





ew people have time to prepare and cook a homemade meal every night. I recently invested in an Instant Pot, a modernized pressure cooker. It's nothing like the spitting, spluttering beast that my parents used to use. The Instant Pot resembles a crock pot...but it's faster! This month we're going Paleo. Protein and more protein. Try this coffee infused pot roast to warm your belly. Best of all, the leftovers are even better!

RUB

- 2 tbsp finely ground coffee (decaf works too)
- 2 tbsp smoked paprika
- 1 tbsp freshly ground black pepper
- 1 tbsp cocoa powder
- 1 tsp red pepper flakes
- 1 tsp chili powder
- 1 tsp freshly ground ginger
- 1 tsp sea salt

Mix all ingredients in a small bowl. Brew a cup of coffee.

ROAST

- 2 lbs. beef chuck roast cut into 1.5 to 2-inch cubes
- 1 cup freshly brewed coffee
- 1 cup beef broth
- 1 shallot, chopped
- 1 clove garlic
- 6 dried figs, chopped
- 3 tbsp balsamic vinegar

Kosher salt to taste

Freshly ground black pepper to taste

PREPARATION

Sprinkle beef cubes with 3 to 4 tablespoons of the rub. Toss well until the beef is evenly coated. Combine the brewed coffee, broth, shallot, garlic, figs and balsamic vinegar in a high power blender. Blitz until liquefied.

Transfer the seasoned beef to your pressure cooker and pour the liquefied sauce on top. Cover and lock the lid of your pressure cooker. If using an Instant Pot, press the "Meat/Stew" button. Lock the lid and wait 35 minutes as the pressure cooker works its magic. Allow the pressure cooker to slowly release its steam, about 15 minutes.

Once finished, the meat should be fork tender. Shred and enjoy with mashed sweet potatoes.



Wrap each sweet potato in foil. Place on cookie sheet. Bake until fork tender (about 30 minutes at 400-degrees). Peel. Mash. Enjoy!



MARCH TIPS FROM INTERIOR DESIGN STAR



TY PENNINGTON

5 Keys to Painless Couples Decorating

So you envision bold colors everywhere but your significant other wants clean, simple, geometric and neutral. How can you bring these opposite styles of home decorating together?

One of you might have to give up the hot pink couch and the other might have to say goodbye to the black leather recliner with the built-in fridge. But there's always a middle ground. Let's take a look at 5 ways you can compromise when it comes to home décor.

Design Preferences

Decide on the look and feel you each prefer and meet somewhere in the middle. Let's say your S.O. likes funny and wild and you prefer conservative frilly. A great mix of the two might be a deep red couch with straight lines in the upholstery. There are even ways you can add a little frill to this, so keep reading!

Color Palette

A compromise with color doesn't mean different variations of grey. While you can agree on neutral colors, you can also accent with blues, greens and browns along with a mixture of softer shades. Once you nail down your colors, stick with them. Staying the course with what you initially agreed to will help you avoid any alterations to the plan down the road. Tastes do change, however, so keep in mind that paint color is among the easiest things to change in your home.

Furniture

I can appreciate that you or your S.O. might like the look of Victorian carved loveseats. But let's face it, that's not exactly the most comfortable or contemporary type of furniture. When deciding on chairs and couches, remember that there will be times when you'll both want to stretch out on them and get comfortable, so choose something that works for

both of you. If you can't come to an agreement on tables, hit some thrift stores. You might find that diamond in the rough that, with a little elbow grease, you can turn into a unique piece you can both appreciate because you put your personal touch on it.

Artwork

One of you likes golf landscapes and the other likes cow pictures. You'll need to meet in the middle here, wherever that is! Try visiting an art gallery to find some common ground in your tastes. Or just start shopping and see what you come up with. That's never a bad plan!

Accessories

If your S.O. won't let you put all of your precious moments figurines on display, try adding some splash with accent pieces such as throw pillows, table runners, candles and other items that can really punch up a room!

See? Compromise is possible, even between people with opposite tastes. Remember why you got together in the first place and everything will be just fine. Good luck!











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



Turmeric. Good as Gold.

by: Selene Garcia

Used for thousands of years in the Middle East and Southeast Asia, turmeric is quite an amazing herb.

Imported mainly from India, the benefits of turmeric are plentiful.

Turmeric is part of the ginger family and, like ginger, has a brown knotted exterior. However, once cut open, turmeric has a deep orange color packed full of vitamin C, E, K as well as protein, niacin, potassium, calcium, copper, iron, magnesium and zinc.

So what gives turmeric its powerful punch? The main active ingredient in turmeric is curcumin and it's a very powerful anti-inflammatory and antioxidant.

Let's take a look at just some of the health benefits of consuming turmeric:

Inflammation

Short-term inflammation is our body's way of preventing foreign bacteria from taking over our bodies. Without inflammation, the simplest bacteria could kill us.

While short-term inflammation is needed, chronic inflammation has been found to lead to several types of arthritis, heart disease, cancer, metabolic syndrome, and Alzheimer's.

Diabetes

Research has found that those diabetics who consumed curcumin resulted in significantly lower blood glucose and a reduced resistance to insulin. Curcumin, the active ingredient in turmeric, was also found to support artery health by preventing the build-up of fatty deposits from forming. Another benefit included improved liver function.

It's important to know that the active ingredient, curcumin, is best absorbed by the body when coupled with black pepper.

There are many other health benefits of turmeric and curcumin. Continue your research and learn how to best add this powerful herb to your daily diet.





Time for bed before blackness sets on the garden gate and greets the moon.





Spring Cleaning the **GREEN** Way

by: Courtney Simmons

"Old Man Winter" has overstayed his welcome, but he's finally making an exit to allow for warmer days. Whether you're a new homeowner anxious to spruce things up, or you're preparing to list during the spring real estate market, now is the perfect time to deep clean your house.

Gone are the days of harsh, hard to pronounce, chemical cleaners. Most homeowners are opting for GREEN cleaners with a simple list of all natural ingredients. And why not? Research shows that natural cleaning products reduce just as many germs and allergens as their chemical-based counterparts.

To get your house eco-clean, use these four-environmentally-friendly recipes. Naturally, we borrowed some recipes from Real Simple, but we added the love.



Essential oils are most essential household cleaners...

Peppermint Power Cleaner

The Fresh Mix:

34 cup water
44 cup rubbing alcohol
5-10 drops of peppermint, lemon or
orange essential oil
1 teaspoon of natural dish soap
Directions: Pour all ingredients into
a 16-ounce spray bottle and shake.
Use on all surfaces, except glass.

The 3-second rule can be used with these floors...

Hardwood Refresh

The Fresh Mix:

½ c white vinegar 1 gallon of warm water 2-3 drops of lemon essential oil **Directions:** Mix all ingredients in a 2-gallon bucket. Grab your trusty mop and go to town.

When life gives you lemons... Spring clean with them...

Lemon Squeeze Degreaser

The Fresh Mix:

2 cups of water

2 teaspoons of freshly squeezed lemon juice ½ teaspoon of vegetable oil-based

soap (like Dr. Bronner's Castile Soap)
1 tablespoon of baking soda
Directions: Pour everything into a
24-ounce spray bottle and shake
well. Spritz the stovetop and scrub
away. Then smile, because it's never
looked cleaner. Use on all surfaces,
except for wood.

The air around you should smell like fresh...or at least not like socks...

Lavender-Scented Room Spray

The Fresh Mix:

½ cup of distilled water 80 drops of lavender essential oil **Directions:** Mix together in a 4-ounce spray bottle and mist away. Your home will transform into a calm, spring retreat reminiscent of Provence in no time.

Recipes inspired by realsimple.com



Leave the Muffin Tops for the Bakery

by: Sarah Amundson

Sucking it in to wear your tight pants is the worst! There are better ways to fit into your clothes and to get the tight, flat stomach you want without control top pantyhose or Spanx.

Here are the best tips and tricks on what to eat and how to workout, to banish the waistline jellyroll. I even included some insider tricks that might surprise you.

GO GLUTEN-FREE

Flat bellies start with clean eating. Try to eat less gluten and more whole grains, fiber, vegetables and healthy fats such as avocado.

DO MORE CARDIO

Aerobic exercise is the most effective way to burn belly fat because it burns more calories than resistance training alone. Do 30-60 minutes of cardio five times a week, along with the ab exercises in this article, and you'll have a flat stomach in no time!

GET OUTSIDE

Warmer weather is beckoning. Get out of the gym and get outside! Try kayaking. It's an ab-crunching workout. It requires twisting and tightness from your abs for long periods of time.

STAND-UP STRAIGHT

Stand as often as possible when weightlifting. Your abs will naturally help to balance and stabilize your body. To work on toning your stomach even more, keep your abs tight and maintain good posture, while breathing evenly.

PRACTICE BOAT POSE.

This pose is typically done in yoga classes, but you can do it anywhere. Try it while watching TV. Sit on a mat with legs extended and back straight. Bend and lift your knees so that your calves are parallel to the floor and your toes are pointing to the ceiling. Lean your torso back. Abs tight. Balance yourself on your butt. Extend your arms close to your body at shin level. Try to keep your back straight. Slowly roll back down onto the mat, lowering legs. Repeat five times to target your deepest ab muscles.

TRY KICKBOXING

If your gym offers this class, give it a try. During the workout you use muscles in both the lower and upper body. Plus, the cardio aspect to your workout will be covered too.

TENNIS ANYONE?

Some people think tennis is just about the cute outfits and going to country clubs, but it's actually a great workout for your obliques. Your abs get tighter after just a few strokes.

INCORPORATE PILATES

Want to give your ab workouts a boost? Try a resistance band to incorporate a little Pilates into your workout routine. The roll-up is a classic move that is all about maintaining your form. Sit on the floor with your legs straight in front of you. Wrap the band around the bottom of your feet and slowly lie back onto the floor while holding the end of the band in each hand. Keep your arms at your sides, palms facing thighs. Squeeze your abs tight to support your spine during the exercise. Slowly roll your spine up off the floor one vertebra at a time and bend forward at the waist as you reach toward your feet. The band will help you roll up and down slowly. Incorporate five-to-eight reps into your cardio routine to see results.



Your Pep Rally Playlist

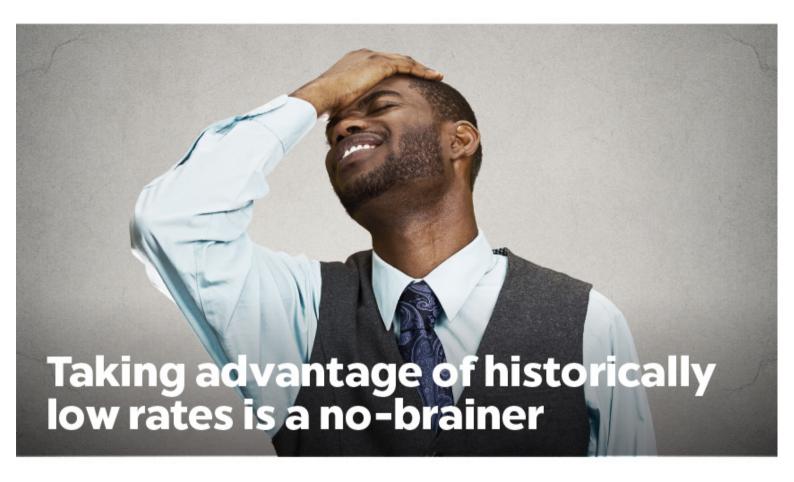
As you prep your brackets for this month's madness, hit the play button on this list of basketball-inspired tunes!

- ALL I DO IS WIN
 DJ Khaled
- MONEY
 Pink Floyd
- BASKETBALL
 Lil Bow Wow
- HEART OF A CHAMPION Nelly
- BASKETBALL
 Kurtis Blow
- SPACE JAM
 Quad City DJs

- WE ARE THE CHAMPIONS
 Queen
- 8 EYE OF THE TIGER
 Survivor
- MICKEY
 Toni Basil
- I'M BLUE Eiffel 65
- I WISH Skee-Lo
- I GOT 5 ON IT

- NEVER SCARED
 Bone Crusher feat.
 Killer Mike & T.I.
- MAKE IT RAIN
 Fat Joe feat.
 Lil' Wayne
- ARE YOU READY
 FOR THIS
 Jock Jams
- ROCK AND ROLL (PART 1)
 Gary Glitter





Now is the perfect time to buy or refi.

Rates have dropped, so don't miss out.

It's risk free: Let us calculate your potential savings and lock in a low rate for you.

Contact the Loan Officer on the back of this magazine to get started.

MILS D #2611 (Nationwide Morrgage Licensing System www.nmisconsumeraccess.org) = AL - Lick #21566 = AK - Lick#AC611 = AR - Lick#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-9347283 = AZ - Guaranteed Rate, Inc. 14811 N. Kierland Bird., Ste. 100, Socrasdale, AZ, 8;254 Morrgage Banker License #0 option 8 - C - Lick #4,13069 = CC - Lick #4,13069 = CC - Guaranteed Rate, Inc. 14811 N. Kierland Bird., Ste. 100, Socrasdale, AZ, 8;254 Morrgage Banker License #0 option 8 - C - Lick #4,13069 = CC - Guaranteed Rate, Inc. 14811 N. Kierland Bird., Ste. 100, Socrasdale, AZ, 8;254 Morrgage Lending Act. Ick #4,13069 = CC - Lick #4,1306 = C -





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 **F:** (630) 549-1154

mgriffey@guaranteedrate.com www.guaranteedrate.com/mgriffey 716 W State St Ste E - Geneva, IL 60134



a Equal Housing Lender

NMLS (Nationwide Mortgage Licensing System) ID 191670 State License: IL - 031.0022632 - MB.0005932

NMLS ID #2611, (Nationwide Mortgage Licensing System, http://www.nmlsconsumeraccess.org/) * AL — 21566 * AK — AK2611 * AR — 103947 Lice#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 * AZ — 0907078 Guaranteed Rate, Inc. * 14811 N. Kierland Bivd., 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 #04966 exp. date 12/31/2014. DC — MILB2611 * 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 * 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 * 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 * HI — HI-2611 * ID — MBL-5827 * IL — MB.0005932 Residential Mortgage Licensee - Illinois Department of Banking and Consumer Finance * MC.0001530 * KY — MC20335 * LA — 2866 * ME — S.LM1302 * ND — 13181 * MA — MC2611 Guaranteed Rate, Inc. * Mortgage: Licenseed Mortgage Banker - NJ Department of Banking and Consumer Finance * MO — 14-1744-A * NT — 2611 * NJ — 2611 * Licensed Mortgage Banker - NJ Department of Banking and Securities * RI — Licensed Load Mortgage: MB.804160 2nd Mortgage: SM.501367 * OK — ML04997 * NJ — 10917 * NJ — 109