

Enjoy

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

MAY 2016

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

TY'S TIPS

9 Essential Items
for Every Toolbox



**The Top 10 Reasons
Americans Love Labs**

Do Blondes Really
Have More Fun?

and much more!

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Purchase Experts®

Vol 4 ISSUE: 11

Enjoy

MAY 2016

There's so much happiness in May. With Mother's Day, Memorial Day, graduations and vacation planning, this month offers much to look forward to. On my bucket list, *The Kentucky Derby*. At some point, I want to cheer on my favorite horse while sipping Mint Julips in a large brimmed hat. A road trip is in my future!

Kurt Clauss, our resident travel expert, has written the consummate guide to road tripping. Forget Route 66, print a map and highlight your path along Dinosaur Diamond Prehistoric Highway! If printing a map is too low-tech for you, read **K.J. Schultz**' piece on helpful iPhone hacks. This quick guide to getting the most out of your phone is a must.

Of course no trip would be complete without the family dog. The American Kennel Club has named the Labrador Retriever as the most popular dog in the country. Read **Courtney Simmons**' piece to discover why.

This month, and every month, let's plan to eat healthy...to take better care of ourselves. Try our edible flower spring salad recipe. It's as visually stunning as it is appetizing.

No matter what this month holds for you, we hope you will pause to Enjoy the sights and sounds around you.



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

CONTRIBUTORS



SARAH AMUNDSEN
Writer
Fitness
@sarahlynn920



KURT CLAUSS
Writer
Travel



SELENE GARCIA
Writer
Beauty



JEN HIGMAN
Designer
@JenniferHigman



CHRIS LATHROP
Writer
Ty's Tips



KJ SCHULTZ
Writer
Tech
@kjs_22



COURTNEY SIMMONS
Writer
Lifestyle
@sallytomato18

ALL ABOUT MAY

EVENTS, HOLIDAYS AND THEN SOME



May 2016

MAY 1

Orthodox Easter

MAY 3

Primary Election Day
(Indiana State Holiday)

MAY 5

Ascension Day
National Day of Prayer
Yom HaShoah
(Holocaust Memorial Day)
Cinco de Mayo

MAY 6

National Nurses Day

MAY 7

Kentucky Derby

MAY 8

Mother's Day

MAY 10

Primary Election Day
(West Virginia)

MAY 15

Pentecost Sunday

MAY 21

Armed Forces Day

MAY 22

Trinity Sunday
National Maritime Day
Harvey Milk Day (California)

MAY 30

Memorial Day

Birthstone

Emerald

Astrological Sign

Taurus

Flower

Lily of the Valley

Head Out on the Highway

by: Kurt Clauss

In the spirit of Jack Kerouac, author of "On the Road," we salute the freedom of the open road. With no set itinerary, getting there is half the fun. At least if you have a comfortable car and an amiable companion, it is. Gas is cheap, traveling with close friends is priceless and the memories will last a lifetime. Rather than spending time in airports waiting for checked bags, and inching our way through customs, we're keeping it domestic. Here's our list of favorite American road trips.

ROAD TRIP 2.0

Download the **Road Trippers** app to your mobile device, it lets you navigate your trip, access guides, maintain a blog, and save places you want to visit or have already visited. Also leave comments for other road trippers to read.

Dinosaur Diamond Prehistoric Highway

Utah to Colorado

(I-70, US 40, 191, Utah 128, Colorado 139 and 64) This 480 mile loop through eastern Utah and western Colorado will take about four days to cover. Dinosaur Diamond Prehistoric Highway is the perfect drive for future paleontologists. They'll see dinosaur fossils, footprints and traces of thunder lizards dating back 150 million years. This is as much an educational field trip as it is a family road trip. But be careful, unpaved roads can be treacherous after rain. Always check conditions before traveling.

Arches National Park

(Highway 191) For an overnight campsite, Devil's Garden offers unmatched views of red stone formations and more stars than you can imagine.



Newspaper Rock

(Highway 211) A National Historic Site to witness drawings from Native American cultures from 1,500 years ago. This petroglyph panel features ancient Puebloan symbols that are still not clearly understood, but it should not be missed. It's free and easily accessible.

Dinosaur Garden in Vernal

(US 40) Outside the Utah Field House of Natural History State Park Museum there are 18 life-size dinosaur models.



Vermont

(Route 22A) Late spring to mid-fall is a perfect time to drive the Vermont 22A Highway. It's just 40 miles. Drive through the Lake Champlain Valley and the rolling green hills of America's choicest dairy land surrounded by the majestic Adirondack Mountains. If coming from the South, start in Fair Haven and drive as much of the 82 mile round trip segment of Vermont 22A as you can. Head to Vermont's oldest town, Vergennes, and back.

Rural Vermont has red weathered barns, white-steeple churches, covered bridges and gorgeous fall colors in September and October. You'll get plenty of small town hospitality, rich history and lots of farm stands where you can pull over and buy vegetables, apples, peaches and berries in season. Look for "You pick'em" orchard signs if you want to do it yourself. Besides the antique shops and galleries, highlights include swimming in Lake Bomoseen, the Moosalamoo recreation area near Orwell and The Shoreham Bridge. If you have time, you can add a steep climb up the winding 1,000-foot summit of Mount Philo.

Lake Michigan

(Circle tour) One of the World's most scenic drives is the Lake Michigan Circle Tour. The full circle route is almost 900 miles long and would make an ambitious 14 hour drive, but each section offers something different if you only have time for a piece of the circle. From the skyscrapers of downtown Chicago to the lighthouses and beautiful sand beaches of Northern Michigan, there is something for everyone on this lap around the United States "Third Coast." Pull over to swim in Lake Michigan's fresh water — this is America's fresh water Riviera.

Chicago and Milwaukee are destinations by themselves, but get off the grid by heading north to Sheboygan's lovely beaches, the light houses of Sturgeon Bay and the charming towns of Ephraim, Fish Creek and Egg Harbor — all great spots for a long weekend.

The Upper Peninsula is dotted with quaint mining towns including Fayette, which is intact, but abandoned. It also has 200 waterfalls you can explore along Route 2. Spend the night in St. Ignace before turning south into Michigan. Take the ferry to Mackinaw Island for the day. It's pricey to stay at the Mackinaw Grand hotel, but it's bustling with tourists every summer.



From June through August, you can attend the Blueberry, Cherry, Lilac, Wine, Kite and Bratwurst festivals, just to name a few.



The eastern shore of Lake Michigan has the largest freshwater dune system in the world with some dunes rising several hundred feet above the lake surface. Play in the giant sand box of Sleeping Bear Dunes and visit the wineries and lighthouses of the Old Mission Peninsula.

The sunset coast of western Michigan has many picturesque lake front towns — Holland, Saugatuck, St. Josephs, South Haven and New Buffalo — which completes the circle down to Indiana.

The Top 10 Reasons Americans Love Labs

by:
Courtney Simmons

The American dream is often painted with a white picket fence, happy family and almost always with the companionship of a four-legged friend. Americans even has a favorite breed: The Labrador Retriever. According to the American Kennel Club (AKC), the Lab has claimed the No. 1 spot since 2013. It's no surprise why. This breed is categorized as being friendly, active, outgoing and quintessentially the perfect family dog.

For those contemplating a new dog, here are **The Top 10 Reasons America Loves Labs**:

1 EASY TO TRAIN

Labs are known for their intelligence and obedience. They have been bred to follow human cues and are generally well-behaved.

2 GREAT WITH CHILDREN

This breed is said to have a "soft mouth." Many dogs have an instinct to bite down, but Labs have incredible jaw control. Bred to retrieve water fowl, it's in their DNA to be gentle.

3 FRIENDLY TO OTHER PETS

Labs are known to get along well with other dogs. Especially if introduced as a puppy.



LABRADOR BACKGROUND:

Labs were originally bred as retrieving gun dogs while hunting waterfowl. Due to its extended outdoor exposure, the Lab developed a short, dense and weather resistant coat. They are known for their "otter-like" tails and broad facial structure. They have kind, friendly eyes that express their good temperament. Labs have three acceptable breed colors — black, chocolate, and yellow — sometimes with white markings.

4 HEALTH REPORT CARD: A+

According to the AKC, Labs have a lifespan of 12-14 years with very few reported health problems. They are predisposed for hip dysplasia, but this is common with most breeds as they age.

5 A GROOMER'S PARADISE

This short-haired breed only requires occasional grooming with standard nail trimming. Brushing once a month to keep up with shedding is recommended.

6 SIZE-WISE: THE GOLDBLOCKS OF DOGS

Not too big. Not too small. Labs are considered a medium sized breed that reach up to 75lbs. They are considered the perfect size for an active family.

7 PERFECT WORKOUT BUDDY

If you love exercising and spending time in the great outdoors, a Labrador Retriever is your new best mate. Labs are high-energy dogs that can go, and go, and go.

8 NOT HARD TO PLEASE

It doesn't matter the activity, a lab is happy to be by his human's side, rain or shine.

9 YOUR LOYAL SERVANT

Labs have a long history of being service dogs. It is reported by Guide Dogs of America that 70% of today's service dogs are Labrador Retrievers.

10 THEY AREN'T PICKY EATERS

No fancy dog food needed, this breed will eat just about any brand — and that's good for the monthly budget!





1. Power up

Don't let low battery alerts leave you stranded. Click Settings > Battery to see which apps are killing your battery life. Switch to Low Power Mode to temporarily disable certain features. That will buy you some time and save precious battery juice until you can get home, hopefully.

2. Swipe up

Imagine this, you're scrolling through Facebook and get a text. You click on the text, and it takes you to your messages where you shoot back a response. Once finished, you want to get back to Facebook. There's a "Back to Facebook" link in the top left corner of your screen. Simply click on it, and you're right back to where you left off in Facebook.

This works for all multitasking browsing. It's always best to close apps you're not actively using. Most people either forget to do this, or don't know how. Simply double-click the Home button and your apps will fan out like playing cards. Choose the ones you want to close and swipe up. When the app disappears, it's closed.

3. Swipe down

For a daily overview of notifications, calendar appointments and missed calls, use this quick peek method. On the Home screen, slide your finger from the very top of the screen to the bottom. You will see an at-a-glance look at your day — stock prices, weather and appointments — all the good stuff.

Likewise, sliding your finger from bottom-to-top will reveal a half screen of quick access tools — camera, Airplane mode, flashlight, calculator, brightness and the music on your iPod.

4. Blow it up

Tired of reaching for your glasses to read on your iPhone? Try this vision-assisted hack. Try Dynamic Type: Select Settings > General > Accessibility > Larger Text > Switch on Larger Accessibility Sizes and then drag the slider to your preferred size.

Increasing the text size in messages is just as easy. Select Settings > Display and Brightness then you have two options: text size and bold. Play with both to see which work best for you.

5. Turn it down

Since we're talking about saving our eyes, try this lovely hack...Night Shift. Apple now allows users to dim the lights and read without the harsh blue glare of the normal screen. If you have iOS 9.3, do a bottom up swipe to reveal the Control Center. Tap the sun icon. You have now shifted to night vision.

iPhone Hacks To Make Your Life Easier

by: K.J. Schultz



MAY TIPS FROM
INTERIOR
DESIGN
STAR

TY
PENNINGTON

9 **ESSENTIAL ITEMS** for Every Toolbox

The contents of a person's toolbox can be as unique as they are, depending on their personal preference and any specialized projects they find themselves working on. But there are some absolute essentials that everyone should have. Choose the type, brand and weight that works best for you, but definitely make sure you have all of these at your disposal so you don't get caught with your tool belt down!

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

Hand saw

For cutting small tree limbs or light metals.



Chalk line

For drawing long, straight lines. Plus, it doubles as a plumb bob. If you don't know what that is, trust me, it's a benefit!



Tape measure

Don't cheap out on this one. Flimsy tapes will bend after a couple feet, and most of the time you're measuring distances much greater than that so you'll be glad you did!



Level

For perfect balance, a level is necessary. A level will keep your art wall from looking like a child's playroom. Best of all, most levels can also be used for measuring as well.



Claw hammer

For an all-purpose hammer, a 20-ouncer is a good general weight to use for everything from pounding nails to demolishing drywall.



Channel lock pliers

For gripping just about anything, these parallel jaws will keep the wear-and-tear on your hands and fingers to a minimum.



Needle nose pliers

For gripping things in tight spots. Look for one that has a built-in wire cutter (most of them do) because the chances are good you'll need one of those at some point.



Screwdriver

If you only want one screwdriver in your toolbox, look for a modular one that has a handle with flathead and Phillips head attachments. Otherwise you'll need a bigger toolbox for additional screwdrivers!





DRINK

Morning Glory

by: Chrystal Caruthers

This is an easy drink that doesn't require any advanced preparation. Just mix and sip! Since spring has such lovely natural color – budding flowers and grass – we put together a simple cocktail reflecting those colors in a single glass.

1 oz. Peach Schnapps

Pimm's

1 oz. St. Germaine Liqueur

Champagne

Elderflower sprigs

In a champagne flute, add Peach Schnapps and St. Germaine. Pour Champagne but leave room for a splash of Pimm's.

Garnish with an Elderflower sprig.





Flora *and* Fauna Salad

by: Chrystal Caruthers

When it comes to visually pleasing recipes, Martha Stewart is still the queen. Borrowing from one of her classic recipes, Green Salad with Edible Flowers, we developed this flora and fauna healthy treat. *Enjoy!*

Ingredients

- 1 teaspoon red-wine vinegar
- 1 teaspoon Dijon mustard
- 3 tablespoons extra-virgin olive oil
- 3 ounces glazed walnuts
- 3 ounces dried cranberries
- 1 ounce goat cheese
- Sea salt & freshly ground black pepper to taste
- 5 ounce bag of organic baby greens (Spring Mix)
- 1 package of organic small pansies (unsprayed) or edible flower mix

Directions

Combine red-wine vinegar and Dijon mustard in a bowl. Whisk in extra-virgin olive oil until emulsified. Add sea salt and freshly ground black pepper to taste. Toss greens with dressing. Add crumbled goat cheese, walnuts and cranberries. Toss. Top with edible flowers & serve.





Do Blondes Really Have More Fun?

by Selene Garcia

Becoming a mom has been my life's greatest achievement.

However, let me warn you, I'm not one of those women who loved being pregnant and looked more beautiful and amazing with each passing day. I'm the woman who was nauseas for the first trimester, gained 60 pounds the second,

and got PUPPP rash the entire last trimester.

I figured after all of that, the least I could expect would be a tough kid who would love climbing trees, wearing canvas Nike's and getting as dirty as possible. A kid like me.

Well, maybe the universe doesn't give you what you know, but rather what you need. I ended up with a white-

blonde girly-girl. I swear, when they pulled her out she was followed by glitter and pink unicorns! This kid is all girl.

Her love of all things pink really began to show at about 18 months. She preferred the stereotypical girl's toys over anything that was remotely boy. Believe me, I tried. After all, I was a tomboy growing up. I played with GI-Joes, climbed trees, my Ken doll wore a

Spiderman outfit and my bestie was a boy. Where on earth did this little girl come from? I was flummoxed.

This year, my baby will be 9 and she's taught me all about dresses, perfect hairstyles and how getting your hands dirty should be avoided at all costs — she obviously doesn't realize how good mud feels.

Most recently, Leila has become more interested in hair care — I assure you this is nothing I know about. Not only do I come from a family full of brunettes, but until I was in my 20s the ponytail was the only hairstyle I knew.

One thing that has stumped both of us was how to care for her long blonde hair. We've struggled to keep her locks under control, only to end up with a dry, knotted nest. Seriously, her hair is past her waist!



Well, according to a conversation my mom had with a woman at the hair salon, we've been doing it all wrong. Apparently, blond hair is sensitive. If my 9-year-old wants shiny, bouncy and behaving hair, then, she has to work for it.

Armed with the knowledge that blondes need different hair care, Leila and I started researching blonde haircare

routines. Who says blondes have more fun? This isn't fun at all! So, for all the non-naturally blonde mothers out there who struggle to maintain their daughter's blonde hair, here's what I've learned:



Shampooing

Blonde hair requires fewer washings. We wash two, maybe three, times per week.

Purple or blue shampoos remove brassiness and sulfate-free shampoos prevent drying and fading — at least this is what we read.

Conditioning

We use an argon oil conditioner with every wash, and once a month we use a deep conditioner. For 30 minutes, Leila must wear a shower cap (yes it's pink) while her long hair soaks up a coconut oil and shea butter deep conditioner.



After sitting, we rinse, brush in just a little argon oil from the middle of the hair to the ends (those seem to be the driest parts), then I blow dry until it's damp on a medium heat.

On those Saturdays when we get a chance to swim, I make sure to protect Leila's hair. Chlorine will turn blonde hair green if you're not careful.

One thing we do to prevent this is thoroughly wet her hair before we get in the pool. Apparently, the fresh water-soaked hair won't absorb the chlorine. We haven't seen any green yet so it must be working.

There are a couple other tips like applying a UV protection spray to protect her color during the summer and drying her hair with a cotton t-shirt rather than a towel to avoid frizz and dryness. Yes, I have a high-maintenance daughter!

Most recently, Leila has shown interest in highlighting the blonde parts of her hair. So, I've promised my little girl that she can dry her hair in the sun with lemon, put cinnamon in her conditioner and rinse her hair with Chamomile.

Gracious!

I'm considering contacting my godmother. Maybe she can convince Leila that her mother's dark tresses rock. A mom can dream can't she?

+ FUN FACT

Blondes not only have more fun — they have MORE hair.

Most people have about 120,000 hairs on their head, but blondes can have up to 147,000 strands. The reason? Because blonde hair is finer than other colors.

A Playlist FOR Roadtrippin'

Route 66

Natalie Cole & Diana Krall

On the Road Again

Willie Nelson

Country Roads

John Denver

I've Been Everywhere

Johnny Cash

Free Ride

Edgar Winter Group

Slow Ride

Foghat

Pink Cadillac

Aretha Franklin

Little Red Corvette

Prince

Hit the Road Jack

Ray Charles

Light Years

Jamiroquai

Guantanamo

Celia Cruz

Bohemian Rhapsody

Queen

Should I Stay or Should I go?

The Clash

Where the Streets Have No Name

U2

Running Down a Dream

Tom Petty & The Heartbreakers

Life in the Fast Lane

The Eagles

Paradise by the Dashboard Lights

Meatloaf

Own a vacation getaway for less than you think.

Our Digital Mortgage solution is fast and easy.
Get approved for a vacation getaway in less than 20 minutes!

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

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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



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

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