



February may be a short month, but it's packed with fun. Three out of the four Sundays this month are marked with a big event. The Super Bowl, Academy Awards and Grammys all happen in February, and capping the month off is Mardi Gras. February is also American Heart Month. Did you know that one in four U.S. deaths is related to heart disease yet 80% of cardiovascular issues are preventable? To show your support for heart health, wear red on Friday, February 3.

Spending quality time together should get your heart racing one way or another! Read our **Travel** section for romantic getaways sure to excite and entice. Also, be sure to download the songs suggested in our Valentine's Day-themed **Music** section. Love is sure to be found somewhere between Paul McCartney and Chaka Khan.

And don't forget, February is also Black History Month, or as I like to call it, "American history with a theme."

CONTRIBUTORS



KURT CLAUSS Writer Travel



BETSY FRYMIRE
Designer



JEN HIGMANDesigner



KEVIN LAMBERTWriter
Ty's Tips



JANE MONZURES
Writer

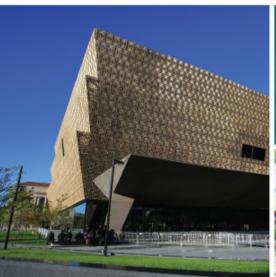


COURTNEY SIMMONS
Writer
Home



Enjoy, Chrystal Caruthers Editor-in-Chief chrystal@rate.com















FEBRUARY 2017

FEBRUARY 2 Groundhog Day

FEBRUARY 3 National Wear Red Day

FEBRUARY 4 World Cancer Day

FEBRUARY 5 Super Bowl

FEBRUARY 11 Tu Bishvat

FEBRUARY 12 Grammy Awards

FEBRUARY 12 Abraham Lincoln's Birthday

FEBRUARY 14 Valentine's Day

FEBRUARY 17-18 NBA All-Star Weekend

FEBRUARY 20 President's Day

FEBRUARY 22 National Margarita Day

FEBRUARY 26 Academy Awards

FEBRUARY 28 Mardi Gras

OBSERVANCES Black History Month American Heart Month

BIRTHSTONE Amethyst

FLOWER Violet

ASTROLOGICAL SIGN Aquarius



According to relationship experts, one of the best ways to reignite love is to create a calm environment for conversation. Actually talk to each other? Yep, and it's increasingly important in today's hectic electronic world. So pack the candles, massage oil and your favorite playlist, grab a few bottles of wine or champagne and get to know your current flame even better, regardless of how long you've been together. Here are a few suggestions for a weekend sneak-away this February.

The fact that it's in the middle of nowhere is what drew me to Canoe Bay. Located in the woods of northwest Wisconsin, it is a true escape from civilization and well worth the journey. Simple yet luxurious, Canoe Bay has peaceful surroundings and an amazing fine dining restaurant that will deliver meals to your private cottage. And here, it's all about discretion: someone knocks on your door, leaves the food and then disappears. In fact, each private cottage offers enough seclusion that rarely do you see staff or other guests during your stay if that's the way you want it. There is no smoking, no pets, no tipping and no kids allowed. This hidden gem is the only Relais & Chateaux property in the entire Midwest, and it won the 2016 Conde Nast Traveler Reader's Choice Award for the #1 resort in the region.

WHIDBEY ISLAND, WA







Just 30 miles north of Seattle, Whidbey Island is like dropping into the Pacific Northwest 100 years ago. Untouched forests of towering pines, lots of hidden coves, fresh seafood and family wineries make it ideal for eager adventurers with big appetites. Beautiful trails, fishing charters, art galleries, fine dining and year-round events provide plenty of activity options. Whidbey Island is surrounded by Puget Sound, offering people the opportunity to whale watch without trekking to Alaska. For a memorable, secluded couple's retreat, book a beach or forest cabin and experience the unspoiled beaches and seaside towns or take a scenic ferry ride to the nearby San Juan Islands.

CANNON BEACH, OR

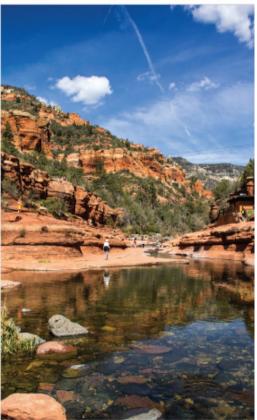
National Geographic named Cannon Beach one of the world's most beautiful places in its June 2013 issue. Take in the dramatic oceanfront scenery like the famous Haystack Rock, an iconic, 235-foot sea stack popular with tourists. Book a quiet room along the beach and spend nights by the fireplace after exploring the rugged, picturesque coastline by day. Expect inclement weather here, along with thick fog and gorgeous sunsets that give this part of the U.S. a surreal feel.

SAVANNAH, GA

On the opposite coast is Georgia's oldest city, Savannah, where you can exhale and enjoy the slow pace of the 1800s. Here, amid old-world glamor and architecture, you can immerse yourself in history. The Mansion on Forsyth Park, the Gastonian or the Ballastone Inn all capture the romantic southern ethos in a luxurious setting. Park the car and spend the weekend on foot taking in the vivid beauty and charm that you will not find anywhere else in the world. Tour a haunted pub or take a trolley ride through trees draped in Spanish moss. Savannah is perfect for the couple that isn't seeking an action-packed agenda.

SEDONA, AZ

Sedona is known for art, relaxation and positive energy. To make the weekend truly special, book your stay at the Amara Resort and Spa, Enchantment Resort or L'Auberge de Sedona. And in Sedona, it's all about nature: Hike the Red Rock State Park, channel the energy vortex, and of course, connect with the one you love!









Perfectly POACHED PEARS

INGREDIENTS

½ cup (750-ml) Moscato

1 cinnamon stick

2 tablespoons honey

1 piece (¾-inch) fresh ginger (peeled and finely chopped)

1 vanilla bean (split)

6 firm Bosc or Anjou pears

2 tablespoons fresh lemon juice

1 cup water

DIRECTIONS

Scoop out vanilla bean seeds from the pod with a knife or small spoon. In a saucepan, combine water, seeds, pod, Moscato, cinnamon stick, honey and ginger. Bring to a simmer. Add pears. Let cook until fork tender.

Remove pears from poaching liquid. Bring to a boil to reduce into a syrup. Strain.

Serve poached pears with a scoop of ice cream, a dollop of crème fraiche, or mascarpone cheese. Drizzle poaching syrup on top.

ENJOY!



BUENAS NOCHES Coquito

INGREDIENTS

1 can (15 oz.) cream of coconut

1 can (14 oz.) sweetened condensed milk

1 can (12 oz.) evaporated milk

8 oz. of white rum

1/4 teaspoon ground cinnamon

¼ teaspoon ground cloves

% teaspoon freshly ground nutmeg

1 teaspoon coconut or vanilla extract

Cinnamon sticks for garnish

DIRECTIONS

In a blender, add evaporated milk, cream of coconut, sweetened condensed milk, rum, extract and ground cinnamon.

Blend on high until evenly mixed. Pour into glass bottle. Refrigerate until cold. Serve in shot glasses with a sprinkle of freshly ground nutmeg.

ENJOY!







MODERNIZE THE FIREPLACE

Turn up the heat with alluring improvements around the hearth. Though red brick is appealing to many, a cleaner, modern look can be achieved through a painless tile overlay. After making the proper measurements and cutting the tiles, apply quickset mortar with a notched trowel to both the brick surface and back of the tile. Install tiles, using spacers for applying grout later. Complete vertical side sections first, then tile the top horizontal section. To prevent gravity from pulling these horizontal tiles down, you'll need to build a temporary hanging wood frame or use a jack and board to support them from underneath. After 24 hours of setting, the tiles are ready for grout. Remove spacers, apply grout, and scrape off excess with a putty knife. Lastly, clear off tiles with a damp sponge no sooner that 20 minutes after grouting.

SET THE MOOD

Installing dimmers on light switches is an easy way to elevate the ambiance. The first and most important step is to make sure there is no live current going to the fixture you're working on. After you visit the fuse box and put the breaker in the off position, unscrew the wall plate around the switch and connect the new wires. For a standard single-pole dimmer (one switch controls one fixture), connect the green ground wire on your dimmer switch to a green or bare copper wire in the wall box by twisting them together and capping them with a wire connector nut. Then connect the dimmer wires to the two house wires within the box, again by twisting and capping each connection. Screw the wall plate back in place, turn the breaker back on, play an old-school jazz record and enjoy the many benefits of low light.

ENHANCE THE CLOSET

It's a scientific fact that people love a big, versatile and well-organized closet. If knocking down a wall to expand the square footage is not an option, you can make some major improvements to the interior with a simple installation or two. Many closets start out with a hanger rack and shelf on top, leaving room for bureaus, drawers or supplemental shelves down below. If the special person in your life has a thing for

shoes, a separate shoe organizer won't cut it. To save space while providing a unique aesthetic, consider building a series of wood towers, each with 10 compartments stacked on top of each other. Common plywood utility panels and a brad nailer are ideal for this project. Each tower will consist of a backing piece (60" H x 8" W x .5" D), two side pieces (60" H x 15" W x .25" D), two reinforcement pieces (60" H x 1" W x 1" D) and 11 dividers (15" L x 8" W x .25" D). Before assembling each tower, sand and stain the panels if they need it. Use a stud finder to locate the wooden studs under the drywall, then mount the backing piece with 4-to-6 equally spaced screws along the center line. Attach the reinforcement pieces to the top of the backing piece along the length of each side, again with 4-to-6 equally spaced screws. Mount the side panels to the side of the backing and reinforcements with the brad nailer, then attach divider pieces at the top. bottom and in between, also with the brad nailer. You may find it easier to construct the towers before mounting them to the wall, but whatever your preference, they'll surely impress the shoe-obsessed romantics in your life.



An indoor garden is the perfect foliage fix for the long winter months. Whether you're a city dweller sans outdoor space or your home is in the country with acreage galore, there's nothing like a little green therapy to curb the wintertime blues. And there's no green thumb required, because not all plants require constant attention and strict routines. In fact, below are six house plants that will effortlessly and instantly spruce up your home with very little effort on your part.

1 SPIDER PLANT

Also called the airplane plant, this is one of the most adaptable and easy-to-grow house plants out there. It requires infrequent watering and isn't picky about light, staying perfectly happy in semi-shaded to bright rooms.

Water routine: Once or twice a week.

Pet friendly: Yes, according to the American Society of Cruelty Prevention to Animals (ASCPA).

Why we love it: It makes for an eyecatching display with its boldly striped leaves. Make it truly stand out with a quirky pot.

2 REX BEGONIA

This large, leafy beauty prefers shaded, humid conditions, so don't be afraid to put it in a dimly lit room. Feel free to neglect the rex begonia, too. Excessive watering is the kiss of death for this species, causing root rot.

Water routine: Once every week to 10 days.

Pet friendly: Yes.

Why we love it: With leaves like an oil painting, it offers a large range of colors, shapes and textures. Each plant is truly one-of-a-kind.











3 JADE PLANT

It's known as a symbol of good luck, but the jade plant requires no luck at all to grow successfully. This low-maintenance succulent loves the sunshine so is best suited near windows.

Water routine: No schedule. Water when top soil is dry to the touch.

Pet friendly: No.

Why we love it: It makes for a great gift or office decoration. Limited care with big meaning.

4 SWEETHEART HOYA

This plant is cute as a button but tough as nails. Its fleshy, succulent leaves are heart-shaped and adorable, but it requires minimal attention. A droughtresistant sweetheart hoya might be the ticket to boost your green-thumb rating.

Water routine: Once or twice a month.

Pet friendly: Yes.

Why we love it: The Sweetheart Hoya's tiny flourishes are delicate and fragrant.

5 ECHEVERIA

This thick-leafed succulent mimics a rose, but it's not nearly as delicate. Echeveria prefers desert conditions, so it's

crucial to let the soil dry completely between watering. Opt for a self-draining pot to allow maximum water evaporation. This slow-growing succulent adds a touch of understated panache to your home interior. Try grouping them together, or distributing single blooms throughout the house.

Water routine: No schedule. Water when top soil is dry to the touch.

Pet friendly: Yes.

Why we love it: You can start a new plant from leaf cuttings. Replant an Echeveria in topsoil and it will root within a few weeks.

6 ENGLISH IVY

Deep green with an attractive shape, English ivy is a romantic looking plant, perfectly suited for the indoors. It grows perfectly in fluorescent lighting and requires thorough but infrequent watering.

Water routine: No schedule. Water when top soil is dry to the touch, but water thoroughly.

Pet friendly: No.

Why we love it: This climbing plant can grow and grow, adding a little drama with its cascading tendrils.

GREEN THUMB 101

Opt for south-facing windows

Light is more consistent and less harsh throughout the day.

Give it a half-turn every other day

Your potted plant will bend toward the light source, and this will keep it even and full.

Water with club soda once a month

The minerals give plants a nutrient boost.

Re-pot when needed

Look for roots growing through the drainage holes, soil drying out quickly, and new leaf growth becoming smaller and slower.

Make less of a mess

Repotting is easier and cleaner if you use an ice cream scoop to transfer soil.









hare love that lasts more than just one day with heart-felt homemade decorations.

This "hanging hearts" chandelier is a festive and easy way to celebrate Valentine's Day.

YOU'LL NEED:

- white, pink, red and patterned card stock
- baker's twine
- glue stick
- black marker
- hole punch

Make heart cut-outs in small, medium and large sizes, with the small size in white stock and the medium and large sizes in colored and patterned stock. (You can draw the hearts freehand or trace around a cookie cutter to make your templates.)

On the small, white hearts, write loving sentiments in black marker.

I like to use one- or two-word sentiments such as:

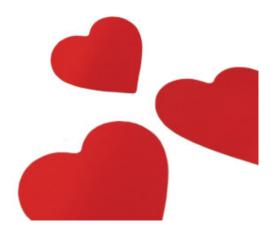
- Love You
- You're Mine
- Kisses
- Love
- Hugs
- Be Mine
- My Love
- Happy

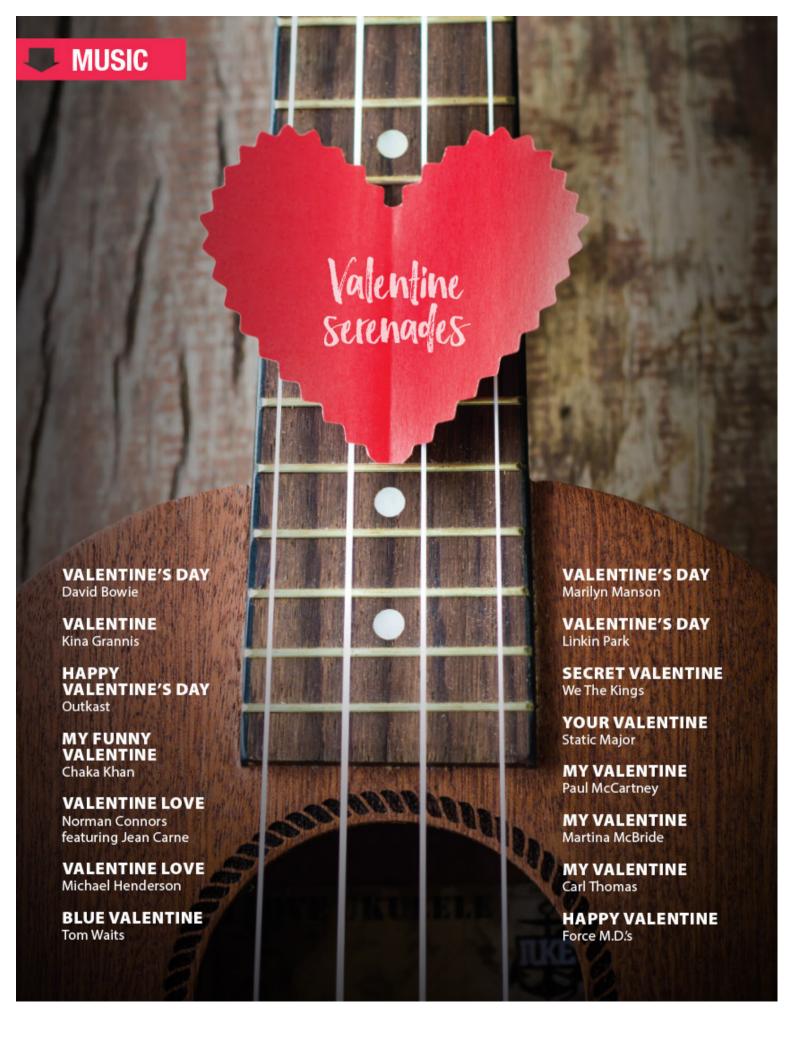
Glue a sentiment heart on top of a medium heart, and then glue the medium heart on top of a large heart, each layered evenly to create a border effect. Repeat these steps on the reverse of the big heart so that a sentiment appears on both sides.

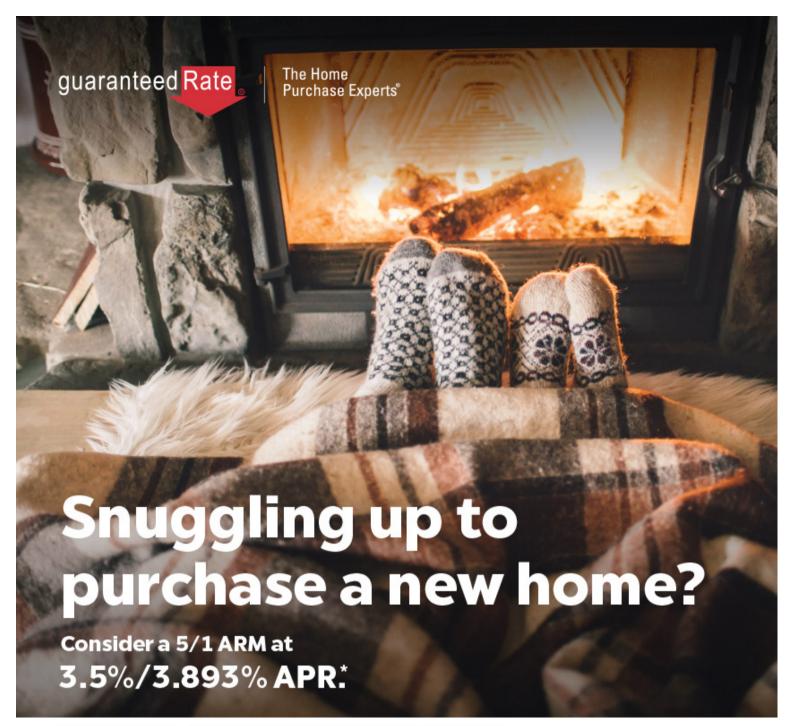
Punch a hole in the top and bottom of each big heart. Connect them with twine, then hang them from the ceiling, a light fixture or existing chandelier.

There you have it! Love is in the air with these hanging hearts!

It makes for the perfect addition to hang over your kitchen table or in front of your bathroom mirror so you're reminded every day to speak, act and live from a place of love!







Contact the Guaranteed Rate Loan Officer on the back of this magazine to learn more.

*5/1ARM Interest rate subject to Increase after Initial Syear period. Rate formonth 1 – 60: 3.500%/3.893% APR. Rate formonths 61 - 359: 4.000% 4.074% APR. Rate for final month: 4.000% 4.074% APR. Rist rate adjustment cap: 2%; subsequent annual caps: 2%; lifterine adjustment cap: 5%. Interest rate after initial period is based on a manipin of 2.25% and a current 19 R Libor Index of 17 01. Based on purchase price of \$00,000 with a 20% down payment and 30 + warrent. Advertised rates and APR effective as of 0/16/2/017 and are subject to change. Assumes a first lien position, 740 R for one, 40 day rates lock, based on a single Family home in Illinois and is subject to change without nocke. Subject to underwriting quidelines and applicant's credit profile. Not all applicants will be approved. Applicant's interest rate will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up in diagrams.

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interestrate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit www.guaranteedrate.com/restrictions for more information.

EQUAL HOUSING LINCH MILLS 10 # 2611 (Nationwide Morgage Licersing System www.nmisconsumeraccess.org) - AL - Lich 21566 - AK - Lich 42611 - AR - Lich 103947 - Guaranteed Rate, Inc. 3940 N Rawrenswood, Chicago IL 60613 866-9347 283 - AZ - Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Morgage Banker Licerse#0907078 - CA - Licersed by the Department of Business Oversight, Division of Corporations under the California Residendal Morgage Licerse#0908 N. Rawrenswood Ave., Chicago, IL 60613 - NH - Lich#12611 - IP. - Lick MILD 1102 - GA - Residendal Morgage Licerse#0908 N. Rawrenswood Ave., Chicago, IL 60613 - NH - Lich#12611 - IP. - Guaranteed Rate, Inc. 18 - Lich 85247 - IL - Residendal Morgage Licerse#0 - Lich 49456 - DC - Lich 4





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@rate.com

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



factorial 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 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 * C1 — 17196 * DE — 9436 Guaranteed Rate, Inc. NML5 #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 — 17196 * DE — 9436 Guaranteed Rate, Inc. NML5 #2611 is licenseed #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: 10302 * NT — 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-M0-20526478 * 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 * NI — 2611 Licensed Mortgage Banker - NJ Department of Banking and Securities * RI — Licensed Rate of Delaware, licensed by the Well Ampshire Banking Department * NM — 11995 * NY — B500887 Licensed Mortgage Banker - NS Department of Financial Services * NC — L-109803 * ND — MB101818 * OH — 1st Mortgage: MB.804160 2nd Mortgage: SM.501367 * OK — ML-3836 * PA — 20371 Licensed by the Pennsylvania Department of Banking and Secur 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, CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED 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 DEPARTMENTS 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