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NOVEMBER 2017

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Welcome

Thanksgiving is my favorite holiday. It's all about family, friends, food and drinks – all of my favorite things! While we know what a traditional holiday dinner looks like, you might want to try my recipe for apple hand pies in lieu of the traditional apple pie. They're perfectly portioned for entertaining.

With this month's Drink recipe, warmth is on the menu. Hot buttered rum is to cold weather as snow is to Chicago. It's all the spicy goodness of the holidays in a mug. Try it with hot apple cider, as we did, or with hot water (the traditional way). Regardless of your style, it's the antidote to cold winter nights.

This month and every month, we hope you Enjoy the holidays. Happy Thanksgiving!

SNIPPET



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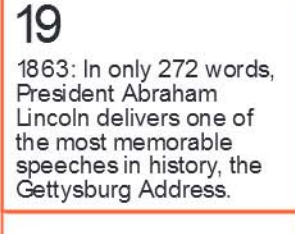

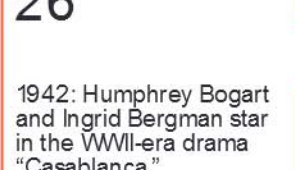

Nick Van Heest
Writer, Ty's Tips



Cynthia Jaffe
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sunday	monday
 <p>5</p> <p>1994: At 45, George Foreman becomes the oldest heavyweight champ in history when he beat 25-year-old Michael Moorer.</p>	 <p>6</p>
 <p>12</p>	 <p>13</p>
 <p>19</p> <p>1863: In only 272 words, President Abraham Lincoln delivers one of the most memorable speeches in history, the Gettysburg Address.</p>	 <p>20</p>
 <p>26</p> <p>1942: Humphrey Bogart and Ingrid Bergman star in the WWII-era drama "Casablanca."</p>	 <p>27</p>



Sign of the times

Scorpio: October 23 – November 21

Notable personalities include:

Pablo Picasso • Bill Gates • Gabrielle Union
Ryan Reynolds • Julia Roberts • Drake • Ryan
Gosling • Katy Perry • Whoopi Goldberg

NOVEMBER

tuesday	wednesday	thursday	friday	saturday
				
7 1944: Franklin Delano Roosevelt is elected to his fourth term as president. He would die in office less than a year later.	1 8 1983: President Ronald Reagan signs a bill designating the third Monday of January a federal holiday honoring Dr. Martin Luther King, Jr.	2 9 1969: "Sesame Street" airs its first episode. Show creator Joan Ganz Cooney created the show to help underprivileged children prepare for kindergarten.	3 10 2008: Senator Barack Obama defeats Senator John McCain to be elected the 44th president, and the first African American elected to the office.	4 11 Veterans Day
				
14 21 1956: King of Rock 'n' Roll, Elvis Presley, makes his big screen debut in "Love Me Tender."	15 22 1980: 350 million people around the world tuned in to CBS to see who shot J.R. in the drama television series "Dallas."	16 23 1975: K.C. and the Sunshine Band tops the Billboard Hot 100 chart with "That's The Way (I Like It)."	17 24 2001: Warner Bros. releases the first film of J.K. Rowling's Harry Potter series, "Harry Potter and the Sorcerer's Stone."	18 25 1993: Robin Williams and Sally Field star in "Mrs. Doubtfire," where Williams disguises himself as a nanny to spend more time with his children.
28 29 2004: Jeopardy! contestant Ken Jennings loses after a 74-game winning streak and \$2.5 million in earnings.		30 		

Veterans Day

The Allied powers signed a cease-fire agreement with Germany at Rethondes, France, at 11:00 a.m. on November 11, 1918, bringing the conflict later known as World War I to a close. President Wilson proclaimed the first Armistice Day the following year with these words: "To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..." SOURCES: THE LIBRARY OF CONGRESS AND HISTORY.COM

PRAGUE

BEDLAM IN BOHEMIA

by Nick Van Heest

Prague is a smoky tavern of gothic fantasy; a sweaty dance floor coated in black lights and battle scars. The capital of the Czech Republic wears her golden spires like a crown and adorns her wrists with vaulted archways and bridges. She entwines her fingers with rain-slicked cobblestones.

A year into the post-college blues, I was ready to spread my wings and depart my Midwest nest. Newly single and disillusioned by the monotony of small town journalism, I started dreaming of an extended European adventure. Dreaming led to research, which led to The

Language House, a TEFL (Teaching English as a Foreign Language) certification program in Prague. The days leading up to my flight were packed with anxiety—I boarded the plane with no idea what to expect or how long I planned to stay.

I ended up teaching English in Prague from October 2014 to June 2015. I returned stateside due to visa issues and, more importantly, to be in a friend's wedding, but those eight surreal months were a whirlwind of whimsy. I joined a government protest—donning red and tossing eggs at unpopular Czech President Milos Zeman. I eluded a bouncer's fist outside a seedy nightclub.

I even got a hand-poked tattoo on my chest—a rough etch of the colossal ark of a church by my apartment. Here are some of the cultural lessons and observations from my time in the Golden City.

Teaching English delivers a kaleidoscope of insight

As an in-company instructor, I rushed across town to tutor the Czech workforce in English, the international language of business. I did my best to plant seeds of linguistic wisdom and struck a goldmine of cultural enlightenment



along the way.

An accountant spoke candidly of her childhood under communism. To eat: plenty of bread and potatoes, a few shriveled oranges from Cuba. To wear: homespun coats and trousers. To escape the city: a cozy cottage in the countryside. International travel was prohibited.

A newspaper editor offered a Czech perspective on 9/11 and the shock, horror and morbid fascination he felt as he watched it unfold. He also showed me a mysterious outline in the Polish countryside he recently noticed on Google Maps. He speculated it was the undiscovered Nazi gold train. I told him it was plausible.

A banker arranged a couple lessons in a New Age Buddhist café and tried to convert me to his hippie, fruitarian lifestyle. He used to be overweight and depressed, but turned his life around with the help of a 100% fruit-based diet. He invited me to rollerblade and meditate at his commune in the forest. I politely declined.

The Žižkov Television Tower is present-day Prague in a nuclear nutshell

This Soviet-era structure looms above the cluster of castles and cathedrals like an alien spaceship, parked derisively atop an ancient Jewish cemetery in the 1980s. It's an undeniable reminder of Prague's communist past.

If you look closely, you'll notice 10 statues of babies crawling up the tower—faceless, naked and black. Attached in 2000 by artist David Černý, this final touch is a quintessential Czech response—shrugging off the past with defiance and impudence.

Language barriers are a pain

In the months leading up to my trip, I memorized loads of Czech phrases for getting around and interacting with the locals. All that preparation went out the window in the face of confused postal

workers, belligerent bus drivers and impatient cashiers. Thankfully, bilingual Czechs were typically on hand to take pity on me and translate. The consonant-heavy Slavic language is said to typically take 4 years of rigorous courses to reach fluency.

The expat life is bittersweet

Lifelong friendships are forged, relationships spark and flame out, goodbye parties are thrown—all within a few short months. It's an easy community to plug into, mainly composed of 20-something Americans, Brits and Canadians thirsting for adventure before settling into the doldrums of adulthood.

Few things compare to clubbing until dawn and toasting the scarlet sunrise over the Charles Bridge with shots of translucent green absinthe. Two years later, my tattoo is fading, but the ink of that strange, transient season goes far deeper than my skin.



Top: Velvet Revolution parade to celebrate Czech independence from the Soviet Union. Bottom: Baby sculptures climbing the Žižkov Television Tower. NICK VAN HEEST PHOTOS



APPLE AND PIE

EASY AS PIE

by Chrystal Caruthers

My father used to make hand pies when I was a kid, but he would deep fry them. They would come out golden, crispy and delicious. I tried to recreate his recipe, but we're baking these instead. While a deep-fried hand pie brings back memories, these will save our cholesterol levels! We're using Jonagold apples. They're the perfect combination of sweet and tart.

Directions

- 1 Peel, core and cut apples into evenly sized chunks.
- 2 Melt and brown butter in a large skillet. Add apples, salt and sugar. Cook about 5 minutes or until apples are softened.
- 3 Add cinnamon, allspice, mace, honey and bourbon. Cook on low alcohol. Add corn starch. Once thick, remove from heat.
- 4 Preheat oven to 400 degrees.
- 5 Cut dough into 5x5 squares. Spoon 1/3 cup apple filling on the center of the squares.
- 6 Use remaining squares to cover the filling. Seal the two together with water. Crimp edges with a fork.
- 7 Whisk egg with milk in a small bowl to create an egg wash. Brush tops of each hand pie with egg wash. Sprinkle with sanding sugar. Cut vent holes on top. Bake 25 to 30 minutes.

Ingredients

Prepared pie dough
 4 Jonagold apples
 1 egg
 2 tbsp. butter
 1/4 tsp. salt
 1/4 cup light brown sugar
 2 tbsp. local honey
 1 tsp. cinnamon
 1/2 tsp. allspice
 1/4 tsp. mace
 2 tsp. milk
 1 tsp. sanding sugar
 1 tsp. corn starch



HOT BUTTERED RUM

Warm up with this fall drink

drink

by Chrystal Caruthers

When it's too cold for comfort, warm up with a mug full of creamy hot buttered rum. This classic is perfect for impromptu gatherings. Just mix up the batter and keep a jar in the refrigerator. It's comfort on demand!

Ingredients

1.5 tsp. ground cinnamon	1 cup dark brown sugar (lightly packed)
1.5 tsp. ground nutmeg	2 oz. dark spiced rum per mug
¼ tsp. ground cloves	1 stick unsalted butter (room temperature)
½ tsp. ground ginger	1 tsp. orange zest
⅛ tsp. salt	6 oz. apple cider
1 tbsp. vanilla extract	Cinnamon sticks for garnish

Directions

- 1 To make the batter, use an electric mixer to blend most of the ingredients together — butter, cinnamon, nutmeg, cloves, ginger, dark brown sugar, vanilla extract and salt.
- 2 Transfer the batter to a glass storage container and keep in the refrigerator until almost firm.
- 3 In a heat-safe glass mug, add 2 scoops of batter, 6 ounces of hot apple cider and 2 ounces of dark spiced rum.
- 4 Stir until the batter is melted.
- 5 Garnish with orange zest and a cinnamon stick.



NOVEMBER TIPS FROM

TY PENNINGTON

INTERIOR DESIGN STAR

WINTER IS HERE

8 WINTERIZATION STEPS

A chill is in the air, the branches are nearly bare and your home needs winter preparation care. Save money and stay cozy by tackling these eight winterization projects to keep your energy costs low and your comfort level high. When in doubt, seal tight and ventilate right.

CONTRIBUTED BY

Nick Van Heest, based on tips from Ty Pennington Design Team



SHUTTERSTOCK PHOTO

Diagnose drafts

Try the smoke test. Slowly walk along your walls with a stick of incense in your hand. Watch the trail of smoke for any wavering. This means air is creeping in. Pay special attention to your basement and attic to cut down on drafts.

Caulk it

According to the U.S. Department of Energy, cracks and crevices can sap home heating and cooling efficiency by 5-30% a year. Frigid air whistles through those spaces, making your furnace work overtime. Cut energy costs by caulking openings around electrical outlets, plumbing pipes, doors and dryer vents. Use insulating foam sealant around windows, weather stripping around doors and waterproof silicone caulk as needed for your exterior.

Check detectors

Crackling **Replaces**, bone-dry Christmas trees, furnaces on overdrive. 'Tis the season for house **fires**! Replace the batteries in your smoke alarms and carbon monoxide detectors. Routinely test them to make sure they function. Poorly ventilated space heaters or furnaces can lead to carbon

monoxide poisoning. An odorless, invisible gas, carbon monoxide poisoning can be prevented, but only if your detectors work.

Tune-up

Your furnace or boiler system will be running at full blast for months to come. You don't want it to give out when you need it the most. Regular tune-ups will help your furnace live a long, productive life. However, neglecting to maintain it can turn minor hiccups into an expensive system failure down the road.

Filter it

A dirty **filter** isn't doing you any favors. It restricts air **flow** and reduces your heating system's efficiency. Replace your furnace **filter** once a month during the heating season to capture bacteria, mold, viruses and pollen in the air. For a bigger impact, splurge on a permanent **filter**. Disposable **fiberglass filters** only trap 10-40% of debris in the air, while electrostatic **filters** snag 85-90% of airborne particles.

Clear-out downspouts

Falling leaves, pine needles and other debris can clog drainage

pipes and block meltwater runo**ff**. With nowhere to **flow**, rain and melting snow collect and create monstrous icicles and ice dams. Water backed up behind the ice dam can leak into your home and damage walls, **floors**, ceilings and insulation.

Program it

Don't pay for heating and cooling when you're not home. A smart thermostat can be optimized for maximum energy efficiency, saving the average household \$150-\$200 per year. Many programmable thermostats can be controlled remotely via smartphone app. The average household spends 50-70% of its energy budget on heating and cooling. For every degree you lower the thermostat during the winter, you'll save 1-3% on your monthly heating bill.

Shut it o**ff**

Undrained water in your pipes can freeze and burst as the ice expands. Disconnect garden hoses and drain the remaining water in the faucets to prevent pipe damage. Start by disconnecting all garden hoses and draining any water that remains. Then wrap those faucets for the winter.

CANADA

THE BEST KEPT SECRET IN HIGHER EDUCATION

by Cynthia Jaffe, Nurse Practitioner

My daughter's senior year of high school was nerve-wracking for us both. We knew she was going to college, but where and for how much?! We followed the news about the emerging student debt crisis and decided we did not want her to graduate with \$100,000 in loans to repay. With an interest in biomedical engineering, she had her sights set on California. But tuition at UC San Diego, Pepperdine, Stanford and UCLA made our eyes roll back.

Inner Harbour in Victoria, Vancouver Island, B.C., Canada. SHUTTERSTOCK PHOTOS





Scenes around Victoria, British Columbia, home of the University of Victoria. SHUTTERSTOCK PHOTOS



There had to be a better option. Naturally, we thought, she'll have to go to an in-state college. So, we headed to the University of Illinois at Urbana-Champaign. A short drive from Chicago, U of I seemed reasonable until we discovered tuition plus room and board clocked in at almost \$40,000, per year. A shocking price for an in-state, public university.

We racked our brains and on a whim Googled, "foreign schools for college." We realized we may have just discovered the best kept secret in higher education —international schooling.

Canada

In 2016, Canadian universities saw an 8% increase in students from abroad. From 2008 to 2015, Canada experienced a 92% increase in international students, with most coming from China, India and France, according to the Canadian Bureau for International Education.

Students from around the world are

going to school in Canada for the same reasons my daughter chose to — the ability to study abroad, its reputation as a top-notch research institution and its co-op program. At the University of Victoria in British Columbia, my daughter can study a few months, then work a few months and the money earned o ^{ED} sets her tuition.

Co-op is Canada's way of providing paid work experience that complements course work. My daughter will go to classes during the semester, then work during the summer. Factoring in her co-op earnings, tuition at the University of Victoria will amount to a third of the cost at U of I. And since the current value of the American dollar is stronger than the Canadian dollar, the exchange rate works out to an attractive discount on Canadian tuition.

Victoria

We ^{ED}lew over the Island of Victoria. A charming, beautiful, and classically British city that immediately felt like home. Victoria has it all.

A walking and biking city positioned on the inner harbor with mountain views, Victoria is called the "garden city" and is known for its outdoor activities and temperate climate.

When we visited, we were impressed with the Butchart Gardens, a majestic bounty of bursting color lit at night to create a fantastically lush wonderland. The harbor, which is just steps from the university, provides waterfront dining, art galleries and street musicians. As my daughter Kaitlin put it, "I think I made a great decision to come to UVic." She's met friends from around the world and plans to "co-op" in Germany and Japan.

"I've met people from 10 different countries in just my ^{ED}rst few weeks! My impression is that it's a lot like America except everyone is much calmer and no one really bothers with politics...the people seem to be healthier, happier and friendly."

And isn't that what we want for our children? A safe place to ^{ED}nd happiness and grow in all aspects of life.

"IT'S THE SLEEP AFTER THE LESSON, GAME OR EVENT THAT IS IMPORTANT. IF YOU DON'T SLEEP THE NIGHT AFTER TRAINING, YOU NEVER LEARN."

- DR. CHARLES CZEISLER, HARVARD UNIVERSITY SLEEP EXPERT

CATCH UP ON SOME Z'S

by Cynthia JaTM, Nurse Practitioner

Sleep is good. Somehow, over the years, it's gotten a bad rap. Sleep has become associated with laziness. Successful people brag about only getting four hours of sleep per night. Fewer hours dreaming have become synonymous with being more productive and making more money. Research proves otherwise.





The National Sleep Foundation recommends young adults get 7-9 hours and older adults get 7-8 hours of rest per night.

The National Sleep Foundation's mission is to improve health and wellbeing through sleep health education and advocacy. Its recommendations are backed by scientific research.

"Most of us have forgotten what it feels like to be awake," said Dr. Charles Czeisler, a Harvard University sleep expert. "Like a drunk, a person who is sleep-deprived has no idea how functionally sleep-deprived he or she truly is."

If you're averaging just four hours of sleep per night for long periods of time, your memory, cognition, problem-solving and performance speed will be as cognitively impaired as someone who has stayed awake for 24 hours straight.

A sleeping body helps the brain digest lessons from the day.

"The sleeping brain must replay experiences like video clips before

they are transformed from short-term into long-term memories," said Dr. Susumu Tonegawa, Nobel Prize winning scientist at Massachusetts Institute of Technology.

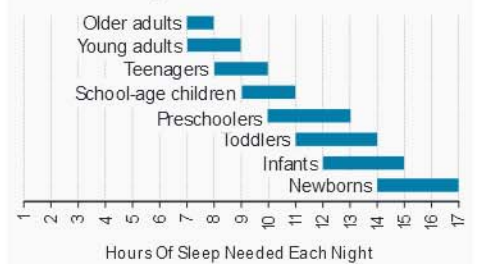
Sleep is important. It helps us learn, process and rebound. Rest is crucial in forming long-term memory. Those remembrances create family bonds, build relationships with friends and form relationships that span time.

Still not convinced sleep is necessary? If you're a hockey fan, you may remember the 2011 Stanley Cup Final between the Boston Bruins and the Vancouver Canucks. On the eve of Game 7, Dr. Czeisler got an emergency call from the Bruins team physician. The deciding game was scheduled for 5 p.m. the next day and team practice was scheduled for 10:30 a.m. Dr. Czeisler's advice: cancel practice. "The guys need to take a nap to perform at their best."

Czeisler calculated that a 10:30 a.m. nap in Vancouver would equal a 1:30 p.m. nap in Boston. He also knew that memory, skill and performance speed would be

NSF Recommendations

In 2015, The National Sleep Foundation published the findings of the first ever age-specific sleep study by a professional organization. Below are the results of the study.



improved if the team could just get some sleep.

He advised the team to sleep at least 9 hours after Game 6. "It's the sleep after the lesson, game or event that is important. If you don't sleep the night after training, you never learn."

The result? The Bruins ended their 39-year Stanley Cup drought with a 4-0 win. Was it skill? Luck? Perhaps. Or maybe it was just a good night's sleep.

ICE CUBES



by Matt Barbato

Ice cubes come in many shapes and sizes, but most people only think of them as a tool to chill a beverage – or a rapper/actor in their favorite movie. But ice cubes aren't just for drinks or monikers, they're useful tools that can help you around the house or enhance your beauty routine. Here are seven unconventional ice cube uses we're sure you'll love.

1 Soothe sore eyes

Ever have those days where you can't stop rubbing your itchy eyes? Grab some ice cubes, put them in a bag and apply. The ice cubes will help reduce swelling and quell the irritation. Pull your eyes no more!

2 Unstick gum from the carpet

It can feel like the end of the world when chewing gum finds its way onto a cherished carpet or fabric. A little ice can save the day—and your furniture. Throw some ice cubes into a plastic bag and apply directly onto the scene of the crime. The gum will harden, making it easier to scrape off with the tool of your choice. Just make sure to soak

up any moisture left behind with a clean towel.

3 Water household plants

There isn't always enough time in the day to make the rounds and water the plants properly. Ice cubes make that process easier. Throw one or a handful of cubes into your flower pot, depending on its size. As the ice slowly melts, it gives the soil adequate time to absorb the water.

4 Make the medicine go down

Let's be honest: medicine just doesn't taste good, regardless of age. Keep an ice cube on your tongue until it feels numb, then

take the medicine quickly before the sensation wears off. Timing is everything.

5 Caulk with cubes

Ice cubes can help you save a buck in your home improvement projects. Use an ice cube to smooth out the surface being repaired. Believe it or not, ice works better than a wet towel, damp rag or your finger.

6 Remove carpet dents

Any dents or marks made on a carpet by chair or table legs can be removed from most surfaces. Place loose ice cubes along the dent, then wait for them to melt and dry. The carpet should pop back to normal shortly. It's not magic, it's the power of ice, ice baby!

7 Reheat rice

You will cherish your leftover rice after you do this trick—and it's the simplest one yet. Put a cube on top of your rice pile before microwaving, then watch as it melts and perfectly steams your food.




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Melissa Griffey- NMLS ID:191870, IL - 031.0022832 - MB 0005932 Guaranteed Rate, Inc. - NMLS ID# 2811, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) AK - AK2811 AL - 21588 AR - 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 888-834-7283 AZ - 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ 85254 Mortgage Banker License # BK-0907078 CA - 413 0699 Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act CO - 969258 Regulated by the Division of Real Estate CT - 17196 DE - 9436 Guaranteed Rate, Inc. NMLS #2811 is licensed by the Delaware State Bank Commissioner to engage in business in this State. Delaware License #9436 exp. date 12/31/2014. FL - MLD018 GA - 20573 Residential Mortgage Licensee #20573 - 3940 N Ravenswood Ave, Chicago, IL 60613 HI - HI2811 IA - 2005-0132 ID - MBL-5827 IL - MB 0005932 Residential Mortgage Licensee Illinois Department of Financial and Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613 MB 0005932 IN - 1st Mortgage: 11060 2nd Mortgage: 10332 KS - MC 0001530 Licensed Mortgage Company - Guaranteed Rate, Inc. License MC 0001530 KY - MC 20335 LA - 2888 MA - MC2811 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2811 MD - 13181 ME - SLM11302 MI - 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 MN - MN-MO-20526478 MO - 104744 MS - 2811 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance MT - 2811 NC - L-109603 ND - MB101818 NE - 1811 NH - 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department NJ - 2811 Licensed Mortgage Banker - NJ Department of Banking and Insurance NM - 01995 NV - Lender: 3162 Broker: 3161 NY - B500887 Licensed Mortgage Banker - NYS Department of Financial Services OH - 1st Mortgage: MB MB 850069 2nd Mortgage: SM 501367 000 OK - MB001713 OR - ML-3838 PA - 20371 Licensed by the Pennsylvania Department of Banking and Securities RI - Licensed Lender: 20102882 LI Licensed Broker: 20102881 LB Rhode Island Licensed Loan Broker SC - MLS-2811 SD - ML-04997 TN - 109179 TX - 1st Mortgage: 50426 2nd Mortgage: 47207 For Texas Consumers Only Complaints regarding Mortgage Bankers should be sent to: Texas Department of Savings and Mortgage Lending 2801 North Lamar, Suite 201 Austin, Texas 78705A Toll-free consumer hotline is available at 1-877-276-5550 UT - 7495184 VA - MC-3789 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission License # MC-3789 VT - Lender: 6100 Broker: 0930 MB WA - CL-2811 WI - Lender: 273948A Broker: 2811BR WV - Lender: MB-30469 Broker: MB-30098 WY - 2247 Guaranteed Rate, Inc. - NMLS ID# 2811, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org)