

Enjoy MARCH 2018

Welcome.

arch is synonymous with madness. Basketball fans young and old, true and not-so-interested, fill out their brackets hoping for bragging rights and a piece of the office pool. For those hosting game day viewing parties, our **Eat** and **Drink** section offers two great recipes – the Madness Margarita and True-Blue Buffalo Wings. Your alma mater may not win the championship, but these recipes will score points with all your friends.

Many of us are stressing out about our taxes. New tax laws passed last year have many worried they'll miss out on ample tax deductions that cater to homeowners. In our **Finance** section, we shed some light on what you can still deduct, and what's going away. The truth of the matter is the new laws won't impact your 2017 tax return.

Since March is also *National Nutrition Month*, we included a list of superfoods to supercharge your **Health**.

This month and every month, Enjoy!

SINCERELY.



Chrystal Caruthers Editor-in-Chief chrystal@enjoy.com

CONTRIBUTORS



Matt Barbato Copy Editor, Writer



Jake Newton Designer

sunday

monday



4

1889: Ernest Hemingway finishes writing his novel, "The Old Man and the Sea," claiming it was his best piece of writing yet. The book won the Pulitzer Prize in 1953.

11

1997: Iconic musician Paul McCartney is knighted by Queen Elizabeth II for his "services to music." Sir Paul and The Beatles took the world by storm in the 1960s.



25

5

1963: The Hula-Hoop is officially patented by Arthur "Spud" Melin. The toy was first marketed by Wham-O in 1958 and remains a great American fad.



19

1957: Elvis purchases his famous home, Graceland, for \$102,000 at the age of 22. It was the second home he purchased for his parents.

26

1920: F. Scott Fitzgerald publishes his first book, "This Side of Paradise," at 23 years old. He published his masterpiece, "The Great Gatsby," five years later.

Sign of the times
Aries: March 21 – April 19

Notable personalities include:

Emma Watson • Chance the Rapper • Kristin Stewart • Quentin Tarantino • Reese Witherspoon Christopher Walken • Mandy Moore

ON THIS DAY IN

tuesday friday wednesday thursday saturday 1961: President John F. Kennedy established the Peace Corps as a new agency within the Department of State. Thousands of Americans immediately volunteered. 10 2010: Kathryn Bigelow 1959: The first Barbie doll becomes the first female goes on display at the American Toy Fair in New York director to win an Oscar for her movie "The Hurt Locker," City. Now a global icon, more about an American bomb than 800 million dolls have squad in Iraq in 2004. been sold since its debut. 14 16 1762: The first St. Patrick's 1776: Alexander Hamilton is 1850:The Scarlet Letter Day parade is held in New named captain of a New York is published by author artillery company, starting Nathaniel Hawthorne. The York City to honor the patron saint of Ireland. Today, millions his stellar military career. book tells a story of adultery of Americans celebrate the Now, there's a hit Broadway and betrayal and is viewed as Catholic feast day. musical named after him. a classic American novel. SHUTTERSTOCK PHOTO 20 24 23 1947: Best-selling author 1893: The initials "O.K.," are 2002: Halle Berry becomes James Patterson is born. originally published in The the first African Ámerican Patterson is the creator of Boston Morning Post as an to win the Oscar for Best Actress. Denzel Washington the Alex Cross detective abbreviation for "oll korrect." won the Oscar for Best Actor series and the Women's OK is now an everyday word Murder Club series. in the U.S. later that night. 27 30 1912:Two Yoshina cherry trees are planted on the 1870: The 15th amendment Potomac River by Helen Taft, is formally adopted into the wife of President William Taft, U.S. Constitution, granting and Viscountess Chinda, wife African American men the of the Japanese ambassador.

Wilt Chamberlain scores 100 points

MARCH 2, 1962: Legendary Hall of Fame center Wilt Chamberlain accomplished a feat that no other NBA player has come close to accomplishing. "Wilt the Stilt," scored 100 points in a single game for the Philadelphia Warriors against the New York Knicks. Chamberlain made 36 field goals and 28 free throws during the game, which were both league records. Chamberlain actually scored at least 70 points six times during his career, which is a feat only five others have accomplished. The closest to ever reach Chamberlain is Kobe Bryant, who scored 81 points for the Los Angeles Lakers in 2006. Chamberlain's triple-digit scoring output might be a sports record that will never be topped. — SOURCES: THE LIBRARY OF CONGRESS, US NATIONAL ARCHIVES & RECORDS, HISTORY.COM



MLVAUKEEVI

HIDDENGEM OF THE MIDWEST

by Matt Barbato

Milwaukee never struck me as a desirable city before going to college. As a native of Emhurst, IL, I was a 45-minute drive away from Chicago. The Windy City made any other Midwest metropolis seem insignitant.

I had been to Milwaukee once, in 2005, to see my beloved New York Yankees play the Brewers. Little did I know, I would be witnessing history as a 12-year-old. Alex Rodriguez hit his 400th home run that day. The only thing that would've surprised me more in that moment was if you had told me the city where I witnessed A-Rod's 400th dinger would

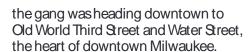
also become my temporary home six years later.

In May of 2011, I olicially enrolled at Marquette University, which is located a few blocks west of Milwaukee's downtown area. It didn't take long for me to realize the city I had inhabited was a regional gem.

Milwaukee is approximately an hour and a half away from Chicago, but you can make it there quicker, trust me. The city is aptly nicknamed "Brew Town," but should be coined as "Brat Town," and "Curd Town," in my books. Walk into any bar in the city and there's a good chance you can get your hands on at least one of these items.

The city becomes even more invigorating once you are of age for alcoholic consumption. Big tests and papers seemingly went by the wayside when





Frequent voyages were made to Brat House, Old German Beer Hall (home of the best brat I've had), Buck Bradley's (which claims to have the longest bar east of the Mississippi River), Brother's, Duke's on Water, The Harp and McGillycuddy's. Each watering hole ours a unique experience and I only mentioned a handful of them.

If you've got time and a resilient stomach, go settle the city's renowned burger debate that was televised on Travel Channel's "Food Wars." You haven't lived in Milwaukee if you don't have a stance on the AJ Bombers vs. Sobelman's showdown. Truth be told, I prefer a third party named Oscar's.

The state of Wisconsin gets part of its notoriety for its passionate support



With a collection of over 30,000 pieces that range from Degas to Warhol, the Milwaukee Art Museum, redesigned by Santiago Calatrava, is one of the largest museums in the country.

of the Green Bay Packers, but Milwaukee has a couple of sports teams the city will rally around when it matters most. Go see the NBA's Milwaukee Bucks or a Marquette men's basketball game at the fabled Bradley Center before they demolish it later this



Miller Park, home of the Milwaukee Brewers since 2001.

year. If you get there after that, the city is wrapping up construction of a modern basketball mecca that will de hitely be worth a visit.

Miller Park is also one of baseball's most underrated stadiums and is by far the best place to tailgate across the MLB. Tailgating is an uno dial sport in Milwaukee, so disome coolers with beer, grab a grill if you please and go play some cornhole with the locals.

The further east you go, the more picturesque the city becomes. Milwaukee's lakeshore is scenic, quaint and not too far from cheese curds if you need a snack.

One of my greatest regrets of my college career was never going on a brewery tour. Don't worry, I experienced one a couple of years later. Lakefront Brewery in the Lower East Side is saddled along the Milwaukee River. MKE Brewery is also worth a visit for any beer connoisseur.

Milwaukee's biggest event of the year also happens to be the world's largest music festival, Summerfest. The party goes down at Henry W. Maier Festival Park, which is located in the Historic Third Ward by the lakefront. Summerfest spans nearly two weeks from the last week of June to the st week of July. It doesn't matter who you see at Summerfest. Experience the whimsical fairgrounds and go wherever your ears draws you.

Finishing a prolled of Milwaukee would be incomplete without mentioning Potowatomi Casino, which is dangerously close to Marquette's campus. I lost a lot of money at "Poto," but I had even more laughs.

Milwaukee might be known primarily for beer and cheese, but it can ober just about any experience you ask of it.



BLEDFAONNS

Eat more wings

by Chrystal Caruthers

There's nothing better than spicy bu loo wings when watching your favorite game. We upped the ante by adding fresh blue cheese to the wings!

Ingredients

1 lb. chicken wings cut into drumettes and lats

1 tbsp. baking powder ½ tsp. kosher salt ¼ tsp. ground white pepper

2 tbsp. unsalted butter

2 tbsp. Louisiana®Hot Sauce

A few drops of B Yucateco®Chile Habanero Red Hot Sauce (leave out if you don't like spicy foods)

6 oz. crumbled Blue Cheese

Directions

Preheat oven to 450-degrees. Pat chicken wings dry with paper towels. Mix baking powder, salt and pepper. Toss wings in mixture until evenly coated. Place wings on baking sheet and let sit for an hour. Bake until done, pping when necessary. Melt butter, add both hot sauces. In a large bowl, toss wings with sauce to coat. Finally, crumb the blue cheese with a knife. Toss with bullio wings. Enjoy!



MADNESSIVARGARTIA

Almost too easy to make!

by Chrystal Caruthers

If March Madness has you partyready, then this Drink will truly score. No blender necessary, this semi-frozen concoction is tart, sweet, tangy and delicious.

Ingredients

1.8 Quart bottle of Smply Limeade®

1 cup Tequila of choice

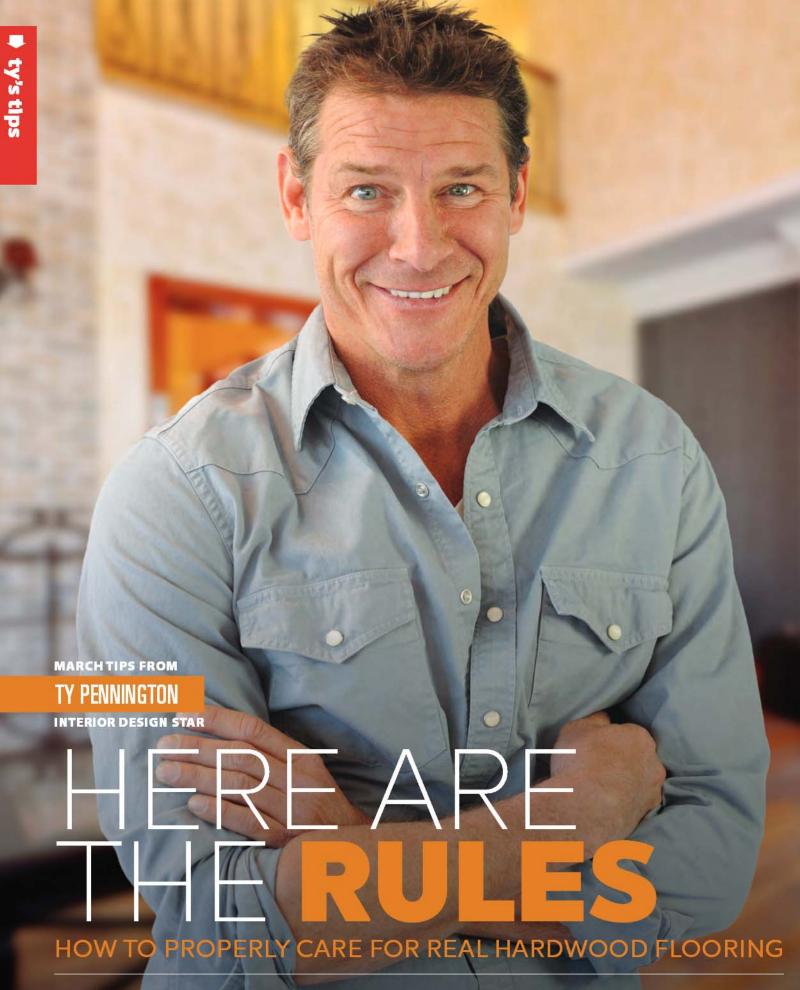
½ cup Triple Sec orange liqueur

Lime wedges Salt

¼ cup Smple syrup

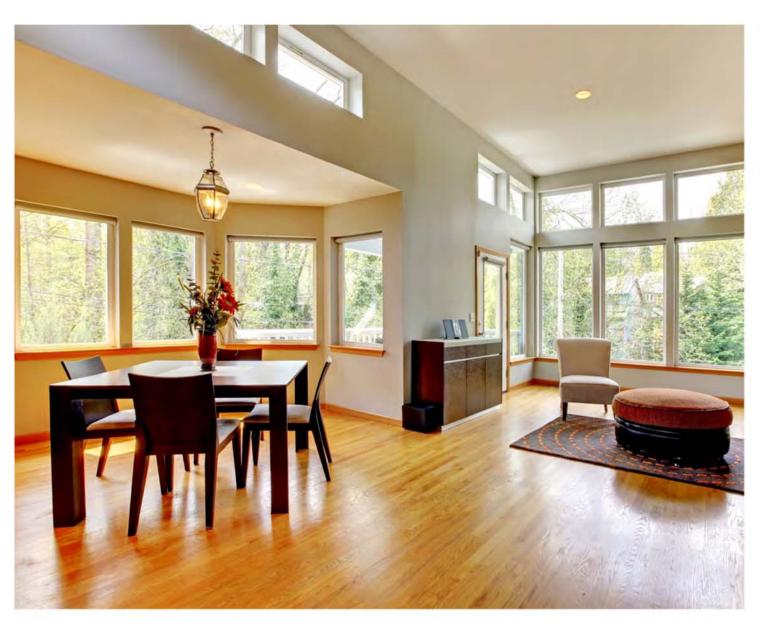
Directions

You will mix this drink in the Smply Limeade bottle! Pour out 2 cups of limeade. Add a cup of Tequila, simple syrup and a half cup of Triple Sec into the bottle. Shake! Store in the freezer until semi frozen. When your guests have arrived, rub the rim of your margarita glasses with a lime wedge, dip in salt then serve your Madness Margarita. Enjoy!



CONTRIBUTED BY

Matt Barbato, based on tips from Ty Pennington Design Team



Hardwood floors are a hefty investment, and for good reason. They add a terrestrial tone to any room and are extremely durable. However, our hardwood floors can occasionally go overlooked.

Shoes that drag in outside elements, bare feet, pets, spills and other accidents all play a role in dirtying, scuffing and dulling your hardwood floors. But like anything else in your home, your floors need some care too. Fortunately, making your hardwood floors shimmer and shine like they're brand new isn't a difficult task. It just takes a bit of elbow grease. First and foremost, you need to know how your floor is sealed before knowing how to properly clean it. There are many variations of wood

finishes. Surface-sealed floors are the

most resistant and the easiest to clean. Lacquered, varnished, shellacked or untreated floors are the least resistant and need the most work.

Need help finding out how to determine the type of seal on your floor? That's easy; just rub your fingers along the floor. If you don't see a smudge on your floor, then that's how you know it's surface sealed. If a blemish does appear, then your floor was treated with any of the other options.

There are a few things you can use to clean surface-sealed floors. Feel free to use any cleaning solution that's recommended by a professional floor finisher. Of course, plain old soap and water will do the trick too if you're looking for a simpler solution.

Oil leaves an unsightly residue on surface-sealed hardwood floors. Cleaning sprays make your floors slippery. Ammonia will scratch the finish and mopping with just water won't help the cause much, if at all.

Before breaking out the mop and bucket, grab the vacuum to get rid of any pet fur, hair, crumbs or other particles from the floor. Avoid soaking the mop too much because the excess water will do more harm than good. Instead, dip the mop gently into a bucket of cleaning solution, wring it completely and swab the floor in the direction of the wood grain and repeat. Make sure to dump and replace the cleaning solution when the water gets dirty.

Once you're finished, do one final rinse with clean water.

A hardwood floor should be cleaned roughly once a week, especially in high foot traffic areas. With this technique, your floors will look good as new in no time.



10 SUPERFOODS TO TRY NOW

by Chrystal Caruthers

March is National Nutrition Month and we're trying to eat healthier and live longer. With so much more information at our engertips, we can precisely identify the foods and nutrients we need to live healthier. This health-conscious shift means foods that were once relegated to the back of the grocery store aisles have become mainstream. Healthy food is in and superfoods are leading the charge!

Superfoods are linked to reducing the risk of stroke and heart disease, the leading cause of death in Americans, according to the American Heart Association. However, there isn't a single list of approved "superfoods." Most agree that these foods, when combined with a heart-healthy diet and exercise, can provide the vital nutrients we need to live a stronger, healthier life.



Goji

Chinese herbalists have known for centuries about the immune-system accelerating and circulation boosting properties of Goji berries. Now, we can Ind these tangy berries at our local grocery stores.



Black Garlic

When fermented, garlic turns black and ours a sweet wor. Garlic in any form is good for you, but when fermented it also provides healthy probiotics that stabilize intestinal



Chia Seeds

Most people think of those sprouting pots advertised on TV when they hear the word chia. But chia seeds are packed with ber, calcium, and omega-3 fatty acids. Sprinkle them on salads, add them to a smoothie or mix them into stir fries.



Acai

This antioxidant rich berry also features oleic acid, the same acid that makes olive oil so heart-healthy. Buy acai frozen to avoid added sugar.



Walnuts

Packed with anti-in mmatory alphalinolenic acid, vitamin E and potassium, walnuts can help boost your memory and coordination.



Wild Salmon

Synonymous with omega-3 fatty acids, wild-caught salmon, fresh or canned, is an easy way to get hearthealthy nutrients in a delicious meal.



Seaweed

It's not just for sushi! Seaweed is a vegetable packed with omega-3 fatty acids. It also has ample calcium, magnesium, iron and zinc.



Sweet Potatoes

Want to boost your immune system? Eat more sweet potatoes! Packed with vitamin A and lots of Ber, this complex carbohydrate curbs cravings.



Sardines

Don't skip this canned food. Just 3 ounces of sardines provide all the vitamin D you need in a day.



Prunes

They're not just for your grandparents! Prunes have been shown to boost bone density, as well as keep you regular.



DEDUCTIBLE HOME-RELATED EXPENSES

by Chrystal Caruthers

As tax time approaches, homeowners are bracing for a Herry of changes. Congress passed the "Tax Outs and Jobs Act" last year which overhauled the tax code. To be sure, there are winners and losers, but homeowners have always counted on several money-saving tax provisions like the mortgage interest deduction and state property tax deductions. While many of these provisions were saved, the new law places caps on high-tax states and mortgages over \$750 million, according to the National Association of Realtors.

The good news is that none of the new tax reform rules go into elect for the 2017 taxable year. So, when you lee your taxes on April 17, 2018, here are the tax deductions homeowners can enjoy, according to Turbo Tax from Intuit.



Home improvement

New roof, windows and furnace are big ticket items that are deductible when you sell your home in the future.



Casualty Losses

Mudslides, wildfires, hurricanes and other natural disasters can cause major property damage. This year, those loses are deductible. The new tax law limits these deductions to presidentially-declared disaster areas only.

Private Mortgage Insurance (PMI)

If you're single and make less than \$54,000, you can deduct PMI. Married couples filing jointly earning up to \$109,000 can still deduct it. The new tax law eliminates this deduction.



Home Office

If you regularly work from home and have an area that is exclusively used for work, that space can be deducted.



Energy Efficiency

Adding solar panels can help to reduce your carbon footprint as well as your tax bill.

State and Local Taxes

Homeowners can still deduct their entire local and state property tax bills from their income taxes. The new tax law caps that deduction at \$10,000 next year.



Closing

No one likes fees but paying discount points to get a lower mortgage interest rate is tax deductible.



Historic Tax Credit

Rehabbing a landmark? Apply those deductions while you can. The new tax law repeals the 10% tax credit for pre-1963 buildings.

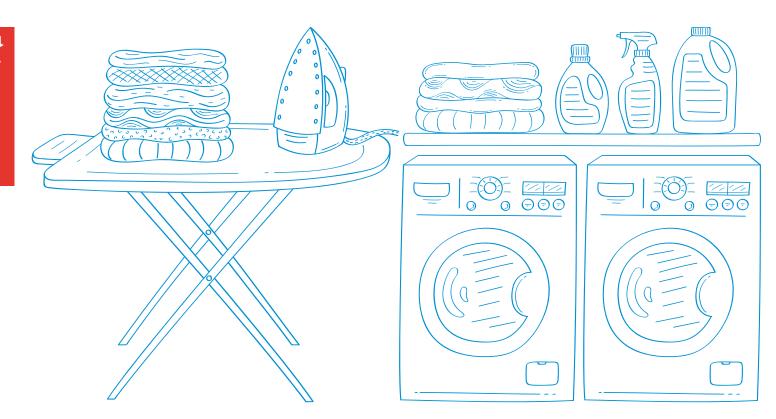


Moving Expenses

If you're moving for a job and need to sell your house, those moving expenses are still tax deductible. The new tax law repeals this deduction.

Mortgage Interest Deduction (MID)

If you already have a mortgage of \$750,000 or more, you're grandfathered in and can still deduct your mortgage interest. The new tax affects new buyers only capping MID at \$750,000.



Washing Machine Wonders

by Matt Barbato

ost people don't consider a washing machine a luxury item, unless they don't have one! Washing machines of convenience and efficiency that once obtained we will never live without. But washing machines aren't just for smelly gym clothes and bath towels, here are the other household items you can throw in your washing machine to save yourself some precious time.

Pillows

We're not just talking pillow cases either! Your actual down pillow can go directly into the washing machine. Wash on delicate cycle with a mild detergent. Yellow stains are cleaned, and harmful mold, odors and bacteria are removed. Try to cleanse your pillows every three to six months, says Martha Stewart. "It's a good thing."

Backpacks

Whether you need it for school or for outdoor adventures, your backpack could de litely use a deep cleaning. Think about where you

put your it when it isn't slung over your shoulders: on the loor, on the ground, on a seat next to you. Check the tag before doing anything to make sure it's machine washable. Then, empty every pocket, turn the backpack inside out and remove any key chains or other attachable accessories and wash it clean!

Sports equipment

Got an athlete in the house? Your washing machine is up for that challenge too! Equipment such as knee pads, thigh pads, shin guards or elbow pads can cause serious skin problems if not properly cleaned.

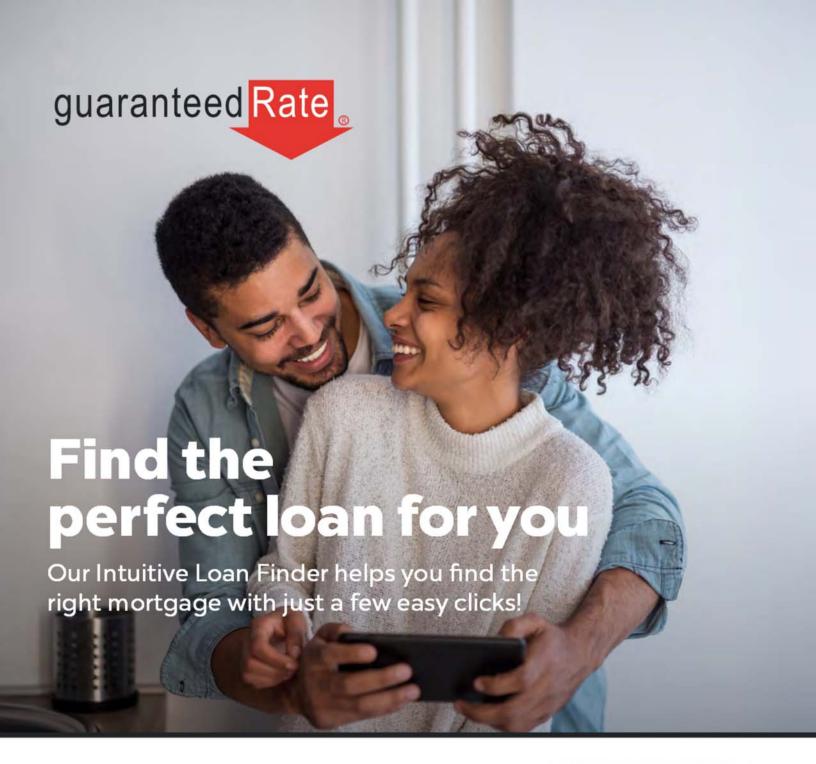
Before throwing these items in the wash, be sure to close any Velcro straps and zippers. Use a lukewarm rinse to avoid damaging any equipment. Make sure more than just the uniform is squeaky clean after game day.

Stu d toys

Your kids might get a bit of separation anxiety with their beloved toys missing for an hour, but these childhood favorites can become hubs for bacteria and delitely need a bath every once in a while. Remember, only soft toys without machinery on the inside can go into the wash.

Pet Bed

Your pets need a clean place to sleep too! Make sure the cushion of your pet's bed is machine washable before doing anything. Then, wash the fabric lining and the cushion separately and your furry friend will be resting in a fresh bed.



Contact the Guaranteed Rate loan officer on the back of this magazine to learn more about the Intuitive Loan Finder!

SORT BY:

Lowest monthly payment Lowest interest rate The right loan term



EQUAL HOUSING LENDERNINLS ID #261 (Nationwide Mortgage Licersing System www.mnbcorsumeracess.org) -AL-Liz# 27566-AK-Liz#AZ611-AR-Liz#103947 - Guaranteed Rate, Inc. 3940 N Raverswood, Chicago IL 60613 866-934-7283 -AZ-Guaranteed Rate, Inc. Regulated by the Dipsion of Real State, 773-290-CSOS -CT-Liz#1796-DE-Liz#9696-DC-Liz#NL8261-R-Liz#ML07102-GA-ResidentialMortgage Licersee #20973-3940 N, Raverswood Ave., Chicago, IL 60613 -IIII-Liz#H27611-00-Guaranteed Rate, Inc. Regulated by the Division of Real State, 773-290-CSOS -CT-Liz#1796-DE-Liz#966-DC-Liz#NL8261-R-Liz#ML07102-GA-ResidentialMortgage Licersee #20973-3940 N, Raverswood Ave., Chicago, IL 60613 -IIII-Liz#H27611-00-Guaranteed Rate, Inc. Regulated by the Division of Real State, 773-290-CSOS -CT-Liz#1796-DC-Liz#NL8261-R-Liz#L0709-CO-Guaranteed Rate, Inc. ResidentialMortgage Licersee DFRR 1225 outhth Kingan Avenue, Suite 1900; Chicago, Illionis, 60608, 312-798-3000, 3940 N. Raverswood Ave., Chicago, IL 60613 *M88 00005992 - NIII-Liz#H27611-00-Guaranteed Rate, Inc. Alortgage Licersee Mortgage Company, Lic# 2671-NII-Liz#1786-ME-Liz#1786-ME-Liz#1789-NII-NII-Liz#1786-ME-Liz#1789-NII-NII-Liz#1789-NII-Liz#1789-NII-NII-Liz#1789-NII-NII-Liz#1789-NII-NII-Liz#1789-NII-Liz#1789-NII-NII-Liz#1789-NII-NII-Liz#1789-NII-NII-Liz#1789-NII-Liz#1789-NII-NII-Liz#1789-NII-NII-Liz#1789-NII-Liz#1789-NII-NII-Liz#1789-NII-Liz#1789-NII-NII-Liz#1789-NII-Liz#1789-NII-NII-N







Christopher Tenggren

BROKER/REALTOR

o: (630) 513-0222

c: (630) 408-2750

f: (630) 313-4220

homesinthefoxvalley.com

Christopher@HomesInTheFoxValley.com

505 W Main Street

St. Charles, IL 60174





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





Melissa Griffey

Vice President of Mortgage Lending

716 W State St Ste E Geneva, IL 60134 Let's talk

o: (630) 373-1051

Get started today

rate.com/mgriffey MGriffey@rate.com guaranteedRate

The Home Purchase Experts

EQUAL HOUSING LENDE

Meliasa Griffey-Mill, S.D.191670, L. -031.0022832 - MB.0008932 Guaranteed Rate, Inc. -NML S.DP 2011, (Nationwide Mortgage Licensing System www.mmbconsumeraccess.org). AK -AX3811 AL -21868. AR -103947 Lib#103947 - Guaranteed Rate, Inc. -14811 N. Kierland B.Ind., Ste. 100, Scottscale, AZ, 85254 Mortgage Exhibit License # BK-0507078 Ca. -413 0599 Licensed bythe Department of Susiness Oversight, Division of Corporations under the California Residential Mortgage Lending Act CO - 589358 Regulated by the Division of Real Estate Cor -17198 DO - MILS2811 DE - 9339 Guaranteed Rate, Inc. NMLS 2611 is licensed bythe Delaware State BankCommissioner to engage in business in this State. Delaware License #9438 e.p., date 12:01 (2014, PL-0801 14 - 2005-0132 D. - MILD3812 III DE - 9349 Guaranteed Rate, Inc. NMLS 2611 is licensed bythe Delaware State BankCommissioner to engage in business in this State. Delaware License #9438 e.p., date 12:01 (2014, PL-0801 14 - 2005-0132 D. - MILD3812 III DE - 9349 Guaranteed Rate, Inc. NMLS 2611 is licensed bythe Delaware State BankCommissioner to engage in business in this State. Delaware License #9438 e.p., date 12:01 (2014, PL-0801 14 - 2005-0132 D. - MILD3812 III DE - 9349 Guaranteed Rate, Inc. NMLS 2611 III DELAWARD CONSTRUCTION OF A MILS 2611 III DELAWARD CONSTRUCT