

CHERRY BLOSSOMS: A SPRINGTIME DELIGHT HELOC FOR HOME IMPROVEMENT DON'T WASTE COFFEE: 8 REUSES FOR GROUNDS MINTY REFRESHMENT: A TRUE MOJITO RECIPE

Enjoy APRIL 2018

Welcome.

And now, the deep thaw begins. April. A time of new life. Think of the budding Tulips and Daffodils. If you're planning a trip to the nation's capital, Cherry Blossoms may come to mind. The 2018 National Cherry Blossom Festival runs from March 20 – April 15. The parade will be Saturday, April 14th on Constitution Avenue. If you're wondering why all the fuss over a tree? Think again. Cherry Blossoms are a spectacle to behold. See our **Travel** section to find out why.

April is tax season. This year, taxes are due April 17th. While last month we outlined the various homeowner tax deductions, this month we talk "refi's." Yes, mortgage interest rates are rising, but a Home Equity Line of Credit is a homeowner's right worth reviewing. Read our **Homeowner** section to get a first-hand look at how our new writer, Colin Milroy, used his equity to improve his home, and maintain his tax deduction.

This month, and every month, we hope you *Enjoy* this issue.

SINCERELY,



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sunday

monday

1

1700: April Fools! The holiday for pranksters began more than 300 years ago, when English jokesters played practical jokes on each other.



1974: Hank Aaron of the Atlanta Braves hits his 715th career home run, breaking Babe Ruth's 39-year-old record.

15

1947: Jackie Robinson becomes the first African-American player in Major League Baseball as a member of the Brooklyn Dodgers.

22

1970: Earth Day, an event aimed to increase awareness of environmental protection, is celebrated in the United States for the first time.

29

2004: The last Oldsmobile Alero sedan comes off the assembly line at the Lansing car assembly plant in Michigan, marking the end of the 106-yearold automotive brand.



9

2005: Prince Charles marries his longtime mistress, Camilla Parker Bowles, nearly eight years after Princess Diana's death in a car crash.



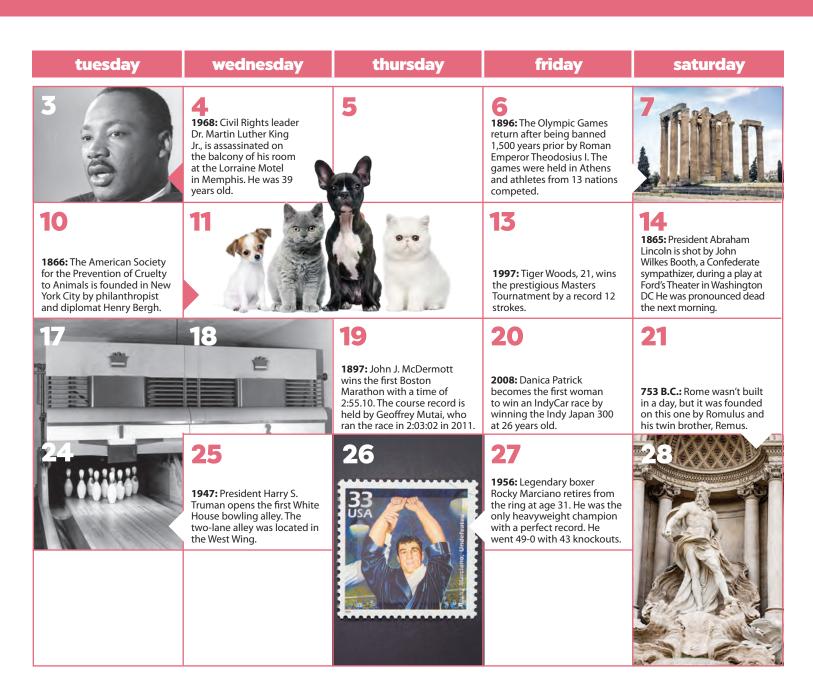


Sign of the times
Aries: March 21 – April 19

Notable personalities include:

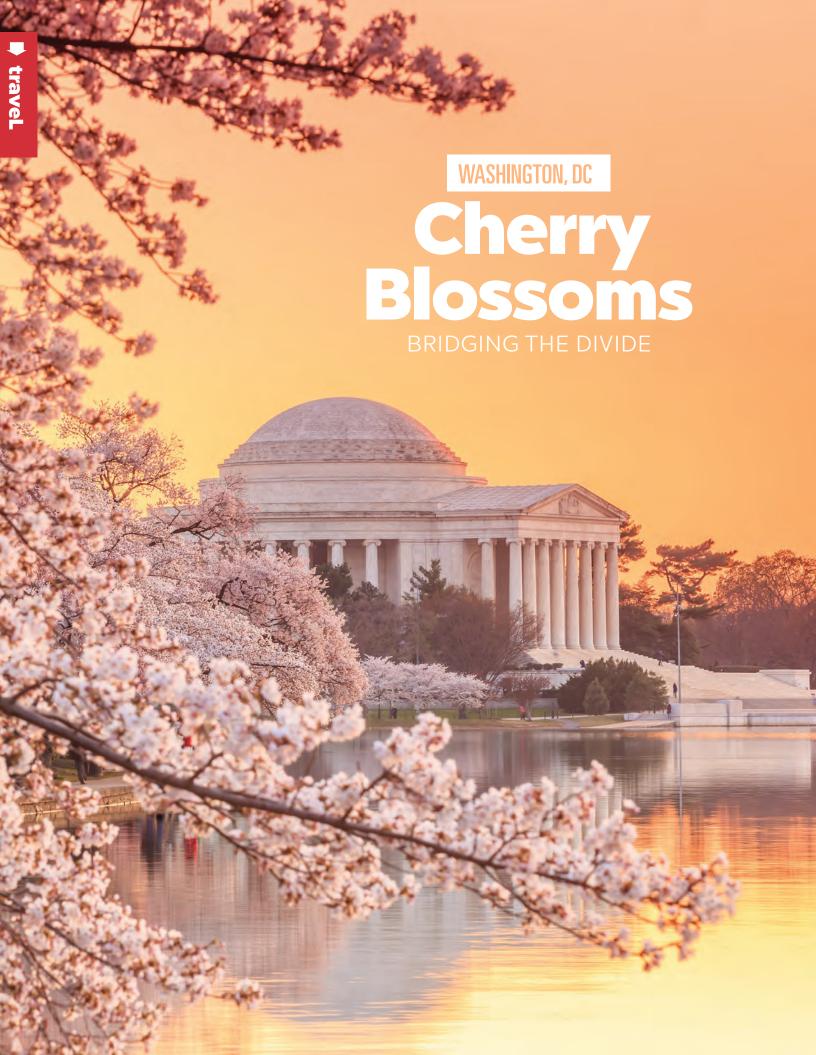
David Letterman • Kourtney Kardashian Chance the Rapper • Sarah Jessica Parker Eddie Murphy • Aretha Franklin • Lady Gaga

ON THIS DAY IN



Paul McCartney announces Beatles breakup

APRIL 10, 1970: The Beatles were on and off for roughly three years during the late 1960s. But on April 10, 1970, the official fissure of the legendary rock band began. It all started when Paul McCartney addressed the situation in a cryptic self-interview in anticipation of his debut solo album. "Temporary or permanent? I don't really know," McCartney said of the band's breakup. Speculation quickly heated up saying the band was done for good, and John Lennon aired out his frustrations with McCartney in a Rolling Stones interview later that year. Eventually, McCartney filed suit to dissolve the band's business partnership, formally marking the end for one of the most influential bands of all-time — SOURCES: THE LIBRARY OF CONGRESS AND HISTORY.COM







olitics aside, Washington DC is the perfect place to celebrate spring. The annual Cherry Blossom Festival is a three-week-long event to commemorate our friendship with Japan. But you don't have to be a diplomat to enjoy the pink and white blossoms. There's about 3,700 cherry blossom trees surrounding the Tidal Basin in West Potomac Park, East Potomac Park and the grounds around the Washington Monument. If you've never visited the nation's capital, schedule a trip before April 15th and witness the most celebrated nature festival in the country! Seriously,

more than 1.5 million people head to DC every year to witness monuments and memorials drenched in beauty. In this Instagram photo-ready environment, you'll attract lots of "Likes."

National Cherry Blossom Festival Parade

On April 14, 2018 from 10:00 a.m. to noon, the annual parade will march down Constitution Avenue from 7th to 17th Streets NW. There will be live entertainment – 90s hip-hop group Arrested Development will perform along with The Voice season 11 contestant Billy Gilman and season 8 contestant Sarah Potenza. Carla Hall of ABC's The Chew, will be the Grand



Marshal. Watch for giant helium balloons featuring Peppa Pig, Smurfette, Magic School Bus and extravagantly decorated floats. This parade is one of the largest events hosted by the city.

Tidal Basin

About 107 acres and 10-feet deep, the Tidal Basin flushes silt and sediment from the Washington Channel. It's also used to maintain water levels in the Lincoln Memorial Reflecting Pool. Utility aside, it's a lovely place to bike, walk and take in the sunset. It's home to many of DC's most visited memorials – The Jefferson Memorial, Martin Luther King Jr. Memorial, FDR Memorial and George Mason Memorial. It's also home to the Japanese Pagoda and Japanese Lantern and the site where the first Cherry Blossom tree was planted.

Transportation

DC is home to a convenient, and clean, mass transit system commonly referred to as The Metro. If you want to stand along the parade route, use the L'Enfant Plaza, Federal Triangle, Metro Center or Smithsonian stations. Buy a day pass to ensure you have in-and-out privileges without delays. If you're a cyclist, try the Capital Bikeshare.

Tickets

While the parade is free, sitting in the stands costs \$20 to \$30. Know that you must print your ticket. Digital tickets are not accepted. The parade will take place rain or shine so pack a poncho. Umbrellas are not allowed.

DUTCH OVEN LAMB

Hearty, rich and tender

by Chrystal Caruthers

For a sit-down meal, nothing soothes the soul like braised lamb. Slow cooked in its own juice, lamb shanks are inexpensive and delicious. Adding shiitake mushrooms kicks up the flavor profile for an easy gourmet meal. Serve with riced cauliflower and Enjoy.

Ingredients

- 4 lbs. lamb shanks
- 2 large shallots (diced)
- 4 garlic cloves (minced)
- 2 anchovy fillets
- 2.5 cups red wine

Reconstituted Shiitake mushrooms (chopped)

.5 cup mushroom stock

Fresh Rosemary

2 tbs. extra virgin olive oil

Salt & Pepper

Directions

- 1 Heat oil in a Dutch Oven.
- 2. Season lamb shanks with salt and pepper. Brown on all sides. Remove shanks.
- Add shallots, garlic and anchovy fillets to the browned oil. Sautee until fragrant.
- 4. Add lamb shanks back to the Dutch Oven. Add red wine, rosemary, shiitakes, and mushroom stock. Season with salt and pepper. Bring to a boil then reduce heat to mediumlow. Cover and simmer until meat is tender, about 2 hours.
- 5. Remove rosemary before serving.





THE TRADITIONAL CUBAN MOJITO

No passport needed

by Chrystal Caruthers

Minty, sweet and refreshing. The classic mojito is an explosion of freshness. No need to fuss with a classic.

Ingredients

2 oz. white rum
Sugar in the raw/
natural sugar cane
Fresh mint leaves
Crushed ice
1 lime
Club soda

Directions

- 1 To a sturdy high-ball glass, add a couple of lime wedges, cut sugar cane (if you can get it) or raw sugar.
- 2 Muddle until the juice from the lime and the sugar thoroughly combine.
- Add a handful of mint leaves (about 10 per glass). Muddle some more. To this "roux," add two ounces of rum.
- 4. Fill glass with crushed ice then top with club soda. Stir or shake and enjoy.

MARCH TIPS FROM

TY PENNINGTON

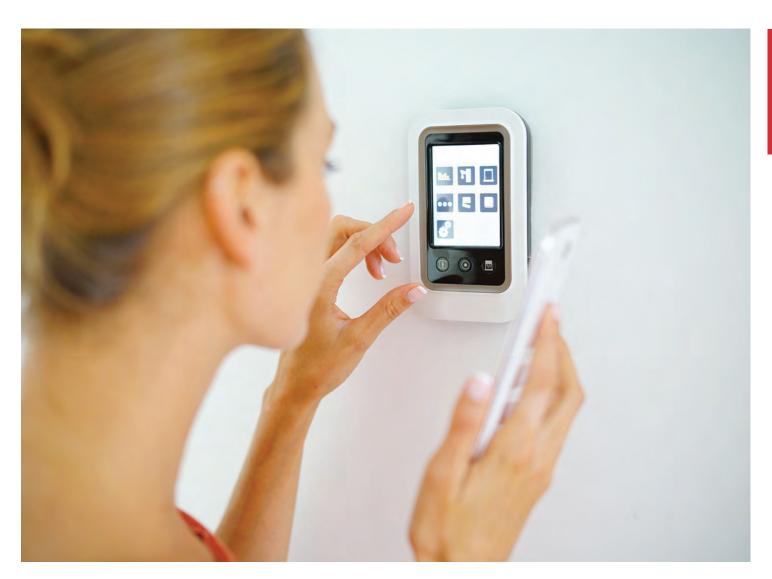
INTERIOR DESIGN STAR

SMARTHOMES

It's time to bring your home into the 21st century. Implementing smart home technology will make your life easier and enhance the value of your property. Plus, smart home technology is just so darn cool!

CONTRIBUTED BY

Matt Barbato, based on tips from Ty Pennington Design Team



We're not asking you to revamp your entire home with this innovative, pricey technology. But making a few modern tweaks throughout the home will make all the difference.

Here are some high tech tips that won't break the bank and will make your home hip.

Lock-up

Sometimes you forget your keys when you go out. Or maybe you don't feel comfortable leaving a key under the welcome mat. A smart lock allows you to have peace of mind and easily get into your home with keyless access using your smart phone. These smart locks cost approximately \$140.

Control the temperature

Is it too stuffy in the house? Or do you have the chills? Rather than get up and tinker with the thermostat, adjust the home temperature through your smart phone with a Wi-Fi enabled thermostat. For a bit more than \$200, you can keep close tabs on your thermostat when extreme weather hits and make quick adjustments when needed.

Pet Patrol

That's right. If you're worried about your furry friend having an accident or tearing up furniture, you can keep an eye on your pet with a camera that connects to your smart phone. The camera will stream video to your smart phone or tablet when you're out of the house to ensure your pet is behaving. This pet cam costs approximately \$150.

Make Coffee with Ease

We frequently forget to set our coffeemaker timer the night before, making our groggy mornings even more difficult. A wi-fi coffeemaker allows you to schedule your coffee to start grinding as soon as you begin your day for roughly \$140.

Water the lawn, save money

Smart home products don't have to be exclusively inside the home, right? A smart sprinkler system can access the weather forecast where you live and gauge watering needs for your lawn to save you money. You won't have to worry about wasting water on your lawn after a rainy week. These devices, which cost approximately \$170, can even work with your existing sprinkler system.

Open your garage door on demand

How many times a month do you wonder if you closed your garage door? Thanks to wireless garage door sensors, you can leave your house without fear. You can link these wireless sensors to your switch or ceiling motor and open or close the door from your smartphone. For approximately \$120, you can say goodbye to your outdated keypad.

8 WAYS TO USE

Coffee Grounds

by Matt Barbato

Plenty of coffee drinkers make their java at home, which means plenty of coffee drinkers are guilty of wasting precious coffee grounds. That's right, coffee grounds aren't just java residue. It can also play a variety of roles around your house. Here, we list our favorite reuses for those spent coffee grounds.



O Furniture Fixer

Coffee grounds can repair wood furniture. The dark grounds can hide any scratch in wood furniture. Grab a cotton swab and rub the used grounds into any surface scratches. Let sit for 5-10 minutes then wipe off with a clean cloth.

Pot Scrubber

If your dishes or countertops need a good scrub, try this natural abrasive. Coffee grounds aren't as harsh as some commercial cleaners.

3 Fridge Deodorizer

Stinky cheese causing your orange juice to smell sour? Coffee grounds to the rescue! Pour grounds into a glass container; place on a shelf in the fridge overnight. Those used coffee grounds will absorb the smelly odors leaving your fridge fresh.

Coffee Compost

Composting needs a jolt of coffee.
More specifically, nitrogen found in coffee grounds. The coffee also attracts earthworms that help with decomposition. So, in addition to old newspapers, lawn clippings, vegetable trimmings and garden waste, add your discarded coffee grounds (along with the paper filter). But don't overdo it with your coffee grounds.

Matural Exfoliator

In need of a facial but on a budget? Mix a couple of tablespoons of spent grounds and coconut oil together. Use it all over your body. Then add a little milk to the mixture then rub it all over your face for an antioxidant facial.

© Pest Repellent

If ants, snails and slugs are ruining your garden, try warding them off with spent coffee grounds. Place a small amount of grounds around your plants and watch as they flourish, unbothered.

Ø Garden Fertilizer

Coffee grounds are an ideal, and inexpensive, garden fertilizer. With high levels of calcium, potassium, nitrogen and phosphorus, coffee grounds provide necessary nutrients for plant growth. Try this trick with azaleas and rosebushes.

© Color Corrector

Hydrangeas, with their big white blooms, can get boring. Dye them with coffee grounds! Hydrangeas change color based on the pH level of their soil. Coffee grounds reduce the pH turning those white blooms blue.



MYHELOC

TAPPING EQUITY TO MAKE OUR HOUSE A HOME

by Colin Milroy

My family and I often mused about that one magical day when we could do this or that with our house. For years, we lived with a mental list of repairs we would make if only we had the funds. We bought our house in 2008, right as the real estate bubble was bursting. We finally came out from underwater as homeowners in 2016. Since then, home values in our neighborhood rose slowly, but steadily. Unfamiliar terms like "HELOC" began to creep into our conversations. Eventually, we began to realize that magical day had come. We called our lender.

A quick, cliff notes version of how a home-equity loan works: When the appraised value of your house is higher than the principal amount left to pay on your mortgage, you have home equity. You can borrow against the difference; that is a home equity loan. For example, if you have \$250,000 principal balance on your mortgage, but your home value is

appraised at \$300,000, you have an estimated \$50,000 in home equity and could potentially borrow money from that equity.

We were excited. We had to consider which choices made the most sense in our reality. Choices that would benefit all of us as a family. What we settled on was that we should put value back into our house since we were taking value out of it. We plan to live in this house for a long time. There have been definite perks to the process and unforeseen circumstances as well.

We started with new appliances. All the appliances in our house were



at least 12-years old. An appliance upgrade would add comfort and help modernize our house. It was fun to look at new equipment and find out what today's appliances can do – did you know there are refrigerators can now make coffee for you! We took the conservative approach. We found a great stainless-steel package deal and the installation of all appliances went smoothly. So far, so good.

Next, flooring. The stairs from our first floor have been carpeted since the house was built in 2005. A high-traffic area, the carpet looked perpetually dirty. We upgraded to hardwood flooring. We'd get a staircase with a look we like better that was far easier to clean.

Beware of sawdust

We chose to redo the stairs during winter. The only heated working space for our carpenter to set up was our basement. We didn't think this would disrupt our everyday lives. The

A quick, cliff notes version of how a home-equity loan works: when the appraised value of your house is greater than the amount you owe, you have home equity. You can borrow against the difference; that is a home equity loan.

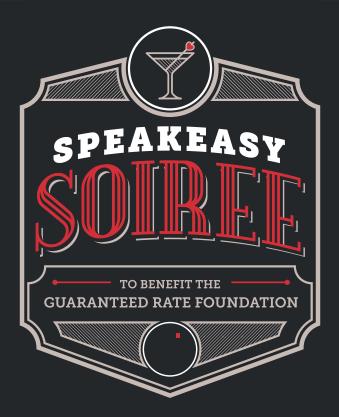
carpenter promised to carefully clean and vacuum the stairs (which he did every day) so that we could use them while he worked. After the first week, bouts of uncontrollable sneezing gripped my family as if we'd caught terrible colds. After the second week, the stairs were done, but the sneezing continued.

The cause of these "colds" turned out to be sawdust. Specifically, sawdust that had caked the intake vents in

the basement where our new stairs were being built! Once I thoroughly vacuumed the vents, the sneezing stopped.

Our carpenter did fine work and we are very satisfied with the stairs. The sneezing outbreak was manageable, but unexpected.

As we've moved forward, we've already run into more unforeseen circumstances. I wanted to install a ceiling fan but the outlet had wiring I'd never seen. Storm doors (for those of you who don't know) take a long time to put up; winter weather complicated that project too. Replacing our doorbell revealed that we had a transformer installed with our doorbell that also needed to be replaced, but for some reason, the transformer was mounted all the way up in the attic. So far, the issues we've run into have all been resolved. The talks we had for years about adding to our home are finally becoming a reality thanks to our home equity.



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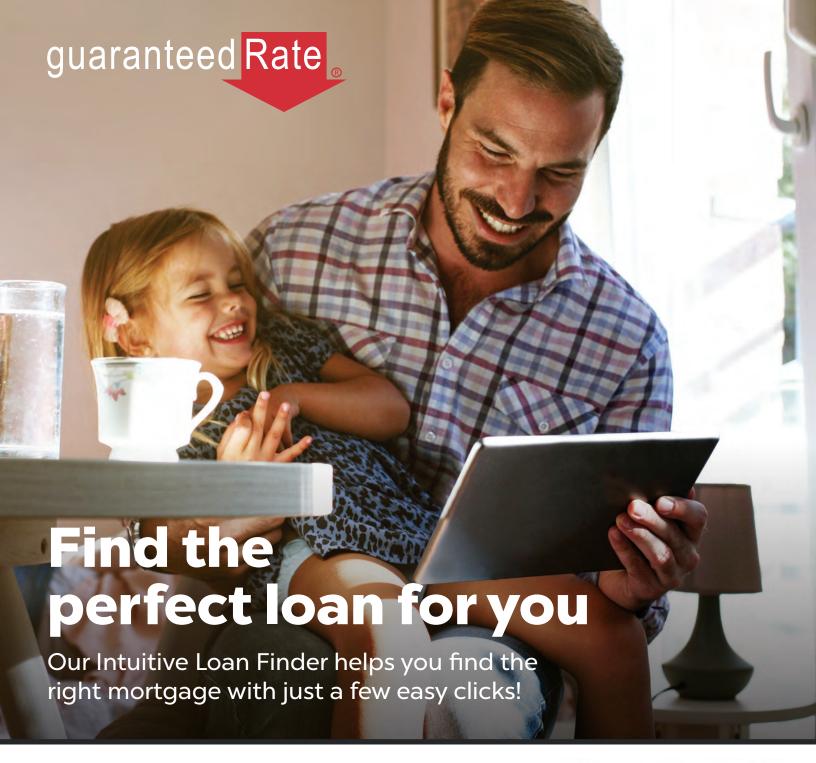
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