

Enjoy

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4TH OF JULY

INSIDE:

LANDSCAPING FOR
WATER CONSERVATION

YOUR HSA
COVERS WHAT?!

SUMMER MELON
IN A GLASS

A ROOF THAT
LASTS 70 YEARS!

Enjoy

JULY 2018

Welcome.

It's peak summer. A time when sunny days dominate the forecast and cool nights give welcomed relief. The 4th of July gets all of our attention. It's time for friends and family to gather, watch fireworks and grill outdoors. We know you probably want to keep your summer menu as easy as possible, so we cooked up two recipes perfect for impromptu gatherings. Try our Quickie Guacamole. With a few ingredients tossed in a bowl, you can mash up a summer dip worth sharing. Of course, no chips and dip ensemble is complete without a refreshing drink. Our Honeydew Cooler is a light combination of summer fruit and ice-cold vodka. A perfect pairing!

If your landscaping needs a rescue, you might want to consider a drought-resistant makeover. Planting native flora and foliage can save you time and money. Read our **Garden** section to discover why planting with water conversation in mind is a good idea.

Home repairs may not be on your summer to-do list, but now's a good time to think about the advantages of a metal roof. Shingle, asphalt, tar and tile may be common, but metal roofs are said to last twice as long as most others. If you're planning to keep your home for the next 10 to 20 years, it may be an investment worth making.

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

SINCERELY,



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sunday



1

8

SHUTTERSTOCK PHOTO

15

1988: Bruce Willis becomes a movie star with the release of "Die Hard," a huge box office hit. The action film spawned three sequels.



22

SHUTTERSTOCK PHOTO

29

1958: The U.S. Congress creates the National Aeronautics and Space Administration (NASA) in response to the Soviet Union's 1957 launch of its first satellite, Sputnik I.

monday

2

1964: President Lyndon B. Johnson signs the sweeping Civil Rights Act prohibiting racial discrimination in employment and education and outlawed racial segregation.

9



SHUTTERSTOCK PHOTO

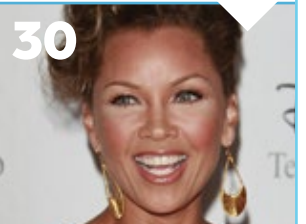
16

1995: Amazon officially opens for business as an online bookseller. Jeff Bezos's motto was "get big fast." It did. In 2015, it surpassed Walmart as the world's most valuable retailer.

23

1984: Vanessa Williams, the first African American Miss America, resigns in disgrace after Penthouse magazine announces plan to publish nude photos of the beauty queen.

30



SHUTTERSTOCK PHOTO



Sign of the times


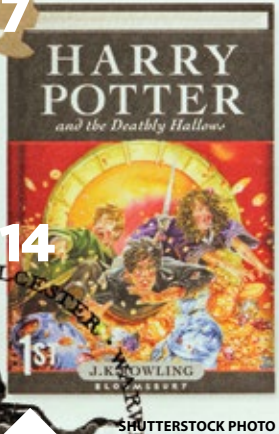



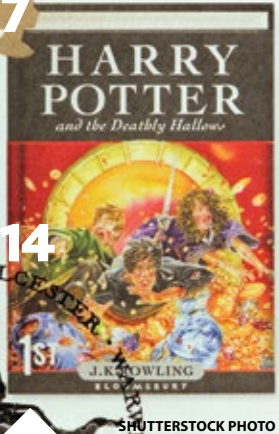


Cancer: July 1 - July 22

Notable personalities include:

Selena Gomez • Sylvester Stallone • Elon Musk
Tom Cruise • Vin Diesel • Princess Diana
Kevin Hart • Nikola Tesla • Tom Hanks

ON THIS DAY IN

JULY

tuesday	wednesday	thursday	friday	saturday
3 1985: The blockbuster action-comedy movie "Back to the Future" debuts in 1981 starring Michael J. Fox and John DeLorean's iconic concept car turned time-travel device.	4 1776: In Philadelphia, PA, the Continental Congress adopts the Declaration of Independence proclaiming U.S. independence from Great Britain and its King.	5 1946: French designer Louis Reard introduces a daring two-piece swimsuit in Paris dubbed the "bikini" after the U.S. atomic test off the Bikini Atoll in the Pacific Ocean.	6 	7 
10 	11 	12 	13 1985: Live Aid, the biggest charity concert in history, was staged simultaneously on two sides of the Atlantic, broadcasted to 1.5 billion in 110 nations and raised about \$125 million in famine relief for east Africa.	14 
17 1955: Disneyland opens in Anaheim, California. Created by imaginative innovator Walt Disney, the theme park hosts more than 14 million visitors per year, generating \$3 billion in revenue.	18 2008: "The Dark Knight," the fifth film in the Batman movie series, grosses \$158 million in its opening weekend.	19 	20 1969: American astronaut Neil Armstrong becomes the first human to walk on the moon uttering the famous words "That's one small step for man, one giant leap for mankind."	21 2007: The seventh and final Harry Potter novel, "Harry Potter and the Deathly Hallows," is released. The iconic series written by J.K. Rowling was also developed into a blockbuster movie series.
24	25 1978: The world's first test tube baby was born in England. Conceived via then-experimental in vitro fertilization (IVF), the healthy baby weighed in at 5 pounds, 12 ounces.	26 1775: The Second Continental Congress creates the U.S. Postal Service with Benjamin Franklin serving as the first postmaster general.	27 1974: The House Judiciary Committee recommends the impeachment of America's 37th president, Richard Nixon, after the Watergate scandal comes to light.	28 1968: The 14th Amendment is officially adopted into the U.S. Constitution guaranteeing citizenship and all its privileges to African Americans.
31				

On this day: Chicago White Sox fans kill Disco

JULY 12, 1979: Disco music is given its death blow when thousands of fans storm Comiskey Park, home of the Chicago White Sox, for the "Disco Demolition." Chicago radio DJs Steve Dahl and Garry Meier had the idea of blowing up a dumpster filled with disco records to boost attendance for the nightcap of a doubleheader between the Sox and the Detroit Tigers. The team offered discounted tickets for 98 cents to fans who brought a disco record to detonate. A sellout crowd of 40,000 people came to kill disco. Chaos ensued. Fans stormed the field and wreaked havoc. Thirty-nine people were arrested and the Tigers were awarded a victory via forfeit after the game was canceled for safety concerns. — SOURCES: THE LIBRARY OF CONGRESS AND HISTORY.COM

A PERSONAL ESSAY

JON TAKES PARIS!

by Jon Mava

After a lengthy flight, there was only one thing on my mind once I touched down in Paris ... to get me a crêpe like only the French can make. So first stop was to sit outside a café and enjoy a Parisian style snack before heading out to explore the City of Lights.

It's not just the delicious crêpes that France is known for of course, but also the pageantry of the bakeries selling their fresh baked bread, tarts, and croissants. Need something to wash it down with? Well, wine is plentiful throughout the city so grab yourself a bottle or two and don't forget to pair

with some cheese, another French staple.

Getting around Paris couldn't be easier. Having traveled to nearly all 50 states and several countries, I believe Paris has the best public transportation system in the world. Simply hop on or off the metro trains or buses to explore the city. The metro operates nearly 24 hours a day and you never have to wait more than 5 minutes. Unfortunately, the same cannot be said for the amount of time you will wait just trying to see some of Paris's most popular attractions that I mention here, so patience is necessary but very well worth it.

To avoid crowds that form later in the day, always start your morning off early. I recommend starting the day off admiring the Gothic beauty in the cathedral of Notre-Dame de Paris. Try to climb to the top of the steps to get up and close with the gargoyles that watch over the city. Be sure to come back at night to see the area lit up before heading out to explore the nightlife that Saint-Germain-des-Prés area offers for tourists and locals alike.

Now what would a trip to Paris be if you did



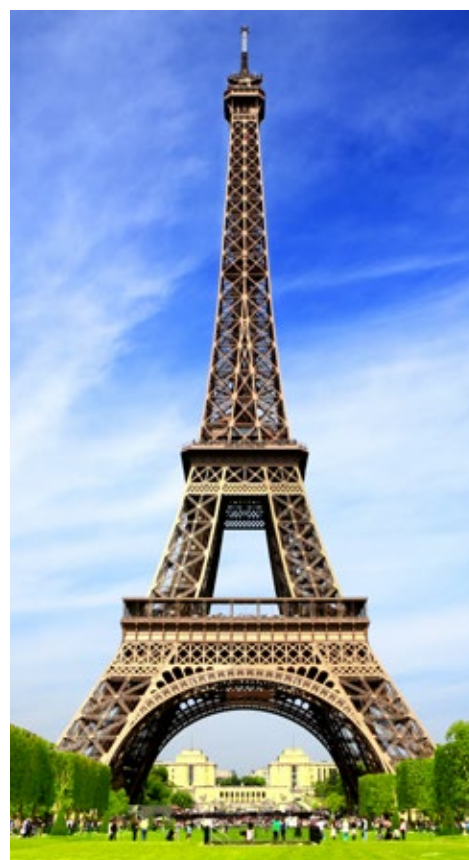


not see France's most beloved landmark, the Eiffel Tower? I'd recommend taking an elevator up to the top to see breathtaking views of the metropolitan area of Paris. If you're feeling adventurous, take the stairs down, but watch your step as it's very easy to slip down the narrow steps. Before you go, I highly recommend eating lunch or dinner inside the Eiffel Tower. I enjoyed a three-course Parisian meal and a glass of wine there while looking out the tower windows one last time before continuing my day to see what other marvels Paris offered.

Again, if you don't mind the lines in the warmer months of the year (I'm talking at least 2-3 hour wait times), explore the limestone tunnels of the Paris Catacombs, where you can see miles of skeletal remains. Truly a unique experience. And if you didn't mind the wait time at the Catacombs, then you should have no problem waiting in lines at the world-renowned art museum known as the

Louvre. This art museum offers something for everyone including one of its many prized possessions, the original Mona Lisa painting. Be sure to spend a whole day here as there is lots of ground to cover. More masterpieces are available at the Musée d'Orsay if you want to discover even more art from world famous artists.

If you have some extra time, head out to Palace of Versailles. It takes about an hour to get there if you take public transit, but it is worth every minute, especially on a beautiful sunny day. I especially enjoyed strolling through the Hall of Mirrors, consisting of beautiful pieces of artwork and, as the name suggests, lots of large mirrors. Great place to take a selfie! There's so much more that Paris has to offer that I did not even cover. So, if given the opportunity, try to explore the city for yourself and see why Paris is a beautiful, tourist friendly city with lovely artwork, stunning architecture, and oh-so delicious food.





IN A PINCH, GUAC'S A CINCH!

Quickie Guacamole

by Chrystal Caruthers

Summer is all about impromptu gatherings. Guacamole is a sure crowd pleaser. With freshly deep-fried chips, this party food is a good time on a platter. To ensure your avocados are ripe, press to make sure it's soft but with resistance. Remove the "scab" where the stem was. If you see bright green, it's ready. If you see brown, it's over-ripe.

Ingredients

- | | |
|--------------------------------|------------------------------------|
| 4 ripe avocados | 1 plum tomato |
| 1 small white onion | 1 lime |
| 1 clove garlic | Sea salt |
| 1 bunch cilantro | 1 package of corn tortillas |
| 1 small jalapeño pepper | Corn oil |

Directions

For the guacamole: Slice and scoop out ripe avocado flesh into medium-sized bowl. Add diced onion, cilantro, jalapeño, tomato and garlic. Squeeze lime juice over mixture, catching any seeds. Mash and mix until smooth. Add salt to taste.

For chips: Cut corn tortillas into triangles. Heat corn oil. When hot, add chips one at a time. When they puff and float, turn and let crisp. Remove from heat. Drain oil. Salt them immediately. Serve.

MULTI-MELON COOLER

Liquid Sunshine

by Chrystal Caruthers

It's melon season and this summer cool down calls for a Japanese import, Sprite melon. If you can find it, buy it. It's about 25 percent sweeter than the standard Honeydew melon and pairs well with fresh herbs. If you can't find it, just use Honeydew and Cantaloupe, the most famous American melon.

Ingredients

1 large Sprite melon (Cut into chunks. Seeds and rind removed)

1 small Honeydew melon (Cut into chunks. Seeds and rind removed)

Mint leaves

Simple syrup

1 cup vodka

Sparkling water

Ice

Directions

Blend melons until smooth. Add 1 cup melon puree to a shaker with ice. Add ¼ cup simple syrup and vodka. Tear four mint leaves and add them to the mix. Shake. Serve topped with sparkling water. Enjoy!



JULY TIPS FROM
TY PENNINGTON
INTERIOR DESIGN STAR

METAL A ROOF THAT LASTS 70 YEARS

Metal roofing is gaining popularity among homeowners for good reason. While metal roofing can be more expensive to install than other options, it offers plenty of unique benefits that make the investment worthwhile.

CONTRIBUTED BY
Matt Barbato, based on tips from Ty Pennington Design Team



The greatest advantage of a metal roof is its longevity. Typically, a metal roof can last 40 to 70 years, while traditional roofing has an estimated lifespan of approximately 12 to 20. Metal roofs are extremely durable and will repel water, survive high winds and easily shed snow for those living in a wintry climate. You won't have to worry about corrosion, cracking, fire, mildew, insects or rot with a metal roof. It's a dependable, stress-free option.

Metal roofing is also lightweight and easy to install. Most types of metal roofing material weigh about 50 to 150 pounds per 100 square feet. That's a significant difference from tile roofing, which can weigh 750 pounds per square. Whether you're

installing the roof yourself or calling in an expert, you should be able to complete installation quickly.

A metal roof can also save money on your energy bill. Metal reflects radiant heat, meaning your home stays cooler. This could reduce your energy costs by as much as 25 percent. There's no need to crank the air conditioner on a hot, summer day. A metal roof will keep your house feeling cool and looking cooler.

Metal roofing is also an environmen-

tally friendly choice. As much as 95 percent of a metal roof can be made of recycled materials and it is completely recyclable at the end of its lifespan. When it's done serving you, it'll serve our planet. To compare, as much as 20 billion pounds of waste are created from conventional roofing products every year.

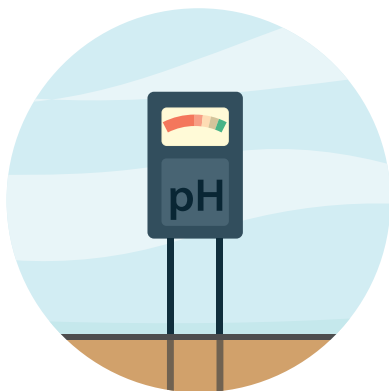
Metal is the ultimate roofing solution. It might cost more to install, but it will save you money and time in the short-term and improve your home's value down the road.

SAVE MONEY & WATER

Drought Resistant Landscaping

by Colin Milroy

While certain places are less vulnerable, drought could become a problem in just about any populated area. Depending on the severity, your municipality could enact water restrictions that do not allow you to water your plants or lawns for extended periods of time. Even if your area is not currently in a drought, it's prudent to create a healthy landscape that will also save you time and money.



Check the soil

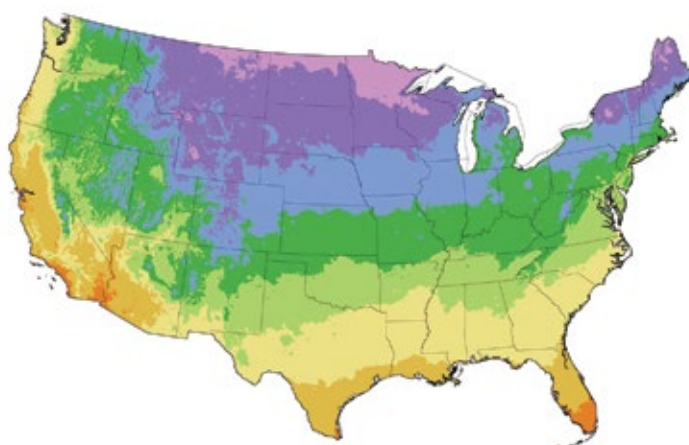
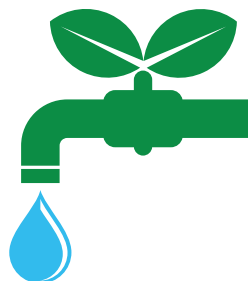
Before you decide what to do with your landscape, you need to know its current condition. Test the soil's pH (acidity) level to see if it needs fertilizer. Are there spots that are constantly dry and barren? Knowing the state of that soil could help you decide what to do to help. Check the slopes throughout the area to see if you should protect against runoff and erosion (a retaining wall will help with that). Take note of which spots get the most extended sunlight and which have the most time in the shade. In short, get the lay of the land.

Drought conditions

The Climate Prediction Center from the National Weather Service has continuously updated online information about drought status everywhere in the United States. It's worth a look to see what your current drought conditions are. You can also see changes in drought conditions throughout the country over time.

Conserve water

Don't overwater. This is a good rule to follow no matter where you live. Overwatered lawns can develop fungus and weak roots. Get a timer that automatically shuts off your water. Follow watering instructions that come with your plants and stay consistent. Check with your state and local water management about using rain barrels. They can collect rainwater runoff to be used later. Just remember, rainwater is good for plants, not human consumption!



Average Annual Extreme Minimum Temperature 1976-2005

Temp (F)	Zone	Temp (C)
-60 to -50	1	-51.1 to -45.6
-50 to -40	2	-45.6 to -40
-40 to -30	3	-40 to -34.4
-30 to -20	4	-34.4 to -28.9
-20 to -10	5	-28.9 to -23.3
-10 to 0	6	-23.3 to -17.8
0 to 10	7	-17.8 to -12.2
10 to 20	8	-12.2 to -6.7
20 to 30	9	-6.7 to -1.1
30 to 40	10	-1.1 to 4.4
40 to 50	11	4.4 to 10
50 to 60	12	10 to 15.6
60 to 70	13	15.6 to 21.1

Make a plan

Decide what you want in your landscape. Choose plants that are native to your area. The United States Department of Agriculture has a Hardiness Zone Map to show what grows best where you live. With numbered zones based on temperature extremes, you can determine what to plant when. For all plants, plan to have four to six inches of organic material (mulch) such as shredded pink bark, compost or leaves to help absorb and store water. Use mulch whenever possible around your planting. It reduces evaporation, prevents weeds and moderates soil temperature. If you live in a drought zone or an area with extended periods of high temperatures, plan accordingly.

10 SURPRISING EXPENSES YOUR HSA COVERS

by Chrystal Caruthers

If you have access to a Health Spending Account, you should use it. This savings tool allows you to put pre-tax money aside for future medical expenses. Withdrawals for medical expenses are tax free and you can earn tax-free interest, according to Benefit Resource Inc. People are taking advantage. Introduced in 2004, HSA participation surged to more than 20 million users in 2016, from just over 3 million in 2006, according to America's Health Insurance Plans.

"HSAs give consumers the power to choose and power to shop," said Marilyn Tavenner, president of America's Health Insurance Plans. "With an HSA, consumers can look for the most cost-effective services and products that meet their individual needs. Not only do consumers save money, they can use these tax-free dollars to pay for them."

Unlike Flex Spending Accounts, contributions to your HSA roll over year to year for the rest of your life. No more worrying about using it or losing it. If you're unemployed, use it to pay for COBRA. Use it to invest in mutual funds to build your retirement savings. With an HSA, your money is there when you need it. But don't think you have to have major surgery for this account to pay off. Here's our list of the top 10 most basic expenses your HSA will cover.



Lip Balm

If it has sunscreen, it's covered. Lip balm isn't just about chapped lips, but alleviating dryness while protecting against harmful ultraviolet sun rays. Pucker up! You're covered.



Lactose Intolerance Pills

Everyone screams for ice cream. Take a pill and enjoy dairy again. Lactose intolerance pills are covered because, ice cream.



Nasal Strips

Your significant other snores and you need relief. You decide to try Breathe Right nasal strips. They might work, and if not, at least you didn't have to pay out of pocket.



Acupuncture

This ancient practice can get expensive, but using pre-tax dollars makes it affordable. Lay back and let an expert treat your fatigue, chronic back pain, migraines and a host of other maladies.



Depends

It can happen to anyone but it's more prevalent in women. Urinary incontinence is a loss of bladder control and over the counter supplies are covered.



Baby

Both preventing (prophylactics) and planning (ovulation monitor) are covered expenses. From the pregnancy test to the midwife, baby-related expenses can add up. Using pre-tax dollars helps to offset those costs.

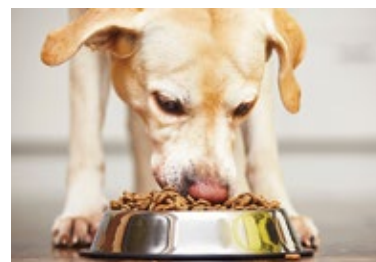


Ear Wax Remover

When a cotton swab won't do, ear wax removal kits are acceptable expenses under your HSA when prescribed by your doctor. These kits remove blockages that can lead to hearing issues and discomfort.

Fluoride

So, your dentist says you have receding gums and recommends a fluoride treatment. Your HSA covers it as a treatment to reduce tooth decay.



Dog Food

The expenses incurred from buying, training and maintaining a guide dog are covered by your Health Spending Account. That means the dog food and those vet visits. The key is, the dog must be a medically prescribed guide.

Contact Lens Solution

According to bloggers, contact lens solution is not just for contacts, it can also be used to clean wounds, as an eye wash or a nasal irrigation solution in your Neti pot. It can also be used to clean electronics, streak free. Stock up! It's covered.

SAVE MONEY

7 Summer Energy-Efficiency Tips

By Chrystal Caruthers

There is only one drawback to summer that I can think of: high home energy bills! With the air conditioning running on full blast around the clock, sprinkler systems spilling precious water onto sidewalks, and frequent showers triggering more hot water usage; most homeowners need relief. Summer energy consumption can hit your wallet if you're not prepared.

If you have a older bungalow, you probably already take advantage of cooler nights by sleeping on the screened-in back porch or using your basement kitchen (come on, I can't be the only one!). But summer shifts don't make up for a holistic energy conservation plan. Here, we provide a list of seven energy saving tips that can make a big difference.

1 SMART THERMOSTAT

Every homeowner needs a smart thermostat. One that adjusts the temperature and cycles on and off based on your schedule and movement. With a smart thermostat, you're not tempted to constantly lower the temp. It does the work for you. Based on your pre-set desired temps, it will also keep the house warmer when you're away or into a deep sleep when you won't notice. It may be costly upfront, but most utility companies provide a rebate.

2 OPEN THE WINDOWS

There's something to be said about cross-ventilation. Open the windows, keep bedroom doors open and let your house get some fresh air. At night, when temperatures drop, allow cool air in. Close the windows in the morning, trapping in all that cool air, then close the blinds.

3 CLOSE THE CURTAINS

Drapes aren't just for privacy. Used properly, drapery, blinds and curtains help keep your home cool when the sun is high. When the sun is at its peak, keep your curtains closed. This keeps your home cooler, putting less stress on your air conditioning.

4 SWITCH LIGHTBULBS

Lighting makes up about 10 percent of your home's energy costs. If you haven't already switched your lightbulbs, do so immediately. These days, LEDs are replacing CFLs. They'll probably last longer than the time you own your home!

5 BBQ OFTEN

If you can't stand the heat, cook outdoors! Using the stove, not to mention the oven, for nightly meals not only heats up the kitchen, it forces

your central air conditioning unit to overcompensate. Solution: grill outside. Everyone loves grilled corn on the cob, or a steak with perfect grill marks. Go all in and make outdoor cooking and dining your go-to all summer long. Your electricity and gas bill will be noticeably lower.

6 COLD SHOWERS

Well, at least not so hot. Dropping the temperature and shortening your daily showers can have an impact on your hot water tank. The less it has to crank up, the better you'll feel about your monthly bill. Same goes for washing your clothes. Switch to a cold-water wash. Your clothes will get just as clean but at a fraction of the cost.

7 PLANT TREES

Strategically planted trees can provide shade that helps to keep you house cooler naturally. Landscape shading is an old specialty that reduces solar heat gain, providing energy-saving benefits all summer. Remember, shady trees make the air temperature as much as 25 degrees cooler than blacktop areas. (like driveways), according to Energy.gov.



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Melissa Griffey - NMLS ID: 191670, IL - 031.0022632 - MB.0005932 - Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) AK - AK2611 AL - 21566 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 # BK-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 CT - 17196 DE - 9436 Guaranteed Rate, Inc. NMLS #2611 is licensed by the Delaware State Bank Commissioner to engage in business in this State. Delaware License #9436 exp. date 12/31/2014. FL - MLD618 GA - 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 HI - HI-2611 IA - 2005-0132 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: 11060 2nd Mortgage: 10332 KS - MC.0001530 Licensed Mortgage Company - Guaranteed Rate, Inc License MC.0001530 KY - MC20335 LA - 2866 MA - MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 MD - 13181 ME - SLM11302 MI - 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 MN - MN-MO-20526478 MO - 10-1744 MS - 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance MT - 2611 NC - L-109803 ND - MB101818 NE - 1811 NH - 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department NJ - 2611 Licensed Mortgage Banker - NJ Department of Banking & Insurance NM - 01995 NV - Lender: 3162 Broker: 3161 NY - B500887 Licensed Mortgage Banker - NYS Department of Financial Services OH - 1st Mortgage: MBMB. 850069.000 2nd Mortgage: SM.501367.000 OK - MB001713 OR - ML-3836 PA - 20371 Licensed by the Pennsylvania Department of Banking and Securities RI - Licensed Lender: 20102682LL Licensed Broker: 20102681LB Rhode Island Licensed Loan Broker SC - MLS-2611 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*2601 North Lamar, Suite 201*Austin, Texas 78705A Toll-free consumer hotline is available at 1*877*276*5550 UT - 7495184 VA - MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 VT - Lender: 6100 Broker: 0930 MB WA - CL-2611 WI - Lender: 27394BA Broker: 2611BR WV - Lender: ML-30469 Broker: MB-30098 WY - 2247 Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org)