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SEPTEMBER 2018 | TRAVEL • EAT • DRINK• TY'S TIPS • FINANCE • AMERICA

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INSIDE:

HIGH STYLE IN LOWCOUNTRY

THIS IS AMERICA: YOSEMITE

CROWDFUNDING YOUR DOWN PAYMENT

MATZO FOR THE MASSES

Enjoy

SEPTEMBER 2018

Welcome.

Sometimes the best places to visit are right in our own backyard. Not literally, but close. America's national parks are a gem to behold. Worth visiting, these protected expanses of nature and wildlife present opportunities to quiet our minds, discover our purpose and breathe fresh air. There are 58 national parks and we're planning to explore as many as we can thanks to Instagram-famous photographer, Sam Perez. His photo essays exploring America's unsung places brings the wilderness a bit closer. Each month, we'll present the best of America's untouched acreage starting with Yosemite National Park in California. Known for its waterfalls and granite formations, Yosemite has massive Sequoias, lakes and rivers. Through Sam's photography, we get to experience it all in the new section labeled **America**.

In the **Finance** section, we talk down payments. That big chunk of money that many people fear will keep them from ever owning a home is conquered. Read how you can crowdfund your down payment just like your start-up.

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

SINCERELY,

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sunday	monday
	SHUTTERSTOCK PHOTO
2 **1969:** America's first automatic teller machine (ATM) debuts at Chemical Bank in Rockville Center, NY.	**3**
9 **1776:** The Continental Congress formally declares the name of the new nation to be the United States of America, replacing the term "United Colonies."	**10** **1991:** Nirvana's "Smells Like Teen Spirit" is released as a single ushering "alternative" rock into the mainstream.
16	**17**
23/30 **1908:** A controversial call gives the Chicago Cubs the pennant in a tie game against the New York Giants. Was Giants first baseman Fred Merkle out? Argue on.	**24** **1789:** President George Washington signs The Judiciary Act of 1789 establishing the Supreme Court of the United States as a tribunal of six justices serving until death or retirement.

Sign of the times

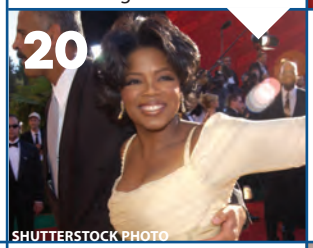
Virgo: Aug. 23 -Sept. 23

Notable personalities include:

Dave Chappelle • Nick Jonas • Pink
Jimmy Fallon • Wiz Khalifa • Prince Harry

ON THIS DAY IN

SEPTEMBER

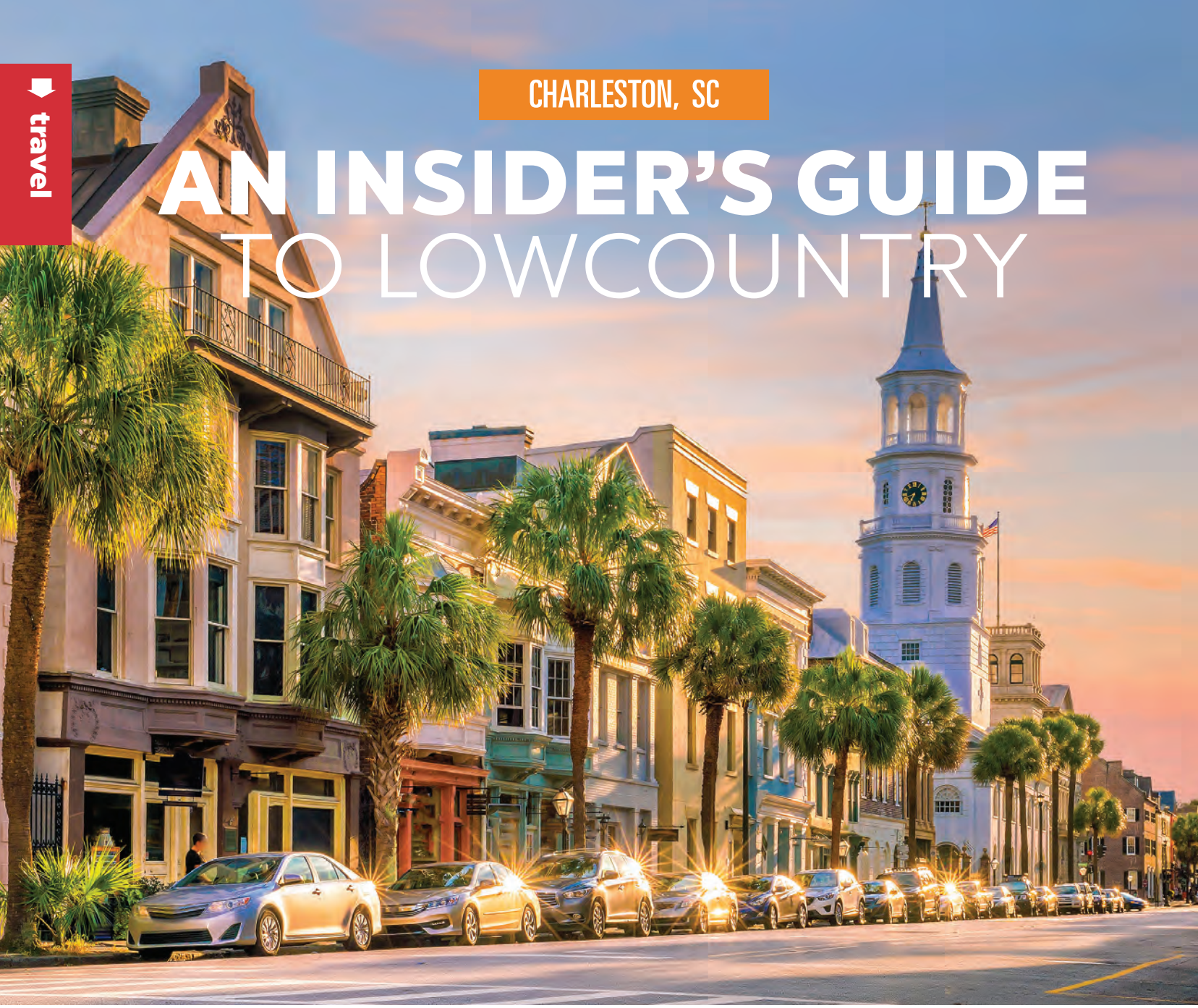
tuesday	wednesday	thursday	friday	saturday
				1 **1998:** Airbags become the law of the land with passage of the Intermodal Surface Transportation Efficiency Act.
4 **2002:** Kelly Clarkson wins Season One of "American Idol" in a live TV broadcast. A former cocktail waitress from Texas, Clarkson was 20 years-old.	**5** **2005:** Katie Couric becomes the highest paid, and first female solo anchor, of a weekday network evening news broadcast, "CBS Evening News with Katie Couric."	**6** **1997:** Nearly 2.5 billion people around the world tune in to watch the funeral of Diana, Princess of Wales. She died at age 36 when the driver of her car lost control while attempting to elude paparazzi.	**7** **1813:** The U.S. gets the nickname "Uncle Sam" after Samuel Wilson, a meat packer, who supplied barrels of beef to the army during the War of 1812 stamped the barrels with "U.S." Soldiers began referring to the grub as "Uncle Sam's."	**8** **1986:** "The Oprah Winfrey Show" makes its national debut turning the talk show host into one of the most influential women in America.
		13 **2004:** Oprah gives everyone in her studio audience a brand-new Pontiac G-6 sedan worth $28,500. She announced "Everybody gets a car!" Mayhem, screaming, and fainting broke out.	**14**	**15** **1978:** Muhammad Ali defeats Leon Spinks at the Louisiana Superdome in New Orleans to win the world heavyweight boxing title for the third time, the first fighter to do so.
		20  SHUTTERSTOCK PHOTO	**21** **1985:** George Clooney, a little-known actor at the time, makes his first of 17 appearances on popular TV sitcom "The Facts of Life."	**22** **1994:** "Friends," the TV sitcom, debuts on NBC. The show lasted 10 seasons with more than 50 million viewers watching the final episode.
25 **1965:** Fifty-nine-year-old Satchel Paige pitches three innings for the Kansas City Athletics against the Boston Red Sox. He gave up only one hit.	**26**	**27**	**28** **29** SHUTTERSTOCK PHOTO	

On this day: "The Seven Year Itch"

SEPTEMBER 15, 1954: That now infamous picture of Marilyn Monroe laughing as her skirt blows upward from a blast from a subway vent is shot on this day during the filming of "The Seven Year Itch." The scene infuriated her husband, Joe DiMaggio, who felt it was exhibitionist. The couple divorced shortly thereafter. After her death in 1962, DiMaggio continued to send flowers to her grave every day for the rest of his life. — **SOURCE: HISTORY.COM**

CHARLESTON, SC

AN INSIDER'S GUIDE TO LOWCOUNTRY



by Chrystal Caruthers

Strolling through the cobblestone streets of Charleston, SC in the fall is like having access to the best kept secret in the south. Pleasantly warm with temperatures averaging 75-to-83-degrees, visiting Charleston in the off season is a great way to save money while taking in the southern fried hospitality. Charleston isn't just a city full of waterfront charm; it's a history lesson told through architecture, location and tradition. Fort Sumter, where the first shots of the Civil War rang out, is worth boating to. Catfish Row, Rainbow Row and the Charleston City Market are all worth visiting. Yet, no trip to the Lowcountry would be complete without including the Gullah people with their native dialect, a mix of West African, French and Creole. Their handwoven seagrass baskets are a treasured American artform dating back 300 years. For this issue, we list our favorite Charleston things to see, places to go and food to eat.

House & Garden Tours

From October 4-28, historic mansions from The Battery to King Street open their doors to allow ticketholders in. Hosted by the Preservation Society of Charleston, The Fall Tours highlight the homes, history and architecture of this lovely port city. From 2-5 p.m., multiple homeowners across the city give us a glimpse into their private homes. These are not museums. Families reside in and protect these 18th century architecturally significant homes and for about $50 per tour, you get to see how the other half lives.

Cabbage Row

Now called "Catfish Row" these historic homes showcase architecture dating back to the Revolutionary War. Home to industrious freed slaves who sold the cabbage they grew in the courtyard right from their front window sills, these structures are also the setting of where George Gershwin's opera, Porgy & Bess, takes place. *89-91 Church Street, Charleston, SC*

Rainbow Row

Blighted after the Civil War, this waterfront property dating back 1748 to 1845 can be found on East Bay Street. Once the home of city merchants, the live/work structures were abandoned during wartime. Then came Dorothy Porcher Legge, a local woman who purchased some of the derelict houses, restored them, and painted them pastel pink. Others followed and painted their homes in various pastel shades. Now, the 14 pastel painted homes are commonly known as Rainbow Row. It is the longest cluster of Georgian row houses in the country and offers the perfect backdrop for selfies and location tagging. *83 East Bay Street, Charleston, SC.*

Carolina Gold Rice

The grandfather of long-grain rice in America, Carolina Gold Rice was a commercial staple grain in 1685 influencing Lowcountry cuisine. Because of Carolina Gold, Charleston became the leading rice producer in the U.S. for 200 years, and a wealthy city. Anson Mills Middlins Rice is the variety locals prefer. Head to Poogan's Porch, the oldest independent restaurant in Charleston, featuring this variety on its dinner menu. Tucked away in a Victorian house at 72 Queen Street, Poogan's Porch offers Sweet Tea Glazed Salmon and Roasted Duck Pirloo, both featuring the rice. To take home a two-pound bag of Carolina Gold, the long grain variety, head to the Charleston City Market. It's about $15. *188 Meeting Street, Charleston, SC.*

The Angel Oak

Standing 65-feet tall, the Angel Oak tree in Charleston is said to be one of the longest-living organisms east of the Mississippi River. Estimated to be more than 500 years old, this live oak has survived hurricanes, floods and earthquakes and still it rises. Now the property of the city and open to the public for climbing, viewing and dreaming. *3688 Angel Oak Road, Johns Island, SC.*

The Ironwork of Charleston

Charleston is home to more than 500 pieces of ornamental wrought iron gates, window grates, balconies and fences; all created by one artisan blacksmith: Philip Simmons. Awarded the National Heritage Fellowship by the National Endowment for the Arts, Simmons' work can also be found in the Smithsonian Institute. But why travel to Washington when you can walk the streets of Charleston and behold his craft everywhere. Simmons died at age 97 in 2009, but his work lives on. Visit his home studio and see remnants of past projects and tools. *30 ½ Blake Street, Charleston, SC.*

MATZO BALL SOUP

Not just for Rosh Hashanah

by Chrystal Caruthers

Ingredients

1 Box (10 ounces) matzo crackers
½ cup vegetable oil or chicken schmaltz
1 Teaspoon Kosher salt
½ Teaspoon freshly ground white pepper
4 Tablespoons minced fresh parsley
2 Tablespoons chopped fresh dill
1 medium sized minced onion
2-3 ounces matzo meal
2 gallons of homemade poultry broth
1 bottle seltzer water
5 pounds combination of chicken feet, necks and turkey necks, giblets, and bones
1 onion
2 carrots (peeled)
1 celery stalk
1 clove garlic
3-4 black peppercorns
1 bay leaf
3 sprigs fresh parsley
2 sprigs fresh thyme

Directions

To make the broth: Start with 5 quarts of cold water to extract as much collagen and flavor as possible. Add all ingredients. Simmer six to eight hours. Do not boil. Continuously skim the fatty scum from the top and add water to make sure all ingredients are covered. To keep Kosher, use the skimmed fat, or "chicken schmaltz" to mix matzo balls. Remove all meat, bones and vegetables. Strain stock using cheesecloth. Add meat from the necks back to the broth. Bring to a boil and add salt to taste.

To make the matzo balls: Pulverize matzo crackers in food processor. In a large bowl, dump matzo and cover with seltzer water. Let soak until matzo is soft. Drain completely. Brown matzo in chicken schmaltz or vegetable oil. Remove from pan. Mix with minced onion, salt, pepper, and parsley. Oil your hands and start rolling matzo balls as large or small as you desire. Add matzo balls to boiling broth. They will sink to the bottom then float after several minutes. Slow boil for about 20 minutes. Serve soup with fresh dill. Enjoy!

TUMERIC TEA

Golden Delicious

by Chrystal Caruthers

Turmeric is a natural wonder heralded for its anti-inflammatory and antioxidant properties. Golden yellow, long used as an Ayurvedic treatment, it's said to promote healthy skin and enhance your mood. To fight fine lines and wrinkles, try a cup of our Turmeric Tea. It's an inexpensive beauty treatment that tastes good too.

Ingredients

1 cup unsweetened almond milk

1 Teaspoon freshly ground turmeric

¼ Teaspoon Freshly grated ginger

½ Teaspoon pure vanilla extract

1 Cinnamon stick

1 Teaspoon honey

Freshly ground black pepper

1-2 cardamom pods

Directions

Grind turmeric in your spice grinder. Peel and grate ginger. Add both to almond milk and heat with honey and cinnamon stick until well combined and little bubbles start to form. It should be steaming hot, not boiling. Allow to heat below a simmer for 10 minutes stirring occasionally.

Strain using a fine mesh strainer. Return to pot, add vanilla and more honey, if desired. Serve in a mug and top with a cardamom pod and a dash of fresh black pepper. Enjoy.

SEPTEMBER TIPS FROM

TY PENNINGTON

INTERIOR DESIGN STAR

FABULOUS FAUX GRANITE

CONTRIBUTED BY

Matt Barbato, based on tips from Ty Pennington Design Team

Granite paint is emerging as a popular option for painting over concrete surfaces. It's designed to mimic the look of natural granite – hence the name – and it's an ideal choice for anyone going for a natural look.

> If you're worried about budgeting for new granite countertops, consider a granite paint alternative instead. It's a cost-effective option if you're renovating your kitchen and can improve the look of any solid surface countertops. There are also a wide variety of color schemes and options to create a granite appearance for a fraction of the cost.

There are plenty of things you need to know about granite paint before applying it around your home. The first fact worth noting might be the most important: granite paint is permanent. Once it's applied, granite paint can be difficult to remove and isn't an easy texture to paint over.

While granite paint isn't easy to remove, applying it doesn't take much time or effort. It can be administered in a similar fashion as standard wall paint using brushes or rollers. Drying times are on par with regular emulsion.

The best use for granite paint is over smooth, dry surfaces. It's a smart choice for your living room or bathroom walls and will accomplish the grainy look you're going for while also providing a contemporary and natural feel to the room. Granite paint can cover up any flaws on your wall and a matt finish will effectively conceal any blemishes.

Avoid using granite paint in your bathroom, particularly in a freestanding shower. Since the paint isn't water-resistant, the frequent moisture will eventually leave a mark on your walls. It won't take long for the paint to absorb water and begin to peel.

Granite paint also isn't the best choice to apply on porous materials

because it can clog within the pores and cracks and produce a blotchy finish. High traffic areas also aren't the best location for granite paint, since it can easily crumble after too much exposure.

Most home improvement stores also sell specialty granite flakes that can be added to a base paint color. These flakes can provide an extra flair to your design.

Granite paint can accentuate the overall design of a room. It's a flexible choice for any renovation project and can bring value to a home if applied properly. It's modern, gritty and sets the tone for any earth-based design plan.

CROWDFUNDING YOUR DOWNPAYMENT

THE GIFT OF HOME

by Chrystal Caruthers

We've all heard those stories about the down on his luck guy who landed a cash windfall through a generous Go Fund Me campaign. Stories of products that came to market because of Kickstarter make us all think we can be entrepreneurs. Leveraging the largesse of others is no longer just for tech startups or hard luck cases. Now, first time home buyers are increasingly turning to the contributions of others to help them become homeowners. Forget the expensive wedding or far flung honeymoon that costs a fortune. More young people are opting instead to ask their parents, grandparents and other loved ones to chip in on their down payment for home.

Between pooling gift funds for a government backed FHA loan, or tapping online real estate crowdfunding sites like Feather the Nest, Honey Fund and Home Fund Me, people are getting resourceful and for good reason. First time home buyers report saving for the down payment is the biggest hurdle to homeownership, according to the National Association of Realtors (NAR). In fact, one out of every three first time home buyers said it takes two years or more to save for a down payment, according to NAR. With student loan debt skyrocketing, incomes failing to keep pace and record high monthly rents, many potential home buyers feel stuck. But there's an app for that!

Most young people are sitting on an untapped resource – their social networks. Between their Instagram followers and Facebook friends, many people have a network of individuals who want to see them prosper. Your good friends want the best for you and they're usually willing to shell out big bucks for those milestones in life. How about, instead of a baby shower registry, start a future home registry?

Ask for money

Of course, we're not advocating that you call everyone up and ask for $20,000, but new technology allows potential homebuyers to post a profile, set a goal and watch as their network chips in. It's called crowdfunding the down payment and it's legal.

Fannie Mae and Freddie Mac, the quasi-governmental bodies that buy mortgages to provide market liquidity, has approved Home Fund Me as a down payment source. With this app, you post your photos, videos and goal then wait for cousins, aunts, uncles and friends to pitch in. Likewise, Feather the Nest, helps people fund their down payment, or their wedding, honeymoon or home repairs. This micro-gifting is a way for people to ask for cash without the embarrassment. Besides, most people already have a toaster, a blender and other small appliances, what they need, and want, is a house.

Not tech savvy?

For some, posting a campaign to raise money for your dream home can seem off-putting. If your Facebook friends are actually frenemies, you're not going to raise much cash. Another option: mom and dad. Honestly, any relative, fiancé or domestic partner can gift you a down payment as long as they aren't affiliated with the builder, developer or any other vested party to the transaction. That means, your parents, grandparents or distant cousins can give you 100 percent of your down payment! There are rules. The donor must sign a gift letter specifying the dollar amount given, the date the funds were transferred and that they don't expect the money back.

Most lenders will ask for bank statements to document that the seller has enough money to make the gift and that you actually deposited that exact amount in your account. Remember, lenders always ask for at least two months of income verification. If it's taking a long time for you to find a house and the gift money was deposited four months ago, that's considered "seasoned" and it may not raise any lender concerns.

Percentage woes

Of course, a 20 percent down payment is ideal, but it's not necessary. Last year, most first-time home buyers put down about six percent, according to Down Payment Resource, a service that tracks down payment assistance grants nationwide. Think about this, the median price of house was $245,500 in the first quarter of the year, according to NAR. If you're able to raise just six percent ($14,730) from friends and family, you could turn in your lease for a mortgage in no time.

YOSEMITE

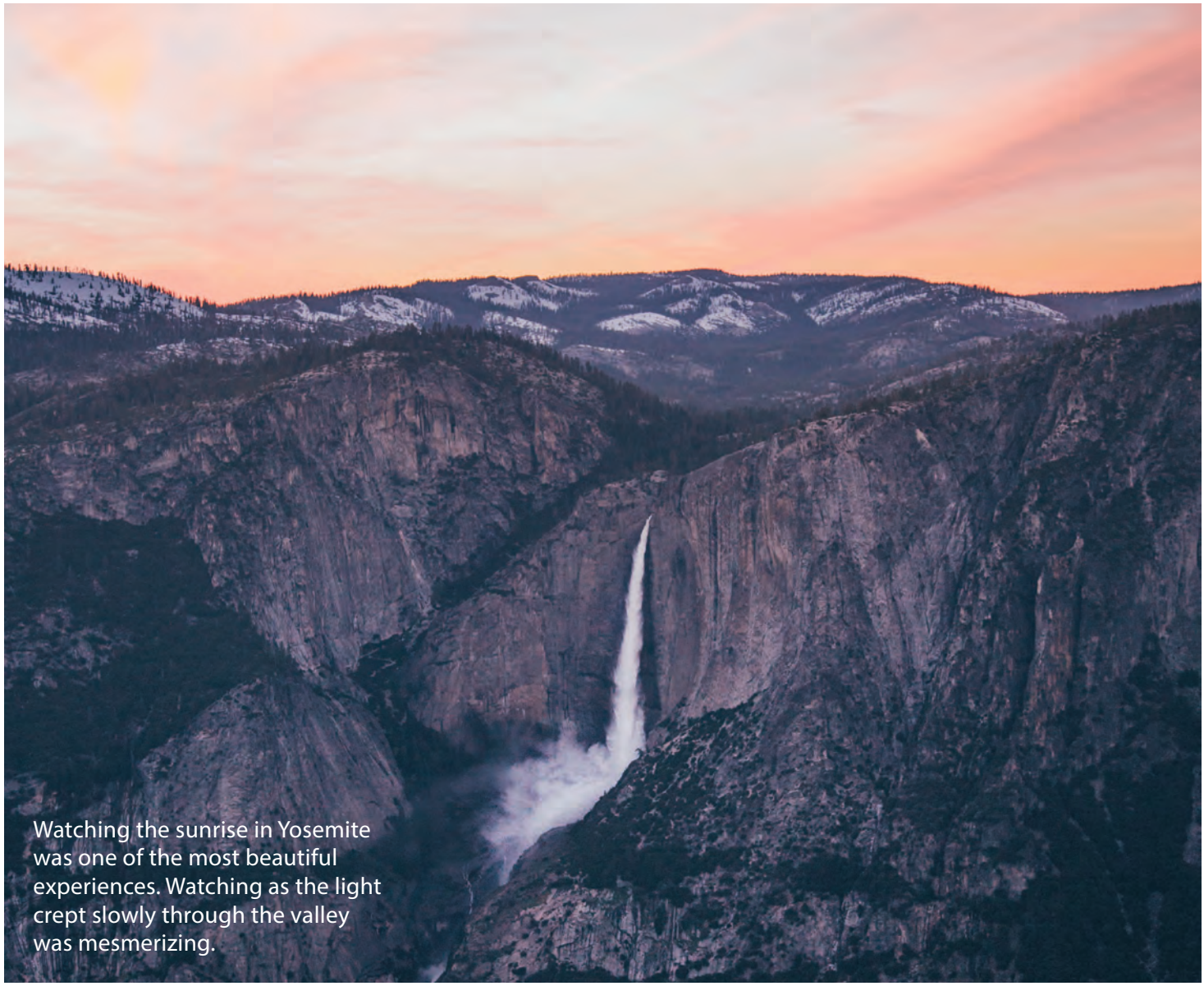
AS EXPERIENCED BY SAM PEREZ

WRITER, PHOTOGRAPHER, INFLUENCER

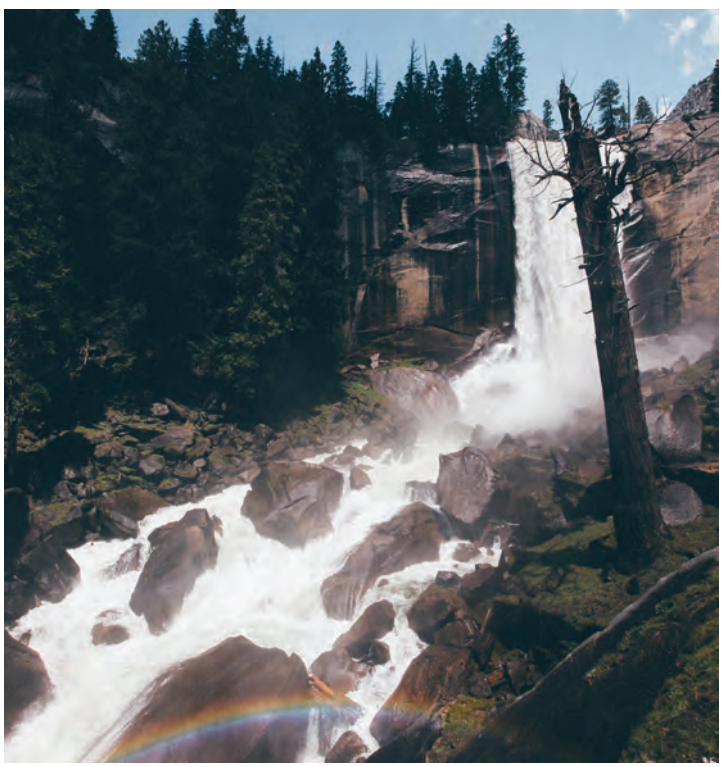
I'VE ALWAYS TRIED TO MAKE TRAVEL A PRIORITY IN MY LIFE, AS THE FEELING OF DISCOVERING NEW PLACES DRIVES ME.

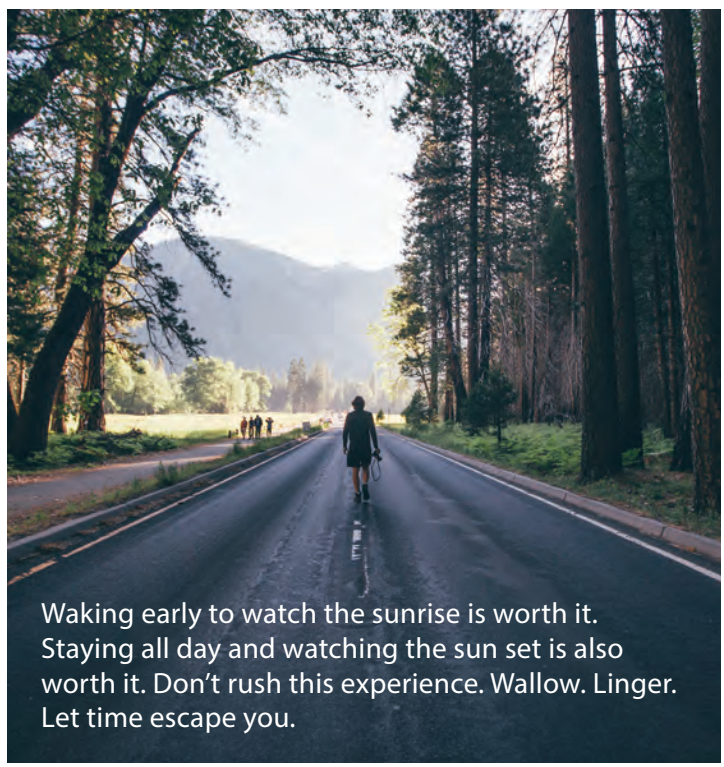
I've traveled all over Europe, and a few other countries, but I recently fell in love with America's national parks. Spectacular landscapes, wilderness, amazing hikes and being in the great outdoors are a big reason for that. Our national parks are maintained and so well preserved that it almost feels as if you're stepping back in time. As a famous quote says, "National parks are Americas greatest idea." Visiting them, I know this to be true.

My name is Sam Perez and I'm a part-time photographer. **Please share my journey across America's expanse. Follow me on Instagram @samadventure** and join more than 112,000 others tracking my treks. Tell me about your favorite national park. Who knows, one day, we may see each other hiking the parks at the crack of dawn trying to capture that perfect moment. This is America as seen through my lens.



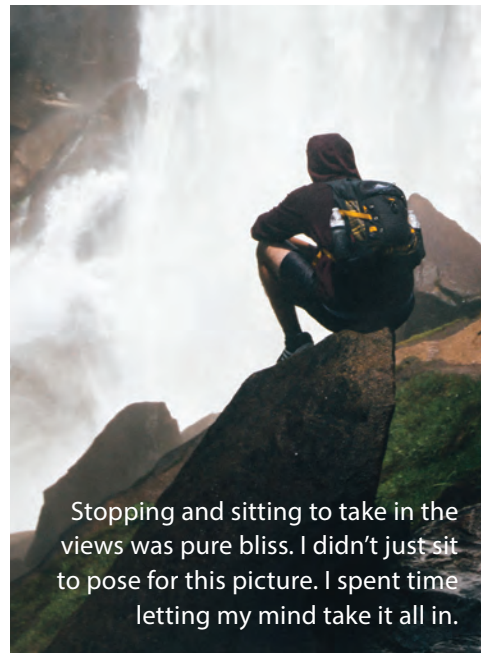
Watching the sunrise in Yosemite was one of the most beautiful experiences. Watching as the light crept slowly through the valley was mesmerizing.



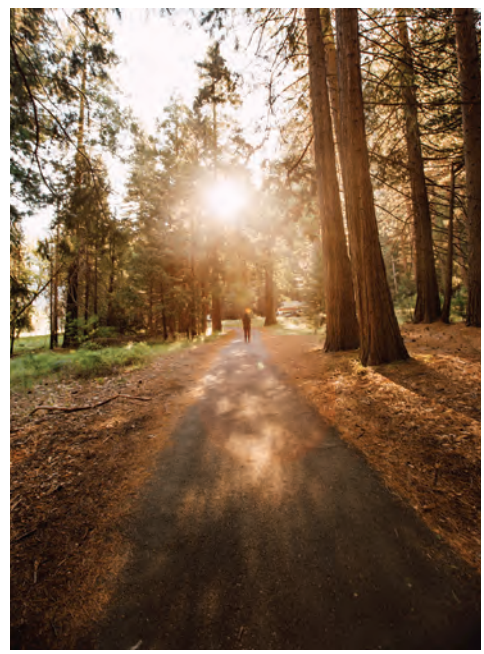


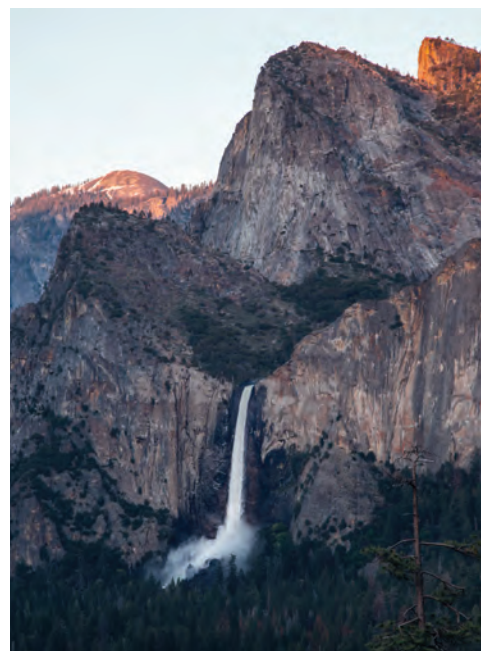
Waking early to watch the sunrise is worth it. Staying all day and watching the sun set is also worth it. Don't rush this experience. Wallow. Linger. Let time escape you.

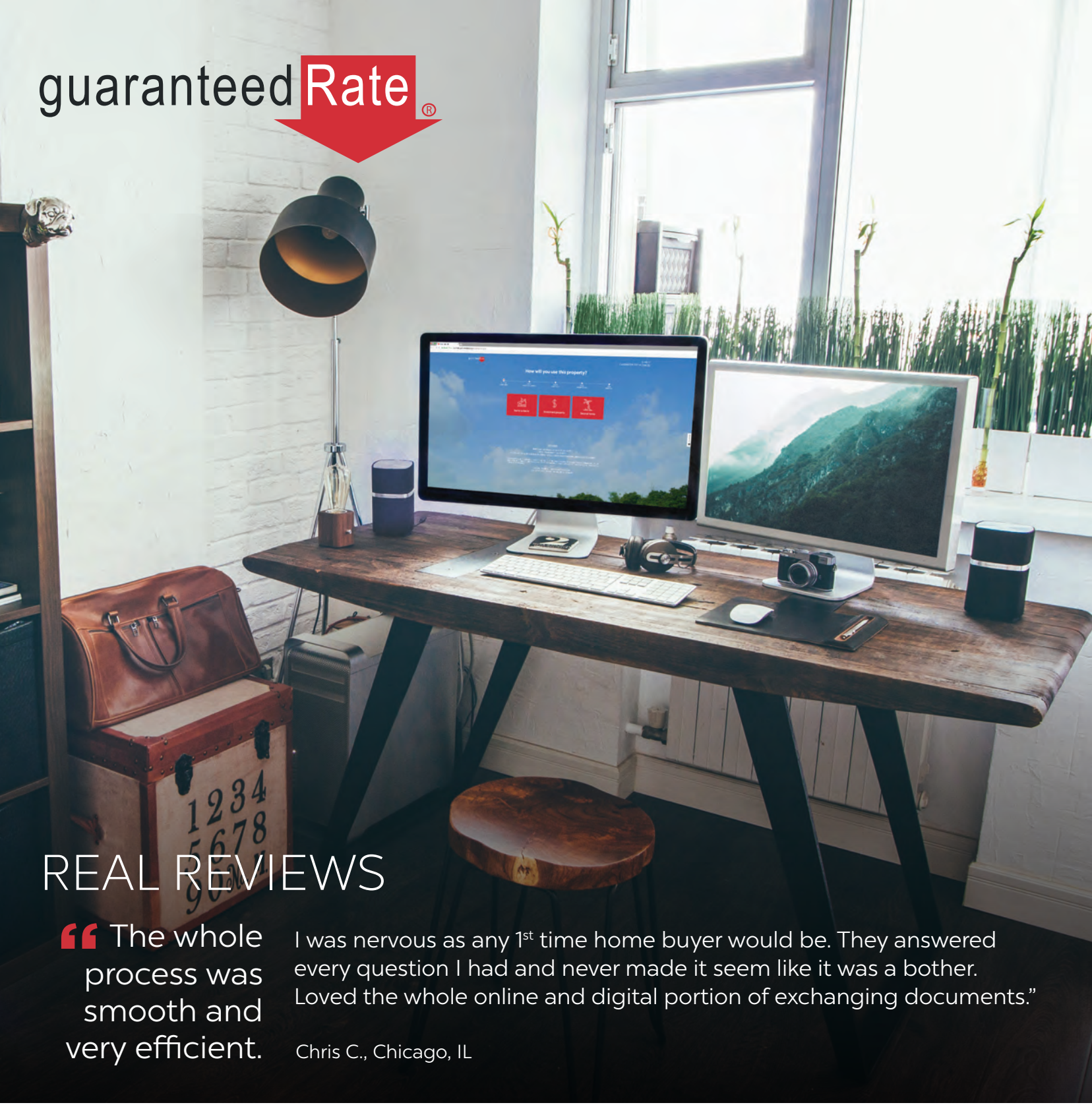
Only a small part of Yosemite is actually visited by people. Most of it is untouched by humans and that fact just blows my mind.



Stopping and sitting to take in the views was pure bliss. I didn't just sit to pose for this picture. I spent time letting my mind take it all in.







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Enjoy

SEPTEMBER 2018

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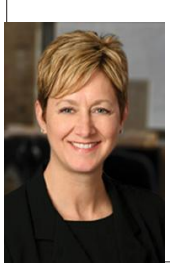

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Melissa Griffey - NMLS ID: 191670, IL - 031.0022632 - MB.0005932 Guaranteed Rate, Inc - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) AK - AK2611 AL - 21566 AR - 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, 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 DC - MLB2611 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 Departmen 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)