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JANUARY 2018

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HAPPY NEW YEAR!

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INSIDE:

BONDING IN BEIRUT: A TRIP TO LEBANON

NO JOKE: VINYL FLOORING IS BACK!

NEW YEAR'S RESOLUTION: FIX YOUR CREDIT

HOW TO BURST OUT OF YOUR BUBBLE IN 2018

Enjoy

JANUARY 2018

Happy New Year!

Every new year, we start fresh. New Year's resolutions are made and broken yet the start of a new calendar is the perfect time to wipe the slate clean and start fresh. Forgive someone, clean your house, pay off your debts, return a borrowed item or return someone's affections. The new year offers new opportunities.

Tradition tells us to kiss our loved ones hoping that love lasts another year; eat black-eyed peas to draw more money into our lives; wear white underwear to bring more peace and happiness into our year; and toss out the old and welcome the new.

Every culture looks to the start of the new year as a time to set new intentions. This month, and throughout the new year, we wish you nothing short of everything you hope for.

Cheers to a new you!

SINCERELY,

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sunday	monday
	1 **45 B.C.:** The first New Year's Day is celebrated by the Romans as Julius Caesar implements the Julian calendar.
7 **1927:** The Harlem Globetrotters, famous for their ball handling tricks and comedic antics, travel to Hinckley, Illinois to play their first basketball game.	**8** **15** Martin Luther King, Jr. Day
14 **1970:** Diana Ross and The Supremes perform their last show at the Frontier Hotel in Las Vegas. The group produced 12 #1 hits during the '60s.	
21 JAC. DE NIJS / ANEFO (NATIONAAL ARCHIEF)	**22**
28 **1985:** Harry Belafonte, Lionel Ritchie, Michael Jackson and Quincy Jones organize the "We Are the World" recording, raising over $60 million for African famine relief.	**29** **1845:** Edgar Allan Poe's "The Raven" is published in the *New York Evening Mirror*.

Sign of the times

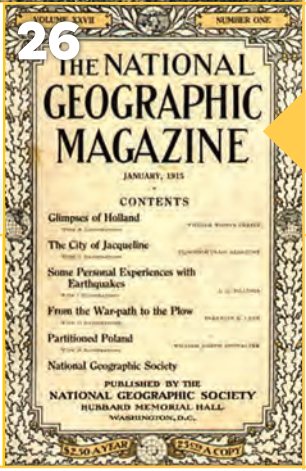
Capricorn: Dec. 22 – Jan. 19

Notable personalities include:

Michelle Obama • John Legend • January Jones • Denzel Washington • Nicholas Cage Kate Middleton • Kate Moss • Betty White

WHAT'S GOING ON IN

JANUARY

tuesday	wednesday	thursday	friday	saturday
2	**3** **1938:** President Franklin Delano Roosevelt creates the National Foundation for Infantile Paralysis, known today as the March of Dimes Foundation.	**4** **1999:** 11 nations of the European Union launch the Euro. The currency went in to circulation in 2002 and has replaced many of Europe's national currencies since.	**5**	**6** **1996:** The first snowflakes of the infamous '96 blizzard fall in Washington D.C. The storm was estimated to have cost the East Coast more than $1 billion in damages.
9 **2007:** Steve Jobs, the late CEO of Apple Inc., debuts the iPhone in San Francisco.	**10** CARL BERKELEY PHOTO	**11** **1908:** President Theodore Roosevelt declares the Grand Canyon a national monument, placing it under public protection.	**12**	**13** **1999:** Michael Jordan announces his second retirement from the NBA. He went on to play two more seasons with the Washington Wizards.
16 CHEVROLET PHOTO	**17** **1953:** General Motors debuts a prototype of the Chevrolet Corvette, named after a type of naval warship, at Motorama in New York City.	**18**	**19**	**20**
23 **1849:** Elizabeth Blackwell becomes the first female medical degree recipient in the United States. Blackwell graduated from Geneva Medical College in upstate New York.	**24** **1935:** Gottfried Krueger Brewery teams with the American Can Co. to deliver 2,000 of the first canned beers to Richmond, Virginia.		**26** 	**27** **1979:** The National Geographic Society is founded in Washington, D.C. for "the increase and diffusion of geographical knowledge."
30	**31**			

The first college basketball game

JANUARY 16, 1896: The inaugural college basketball game was scheduled in 1896 when Henry F. Kallenberg, a physical education instructor at the University of Iowa, invited Amos Alonzo Stagg, the athletic director at the University of Chicago, for an experimental basketball game five years after Dr. James Naismith invented the sport. The sport has come a long way since then, when points were scored by shooting the ball into a peach basket. Before the creation of open-ended nets, players were forced to manually retrieve the ball from the basket each time a shot was made. The University of Chicago won the exhibition game, 15-12, by the way. – SOURCES: THE LIBRARY OF CONGRESS AND HISTORY.COM

BEIRUT

BREAKTHROUGH IN BEIRUT

by Nick Van Heest

I OPEN THE HOSTEL DOOR to find a middle-aged bald man stammering in broken English. After confirming he was in the right dorm room, the flustered traveler shuffles inside and plops onto the bunk across from me. He introduces himself as Mushrek.

Beirut, Lebanon is a seething cauldron of bullets, barbed wire and breathtaking beauty. A disparate harbor of Western influence and Middle Eastern values, oil money yachts and parched poverty. I arrived in June 2015, fresh from a season spent teaching English in Prague. My work visa was expired, my savings were dried up and I was ready to move back home and start a career. But while I was still on the other side of the planet, I planned a week in Beirut to visit Anna, a college friend studying Arabic.

Mushrek stands out like a sore thumb at Saifi Urban Gardens, an artsy hostel in Beirut's trendy Gemmayze neighborhood. A far cry from the typical crowd of backpacking Millennials, Mushrek's eyebrows, ears and nostrils sprout bristly gray hair. A comical pair of magnetic sunglasses hang limply from both shoulders—the frames look like they're snapped in half at first glance. His only luggage is a paper shopping bag stuffed with English newspapers for language practice.

In the 1960s, Beirut was crowned Paris of the Middle East, a nod to the city's eclectic blend of French colonization, financial prowess and architectural wonder. Over the last 40 years however, the city has morphed from wonderland to warzone.

The streets of downtown Beirut are hushed—a dream destination stuck in a perpetual offseason. Restless taxis circle like vultures and honk like caffeinated geese. Scowling soldiers drape coils of razor wire across a side street.

"What's your phone number?" Mushrek asks eagerly, pulling out a cracked smartphone. "I can drive you if you need a ride to a park or restaurant." His boldness within minutes of conversation makes me uneasy. I don't completely trust this unusual bunkmate so close to my passport, wallet and electronics. "Sorry, got a Czech number," I respond coyly.

I see Mushrek sparingly over the next few days. While Anna and I plan day trips to the ancient Phoenician port of Byblos and the Roman hippodrome (chariot racing stadium) near Tyre, Mushrek works out a deal with hostel management to hail potential passengers in the lobby. We meet Anna's Lebanese friends and spend balmy evenings on the patio with hummus and hookahs, returning to find Mushrek snoring like a walrus.

Transportation across Lebanon is much safer and easier in the company of an Arabic speaker. Anna negotiates fares with taxi drivers and almost accidentally arranges a ride to the country of Sur (short for Syria) instead of the much safer city of Sur (also known as Tyre). We hail an old school Volkswagen bus to Byblos from the shoulder of a hectic highway and share a bumpy ride with soldiers toting dusty assault rifles, mothers in hijabs and kids in stained Barcelona soccer jerseys. The common factor—Samsung's whistling default 5-note text alert. Riding the bus is like being trapped in a whistle factory.

Mushrek and I finally connect the day before my flight home to Chicago. Turns out he's from Iraq, and his wife and kids still live in Baghdad. He drove to Beirut in search of employment and a better future for his family.

"Beirut is like a small park next to Baghdad," he says. Mushrek goes on to clear up any concerns about my American background. "I know you're not the government, you're not George Bush," he reassures. "The Americans I've met are very kind."

On my last Beirut evening, Anna and I sip watermelon margaritas from a rooftop balcony overlooking a crumbling neighborhood. Satellite dishes cling to ramshackle rooftops like barnacles on a shipwrecked hull. A black ISIS flag flutters like a toxic butterfly from a tower pockmarked with bullets. Calls to prayer wail from every minaret like tornado sirens.

The morning of my flight, I'm running on fumes. An ATM denies my debit card and my stack of bills wears thin. Even after the manager at Saifi Urban Gardens graciously waives my final night's fee at checkout, I'm down to $12 in Lebanese Pounds. Taxis to the airport range from $15-20 and I can't even begin to bargain in Arabic. As I turn to leave the hostel lobby, I see a familiar pair of dangling magnetic sunglasses.

"I'll take you to the airport for $10," Mushrek offers. We weave through traffic and glide to my gate in plenty of time, passing bright blue and yellow donation boxes for the infamous Hezbollah Party. I profusely thank Mushrek and try to hand him the full $12, but he waves away my tip with a grin.

"You helped me practice my English," he says, retrieving my luggage from the trunk. "Tell your American friends to visit. Mushrek would love to drive them."

SHUTTERSTOCK PHOTO

Left: Panoramic view of Beirut, the capital of Lebanon **Right:** People relax and talk in front of a bar in Beirut's Gemmayze district.

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ROASTED SQUASH SALAD

SQUASH IT!

by Chrystal Caruthers

Want healthy skin? Eat more squash. Specifically, Japanese Kabocha squash. It's rich in beta-carotene, which helps maintain healthy skin and vision. A Two-for! This fiber-rich salad will get your new year off to a healthy start.

Directions

1. Heat oven to 425 degrees. Dice squash into small bite-sized cubes. Toss with 2 tablespoons of extra virgin olive oil, salt, white pepper, and smoked paprika. Roast for 25 minutes, or until tender and golden brown.
2. Dressing: whisk together 2 tablespoons of apple cider vinegar, garlic, Dijon mustard and extra virgin olive oil. Add salt and pepper to taste.
3. Mix arugula and roasted squash together. Toss with dressing. Garnish with sesame seeds.

Ingredients

1.5 cups Butternut squash seeded and chopped

1.5 cups Kabocha squash seeded and chopped (edible skin)

3 cups arugula

¼ cup extra virgin olive oil

1 tbsp. smoked Paprika

1 minced garlic clove

Ground white pepper

Toasted sesame seeds

Salt

SHUTTERSTOCK PHOTO

ITALIAN PARSLEY SMOOTHIE

Protein Power

by Chrystal Caruthers

Parsley isn't just a garnish, it's a complete protein and contains all the essential amino acids your body needs. As we kick off the new year and resolve to eat clean, try this iron-packed, calcium-rich smoothie to jumpstart your daily routine.

Ingredients

2 cups (packed) fresh Italian flat leaf parsley

1 small cucumber

1 peeled kiwifruit

1 tsp. fresh squeezed lemon juice

1-inch fresh peeled ginger

1 apple

½ cup ice cubes

Directions

Add all ingredients to a high-powered blender and blend until smooth.

JANUARY TIPS FROM

TY PENNINGTON

INTERIOR DESIGN STAR

SURPRISE! IT'S VINYL FLOORING

The hottest trend entering the new year is the return of vinyl flooring. That's right, vinyl is back and better than ever. Vinyl floors have come a long way since it was a punch line in the home improvement world 30 years ago. Now, it's the toast of the town! Vinyl has aged well and offers a cheap alternative to traditional flooring with a variety of styles to choose from. Here's why you should get in on the ground floor of the vinyl movement.

CONTRIBUTED BY

Matt Barbato, based on tips from Ty Pennington Design Team

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Versatile

Vinyl is more stylish than it ever was during the 1980s. In 2018, the possibilities for vinyl floors are practically endless. Vinyl flooring comes in sheets, tiles and planks and can be customized to fit a wide variety of textures, colors and patterns. Part of owning a home is taking pride in personalizing it. Vinyl offers more flexibility than anyone could ask for.

Cost-effective

Vinyl provides homeowners the best bang for their buck. Vinyl flooring costs anywhere from 50-cents to $5 per square foot. Better still, it often uses recycled materials so it's a recycled product that can upgrade your home. Engineered hardwood flooring, on the other hand, could cost about $7-to-$12 per square foot. Surprisingly, you can now get vinyl flooring to look just like hardwood for about half the cost.

Low Maintenance

Vinyl is durable and low maintenance. It doesn't take much effort to clean vinyl flooring no matter the mess. Manufacturers have developed a waterproof core for vinyl, which means tile floors aren't your only waterproof flooring option. You won't have to panic if someone spills red wine on your beautiful floor. Consider vinyl floors for the kitchen, laundry room, bathroom and mudroom. No mess can conquer vinyl!

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Pet Friendly

In 2016, the National Association of Realtors reported 61 percent of homeowners either already owned a pet or planned to get one in the future. A mess is bound to happen with your favorite furry friend, which is why 10 percent of homeowners polled by the NAR said they installed laminate flooring to accommodate their pets. But as you already know, vinyl comes at a better value than most flooring options, including laminate. Make vinyl floors part of your remodeling plan so you're prepared whenever an accident happens.

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GOOD CREDIT

A NEW YEAR'S RESOLUTION

By Matt Barbato

The calendar has turned to 2018, which means New Year's resolutions are in full swing. While some of us might be looking to get into better shape or change a bad habit, one thing all of us should do this year is check our credit report.

Mistakes to your report are possible, regardless of your credit score. Identifying a mistake on a credit report can be an unsettling discovery, especially if you're planning to make a major purchase like buying a car, or a house. Fortunately, disputing an error isn't as intimidating as generally feared.

Mistakes happen

Credit report errors are quite common. One in five Americans had an error on their credit reports, according to the Federal Trade Commission. While mistakes can happen, it's important that you consistently monitor your credit reports because some mistakes are more harmful than others. For instance, what if you find an erroneous collection filed against you? A collection can ding your score by double digits. Such a drop can make the difference between paying an enviable low interest rate and a high-risk penalty rate for credit cards and mortgage interest.

When you find an error, it's important to notify all three credit bureaus – Equifax, TransUnion and Experian. Make sure that error is erased from all three credit bureaus because you may not know which bureau your prospective employer is using to determine whether they will make you an offer you can't refuse.

Costly Mistakes

There are four common causes for credit report errors, according to The National Consumer Law Center. Each varies in severity.

Mixed files: Sometimes credit bureaus confuse consumers with the same name or similar information.

Identity theft: This cause is the most serious. Someone with access to your Social Security number could open a new account in your name without you even knowing, thus marring your credit report.

Third-party errors: Banks, lenders and debt collectors can

SHUTTERSTOCK PHOTO

report incorrect information, such as a late payment. Be sure these outside participants are doing their due diligence too.

Re-aging of old debt: Certain debts are supposed to expire off your credit report seven years and 180 days after it first became delinquent. Sometimes, debts are re-aged, which means the start date of that debt clock is reset. This usually occurs after the debt is sold to a third party and can have a long-term impact on your credit score.

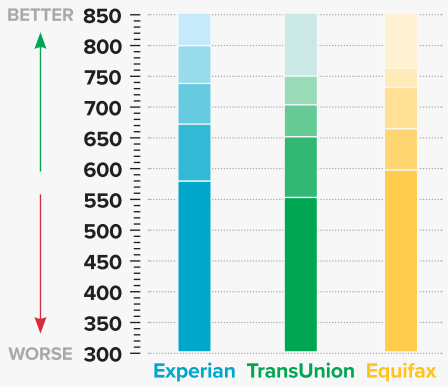
Spotting a blemish

You can spot a credit report error on your own, or hire an outside company to take care of it. AnnualCreditReport.com allows free access to your credit report once a year. However, if you apply for credit and are denied, or you are turned down from a new job because of your credit, you are automatically entitled to see why. Credit.com advises pulling reports from each of the major credit reporting agencies and comparing them. After the Equifax data breach, everyone should make it a point to know what's in their credit reports.

Take the time to examine each credit report and look for any unfamiliar accounts or mismarked payments.

How your credit score stacks up

The big three credit reporting bureaus each have slightly different credit score ranges. But there are still uniformities. A credit score of at least 700 is still great no matter which bureau you're using.



Keep in mind that you'll need to file a dispute with each individual bureau if the same error appears on different versions.

Credit Score Ranges

You're in fair shape if you have a credit score around 650 points. But a fair credit score might still have a difficult time getting approval from some lenders. If your score is anywhere between 300 and 500, you'll have to work hard to improve it. That means making sure you pay your bills on time every month. The best way to raise your score is with a consistent history of on time monthly payments.

For those with a 700 FICO or higher, keep doing what you're doing while also remaining diligent not to overspend or max out your credit cards. Credit scores are impacted when borrowers use too much of their available credit. A good rule of thumb is to only use 25% of your available credit limit and of course, pay on time every month. The higher your score, the less you pay in interest.

Clean it up

Most major credit bureaus allow you to submit a dispute online or through a personal letter. Once received, the credit bureau will have 30 to 45 days to investigate your claim or it must remove it.

No matter how you file your complaint, make sure to clearly note each mistake and use supporting evidence to bolster your argument. The more facts in your favor, the better. Diligence will be pivotal as you look to revive your credit score.

10 STEPS TO A NEW YOU IN 2018

by Cynthia Jaffe, Nurse Practitioner

Most of us live within a bubble. We exist in this bubble 24/7 and it defines us. We listen to the same news station, hang out in the small radius of our neighborhoods and dress in a single style of clothes.

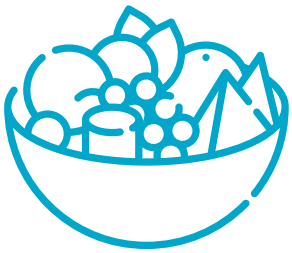
What if we popped that bubble in 2018 and vowed to interact differently with others or learn something new?

There are pragmatic benefits to learning new perspectives. It helps us adapt to new situations, feeds innovations, and deepens our character. Therefore, it makes us more inspiring and encouraging to others.

Here are a few tips to burst your bubble, jump start your health, and end a few 2017 woes:

1 Quit one bad habit each month

Pick one: Smoking, drinking, sugary foods, eating late at night... the choice is yours. Quit one then try another.

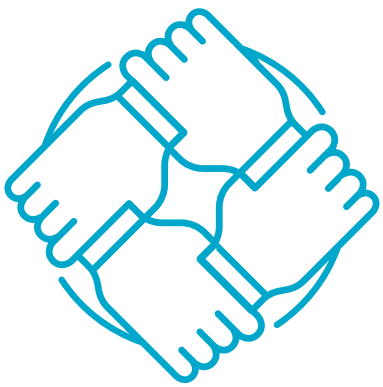


2 Pick one new healthy habit each month

Let February be ‘eat leafy greens month’ or ‘take the stairs month.’

3 Expand your network

Interact with people from different cultures, professions, and generations. It will give you a new perspective on your world.



4 Ground yourself

Spend time with those who don’t have the same privileges as you do. Working with others who are less privileged than you can produce a more sensitive and equal society.

5 Make yourself happy

Don’t forget to focus on yourself. Take a trip, work on art, listen to music or sleep on a beach – whatever makes you happy.

6 Perform small acts of kindness

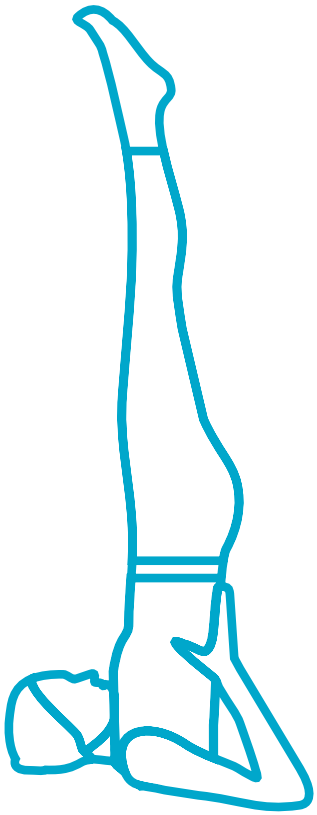
Generosity has shown to improve mental health, sense of belonging, and well-being.

7 Bring patience to the office

Not everyone thinks exactly as you do, so it's important to understand where others are coming from.

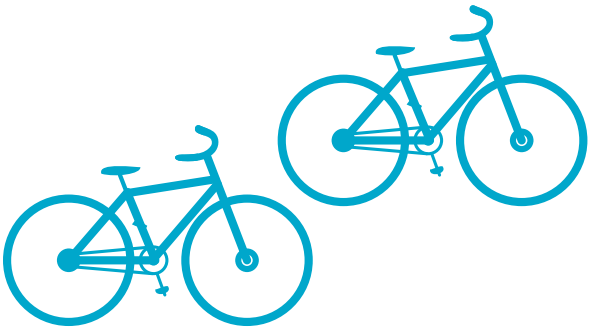
Did you know?

According to Forbes, the top three most stressful jobs in 2017 were airline pilot, firefighter, and enlisted military personnel. Meanwhile, Forbes listed hair stylist, compliance officer, and diagnostic medical sonographer as the least stressful.



8 Work on your mental health

Learn meditation, yoga or Tai Chi. Try something new to find out what brings you joy.



9 Spend more time with loved ones

The key to an ideal work-life balance is organization and scheduled downtime. Be sure to plan meals together as well as excursions that are healthy, balanced, and fun!

10 Find new ways to manage stress

Practice time management, reframe your problems, adjust old standards. Will today's issue matter in one month, six months or a year from now? If the answer is no, put your energy elsewhere.

4 ORGANIZATION TIPS FOR THE

PANTRY

by Matt Barbato

If you're lucky enough to have a pantry, odds are, it's under-utilized. More space often leads to major disorganization. The pantry can easily become a dumping ground of discarded countertop appliances and old canned goods. When it's time to make dinner, finding the right ingredients becomes a time consuming quest that makes cooking a chore. We're here to help.

The pantry can be your refuge. It's your stockpile of all your favorite grocery items without having to go to the grocery store. Kept tidy, it can be a pleasing place to prep a meal in minutes. With these quick tips, you'll have your pantry looking refined in no time.

❶ The Purge

The first step might be the most intimidating. Take everything out of your pantry. Clean it out and start with a blank slate. Put your items into distinguishable groups to make life easier when it's time to reassemble.

Once everything is taken out of the pantry, clean your shelves and mop the floor. Now, you can assess your space. Paint a bright color or wallpaper a feature wall to make the pantry pop.

Sure, this step might not be the most exciting way to spend a Saturday afternoon, but it's necessary. Cleaning, beautifying and purging is a necessary step to overall organization. Plus, you might find some ingredients you couldn't find in the past or some things you simply should throw out. Make sure to check expiration dates!

❷ Determine your pantry groups

Once your pantry is empty and clean, decide how you want to group your items before you put everything back.

There are plenty of different ways to go with this. You could group together quick snacks, baking supplies, canned goods, utensils, spices, fruits and root vegetables. Baskets, bins and clear containers will help sort items. Place the most used items at eye level and leave baskets for onions and potatoes on the floor.

❸ Create more space

No, we're not asking you to knock down any walls. That would be a bit drastic. However, there is a sneaky tip that could create more room if you run out of shelf space.

Put crates underneath your bottom shelf and fill them with any miscellaneous or extra items that couldn't fit on the shelves. Use that floor space to your advantage!

Another way to maximize your space is by using the walls to your advantage. Place hooks onto your wall and use zip ties to hang utensils such as spatulas and slotted spoons.

❹ Clear is good

Forget scanning and reading labels. Use clear, see-through containers for loose items such as cereal, snacks, spices, or cooking ingredients. It'll make finding those everyday items even easier. Try buying clear storage containers in bulk. When all your containers match, visual clutter is eliminated. If you're crafty, try downloading playful fonts to label each container – flour, sugar, cookies – you know, all the necessities.

When the pantry is organized and efficient, cooking is a breeze

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*It is important for you to know that the smaller your down payment percentage, typically, the higher your interest rate. Down payment assistance cannot exceed 2% of the purchase price. Maximum grant allowance is $10,000. Minimum credit score and debt-to-income (DTI) requirements, annual income limits and purchase price limits apply. Not all applicants will be approved. Receipt of application does not represent an approval for financing or interest rate guarantee.

Example: Sample monthly Principal and Interest (P&I) payment of $1,788 is based on a purchase price of $250,000, down payment of 5% (3% provided by borrower and 2% provided by Guaranteed Rate), 30-year fixed rate mortgage (360 monthly payments) and rate of 4.125%/4.806% APR (annual percentage rate). Advertised rates and APR effective as of 11/01/17 and are subject to change. Above scenario assumes a first lien position, 740 FICO score, 55-day rate lock, based on a single family home in Illinois and are subject to change without notice. Subject to underwriting guidelines and applicant's credit profile. Sample payment does not include taxes, insurance or assessments. Private Mortgage Insurance (PMI) will be required for all FHA loans as well as conventional loans where the LTV is greater than 80%. Actual payment obligation will be greater. Not all applicants will be approved. Applicant's interest rate will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up-to-date rates.

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