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Enjoy

APRIL 2019

welcome.

Last month we visited the southernmost point in the continental United States, Key West, FL. This month, we go even farther south — Antarctica — the southernmost place on earth, the South Pole. Hannah Rodriguez, this month's travel writer, has a goal: to visit every continent at least once. In December, she visited Antarctica. Ten days in the coldest place on earth, yet, she says it wasn't so bad, "felt like a typical Chicago winter." What does that say about Chicago?! Read our **TRAVEL** section for more on her arctic expedition.

Superfoods are all the rage but this month we talk super pain-fighting foods. Yes, you can eat yourself pain-free. In our **HEALTH** section, we outline the specific foods shown to help reduce pain. While pain is an indication that you should consult your doctor, upping your nutritional intake of certain foods could become part of your plan to achieve optimum health.

This month, and every month, *Enjoy!*

Sincerely,

**CHRYSTAL
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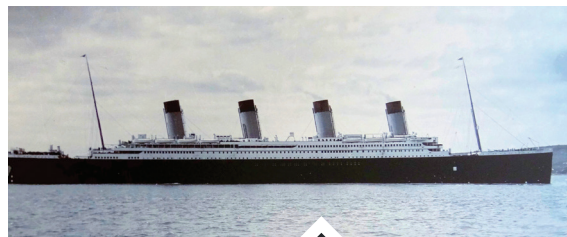
On this day in

sun

mon

1

1789: The first speaker of the U.S. House of Representatives, Frederick Augustus Conrad Muhlenberg, is elected.



15

1912: The "unsinkable" Titanic sinks into the icy waters of the Atlantic Ocean after hitting an iceberg on its maiden voyage.



28

2003: Apple launches the iTunes Store giving users the ability to purchase and download music from the internet directly to their iTunes library.

22

1978: The Blues Brothers, a musical comedy bit featuring Dan Aykroyd and John Belushi, make their debut on *Saturday Night Live*.

29



April

SIGN OF THE TIMES:

aries

MAR 20 - APR 19



notable personalities: Eddie Murphy • Maya Angelou
Mandy Moore • Sarah Jessica Parker • Diana Ross
Q-Tip • Jill Scott • Jackie Chan

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2

1917: The first woman ever elected to Congress, Jeannette Pickering Rankin, takes her seat in the U.S. Capitol representing Montana.



4

1913: Blues legend, Muddy Waters, is born. His hard-driving, amplified sound was a mix of rural Mississippi and his new home in Chicago.



6

1968: Stanley Kubrick's science-fiction classic *2001: A Space Odyssey* debuts in theatres. The visual sci-fi flick was three hours long and contained only 40 minutes of dialogue.

9

1962: In the 34th annual Academy Awards, Sophia Loren took home the award for Best Actress for her starring role in *Two Women*.

10

1970: Paul McCartney announces the breakup of the Beatles. Later that year, he filed suit to dissolve the Beatles business partnership.

11

1970: Apollo 13 launched to the moon. Two oxygen tanks exploded cutting the mission short. Days later, the astronauts splashed down safely in the Pacific Ocean.

12

1945: President Franklin Delano Roosevelt, the only U.S. president to serve more than two terms in office, suffers a stroke and dies while on vacation in Warm Springs, GA.

13

1964: Sidney Poitier becomes the first African-American to win an Academy Award for Best Actor for the movie, *Lilies of the Field*.

16



17

1951: Micky Mantle makes his MLB debut as an outfielder for the New York Yankees.

18

2012: Dick Clark, host of "American Bandstand," and "New Year's Rockin' Eve," dies after suffering a heart attack at age 82.



19

20

1986: Michael Jordan sets a playoff scoring record in a losing effort by scoring 63 points in the Chicago Bulls' 135-131 loss to the Boston Celtics.



30

1939: The National Broadcasting Company, NBC, makes its first public television broadcast at the New York World's Fair.

31



26

1977: With the disco craze reaching its peak, the Studio 54 nightclub officially opens its doors for the first time on West 54th Street in New York City.

ON THIS DAY

APRIL 22 | 1970

Earth Day

The first Earth Day took place honoring the achievements of the environmental movement while raising awareness about sustainability. U.S. Senator Gaylord Nelson wanted to create a national celebration of the conservation movement. He was instrumental in banning the use of the pesticide DDT and passing legislation to protect the Appalachian Trail. Earth Day is credited with a series of environmental legislation wins including the Clean Air Act (1970) and the Endangered Species Act (1973). — SOURCE: HISTORY.COM



BANANAS FOSTER

A Southern Comfort Food

BY **CRYSTAL CARUTHERS**

Bananas Foster is a simple yet impressive dessert. Watching a chef flambé a pan full of caramelized bananas is a treat for all your senses, but setting alcohol aflame should be reserved for only the most experienced cooks. For this version of the New Orleans dessert, we use a New Orleans rum, Bayou Spice Rum, and a slow cooker. Safe, easy and delicious. While flambéing burns off the alcohol, the slow cooker version won't. Because slow cookers use low heat, the alcohol will not cook off completely, please keep that in mind when serving. Otherwise, this recipe gives all the good flavors at a fraction of the risk.

Ingredients

- | | |
|-------------------------------|---------------------------------------|
| 5 firm bananas | $\frac{1}{4}$ cup Bayou Spiced Rum |
| 1 teaspoon ground cinnamon | 1 teaspoon pure vanilla extract |
| 1 cup packed dark brown sugar | 1-pint high quality vanilla ice cream |
| $\frac{1}{2}$ cup butter | Pound cake/waffles |

Directions

Peel and cut bananas lengthwise. Combine brown sugar, butter, bananas, rum and vanilla in a slow cooker. Cover and cook on low for 1.5 hours. At this point, remove the lid and cook for another half hour to burn off more of the alcohol. Serve over vanilla ice cream and sliced pound cake or freshly made waffles. Enjoy!



DECONSTRUCTED BANANA

Drink Your Dessert

BY **CHRYSTAL CARUTHERS**

If you like bananas, you most likely love bananas foster. This recipe is our attempt to drink that dessert. Sure, banana drinks are usually made into smoothies or daquiris, but this cocktail is shaken, not blended. Its complex ripe banana flavor comes from using high quality ingredients. It isn't super sweet or muddled. It's a cocktail made for sipping slowly, preferably after a good meal.

Ingredients

- 2 oz. Bayou Spiced Rum
- 2 oz. Giffard Banane Du Bresil Liqueur
- 2 oz. heavy cream
- 1 teaspoon light brown sugar
- ¼ teaspoon pure vanilla extract

Directions

Add all ingredients to a shaker filled with ice. Shake. Strain. Serve. Enjoy!

THE SOUTH POLE

ANTAR

THE COLDEST WINTER EVER

BY HANNAH RODRIGUEZ

I set out on my Antarctic adventure initially to be one step closer to completing my bucket list of all 7 continents (this was my 6th). Most people were shocked and questioned why I would go somewhere so cold. They also wondered what I would do there, and why I even wanted to go at all. I didn't let those questions deter me. I have a mission. I want to do what most people haven't.

After 48 hours of travel from Chicago to Ushuaia, Argentina I arrived at my final destination, Antarctica. To most people, Antarctica is just the South Pole. It's desolate

and cold, forbidden and remote. But tourism to the southernmost continent is on the upswing. Cruise ships take explorers to various destinations throughout the icy mass. I went to the Antarctic Peninsula, the closet point to South America. To get there, we had to cross the Drake Passage, a wide body of choppy waters connecting the Pacific to the Atlantic oceans. Many refer to this dreaded crossing as the Drake Shake. It's rough. Motion sickness is almost guaranteed as the ship rocks and rolls and you either hang on for dear life or sequester yourself in your cabin as close as possible to the toilet,

ARCTICA

or a bucket, anything that would catch continuous regurgitation. Luckily, we weren't thrown out of our beds at night due to the waves like the previous group. This is a path one must cross to get to the other side; unless you opt to fly in, but that's expensive.

The tourist season starts Mid-November to early March. The early season is what you can imagine with the bright blue water that's as clear and pure in contrast to the white ice capped glaciers and ice burgs. The expedition style trip has a crew of experts who venture between the polar regions.

**"I have a mission.
I want to do
what most
people haven't."**

They have presentations throughout the trip about the wildlife and the history of the continent while guiding all the landings on the zodiacs. I was lucky enough to have 4 days of landings. The weather can change drastically in minutes. It can go from sunny and overcast to a blizzard with fast-moving ice and high winds as I experienced. Overall the weather mid-November to early December was comparable to a Chicago winter with single digit low temps to highs in the mid-20s.

“I know most will never set foot on the icy shores of Antarctica, but I did.”

Our group was able to kayak, snow shoe and explore various landings on the South Shetland Islands to Port Lockroy on Wiencke Island, a former military base during World War II. We saw humpback whales, Crabeater seals and various birds. Giant petrels and various albatross species can be found here, as well as, flightless penguins.

The serenity, and opportunity to be a part of a small percentage of the population to see such a remote part of the world was well worth a full two days of travel to get there. I know most will never set foot on the icy shores of Antarctica, but I did.





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COMFORT FOODS

EAT THE PAIN AWAY

BY CHRYSTAL CARUTHERS

If ever you experience chronic pain, the last thing you want to do is eat. But that's exactly what you should do, according to research about pain relieving foods. Wild-caught salmon is good for back pain and soymilk has been found to help with knee pain. New research shows that certain foods have therapeutic powers. Scientists are discovering the connection between what we eat and how we feel. And what we eat can make us feel much better. As more people seek alternatives to over the counter medicines, pain relieving foods are coming into fashion. Of course, you should always seek a doctor's advice for any medical condition. If you want to take the natural approach, here are 8 common foods shown to relieve pain.



RED GRAPES

The same healthy compound that makes us feel less guilty about drinking red wine is also in red grapes. Resveratrol has been shown to help relieve back pain, according to Rush University Medical Center in Chicago.



SOY

Knee pain sidelines many Americans every year. Keep moving by upping your soymilk intake. According to research from Oklahoma State University, the isoflavones in soy can help reduce pain by more than 30 percent.



COFFEE

That first cup of coffee in the morning may be the key to relieving your pain. Researchers at the University of Georgia found that drinking a cup of coffee before working out helps to reduce post-workout pain by almost 50 percent.



GINGER

Two to three teaspoons of ginger a day can help reduce pain significantly, according to research from the University of Miami. Add it to soups, stir-fry or a smoothie for painkilling relief.



TURMERIC

Common in Indian cuisine, this orange-yellow colored spice helps relieve the pain associated with rheumatoid arthritis, according to the National Institute of Health. It helps the body combat pain naturally. Try adding it to soups, chicken or roasted vegetables.



SALMON

Found on every list of healthy foods to eat, wild-caught salmon with its omega-3 fatty acids has been shown to reduce inflammation which causes pain. The calcitonin in salmon is said to help those suffering from osteoarthritis.



THYME

Not just for roasting the perfect chicken, Thyme, with its tiny leaves, is a powerful pain reliever too. While researchers have not reached consensus on just how or why it works, studies have shown its effectiveness. Try adding this savory herb to salads, sauces and stews.



BING CHERRIES

Antioxidant rich dark red cherries are more than just the perfect snack to binge watch your favorite show, they're also a powerful pain fighter. According to the U.S. Department of Agriculture, the anthocyanins found in cherries significantly reduce pain.



IT'S BACK!

THE INTEREST-ONLY MORTGAGE, IS IT RIGHT FOR YOU?

BY **CHRYSTAL CARUTHERS**

It has been over 10 years since the housing market collapsed in 2008. Back then, risky mortgages to low-credit score borrowers with no down payment were the norm. Those days are gone along with those risky sub-prime loans. Today's mortgage environment is regulated, and credit requirements are arguably the tightest they have ever been — the average homebuyer last year had an average 724 FICO score, according to Ellie Mae. This at a time when

housing inventory is at historically low levels. As demand for housing continues to outpace availability causing prices to rise ever higher, buyers are seeking mortgage alternatives. The staid 30-year fixed mortgage isn't for everyone. For high net worth borrowers, or those with fluctuating income, there's an old option made new again, the interest-only mortgage.

Don't get it twisted, today's interest-only mortgage is not what it used to be. The days of stated-income and No-doc loans are gone, probably forever. These days, the interest-only mortgage is fully disclosed and underwritten meaning the borrower must provide verifiable assets and income to qualify, said Leora Ruzin, vice president of secondary marketing at Guaranteed Rate, one of the largest mortgage brokerages in the country. To qualify, borrowers need to prove that they can make the full payment PITI, that's "mortgage speak" for principal, interest, taxes and insurance even though they will initially only pay interest. Of course, the homeowner is also responsible for property taxes and homeowners insurance. But, for a set period of time, say three to 10 years, the borrower only pays interest on the mortgage. When the interest-only period expires, they could make one large payment to pay off the loan, refinance, or start making the larger payments.

Today's interest-only mortgage is not a subprime product, said Ruzin. "Because of strict underwriting procedures, much of the risk has been mitigated and only a sliver of applicants will be accepted." It's not for everyone. It's for those who may not have W2 income. Maybe they're small business owners, doctors in the early stages of their career or musicians who've had some success but haven't realized their full potential earning power just yet.

Here, we illustrate who might benefit from an interest-only mortgage:



MEDICAL RESIDENT: They're steps away from being a doctor, but they haven't reached their professional salary just yet. The average resident earns \$59,300, while the average physician salary is nearly \$300,000, according to Medscape's 2018 Physician Compensation Report.



MUSIC PRODUCER: Think of Kanye West. He went from selling beats for \$10,000 per song to world famous millionaire artist. While most producers will not reach that level of fame, or fortune, the average music producer can earn as little as \$13,000/year to a healthy \$381,500/year, according to ZipRecruiter.



REAL ESTATE AGENT: Everyone thinks Realtors make a ton money thanks reality TV shows, but in real life, agents with two years of experience or less earn a median gross income of just \$8,330, according to the National Association of Realtors. The median increases to nearly \$80,000/year with more experience.



SAVVY INVESTORS: High net-worth individuals who want to keep the tax-deductible mortgage payment low while using the savings to invest in the stock market, or their business interests, may opt for an interest-only loan. Those who make most of their money in annual bonuses may also opt for this mortgage type because they could use that windfall to pay down the principal annually.

For those living in rapidly appreciating markets, like Silicon Valley, this type of loan could make sense. The loan term is longer, 40 years instead of 30, but the upfront savings could work for some. Ruzin uses this example: if purchasing a \$1.25 million house with 20 percent down, 5.5% interest rate, the interest-only payment would be \$4,583 vs., \$5,292 with a standard mortgage. That's a savings of \$709 per month.

PURCHASE PRICE:
\$1,250,000

30 YEAR AM: FULL P&I^{*}

Enter LTV8	0%
Loan Amount	\$1,000,000
Enter Note Rate875%E
MO.P&I Payment (YR 1-30)	5,292M

0YR I/O - SCENARIO 1^{*}

Enter LTV8	0%
Loan Amount	\$1,000,000
Enter Note Rate	5.500%E
vs. 30YR A M	
MO.P&I Payment (YR 1-30)	4,583..... (\$709)
MO.P&I Payment (YR 10-40)	\$5,583..... (\$386)

40YR I/O - SCENARIO 2^{*}

Enter LTV7	0%
Loan Amount	\$1,000,000
Enter Note Rate	5.375%
vs. 30YR A M	
MO.P&I Payment (YR 1-30)	3,583..... (\$1,373)
MO.P&I Payment (YR 10-40)	\$4,900..... (\$386)

There are some
drawbacks:

1. More expensive in the end.

Over the life of the loan, an interest-only mortgage is more expensive than a traditional mortgage. Because you're not paying down the principal balance, the amount owed remains the same.

2. Interest rates are rising.

Interest-only loans are subject to rate adjustments. Sure, the rate can be fixed for a period of time, let's say 10 years, but once that period ends, borrowers risk paying a higher rate. However, the borrower must qualify for that higher rate at the time of application so it would not be a surprise.

3. Negative equity risk.

If you're buying a house in an area that doesn't appreciate, you risk having negative equity – the house appraising for less than the original mortgage amount. Home value appreciation is a friend to those with an interest-only mortgage.

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