

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

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INSIDE:

CRANBERRY WALNUT
DATE BREAD

SOUTH DAKOTA:
BADLANDS NATIONAL PARK

GO TANKLESS,
HOT-WATER HEATERS

SALUTE VETERANS:
VA LOANS

Enjoy

NOVEMBER 2018

Welcome.

The smell of freshly baked bread triggers us all to think of home, family and love. As the holiday season kicks into full swing, we baked up a batch of Cranberry Walnut Date Bread, a seasonal bread that hits all the right olfactory notes – cinnamon, molasses, walnuts – oh my! With bread in the oven, your home will smell like days of old. Welcoming, toasty and full of joy. This recipe is made for sharing. See our **EAT** section for details.

To help you make it through the holidays without too much stress, we compiled a “pantry list.” You know, that list of grocery staples every kitchen should stock. It’s chock-full of everything you need to put together a meal – salt, pepper, chicken stock, rice – hey, that’s a recipe right there! Keep this list with you for quarterly shopping trips. You’ll never again be caught mid-recipe without these pantry must-haves!

Happy Thanksgiving!

SINCERELY,



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sunday	monday
 <p>By Andy from Los Angeles, US - Writers Guild Strike signs. CC BY 4.0 https://commons.wikimedia.org/w/index.php?curid=415702</p>	<p>5</p> <p>2007: Television, film and radio production halts as members of the Writers Guild of America strike. More than 60 TV shows were put on hold until February 26th, when the strike ended.</p>
<p>11</p> <p>1918: World War I ends at the 11th hour on the 11th day of the 11th month of 1918 when Germany signed an armistice agreement with the Allies outside Compiegne, France.</p>	<p>12</p> <p>1954: Ellis Island, the gateway to America, closes after processing more than 12 million immigrants since opening in 1892.</p>
 <p>18</p>	<p>19</p> <p>1969: Brazilian Edson Arantes do Nascimento aka, Pele, the greatest soccer player of all-time, scores his 1,000th goal in Rio de Janeiro’s Maracanã stadium.</p>
<p>25</p>	<p>26</p> <p>1941: The fourth Thursday of November is officially established as Thanksgiving Day by FDR.</p>
<h3>Sign of the times</h3> <p> Scorpio Oct 23 - Nov 21 Notable personalities include: Kris Jenner • Ciara • Frank Ocean • Anne Hathaway Tracee Ellis Ross • Kendall Jenner • Diddy</p>	

ON THIS DAY IN

NOVEMBER

tuesday	wednesday	thursday	friday	saturday
		1 1512: Painted by Italian Renaissance artist Michelangelo, the ceiling of the Sistine Chapel in Rome is opened to the public for the first time.	2 1948: Dewey defeats Truman... Not! In the greatest upset in election history, Democratic incumbent Harry S. Truman wins by over 2 million popular votes, but the Chicago Tribune published the wrong results.	3 1964: Residents of the District of Columbia vote in their first presidential election with passage of the 23rd Amendment in 1961.
6 1995: Cleveland Browns owner Art Modell announces the football franchise is moving to Baltimore after the city failed to provide his team with a new stadium.	7 1989: David Dinkins is elected New York City's first African-American mayor and Douglas Wilder, becomes the first African-American governor of Virginia.	8 1994: Salvatore "Sonny" Bono, a singer and ex-husband of artist Cher, is elected to the U.S. House of Representatives from California's 44th Congressional District.		10
13 1979: 76ers center Darryl Dawkins leaps over Kansas City Kings forward Bill Robinzine and shatters the fiberglass backboard in a monster slam-dunk first.	14 1851: The classic novel "Moby Dick," written by Herman Melville, is published in 1851.	15 	16	17 1968: Fans miss the Oakland Raiders score two touchdowns in nine seconds to beat the New York Jets after NBC ended the broadcast to air the movie "Heidi," thus dubbing the game "The Heidi Bowl!"
20 1962: JFK issues Executive Order 11063 putting an end to discrimination in housing. Fed funded housing agencies could not deny housing or funds to anyone based on race, color, creed or national origin.		 1900: The first Mercedes debuts in Cannstatt, Germany. Commissioned for Emil Jellinek, he purchased 36 of the faster, flashier cars. In exchange, D-M-G auto named it after Jellinek's daughter, Mercedes.	23	24 
27 2005: Rock band Aerosmith and rapper 50 Cent perform at New York City's famous Rainbow Room in a star-studded \$10 million bar mitzvah.	28 1582: William Shakespeare, 18, obtains marriage license to wed 26-year-old Anne Hathaway. Six months later, Anne gives birth to their daughter Susanna.	29 1985: Whitney Houston earns her first No. 1 hit with "Saving All My Love For You." A year later, she won a Grammy Award for Best Female Pop Vocal Performance.	30 1974: Elton John's "Greatest Hits," album begins a 10-week stay atop the Billboard 200 pop album chart. The record went on to sell more than 24 million copies worldwide.	

On this day: John F. Kennedy Assassinated

NOVEMBER 22, 1963: While riding a 10-mile motorcade through the streets of downtown Dallas with his wife, Jacqueline, President John F. Kennedy was shot and fatally wounded. Lee Harvey Oswald allegedly fired three shots from the sixth floor of the Texas School Book Depository Building as Kennedy's Lincoln convertible drove by. He was pronounced dead 30 minutes after the shooting at Dallas' Parkland Hospital at the age of 46. Vice President Lyndon Johnson was sworn in as the 36th President of the United States just hours later. — **SOURCE: HISTORY.COM**

EGYPT

From Ancient Pyramids to Banana Boats!

by Mary Ibrahim

Egypt – an ancient land, dating thousands of years before Christ -- is well known for its iconic Pyramids and Sphinx, but most people don't realize that Egypt is so much more than history and monuments. Egypt offers beautiful beaches with turquoise waters featuring some of the most amazing coral reefs the Red Sea has to offer. Whether you're seeking spiritual solace in the many Coptic monasteries, or knowledge in the Alexandria Library, Egypt has amazing culture that offers delicious food, belly-dancing and gracious hospitality. I visited Cairo, Hurgada (my personal favorite), Alexandria and Ain El Sokhna.





Hurghada is on the east coast of Egypt, near the Red Sea. My family and I spent a week there relaxing in Soma Bay. Swimming in clear water with no waves, snorkeling to capture deep water photography, and being toppled in a Banana Boat. We ate dates as they dropped from surrounding Palm trees. Egyptian life is easy.

In Alexandria, the second-largest city in Egypt founded by "Alexander the Great," in 332 BC, we toured one of the seven wonders of the world. The remains of the Alexandria Lighthouse is the prototype for every lighthouse ever built to guide ships safely. This one-time intellectual, cultural hub is a vision of distinctive rare sights. Cool breezes from the Mediterranean Sea beckons a quick dip, or a leisurely boat ride as fishermen catch the day's dinner.

On our way to Cairo, we visited the Coptic monasteries in Wadi El Natrum, a desert town, which makes it a very peaceful place to meditate. The Saint Bishoy Monastery, one of the oldest monasteries in Egypt, has beautiful ancient frescoes. New ones are still being discovered under the grey plaster. While there, we met Pope Tawadros II, the leader of the Coptic Orthodox Church of Alexandria. It was the highlight of our visit.

In Cairo, we toured the Egyptian museum, which has the largest collection of ancient Egyptian

artifacts. Best of all, the Tutankhamun collection with its beautiful golden mask and sarcophagus, and the royal mummies room. We tried climbing the great Pyramids only to be stopped by the sweltering heat. We cruised the Nile while watching a Tanoura, an Egyptian folk dance.

The Hanging church, also known as Saint Virgin Mary's Coptic Orthodox Church, dates back to the third century. It is suspended between two Roman towers. It has a wooden roof in the shape of Noah's ark. This church also has 110 icons of saints the oldest is the "Coptic Mona Lisa," dating back to the 8th century A.D. representing the Virgin Mary, Jesus Christ and John the Baptist. There's a fresco showing 24 men of the apocalypse and the birth of Christ.

A few tips to offer to make your trip more enjoyable:

- ▶ Fall (October/November) is the best time to travel to Egypt. In the summer, it gets way too hot. We were melting at the Pyramids!
- ▶ People in Egypt are friendly, kind and well known for their hospitality. We felt safe during our entire visit.
- ▶ The easiest mode of transportation is by Uber.
- ▶ There's a favorable currency conversion rate. When we checked, \$1 = 18 Egyptian pounds.





CRANBERRY WALNUT DATE BREAD

Thank goodness!

by Chrystal Caruthers

For an easy hostess gift, try baking this homemade quick bread perfect for impressing soon-to-be family members and friends. They'll think you spent the day kneading and proofing when in fact, you whipped this tasty loaf up in minutes!

Ingredients

2 tablespoons
safflower oil

½ cup cranberries

¾ cup chopped walnuts

1 cup pitted dates (pureed)

1 tablespoon black strap molasses

1 teaspoon pure vanilla extract

1 large egg

1 cup whole wheat flour

1 teaspoon baking soda

¾ teaspoon salt

¾ cup packed light brown sugar

2 tablespoons butter (for the pan)

Directions

Preheat oven to 350-degrees. Coat 9-by-5-inch loaf pan with real butter.

Soak dates in 1 cup hot water for 5 minutes, or until softened. Pit then puree.

Whisk egg, vanilla, and safflower oil together. In a separate bowl, sift flour, baking soda, salt together. Add cranberries, walnuts, date puree, molasses and brown sugar to flour mixture. Fold egg mixture into dry ingredients until just combined. Don't overmix. Pour batter into prepped pan.

Bake 30 minutes, rotate pan. Bake another 30 minutes until toothpick inserted in center of loaf comes out clean. Let cool. Serve or gift and Enjoy!



CRANBERRY WHISKEY COCKTAIL

Goodness gracious

by Chrystal Caruthers

For holiday gatherings nothing beats a soul warming whiskey cocktail. Full bodied with hints of your favorite holiday spices, this spicy-smooth sipper is a crowd pleaser. Make the syrup ahead of time and watch as guests refill their cups and Enjoy the evening!

Ingredients

- 2 cups** fresh cranberries
- 1 cup** orange juice
- 2** cinnamon sticks
- ½ cup** light brown sugar
- 1-liter** Jack Daniels Tennessee Whiskey
- 2** oranges (peeled)

Directions

Combine cranberries, brown sugar, orange juice and cinnamon sticks in a pot, simmer until sugar dissolves and cranberries pop open, about 5 minutes. Cool completely. Add cooled syrup and Jack Daniels to a pitcher. Stir. Garnish with cranberries and Enjoy!

NOVEMBER TIPS FROM

TY PENNINGTON

INTERIOR DESIGN STAR

GO TANKLESS

SAVING ENERGY ONE DROP AT A TIME

CONTRIBUTED BY

Matt Barbato, based on tips from Ty Pennington Design Team

Tankless water heaters are emerging as a popular option for homeowners looking to implement more energy efficiency into their homes. Unlike the standard, bulky units, tankless water heaters can provide hot water with gas burners or electric coils as you need it.

The first obvious benefit to tankless water heaters is their lifespan. Tankless units can function for 20 years and



offer longer warranties, while a standard heater typically needs to be replaced every 10 or 15 years. These are significant advantages for homeowners who plan to live in their homes for at least the next decade.

Since tankless water heaters have twice the lifespan of a traditional heater, they cost twice as much. A standard hot water tank typically starts at \$500, while tankless heaters start at approximately \$1,000. They also require an unconventional installation and could require the help of a professional contractor to reroute gas lines, which will add to the total cost.

Sure, tankless heaters cost a premium. But if you're tired of stepping into a cold shower or waiting five minutes for the water to run before reaching your preferred temperature, then a tankless water heater might be worth considering. A standard heater continuously reheats water to ensure it stays warm when you're ready to use it, wasting energy. While a tankless heater possesses more power to heat your water instantly. All you'll need to

do is turn on your faucet or shower and enjoy hot water right away.

For homes that use 41 gallons or less, tankless hot water heaters can be 24-to-34 percent more efficient than conventional heaters, according to the U.S. Department of Energy. They can be 8-to-14 percent more efficient for homes that use about 86 gallons of water per day.

Before you can enjoy the benefits of on-demand hot water, you need to consider the size that best fits your needs. It's crucial to examine how many faucets you have in your home. Take all bathrooms and utilities such as a washing machine, dishwasher, or jacuzzi into account. Then get a gauge for your monthly water usage. If your tankless water unit isn't properly sized to the house, then you might be forced to take a cold shower or two, and no one wants that!

To make this decision a lot easier, check with a tankless water heater expert. You can usually find them at the local home superstore. If

not, a simple web inquiry will prompt a telephone consultation. Going tankless isn't for everyone. Condo owners may find barriers to installation if their homeowners association doesn't allow it. But, if you're remodeling, and want to conserve energy, it's worth it to explore this new option in hot water heating and conservation.



PANTRY STAPLES

TAKE STOCK TO REDUCE HOLIDAY STRESS

by Chrystal Caruthers

It's holiday season and for many, that means endless entertaining on demand. Whether its guests dropping in because they're in town, or overnight guests staying in your spare bedroom, it's best to be prepared. The last thing you want to do is start making breakfast and discover you're out of salt! No kitchen should be without the basics. Some items are so integral to putting together a meal that they're called "pantry staples." Regardless of whether you have an actual walk-in pantry or not, having these staples on hand will making cooking easy.

Consider this your quarterly shopping list. All items are shelf-stable so you don't have to buy them often, but you should restock as necessary. And, don't think because you're not Julia Child you don't need these items. Whether you eat carry out every other night or cook for a family of four, everyone needs these pantry staples.



OILS, VINEGARS, SAUCES

- | | | |
|---|---|--|
| <input type="checkbox"/> Extra Virgin Olive Oil | <input type="checkbox"/> Balsamic vinegar | <input type="checkbox"/> Honey |
| <input type="checkbox"/> Safflower oil | <input type="checkbox"/> Apple cider vinegar | <input type="checkbox"/> Maple syrup |
| <input type="checkbox"/> Vegetable oil | <input type="checkbox"/> Worcestershire sauce | <input type="checkbox"/> Peanut butter |
| <input type="checkbox"/> Avocado oil | <input type="checkbox"/> Fish Sauce | <input type="checkbox"/> Sriracha |
| <input type="checkbox"/> Sesame seed oil | <input type="checkbox"/> Low-sodium soy sauce | <input type="checkbox"/> Tabasco sauce |
| <input type="checkbox"/> White wine vinegar | <input type="checkbox"/> Dijon mustard | |

CANNED GOODS

- | | | |
|---|---|--|
| <input type="checkbox"/> Kidney beans | <input type="checkbox"/> Peas | <input type="checkbox"/> Chipotle peppers |
| <input type="checkbox"/> Black beans | <input type="checkbox"/> Pinto | <input type="checkbox"/> Tuna |
| <input type="checkbox"/> Cannelloni beans | <input type="checkbox"/> Coconut milk | <input type="checkbox"/> Salmon |
| <input type="checkbox"/> Baked beans | <input type="checkbox"/> Diced tomatoes | <input type="checkbox"/> Chicken noodle soup |
| <input type="checkbox"/> Garbanzo beans | <input type="checkbox"/> Tomato sauce | |

SPICES

- | | | |
|---|--|---|
| <input type="checkbox"/> Sea salt | <input type="checkbox"/> Garlic powder | <input type="checkbox"/> Oregano |
| <input type="checkbox"/> Himalayan salt | <input type="checkbox"/> Onion powder | <input type="checkbox"/> Basil |
| <input type="checkbox"/> Kosher salt | <input type="checkbox"/> Cinnamon | <input type="checkbox"/> Red chili flakes |
| <input type="checkbox"/> Black pepper | <input type="checkbox"/> Nutmeg | <input type="checkbox"/> Pure vanilla extract |
| <input type="checkbox"/> White pepper | <input type="checkbox"/> Cumin | |
| <input type="checkbox"/> Paprika | <input type="checkbox"/> Turmeric | |

GRAINS, PASTA & FRUIT

- | | | |
|---------------------------------------|--|---|
| <input type="checkbox"/> Couscous | <input type="checkbox"/> Angel hair pasta | <input type="checkbox"/> Panko bread crumbs |
| <input type="checkbox"/> Quinoa | <input type="checkbox"/> Macaroni | <input type="checkbox"/> Dried cranberries |
| <input type="checkbox"/> Rice | <input type="checkbox"/> Linguini | <input type="checkbox"/> Raisins |
| <input type="checkbox"/> Jasmine rice | <input type="checkbox"/> Rotini | <input type="checkbox"/> Dried apricots |
| <input type="checkbox"/> Wild rice | <input type="checkbox"/> Steel cut oatmeal | <input type="checkbox"/> Chocolate chips |
| <input type="checkbox"/> Brown rice | <input type="checkbox"/> Rolled oats | |

OTHER

- | | |
|--|--|
| <input type="checkbox"/> Your favorite milk substitute – soy milk, almond milk, oat milk | <input type="checkbox"/> Mushroom stock |
| <input type="checkbox"/> Chicken bone broth | <input type="checkbox"/> Anchovy paste in a tube |
| <input type="checkbox"/> Diced tomatoes | <input type="checkbox"/> Tomato paste in a tube |
| | <input type="checkbox"/> Dried mushrooms |
| | <input type="checkbox"/> Crackers |



BADLANDS NATIONAL PARK

AS EXPERIENCED BY SAM PEREZ
PHOTOGRAPHER, INFLUENCER
@SAMADVENTURE



IF YOU WANT TO GO TO A PLACE WHERE THE BUFFALO ROAM, VISIT BADLANDS NATIONAL PARK IN SOUTH DAKOTA.

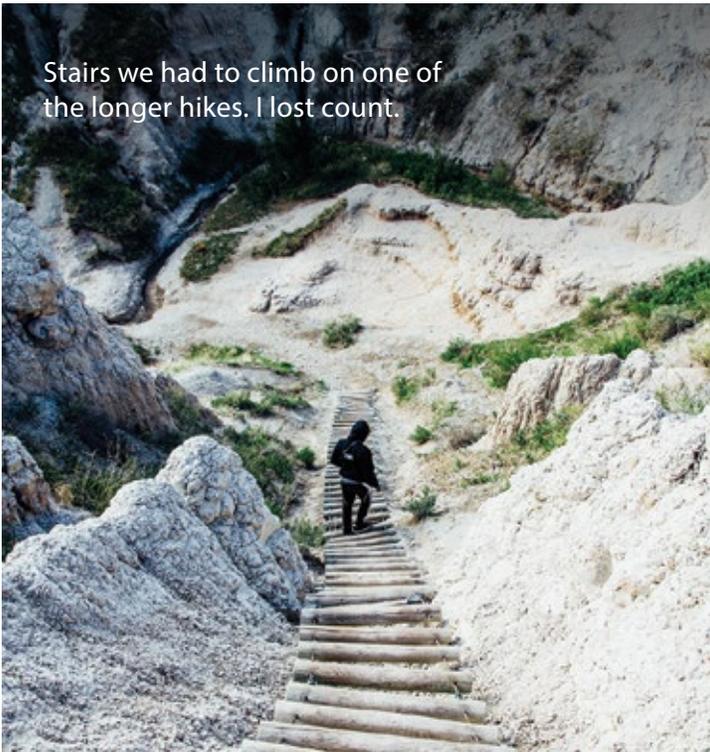
Stunning landscapes with otherworldly rock formations and vast emptiness makes this is one of the most underrated parks I've been to. No lines of tourists crowding the trails. This deserted national park will wow you with 244,000 acres of contrasting colors and terrain.

The beautiful red layers of rugged geological deposits was once the home of the saber-toothed cat. Now, prairie dogs, black-footed ferrets, bighorn sheep and bison roam freely unphased by your presence.

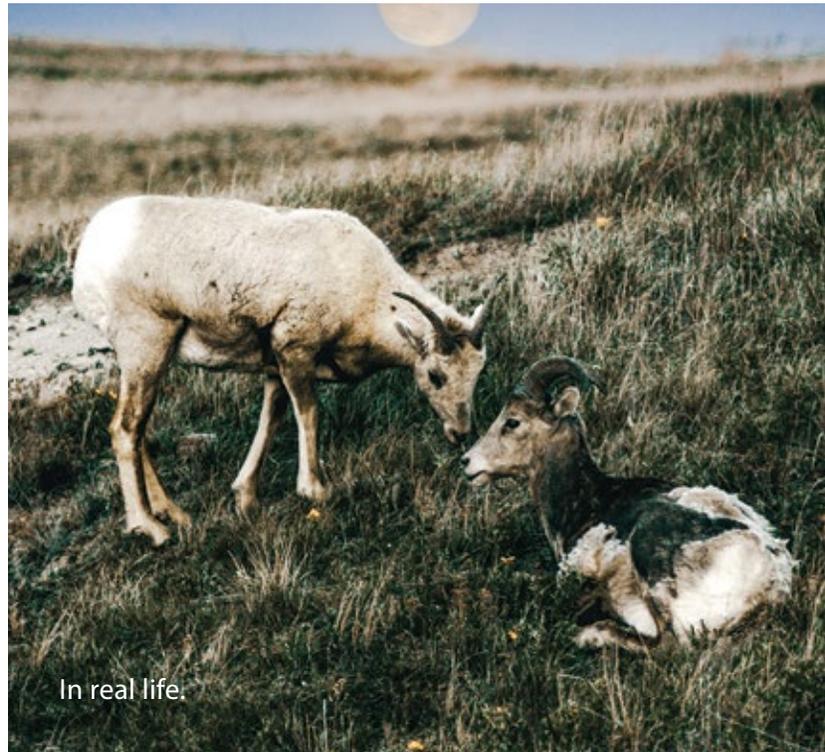
Most of the hikes are short – about a mile roundtrip. Camping is welcomed year-round, and encouraged. The sunrises rival the sunsets for title of most beautiful I've ever seen.



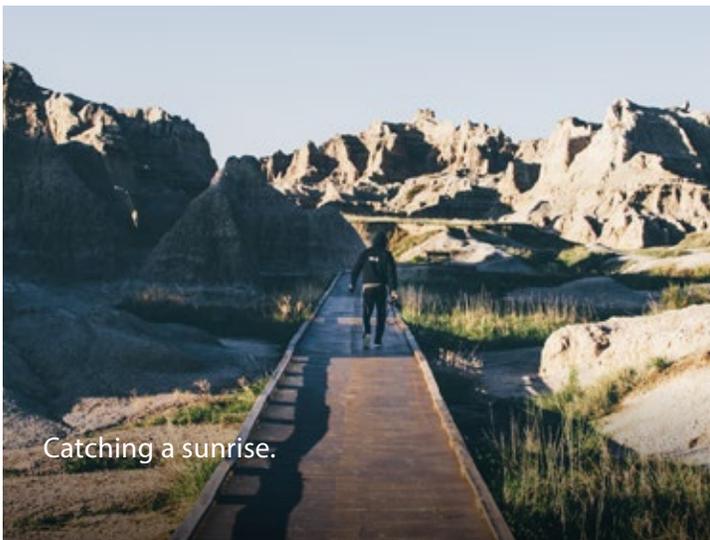
Cars leaving the park after sunset.



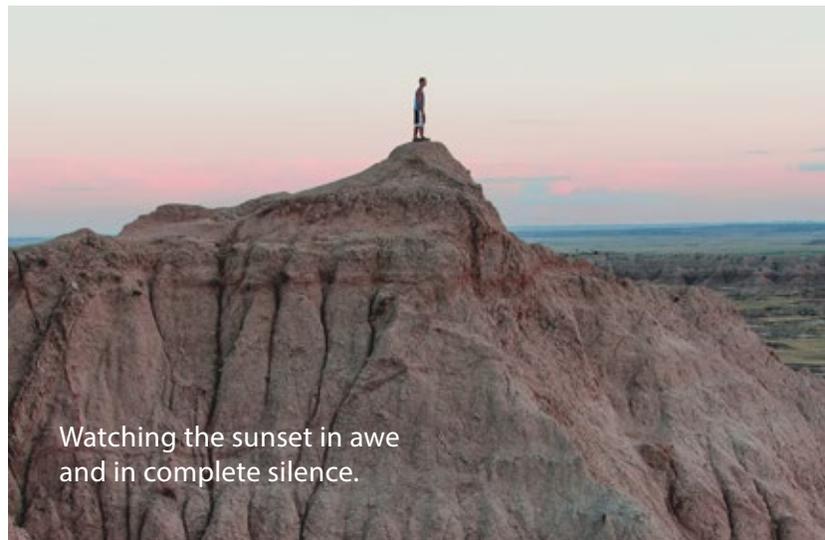
Stairs we had to climb on one of the longer hikes. I lost count.



In real life.



Catching a sunrise.



Watching the sunset in awe and in complete silence.

BENEFITS EARNED

A COMPREHENSIVE LIST OF VA LOAN BENEFITS

by Chrystal Caruthers

Sunday, November 11th is Veterans Day, a time to pay tribute to those who served during war and peacetime in the U.S. armed forces. There were 18.5 million military veterans in 2016, according to the Census Bureau. And the top three states where veterans live are California, Texas and Florida. But even if you don't live in those states, chances are, you know a veteran. Because these selfless men and women served their country, they're entitled to benefits. Some of which are lifelong, like the VA loan. For eligible veterans, and their spouses, the VA loan is the best path to homeownership. No money down, no monthly fees, these loans remove many of the barriers to homeownership.

Guaranteed by the U.S. government, the Department of Veterans Affairs set the maximum VA mortgage at \$453,100 in most counties. Of course, in high cost areas, that loan limit can stretch to up to \$679,650 for a single-family home. Here's our list of VA loan benefits according to the U.S. Department of Veterans Affairs.

1 No Money Down

One of the most highly touted benefits to veterans is the no money down mortgage. While most buyers struggle to save for a 20 percent down payment, veterans don't have to. With a VA loan, eligible veterans can finance 100 percent of the purchase price!

2 Lower Interest Rates

Interest rates are on the rise, but VA loans usually carry a lower interest rate than the average mortgage. Because VA loans are backed by the Federal government, there's less risk to the bank and rates can be up to 1 percent cheaper than conventional interest rates.

3 No Closing Costs

In addition to zero-down payment, VA loans allow sellers to contribute up to 4 percent of the purchase price to help cover closing costs and pre-paids. That could include property taxes, title insurance, and homeowners insurance, to name a few.

4 No PMI

Most buyers who put down less than 20 percent pay private mortgage insurance. Not so with a VA loan! That's because these loans are backed by the federal government. Eligible veterans save thousands of dollars over the life of the loan because VA loans do not require mortgage insurance premiums.

5 No Pre-Payment Penalty

Veterans enjoy the option to pay off their mortgage early without fear of their lender charging a pre-payment penalty fee. Some mortgages penalize borrowers for pre-paying. Not so with VA loans.

6 Looser Credit Guidelines

With a VA loan, eligible veterans can get a mortgage with a lower than standard credit score. Most lenders want to see a 620 minimum, but that's a far cry from the 724 average FICO score of closed buyers, according to Ellie Mae.

7 Spousal Benefits

If your spouse died in the line of duty or passed away due to a service-related disability, you can still use their VA benefit to purchase a home with no money down and no service fee, if you haven't remarried. One exception, if you remarry after age 57, you can still use those benefits!

8 Easy Refinance

Veterans with a VA loan are entitled to easy refinancing to get a lower rate. No credit check required, no appraisal, this easy refi benefit cuts the processing and documentation time.

9 Fuzzy Math

If you qualify to buy a \$750,000 house, you can do it using your VA benefits as long as you make a down payment on the amount over the VA loan limit. For instance, take the home price (\$750,000) minus the VA loan limit in your country, say \$650,000. The difference (\$100,000) is what you make your down payment on, 25%, or \$25,000. That's a deal, if you can afford it.

10 Capped Points

Most lenders charge buyers a fee to originate the loan. With a VA loan, those fees are capped. The Veterans Administration sets a limit to what lenders can charge veterans.

ELIGIBILITY	
▶	After 181 days of active duty service in peacetime
▶	After 90 days of active duty during wartime
▶	After 6 years of service in the National Guard
▶	Your spouse was killed in the line of duty and you haven't remarried

guaranteed **Rate** 



No lender fee on VA loans through 2018!*

It's our way of saluting veterans and saying *thank you* for your service.

Are you a US veteran or current member of the Armed Forces and looking to buy or refi a home? We've been helping your friends in the Armed Forces buy their perfect home, and we're pleased to announce that we're waiving our \$1,290 lender fee on VA loans through 2018!*

- No down payment options
- No monthly mortgage insurance
- Forgiving VA credit standards
- VA refinance options with 100% cash-out

Contact me today to learn more.

Visit **Rate.com/nickcowan** to get started today!

*Waived lender fee available for VA loans that have a triggered RESPA app date as of May 1st, 2018 through December 31st, 2018 at 11:59pm EST. RESPA is a federal statute to clarify and outline the settlement process and fees to borrowers and to mandate that all parties fully inform borrowers about all closing costs, lender servicing and escrow account practices, business relationships between closing service providers and other parties to the transaction. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.

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