

Get Ready for March Madness 2017

CONTRIBUTOR: SCOTT BOAMAN

Here's the schedule for the 2017 NCAA March Madness Games

DATE	HOST	ROUND		
MARCH 14 & 15	Dayton	First Four		
MARCH 16 & 18	MAAC	First, Second		
MARCH 16 & 18	Marquette	First, Second		
MARCH 16 & 18	UCF, Stetson	First, Second		

First Comes Love, Then Comes Mortgage?

CONTRIBUTOR: SARAH GOFORTH



According to the National Association of REALTORS most recent Profile of Home Buyers & Sellers, married couples once again dominated the first-time homebuyer statistics in 2016 at 58% of all buyers. It is no surprise that having two incomes to save for down payments and contribute to monthly housing costs makes buying

a home more attainable.

But, many couples are also deciding to buy a home before spending what would be a down payment on a wedding, as unmarried couples made up 14% of all first-time buyers last year.

If you're single, don't fret! Single women made up 18% of first-time

buyers in 2016, while single men accounted for 8% of buyers. One recent article pointed to a sense of responsibility and commitment that drives many single women to want to own their home, rather than rent. Here is the breakdown of all first-time homebuyers in 2016 by percentage of all buyers, income, and age:

	Percentage of All First Time (FT) Homebuyers	Household Income	Median Age (in years)
All FT Buyers	100%	\$72,000	32
Married Couple	58%	\$84,100	33
Single Female	18%	\$48,400	34
Unmarried Couple	14%	\$74,600	29
Single Male	8%	\$58,300	31
Other	2%	\$60,800	36



Recipe of the Month: Penne Pasta with Chicken and Asparagus

CONTRIBUTOR: JONATHAN "JJ" JEROTZ

INGREDIENTS:

1 (16 ounce) package dried penne

5 tablespoons olive oil, divided

2 skinless, boneless chicken breast halves - cut into cubes

salt and pepper to taste
garlic powder to taste
1/2 cup low-sodium chicken broth

1 bunch slender asparagus spears,

trimmed, cut on diagonal into 1-inch 1 clove garlic, thinly sliced 1/4 cup Parmesan cheese

PREPARATION:



Bring a large pot of lightly salted water to boil. Add pasta, and cook until al dente, about 8 to 10 minutes. Drain, and set aside.

Warm 3 tablespoons olive oil in a large skillet over medium-high heat. **Stir in chicken**, and season with salt, pepper, and garlic powder. Cook until chicken is cooked through and browned, about 5 minutes. Remove chicken to

paper towels.

Pour chicken broth into the skillet.
Then stir in asparagus, garlic, and a pinch more garlic powder, salt, and pepper. Cover, and steam until the asparagus is just tender, about 5 to 10 minutes. Return chicken to the skillet, and warm through.

4

Stir chicken mixture into pasta, and mix well. Let sit about **5 minutes.** Drizzle with 2 tablespoons olive oil, stir again, then sprinkle with Parmesan cheese.

Drink of the Month:

Wake Up Smoothie

CONTRIBUTOR: STEVE EMMINGER

With a stash of berries in your freezer, you can jump-start your day with this nutritious, tasty smoothie in just minutes. It provides vitamin C, fiber, potassium and soy protein.

INGREDIENTS:

1¼ cups orange juice, preferably calcium-fortified

1 banana

1¼ cups frozen berries, such as raspberries, blackberries, blueberries and/or strawberries

½ cup low-fat plain yogurt

1 tablespoon sugar, or Splenda Granular (optional)





INSTRUCTIONS:

Combine orange juice, banana, berries, tofu (or yogurt) and sugar (or Splenda), if using, in a blender; cover and blend until creamy.

Serve immediately.







PICTURED: LEFT - Bangkok; Top Right - Chiang Mai; Bottom Right - Ko Somai

Exploring Thailand

CONTRIBUTOR: KENNY SIMPSON

My most recent adventure was Thailand. I visited Bangkok, Chiang Mai and Ko Sumai. What a beautiful, peaceful and amazing country. The people are very nice and welcoming. The more you get away from the big cities, the better your trip will be in my opinion. The food, culture, sightseeing, weather and overall vibe of Thailand is amazing. I can see why so many people travel here and come back over and over. When I traveled recently, \$1 USD

was about 35 Baht. It's very affordable and can accommodate any budget.

If you do decide to go to Thailand I would recommend a food tour.
This allows you to eat like the locals, hang out with the locals and really understand more of Thailand's culture. I did a 4 hour food tour in Bangkok and it was one of the highlights of my trip. Great experience and great food. Also get a \$10 massage.



if you are able to get access to a lounge on an international flight take a shower on your layover. You'll feel refreshed. Ahh yes, what a nice treat.



Total-Body Tune Up: 6 Days of Work Outs

CONTRIBUTOR: JEFF BLACKWELL

One of the most-effective ways to see results is to add variety to your workouts and constantly change up different variables. This week we'll pick one different body area on each of 6 days and work on increasing muscle tone and strength as part of our "Weekly Workout Plan". This is going to be a killer week of workouts, but I promise you'll love the results! Here we go!

Read more at www.tone-and-tighten.com.

MON	TUES	WED	THURS	SAT	SUN	
LEGS	CHEST	BUTT	ABS	ARMS	BACK	
DUMBELL EXERCISES	PUSH UP EXERCISES	SQUATS & LUNGES	PLANKS	WEIGHTS	FLOOR EXERCISES	
15 reps of Squats	10 reps of wide push ups	1 minute of squats	30 seconds of straight planks	10 reps of bicep curls	3-5 seconds of Supermans.	
20 reps of calf raises	15 reps of chair dips	1 minute of lunges (30 sec. per leg)	30 seconds of side planks (left and right)	16 reps of lunges with bicep curls (8 per leg)	Do 20 reps 10 reps of pike push ups	
10 reps of single leg dead lifts	10 reps of diamond push ups	1 minute of donkey kicks	30 seconds of Spiderman planks	10 reps tricep push ups	3-5 seconds of bridge holds. Do 20 reps	



A Guide to Men and Women's Work Attire

CONTRIBUTORS: ERICA ENGLISH & AMANDA NORRIS









Synergy One Lending Inc. NMLS 1025894. 3131 Camino Del Rio N 190, San Diego, CA 92108. Alabama Consumer Credit License #22123; Department of Financial Institutions - Arizona Mortgage Banker License 0926603; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act – California License 4131356; Licensed by the Connecticut Consumer Credit Division - Mortgage Lender License ML-1025894; Regulated by the Colorado Division of Real Estate, Colorado Mortgage Company Registration 1025894; Delaware Licensed Lender #020926; District of Columbia Mortgage Dual Authority License MLB 1025894; Florida Mortgage Lender License MLD-1079, Georgia Residential Mortgage Licensee. Georgia Mortgage Lender Licensee #46648, Hawaii Mortgage Lond Originator Company Licensee #HI-1025894, Idaho Mortgage Broker/Lender License #8537; Illinois Residential Mortgage Licensee #MB6761115; Licensed by Indiana Department of Financial Institutions - First Lien Mortgage Lender Licensee 27156; lowa Division of Banking - Mortgage Banker License 2015-0038; Kansas Licenseed Mortgage Company License #MC0025258; Kentucky Mortgage Company License #MC0327694; Louisiana Residential Mortgage Lending Licensee #1025894; Maine Supervised Lender License 1025894; Maryland Commissioner of Financial Regulation - Mortgage Lender Licensee 1025894; Mortgage Broker/Lender License 1025894; Mortgage Broker Licensee 1025894; Mortgage Broker Licensee 1025894; Mortgage Broker Licensee 1025894; Mortgage Broker Licensee 1025894; Nebraska Mortgage Banker Licensee 1025894; Nevada Mortgage Broker Licensee 4317. Licenseed by the New Hampshire Banking Department 19926-MB; Licenseed by the New Jersey Banking and Insurance Department – New Jersey Residential Mortgage Lender Licensee 1025894; New Mexico Mortgage Lender Licensee 1025894; Licenseed Dy the North Carolina Commission of Banks office – North Carolina Mortgage Lender Licensee L-164411; Ohio Mortgage Broker Act Mortgage Banker Exemption MBMB.850248,000; Oklahoma Mortgage Lender Licens