



Martin Luther King Jr. Day

Full article on www.history.com

THE HISTORY OF MLK JR:

Martin Luther King Jr. was a social activist and Baptist minister who played a key role in the American civil rights movement from the mid-1950s until his assassination in 1968. King sought equality and human rights for African Americans, the economically disadvantaged and all victims of injustice through peaceful protest. He was the driving force behind watershed events such as the Montgomery Bus Boycott and the 1963 March on Washington, which helped bring about such landmark legislation as the Civil Rights Act and the Voting Rights Act. King was awarded the Nobel Peace Prize in 1964 and is remembered each year on

Martin Luther King Jr. Day, a U.S. federal holiday since 1986.

THE BIOGRAPHY OF MLK JR:

Martin Luther King Jr. was born on January 15, 1929, in Atlanta, Georgia, the second child of Martin Luther King Sr., a pastor, and Alberta Williams King, a former schoolteacher. Along with his older sister Christine and younger brother Alfred Daniel Williams, he grew up in the city's Sweet Auburn neighborhood, then home to some of the most prominent and prosperous African Americans in the country.

A gifted student, King attended segregated public schools and at the age of 15 was admitted to Morehouse College, the alma mater of both his father and maternal grandfather, where he studied medicine and law.

King then enrolled in a graduate program at Boston University, completing his coursework in 1953 and earning a doctorate in systematic theology two years later. While in Boston, he met Coretta Scott, a young singer from Alabama who was studying at the New England Conservatory of Music.

The couple wed in 1953 and settled in Montgomery, Alabama, where King became pastor of the Dexter Avenue Baptist Church. They had four children: Yolanda Denise King, Martin Luther King III, Dexter Scott King and Bernice Albertine King.

MONTGOMERY BUS BOYCOTT:

The King family had been living in Montgomery for less than a year when the highly segregated city became the epicenter of the burgeoning struggle for civil rights in America, galvanized by the landmark *Brown v. Board of Education* decision of 1954.

On December 1, 1955, Rosa Parks, secretary of the local chapter of the National Association for the Advancement of Colored People (NAACP), refused to give up her seat to a white passenger on a Montgomery bus and was arrested. Activists coordinated a bus boycott that would continue for 381 days, placing a severe economic strain on the public transit system and downtown business owners. They chose Martin Luther King Jr. as the protest's leader and official

spokesman.

I HAVE A DREAM SPEECH:

Martin Luther King Jr. worked with a number of civil rights and religious groups to organize the March on Washington for Jobs and Freedom, a peaceful political rally designed to shed light on the injustices African Americans continued to face across the country. Held on August 28 and attended by some 200,000 to 300,000 participants, the event is widely regarded as a watershed moment in the history of the American civil rights movement and a factor in the passage of the Civil Rights Act of 1964.

The March on Washington culminated in King's most famous address, known as the "I Have a Dream" speech, a spirited call for peace and equality that many consider a masterpiece of rhetoric.

The speech and march cemented King's reputation at home and abroad; later that year he was named "Man of the Year" by *TIME* magazine and in 1964 became the youngest person ever awarded the

Nobel Peace Prize.

That August, Congress passed the Voting Rights Act, which guaranteed the right to vote—first awarded by the 15th Amendment—to all African Americans.

On the evening of April 4, 1968, Martin Luther King was assassinated. He was fatally shot while standing on the balcony of a motel in Memphis, where King had traveled to support a sanitation workers' strike. In the wake of his death, a wave of riots swept major cities across the country, while President Johnson declared a national day of mourning.

After years of campaigning by activists, members of Congress and Coretta Scott King, among others, in 1983 President Ronald Reagan signed a bill creating a U.S. federal holiday in honor of King.

MLK DAY:

Observed on the third Monday of January, Martin Luther King Day was first celebrated in 1986.



Recipe of the Month: Baked Dijon Salmon

CONTRIBUTOR: JONATHAN "JJ" JEROTZ
Original recipe from www.allrecipes.com

INGREDIENTS:

1/4 cup butter, melted
3 tablespoons Dijon mustard
1 1/2 tablespoons honey

1/4 cup dry bread crumbs
1/4 cup finely chopped pecans
4 teaspoons chopped fresh parsley

4 (4 ounce) fillets salmon
salt and pepper to taste
1 lemon, for garnish

PREPARATION:

PREP TIME
20
MINS

1 Preheat oven to 400 degrees F (200 degrees C).

3 Brush each salmon fillet lightly with honey mustard mixture, and sprinkle the tops of the fillets with the bread crumb mixture.

COOK TIME
15
MINS

2 In a small bowl, stir together butter, mustard, and honey. Set aside. In another bowl, mix together bread crumbs, pecans, and parsley.

4 Bake salmon 12 to 15 minutes in the preheated oven, or until it flakes easily with a fork. Season with salt and pepper, and garnish with a wedge of lemon.

Drink of the Month:

Cranberry Cinnamon Whiskey Sour

Full recipe on <http://theredheadbaker.com>

Start the New Year off with a festive drink!



INGREDIENTS:

SYRUP

- 1 1/2 cups of fresh or frozen cranberries
- 1 cup water
- 3/4 cup granulated sugar

COCKTAIL

- 4 fluid oz of cinnamon-flavored whiskey
- 1 1/5 fluid oz of freshly squeezed lemon juice
- 1 fluid oz cranberry simple juice
- Ice for shaking and for serving
- Fresh cranberries for serving

INSTRUCTIONS:

PREP TIME

1:15
HOURS:MIN

*Note that the syrup needs to be refrigerated up to two weeks in advance.

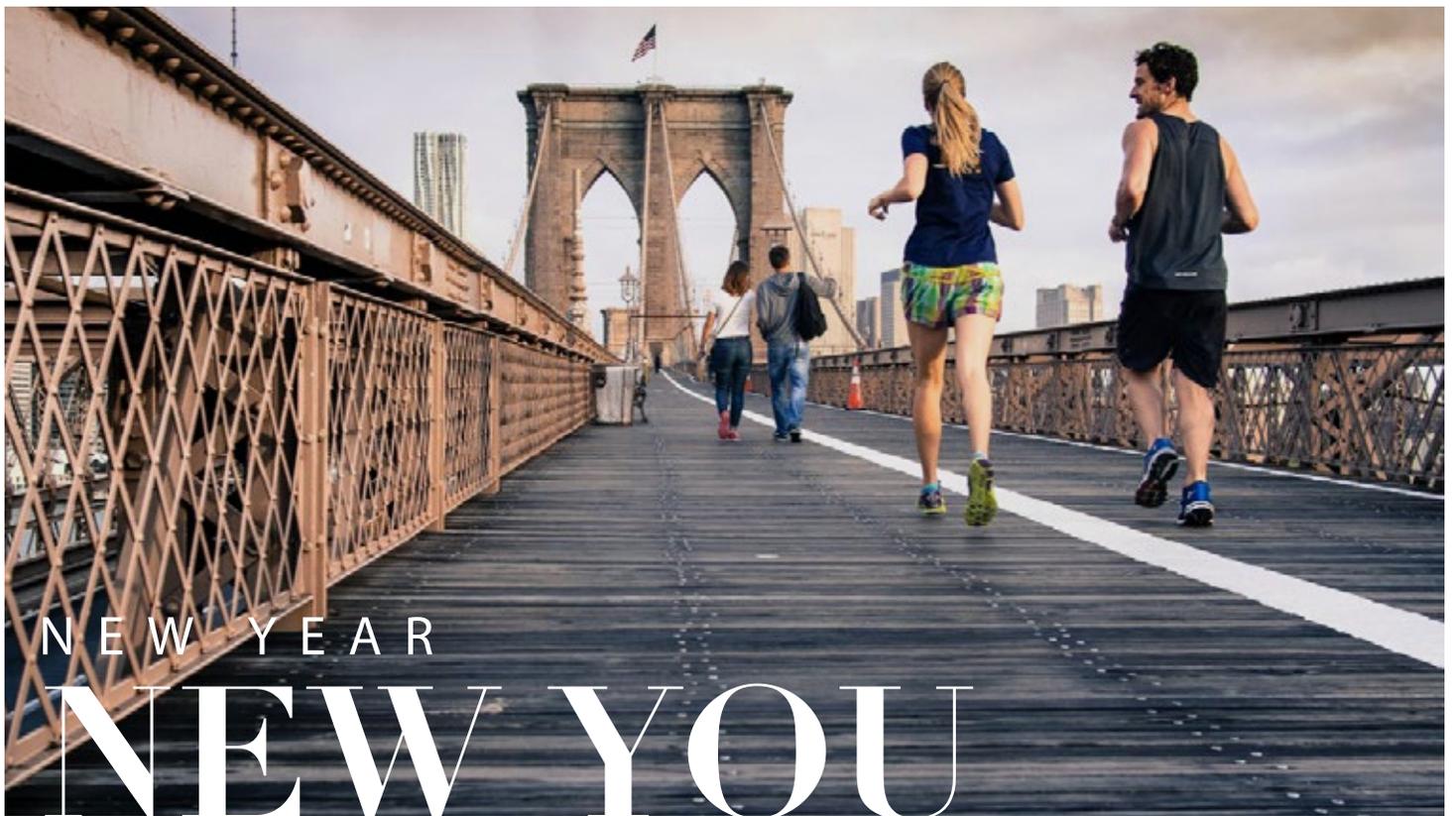
Make the simple syrup: Place the cranberries in a medium saucepan with the water and sugar, stir to combine. Cook over medium heat and bring to a boil.

Reduce the heat to low and simmer uncovered until cranberries are falling apart, about **15 minutes**.

Strain the syrup through a fine mesh strainer into a storage container. Discard the solids and let the syrup sit until cooled to room temperature (**about 1 hour**), then refrigerate the syrup for up to **2 weeks**.

When ready to serve, fill a cocktail shaker with ice. Add the whiskey, lemon juice and the cranberry simple syrup. Shake for **30 seconds**.

Fill a tumbler or highball glass with ice and top the ice with fresh cranberries. Strain the cocktail into the glass and serve immediately.



Getting Fit in 2018

CONTRIBUTOR: JEFF BLACKWELL

Full article on <http://msn.com>

During this time of year, there is no shortage of tips and advice for getting fit and healthy. Although we're indulging in all the goodness that comes with the holidays (hello, eggnog and pumpkin pie), we can't help but think about the New Year's resolutions that are just around the corner.

The mistake that many people make with their resolutions, though, is that they don't give themselves specific ways to actually achieve these goals. But if you're looking to get fit and feel strong next year, you're in luck. Ridge Davis, personal trainer in West Hollywood, CA, has designed a plan for you to shape up and feel amazing in the gym, no matter what your fitness level may be!

TIP #1: DO YOUR WORKOUTS BEFORE 8 A.M.

"I highly suggest my clients perform their workouts and/or cardio before 8 a.m. if possible," Ridge told POPSUGAR. "Doing it first thing in the morning subconsciously makes one's health a priority and builds a habit toward a healthier lifestyle."

Working out in the morning also causes your metabolism to spike, so your body "has more time available in the day to burn fat," according to Ridge. All the endorphins you generate from sweating it out "give you great energy to start the day" as well. If you lock in this habit early on, you'll see your fitness level increase on a daily basis.

TIP #2: DO LESS CARDIO, LIFT MORE WEIGHTS

Step off the treadmill and get going in the weight room if you want to build lean muscle and see your strength skyrocket. Ridge says he works on "moderately heavy weight with short rest periods" with his female clients who want to get lean and fit.

"The focus is to properly build your glutes and hamstrings, as this will enhance your shape on a physiological level and keep you burning fat on a metabolic level," he said. Although we like the idea of how booty gains look on our figures, it's about so much more than how voluptuous your butt gets.

Your glutes are the biggest and strongest muscles in the body, so if you train them properly with weightlifting, you'll maximize your fat-burning abilities and get fitter much faster.

TIP #3: INCORPORATE THESE 7 DIFFERENT MOVEMENT PATTERNS

- Vertical Push: dumbbell shoulder press
- Horizontal Push: push-ups and chest press
- Vertical Pulls: pull-ups
- Horizontal Pulls: seated cable row
- Horizontal Pulls: seated cable row
- Squat: bodyweight squat or weighted
- Hinge: glute bridge and hip thrusts
- Core: planks and side planks

You should perform each movement

pattern for 12-15 reps for three sets. You don't have to do all of these every time you strength train; feel free to break them up into separate sessions, maybe doing the lower-body moves one day and the upper-body moves another day.

TIP #4: DON'T WORK OUT EVERY SINGLE DAY

"A typical workout frequency for my beginner clients is three 45-minute sessions per week and one hour of cardio on the weekend."

According to Ridge, beginners "have a tendency to overtrain by working out everyday with little to no rest." As good as their intention may be, their bodies simply aren't ready for this many workouts in a row. The result? "This

mismanagement of rest can lead to getting sick or injured, and this will put you out of the gym even longer than just putting in that one day of resting!"

"A typical workout frequency for my beginner clients is three 45-minute sessions per week and one hour of cardio on the weekend," Ridge explained. "Rest is just as important, so I suggest having one day rest between workouts." Here's what a typical week of workouts should look like:

- Sunday: Rest
- Monday: Train
- Tuesday: Rest
- Wednesday: Train
- Thursday: Rest
- Friday: Train
- Saturday: Cardio



Pet Therapy: How Animals and Humans Heal Each Other

CONTRIBUTOR: JAMES CARMODY

Original article by Amy Drew
<http://npr.org>

Those of us who own pets know they make us happy. But a growing body of scientific research is showing that our pets can also make us healthy, or healthier.

That helps explain the increasing use of animals — dogs and cats mostly, but also birds, fish and even horses — in settings ranging from hospitals and nursing homes to schools, jails and mental institutions.

Take Viola, or Vi for short. The retired guide dog is the resident canine at the Children's Inn on the campus of the National Institutes of Health in Bethesda, Md. The inn is where families stay when their children are undergoing experimental therapies at NIH. Vi, a chunky yellow Labrador retriever with a perpetually wagging tail, greets families as they come

downstairs in the morning and as they return from treatment in the afternoon. She can even be "checked out" for a walk around the bucolic NIH grounds.

"There really isn't a day when she doesn't brighten the spirits of a kid at the inn. And an adult. And a staff member," says Meredith Daly, the inn's spokeswoman.

But Vi may well be doing more than just bringing smiles to the faces of stressed-out parents and children. Dogs like Vi have helped launch an entirely new field of medical research over the past three decades or so.

The use of pets in medical settings actually dates back more than 150 years, says Aubrey Fine, a clinical psychologist and professor at California State Polytechnic

University. "One could even look at Florence Nightingale recognizing that animals provided a level of social support in the institutional care of the mentally ill," says Fine, who has written several books on the human-animal bond.

But it was only in the late 1970s that researchers started to uncover the scientific underpinnings for that bond.

One of the earliest studies, published in 1980, found that heart attack patients who owned pets lived longer than those who didn't. Another early study found that petting one's own dog could reduce blood pressure.

Johnson says it's critical to establish the scientific foundation for the premise that animals are good for people, even if that seems obvious.



What to Expect in the Real Estate Business in 2018

Full article on <http://www.linkedin.com>

AUTHOR: Sarah Lindsey

2017 is coming to an end and economic experts have begun weighing in on expected trends in the housing market for 2018. Knowing and preparing for changes can help savvy consumers maximize their current real estate investments and/or prepare for new ones. Here are some of the predictions to be on the look for:

Increase in Home Values – It's a simple supply and demand issue. Low interest rates combined with the largest generation in our country's history wanting their "American Dream" is creating huge demand. To complicate matters, what is being attributed to emotional distress from the worst financial crisis since the Great Depression, homeowners are choosing to stay in their homes longer than average vice upgrading. Stiff Government regulations have also slowed new construction under normal levels which has further impeded healthy inventory. As a result, home prices continue to rise.

According to Core Logic, home prices are supposed to increase 4.7 percent nationally by this time next year, with the Southwest having the largest gains over 6 percent.

Rise in Interest Rates – Economists at the Mortgage Bankers Association (MBA) predict mortgage interest rates on 30 -year fixed-rate loans to rise to 4.7 percent in 2018 and to more than 5 percent in 2019. The Federal Housing Finance Agency (FHFA) agrees rates will hit the mid-4 percent range next year and mid-to upper 5 percent range by 2020. Below are additional the rate projections for 2018.

No Housing Bubble - 58 percent of homeowners and 63 percent of non-home owners are concerned about this according to a study by Value Insured, so I have a little more information on this topic. At the end of the day, the 2008 financial crisis stemmed from bad mortgage loan products. If you haven't seen it, I highly

suggest the movie *The Big Short* for an entertaining explanation of events. Mortgage loan products have since done a complete reversal in terms regulation and compliance in particular with requirements for qualifying and eligibility according to the Urban Institute. Urban Institute's Housing Credit Availability Index is currently lower than where we were in 2001.

Whether you are looking to buy, sell, review options for refinance or tap into home equity, I would encourage you to speak to a Mortgage Adviser. Make sure you explain what your short and long term goals and objectives are. More importantly, make sure the Mortgage Adviser 'hears' what those goals and objectives are. If you don't know a Mortgage Adviser, I'm happy to help you. Knowing all your options will ensure you make the best decisions for your current and future financial goals.

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