

LIVE WELL AND THRIVE

Our Hometown

Serving NW Indiana & Chicagoland

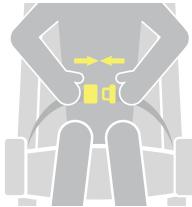


JAN
2016

AN INSPIRING
OVERVIEW OF
BESTSELLER
**'THE BOYS IN
THE BOAT'**
BY DANIEL JAMES BROWN

THE

TAKEOFF OF A NEW YEAR



CINNAMON-APPLE PANINI
RECIPE

WANT 2016 TO TAKE OFF?
TAKE DOWN THESE
5 HABITS



GUTIERREZ
FAMILY AGENCY

(219) 225.0300

1842 45th Ave. Munster, IN 46321

gutierrezagency.com



JAN
2016

from your friends at
Gutierrez Family Agency

And, finally... The takeoff of a new year! Why not make it the best one yet? We gathered a few items and habits that we think might be dispensable to you so that, in 2016, you can have more of the things that you shouldn't live without!

We hope that you are ready to pursue your dreams this year too, so grab some inspiration from The Boys in the Boat, and feel your heart soar. We tell you more about it on page 5, without spoiling your own experience, promise!

But in learning about challenging journeys, also read about Kira Olsen's tough childhood and upbringing. Growing up amidst financial turmoil taught her how important it is to make sound decisions that can alter an entire family's future. Now, to bring delight to your own present, try that Cinnamon Apple Panini recipe. Yes, we mean Live Well and Thrive... and have a very happy New Year!!

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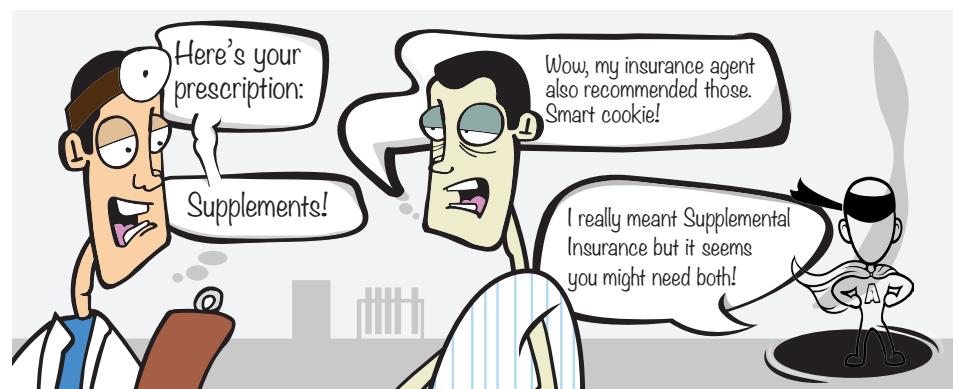
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Try These Local Businesses



SOLVE THE RIDDLE FOR A CHANCE TO WIN \$50

A rock group with four members, each of whom is deceased;

People still come to see us,

though an album was never released.
What am I?

Enter at: www.ourhometownmag.org/riddle

CINNAMON-APPLE PANINI

With a touch of sweet spice, cream cheese richness, and tart apple crunch, these melty-sweet sandwich triangles are sure to earn grade-A ratings. Serve as an after-school snack for the kids, or treat yourself to a quick-fix dessert.



INGREDIENTS

- >2 ounces 1/3-less-fat cream cheese, softened
- >1-teaspoon honey
- >1/8-teaspoon ground cinnamon
- >4 (1-ounce) slices 100% whole-wheat cinnamon-raisin bread
- >12 thin slices Granny Smith apple
- >Cooking spray
- >1/2-teaspoon water
- >2 individually wrapped caramels

PREPARATION

1. Combine the first 3 ingredients, stirring until smooth. Spread about 1 tablespoon cream

What A Treat

by Karen Bridgeman

HOME AWAY FROM HOME FOR SERIOUSLY ILL CHILDREN

WHO WE ARE HELPING

Ronald McDonald House of Chicagoland and Northwest Indiana

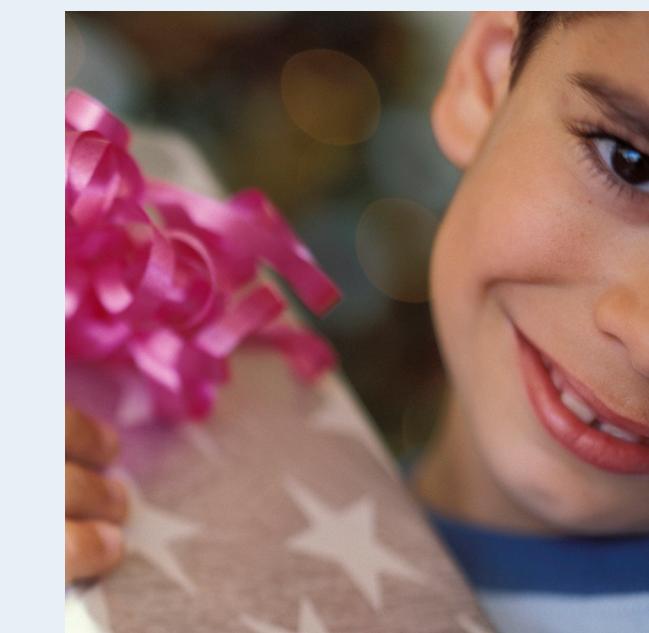
Ronald McDonald House Charities of Chicagoland and Northwest Indiana is the only organization that provides a temporary home-away-from-home for families whose children are receiving treatment for a serious illness or injury at a Chicago area hospital.



OUR GOAL: \$500

MORE ABOUT IT

In an effort to lessen the burden of illness, reduce stress, keep the family intact, and enhance the quality of life for these families, Ronald McDonald House provides a 'home away from home' for families whose children are receiving treatment at a nearby hospital. The program was built on the idea that nothing else should matter when a family is focused on healing their child - not where they can afford to stay, where they will get their next meal, or where they will lay their head at night to rest.



WHAT THEY NEED

We are raising much-needed funds for Ronald McDonald House near Advocate Children's Hospital to help keep families close during some of the most difficult times. Join us!

VISIT HERE & JOIN US!
gutierrezagency.com/community-cause



THANKS!!!

Thank you all who showed support in our last Community Cause campaign for Toys for Tots!

#AGENTS OF CHANGE

As Agents of Change, we want to continually impact lives in our community. If you know of someone who could use help, please visit the link below to share their story. And, if you ever wish to join us when we volunteer at a local charity program, let us know about that, too!

gutierrezagency.com/Add-Community-Cause_48



Gutierrez Family Agency, Inc.

219-225-0300

1842 45TH AVENUE
MUNSTER, IN 46321
jorge.gutierrez@allstate.com

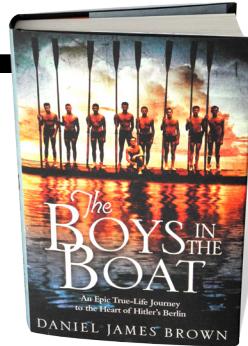


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Book Review

An Inspiring Overview of the Bestseller *The Boys in the Boat*

A masterpiece by Daniel James Brown



Garnering several awards during its numerous months on bestseller lists nationwide, *The Boys in the Boat* by Daniel James Brown can be described in just one word – fantastic. It's hard to imagine a more beautifully written, compelling and completely suspenseful story. That it is also nonfiction is what makes it most astonishing. A book of equal parts adventure, biography, sports, history and inspiring human drama which will make your heart soar, *The Boys* is the true tale of a group of young athletes preparing for the 1936 Berlin Olympics. If you read only one book this year, it should be *The Boys in the Boat*.

The Boys is set primarily in the 1930's, when our nation was deeply mired in the Great Depression. Bizarre weather patterns were sweeping the country, increasing the desperation of the American people. A

new leader had arisen in Germany named Adolf Hitler, alarming all of Europe. And against this backdrop of history, we meet an extraordinary young boy named Joe Rantz. To say Joe's early life was challenging is a gross understatement. Abandoned to fend for himself at a young age, he not only thrives, but develops the finest character. His very survival depends on his ability and willingness to work hard and sacrifice, and by doing just this, he even manages to send himself to college.

Seattle and the University of Washington weren't known for many things back then, but the school had a thriving rowing program. And Joe determines to set his sights on conquering this most challenging of sports. The grueling hours spent on the water in rain, snow and freezing temperatures, pushing his body to almost superhuman lengths,

simply serves to deepen Joe's resolve to excel, and eventually, he is placed into a boat with 8 equally fine and committed young men. Together, they find an almost mystical synergy which allows them to become so much greater than the sum of their parts in their exhilarating quest for Olympic gold in Hitler's Germany.

A celebration of working-class American heroism and the pursuit of excellence under the most difficult of circumstances, *The Boys* will capture your heart and soul. From the opening paragraph of the prologue to the closing sentence of the epilogue, the stirring story of this crew, their coaches, and the history which surrounds them will keep you on the edge of your seat, and leave your heart singing. As we gear up for the Olympic games this year, let yourself be inspired by *The Boys in the Boat*.

Lifewise

WANT 2016 TO TAKE OFF? Take Down These 5 Habits.



I by Jorge Gutierrez
t's that time of the year again, when you start to think how to embody the new, better you. If you're ready to recreate yourself and enjoy a healthier financial reality in 2016, here are five things you're better off leaving behind in 2015.

1. A latte-a-day. Coffee, sodas, maybe that mid-morning snack - these small daily expenses may seem like a minimal hit to the bank account, but they can add up over time. To control spending, create a monthly budget for only these types of perks. This way you know exactly how much you have to spend on those daily extras without going over your planned budget. Then give the (free) office coffee a chance, too!

2. Your overpriced wireless contract. "Spend less money - save more," was among the top six resolutions for respondents in 2015, according to Statista. This year, don't get oversold. Most wireless car-

riers now offer deeply discounted prices for groups, families, and bundled services, and they will also allow you to add or remove different features as you go, so you don't ever need to pay for more than what you really need. And don't forget the cost of contracts! Do the math and make sure that enrolling in monthly installments for your devices, based on contractual agreements, will actually make sense, financially.

3. A packed calendar. Don't start your New Year off playing catch up because you've already overscheduled yourself. Instead, slow down and focus on important tasks. This way you won't feel overworked and you will have time to actually enjoy accomplishing those tasks, reaching goals. As much as possible, try to also plan your vacation time for the year.

4. Procrastination station. If you're a procrastinator, you believe tomorrow is a wonderful place where and when everything will magically happen. Don't let this defense

mechanism distract you from reaching your full potential. In 2016, get out and get ahead of tasks by doing a little more at a time, going the extra mile whenever possible, rather than leaving it all until the last minute. You'll be amazed how much you can accomplish when you make tomorrow, today.

5. Fear of the unknown. If you really want to recreate yourself and make the most of 2016, you can't be afraid to take chances. Instead of worrying what will happen if you make a change, start considering what will happen if you don't. Jump on new opportunities this year and you'll find yourself smiling about the chances you did take instead of lamenting the ones you didn't. Dare to do things differently!

The new year brings new opportunities for you to grow in your professional and personal relationships. Kick off 2016 with everything you need and nothing you don't, and you'll be on your way to making it your best year yet.

Using My Trials as Stepping Stones

by Kira Olsen

Most of my childhood consisted of hospital waiting rooms, bad cafeteria food and doctors' names I couldn't pronounce. I became inevitably involved with my father's illness at age 9. I gave shots and dosed medicine. Not the definition of a "daddy's little girl" others would expect, but

that was my childhood.

"I can't form a sentence that expresses how much my family would have benefited from life insurance."

up to the bitter realization of our deteriorating financial situation. The burden that was placed on my mother's shoulders is one that nobody should have to carry alone. If my dad had had life insurance, it would have taken away the constant financial worry.

I'm now the only child in my family to have graduated from high school. And although the financial struggle to go to college continue, and I will use my trials as stepping stones and my education will be the foundation on which I build my life.

I wish I could say it better, but I can't form a sentence that expresses how much my family would have benefited from life insurance. Although setbacks have struck me when I am down, I've found that true failure lies when I stop trying. I refused to give up then, and I refuse to give up now.

Kira Olsen received a **Life Lessons Scholarship** from Life Happens, which assists students who are struggling financially to get an education due to a parent dying with little or no life insurance.

NW Indiana & Chicagoland EVENTS BOARD

by Judith Kozlowski

JAN 9

JAN 6

Free Baby & Me Exercise Class, 11AM-12PM at the Community Hospital Fitness Pointe in Munster

JAN 7

Munster Chamber of Commerce New Member Breakfast, 8-9AM at the Commander Restaurant, Munster.

JAN 11-15

Theater at the Center's Theater for Young Audiences presents Freedom Train. Center for Visual and Performing Arts, 9:30 and 11:15AM

JAN 9

In The Footsteps of Dr. Martin Luther King Jr., 11AM-1PM at Paul H. Douglas Center in Miller

JAN 15

Help a Parent. Save a Child. Day at Potbelly Sandwich Works, 5-8PM, Southlake Mall in Merrillville

JAN 30

Munster Chamber of Commerce Annual Dinner 2016 at the Center for Visual and Performing Arts, 6-11PM

JAN 19

The Art of Pasta Cooking Class at Sage Restaurant, Valparaiso. 6-8PM



These local services got our attention!

If you've had a good experience at a local business, and think we should add them to our Exclusive Concierge Program, submit your suggestions at:

GutierrezAgency.com/Concierge

Do you know anyone in need of help?

Let us know so we can see if we can lend our helping hands in their direction.

We're always looking to help those in our community.

**YOUR BUSINESS
CAN BE FEATURED
HERE**

ASK US HOW

**WONDER YEARS LEARNING CENTER
1838 45TH AVENUE
MUNSTER, IN, 46321
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HOW?

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Program Rules:

There is no limit to the number of chances you can create for yourself when entering any of our prize drawings. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest period. You do NOT have to be a customer to participate for a chance to win drawing prizes. The prospects referred do NOT have to become customers for the referring party to qualify for receiving any drawing prizes offered by our agency. We are not responsible if the law says you cannot win due to age or for any other reason.