

# Our **metown**

+ March 2016

LIVE WELL AND THRIVE

Serving NW Indiana & Chicagoland

## DON'T MISS THIS:

SAVING LIVES OF PREMATURE BABIES IN INDIANA

YOU'RE MORE TAX DEDUCTIBLE THAN YOU THINK

## READ THIS BOOK: *WHAT IF?*

SERIOUS SCIENTIFIC ANSWERS TO ABSURD HYPOTHETICAL QUESTIONS

## + LOOK

WHO'S UP ON YOUR FAMILY TREE

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by Judith Kozlowski

## 7-LAYER MAD-LIGHT DIP



.....

March Madness demands madly delicious appetizers... But let's leave the madness to the game and keep your health in check, shall we? Without compromising taste, you can cut in half the amount of calories of a traditional 7-layer dip, by simply swapping some ingredients:

- Use reduced-fat sour cream mixed with Greek yogurt for the sour cream;
- Laughing Cow cheese for the cream cheese;
- Black beans to replace the refried beans;
- And make your own nutritious guacamole... Here's a tasty recipe:

### CRUNCHY HERBED GUACAMOLE

**INGREDIENTS:**

- >2 ripened avocados, halved and pitted
- >3 small red radishes, diced
- >¼ cup finely chopped cilantro
- >¼ cup snipped fresh chive
- >Kosher salt or table salt, to taste
- >Juice of 1/2 lime
- >Bottled Chipotle Hot Pepper Sauce (optional)

**PREPARATION:**

Scoop avocado flesh into a bowl (or, for best results, a Molcajete) and add the cilantro, chopped chives, lime juice, and chipotle hot pepper sauce.

Gently mash until the desired consistency is reached. Fold in diced radishes and season with salt to taste.

Now, to serve your dip, mix in the black beans with golden corn (organic, if possible) and place on a large serving dish. Arrange a few tortilla chips around it, and then top it with the lighter versions of sour cream and cream cheese. Pile your crunchy guacamole, and sprinkle freshly chopped cilantro on top. Adorn it with green peppers.

**GAME ON!**

# SAVING LIVES OF PREMATURE BABIES IN INDIANA

## WHO WE ARE HELPING NOW...

### March Of Dimes Indiana

The March of Dimes aims to improve the health of moms and babies through education on healthy pregnancy; prenatal care and other services to reduce the risk of premature birth or other outcomes; and support for families whose babies need specialized care in the NICU

### VISIT HERE TO JOIN US

[gutierrezagency.com/community-cause](http://gutierrezagency.com/community-cause)

## MORE ABOUT IT!

The March of Dimes has led ways to discover genetic causes of birth defects, promote newborn screening, and educate medical professionals and the public about best practices for healthy pregnancy. Our local chapter, March of Dimes or Indiana, plays a vital role in improving systems of care for mothers, babies and their families through leadership, educational programs and community grants.



## WHAT THEY NEED:

We are on a mission to raise \$500 for March of Dimes of Indiana, to help fund research on prematurity, care systems, and help moms have full-term pregnancies and healthy babies.

**OUR GOAL: \$500**

## LET'S RALLY!!!

With your continued support we will continue to change lives... Thank you!

It's easy to get involved too - no cash needed. Just send friends our way for a quote and we will donate in your name!

## #AGENTS OF CHANGE

by Jorge Gutierrez

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](http://gutierrezagency.com/Add-Community-Cause_48)

### DID YOU KNOW?

...It is NOT too late to contribute to your 2015 IRA!

The IRS allows you to make your IRA contribution for a particular tax year up until April 15 of the following year. This rule applies to both traditional IRAs and Roth IRAs. You can contribute a total of \$5,500 to all your IRAs in 2015 (\$6,500 if over age 50). Don't wait much longer!



## SOLVE THE RIDDLE FOR A CHANCE TO WIN \$50!

I always run, I never walk;  
I have a mouth, I never talk;  
I have a bed, I never sleep;  
I can be shallow,  
I can be deep

### WHAT AM I?

Enter at: [ourhometownmag.org/riddle](http://ourhometownmag.org/riddle)

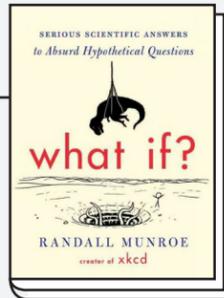
You might call it **lucky**... We call it **smart!**  
**Carmen Woolford** entered and **won** our last promotion, and she recommended her friend, **Caroline Kelly**, so she **won** one too...

Congratulations and enjoy your cool **Apple Watches**, ladies!!!



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← READ THIS

## What If? Serious Scientific Answers To Absurd Hypothetical Questions.

A Book by Randall Munroe

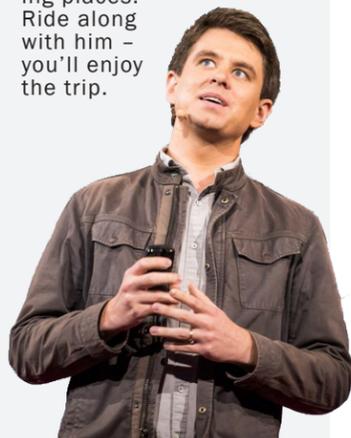
**IF YOU'RE LOOKING FOR SOMETHING COMPLETELY UNIQUE,** off-the-wall and fun to read, *What If? Serious Scientific Answers to Absurd Hypothetical Questions* by Randall Munroe definitely fits the bill. Young, old, male, female – virtually anyone and everyone will find both laughs and fascinating information in this book. Think of it as the 'everything-you-never-knew-you-wanted-to-know' guide.

Randall Munroe is a former NASA roboticist, author, cartoonist and creator of the excellent comic/scientific website *xkcd*. On his website, he uses stick figures and diagrams, along with his terrific sense of humor to answer interesting and absurd hypothetical questions on science, technology and mathematics. The book is composed of roughly 50% questions from his website and 50% new material, all of which are both 100% weird, and vastly enjoyable. Munroe researches exhaustively, using hard science, math, experimentation, computer simulation and consultation with other authorities to compute his answers, after which he renders his explanations in simple language, with clarity and comedy.

From the compelling but ridiculous (what would happen if your body lost its DNA; what would happen if you tried to

hit a baseball travelling at the speed of light; how many Legos would it take to build a bridge from London to New York that could carry traffic?) to the more grounded (what are the odds of meeting your soul mate; how much space would the internet take up; how many unique tweets are possible), Munroe's answers are accompanied by his engaging drawings and his delightful sense of humor.

If you ordinarily use a digital reader, it's actually worth getting the hardcover in order to more fully appreciate the accompanying drawings and cartoons. *What If?* is a real charmer of a book, so also something you'll want to keep around for others to enjoy, making it a great coffee table item. After all, as Munroe says, "...it turns out that trying to thoroughly answer a stupid question can take you to some pretty interesting places." Ride along with him – you'll enjoy the trip.



## MONEYWISE



## You're More TAX DEDUCTIBLE Than You Think

by Airibella Chaves

For a taxpayer who just filed a tax return, the worst feeling is realizing that they left out some deductions that could have added more value to that check from Uncle Sam, or lowered their tax bill. Rushing to make the April 18, 2016 deadline could cause you to skip the benefits of these 9 commonly overlooked deductions. Don't let that happen... Here they are, in easy terms:

**1. SALES TAXES** - You have the option of deducting sales taxes or state taxes off your federal income tax. In a state that doesn't have its own income tax, this can be a big money saver. Even if you paid state taxes, the sales tax break might be a better deal if you made a big purchase like an engagement ring or a car. You have to itemize to take the deduction, but the IRS provides tables to use as a guide.

**2. HEALTH INSURANCE PREMIUMS** - The IRS is sympathetic to the cost of insurance premiums – at least in some cases. For most taxpayers, medical expenses have to exceed 7.5 percent of their adjusted gross income to be deducted. However, if you're self-employed and responsible for your own health insurance coverage, you can deduct 100 percent of your premium cost. That gets taken off your adjusted gross income rather than as an itemized deduction.

**3. TAX SAVINGS FOR TEACHERS** - It's the rare teacher who doesn't have to reach into their own pocket every now and then to purchase items needed for the classroom. The IRS allows qualified K-12 educators to deduct up to \$250 for materials. That gets subtracted from their income, so they can take advantage of it even if they don't itemize.

**4. CHARITABLE GIFTS** - Most taxpayers know they

can deduct money or goods given to charitable organizations. But did you know that if you make cupcakes for a charity fundraiser, you can deduct the cost of the ingredients you used to bake them? You might also be able to deduct the cost of a babysitter if you're paying her to watch the kids while you volunteer to work for no pay for a recognized charity.

**5. LIFETIME LEARNING** - The Lifetime Learning credit can provide up to \$2,000 per year, taking off 20 percent of the first \$10,000 you spend for education after high school in an effort to give you new or improved job skills. This phases out at higher income levels, but doesn't discriminate based on age.

**6. UNUSUAL BUSINESS EXPENSES** - If something is used to benefit your business and you can document the reasons for it, you generally can deduct it off your business income. A junkyard owner, for example, might be able to deduct the cost of cat food that encourages stray cats to hang around and keep the mice away.

**7. LOOKING FOR WORK** - The cost of finding a new job can be pretty high. But if you're looking for a job in your own field, and your itemized expenses exceed 2 percent of your gross income, any payments over that threshold can be deducted. Consider deducting the mileage you put on your car driving to interviews and the cost of printing resumes.

**8. SELF-EMPLOYED SOCIAL SECURITY** - The bad news about being self-employed: You have to pay 15.3 percent of your income for social security taxes, the portions ordinarily paid by both employee and employer. But you do get to deduct the 7.65 percent employer portion off your income taxes.

# All you do is WIN! For each FRIEND you recommend to us for a quote, YOU get:

# HOW?

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[gutierrezagency.com/Rewards-Program\\_46](http://gutierrezagency.com/Rewards-Program_46)

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Those recommended must receive a no-obligation quote on an eligible policy to receive the rewards. They do NOT need to purchase a policy. 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. The agency is not responsible if the law states you cannot win due to age or for any other reason.

## AROUND THE CORNER

by Alexandra Buenorostr

## Spring Into Knowledge... And Have Fun!

**SPRING BREAK IS ALMOST HERE**, and even families without school-age children can use the brighter scenery and warmer mood as excuses to travel. Tucked between the pricey winter holidays and the crowded summer ones, vacations between February and April can be lighter on your budget and easier to plan.

Most of us would agree that traveling can be extremely educational, too. Experts report that students who traveled in their youth tend to have higher school grades and test scores than those who didn't. So, if you have the opportunity, take the family on a knowledge and future-building trip, without compromising fun.

In fact, this is the perfect time of the year to plan college campus visits, especially if members of the family will be faced with that decision soon. Make a vacation out of visiting the coveted surf schools in southern California, the action-packed

ski schools in Colorado, the Ivy League schools of the Northeast, and major universities in and around many other great cities.

For example, the Greater Boston area has more than 100 colleges, so plenty of options for college touring along with a slew of Boston activities and attractions for the whole family in Beantown. If you're really into fossils, don't miss the Harvard Museum and the New England Aquarium. The Kid's Guide to Boston can even help younger kids lead the way.

And, how timely! The Greater Boston area is also known as the most Irish part of the United States. Visiting in March can actually prove quite eventful, due to the Irish celebrations of Saint Patrick's Day.

Now, back to education... Don't let "museum" become a dirty word in your family; museums today range from those which

# YOU CAN WIN TOO!



make sense of the visual arts, to hands-on, interactive displays about history and more. New York's American Museum of Natural History now has the biggest dinosaur ever found - 122 feet long, 30 feet longer than the blue whale in a display so big it couldn't be contained in a single room.

**Tip:** The CityPASS prepaid ticket booklets can save you up to 50% on attraction tickets, and get you front of the line access in 12 North American destinations: New York City, Southern California, Atlanta, Boston, Chicago, Dallas, Houston, Philadelphia, San Francisco, Seattle, Tampa Bay and Toronto. In coveted New York City, the National September 11 Memorial & Museum and the Intrepid Sea, Air & Space Museum just joined the New York CityPASS program this March 1<sup>st</sup>. Time to spring into highly educational entertainment!

**LIFEWISE**

by Jorge Gutierrez

# Look Who's Up On Your Family Tree



**March** is a time to reflect on our roots as Genealogy is celebrated. Some of us are more curious about it, but it is safe to say most people are intrigued by their own origin, the DNA of their life story.

Embarking on a journey to find out more about it can be both rewarding and daunting. Records from significantly distant dates are usually the hardest ones to find, but many resources are available today, so there is definitely hope!

And, since we also celebrate the Irish tradition with Saint Patrick's Day this month, we want to also remind you that, yes, if you've never had good reasons to rule out the possibility... there might be some Irish in you! Here's why:

Waves of immigration from Ireland flooded America throughout the 17th, 18th and 19th century. In 1820, when the Department of State first gathered statistics about immigrants coming into the United States, almost half of the immigrants were found to be Irish. Another new element was detected: the majority of these Irish arrivals were Catholics.

So here we share a few tips we found helpful in following a path of ancestry discovery:

### 1. GATHER ALL OF YOUR GENEALOGY INFORMATION

Before starting any type of genealogical research, it's a good idea to gather all of your known information. This way you will not waste time searching for people that you could have easily found with just a phone call or a letter. Remember to also look through old records that family members may have, including journals, wills, deeds, baptism and marriage records, birth and death certificates. Spread the word that you're beginning a family tree or pedigree chart, and other family members may want to get involved.

### 2. SUBSCRIBE TO AN ONLINE GENEALOGY SEARCH WEBSITE

Genealogy websites come with various features and capabilities. You may want to use more than one during your research. Some websites are free of charge, while more comprehensive ones might require a subscription fee. Before choosing a site make sure it's going to provide the information that you need by reading their "How it Works" section.

On the Irish note, the country's parish records are now fully available through The National Library of Ireland's website, which contains digitized details of births, deaths and marriages in almost every Catholic parish during the 1700s and 1800s. Previously, anyone seeking to find information on their possible Irish ancestry had to go to the National Library on Dublin's Kildare Street and physically access the microfilms. The website allows the free perusal of the records from anywhere in the world, too, so finding out about Irish descent is now at anyone's fingertips!

### 3. MAKE GENEALOGY RESEARCH FUN AND GRATIFYING

Remember you are learning about real people who once walked the earth (possibly while carrying your very name). Instead of just learning names and dates,

try to find stories about your ancestors, look for pictures and diaries. In some cases, you may be able to interview someone who knew the person.

### 4. USE VARIOUS GENEALOGICAL RESOURCES

Don't put all of your efforts into one website, and if possible, take the search to the offline world.

One of the largest libraries of family records, The Family History Library, owned and operated by The Church of Jesus Christ of Latter-Day Saints, has satellite libraries all over the world and is open to the public at no charge. Looking for one near you could elevate your experience to a whole new level.

### 5. INVOLVE THE ENTIRE FAMILY

Build a family tree and family relationships at the same time - genealogy is a project the entire family can work on and contribute their findings. You can start an email newsletter to share experiences and information with family members.

### 6. CREATE A HARD COPY OF THE GENEALOGY INFORMATION

In today's world of technology, we tend to want to digitize everything, but there are some good reasons to create hardcopy information to go along with your digital data.

Remember computers have only been used to store information for a quarter century. You will likely come across old documents, journals, records and photographs. Making a scrapbook of your findings is a great way to enjoy your own findings, and present your research to others. As you gather more information, you may want to invest in a safety deposit box or a fireproof safe to protect your family history.

### 7. BACKUP GENEALOGY DATA OFTEN

Maybe you've heard horror stories, or have one of your own that ends with the words, "and that's when I lost everything." Today's backup software makes protecting and storing your valuable data more convenient than ever.

### 8. VERIFY GENEALOGY INFORMATION FOUND ON WEB SOURCES

We like to think that everything found on the web is accurate and true. However, you should always verify any genealogy information found on the web, no matter where you got it. The best way to verify information is to locate and research the source. Many databases include a list of sources but sometimes you'll come across one that doesn't. In this case, look at dates and the type of information and ask yourself what type of source would provide that information.

At some point in your research, you will encounter conflicting information - maybe different middle initials or birthdates. Carefully evaluate each source and try to find other sources with the same information to shed light on the inconsistencies.

Genealogy is an exciting and rewarding pastime that will link the generations and bring families together... And who knows, you might find some gold at the end of this journey too!



## NW Indiana & Chicagoland EVENTS BOARD

by Karen Bridgeman

### MAR 1

Inspiring the Future: The Legacy of Exploration NASA Exhibit from 8 AM- 5 PM at the Indiana Welcome Center

### MAR 2

Free Baby & Me Exercise Class at Community Hospital Fitness Pointe from 11 AM -12 PM

### MAR 4

Check Out A Free IN State Park Entrance Fee Pass from 9 AM- 5 PM at the Lake county Public Library

### MAR 11

The 39 Steps - This hilarious & thrilling show comes to Broadway! 7:30PM @ Theatre at the Center

### MAR 11

Laugh Out Loud Worldwide Comedy Tour w/ Special Guest DJ (Barside) - Join in the fun! 10PM @ Jalapenos

### Mar 17

Switchback - Come on out and support Americana music! 8PM @ Theatre at the Center in Munster

### APR 2

Master Magician Dennis Watkins - Be dazzled with his tricks. 3PM @ Theatre at the Center in Munster



### 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](http://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**



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