

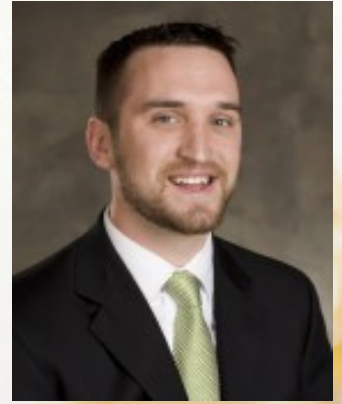
# Enjoy

TRAVEL • EAT • DRINK • TY'S TIPS • GARDEN • HEALTH • DIY

OCTOBER 2017



Compliments of



**The Madden Team**  
SOLD for HOPE

**Mark Madden**

Realtor

o: (617) 744-9195

c: (617) 448-9481

f: (617) 440-6790

[themaddenteam.com](http://themaddenteam.com)

[mark@themaddenteam.com](mailto:mark@themaddenteam.com)

WE TRAVEL TO COLOMBIA:  
**THE COLORS  
OF CARTAGENA**



**TY'S TIPS**

How to  
remodel your  
home without  
the headache

**GARDENING**

Easy on the  
eyes, harmful  
to intruders

7 simple crafts  
to spice up your  
Football tailgate

guaranteed **Rate**<sup>®</sup>

The Home  
Purchase Experts<sup>®</sup>

Vol 6 ISSUE: 6

# Enjoy

OCTOBER 2017

## Welcome

**W**ith the leaves almost gone and weather getting crisp, fall is a good time to think about your yard. Landscaping isn't just about pretty flowers and seasonal décor, it's also about safety. See our **gardening** section to learn how.

I had the pleasure of visiting Cartagena, Colombia. It was surprisingly more beautiful than I expected. It's clean, colorful and just a 2.5-hour flight from Miami. See our **Travel** section for details.

This month's **drink** recipe is full of seasonal flavor. Combining pumpkin, cinnamon and nutmeg, this milkshake is a savory-sweet adult-only cocktail. Leave out the liquor if you want to share with the kids; it will be just as good.

This month, and every month, we hope you *Enjoy* this issue and the colorful days of fall.

SINCERELY,



**Chrystal Caruthers**  
Editor-in-Chief  
chrystal@enjoy.com

### CONTRIBUTORS



**Nick Van Heest**  
Writer, Ty's Tips






**Cynthia Jaffe**  
Writer, Nurse Practitioner



**Jane Monzuers**  
Writer, DIY



**Jake Newton**  
Designer

sunday	monday
<b>1</b> <b>1903:</b> The Boston Americans played the Pittsburgh Pirates in the first game of the modern World Series. Pittsburgh won the game but lost the series to Boston.	<b>2</b>
<b>8</b> <b>1871:</b> Lasting two days, the Great Chicago Fire begins near the O'Leary family farm and spreads more than 3 square miles through the city.	<b>16</b> 
<b>15</b> <b>2007:</b> Drew Carey replaces Bob Barker as host of The Price Is Right. Barker had hosted for 35 years and retired at 83.	<b>16</b>
<b>22</b> 	<b>23</b> <b>1976:</b> The band Chicago—one of the world's best-selling groups of all time—has its first No. 1 hit with "If You Leave Me Now."
<b>29</b>	<b>30</b> <b>1976:</b> Muhammad Ali knocks out George Foreman in the eighth round of the "Rumble in the Jungle" making him the heavyweight champion of the world.
 <b>Sign of the times</b> <b>Libra:</b> September 23 – October 22 <b>Notable personalities include:</b> Kim Kardashian West • Will Smith Margaret Thatcher • Vladimir Putin F. Scott Fitzgerald • Eminem	



## WHAT'S GOING ON IN

# OCTOBER

tuesday	wednesday	thursday	friday	saturday
<b>3</b> 	<b>4</b> <b>1957:</b> The Soviet Union launches Sputnik, the world's first artificial satellite. The satellite was destroyed in the earth's atmosphere early the following year.		<b>6</b>  <small>GAGE SKIDMORE PHOTO</small> <b>World Smile Day</b>	<b>7</b> <b>2003:</b> Arnold Schwarzenegger, actor and former body builder, is elected as Governor of California. He was reelected in 2006 for a second term.
<b>10</b> <b>1935:</b> Porgy and Bess, considered by some to be the first great American opera, premieres on Broadway.	<b>11</b> <b>1975:</b> Saturday Night Live debuts on NBC. First cast includes comedy legends John Belushi, Gilda Radner, Dan Aykroyd and Chevy Chase.	<b>12</b> <b>Columbus Day</b>	<b>13</b> <b>1792:</b> The cornerstone of the White House laid. President John Adams was the first resident in 1800.	<b>14</b>
<b>17</b> <b>1968:</b> Olympic medalists Tommie Smith and John Carlos are stripped of their awards after raising their fists in a "black-power" salute.	<b>18</b> <b>1988:</b> Roseanne, starring Roseanne Barr, premiered. The groundbreaking ABC sitcom ran for nine seasons.	<b>19</b>  <small>I. DANIEL SCHWEN PHOTO</small>	<b>20</b>	<b>21</b> <b>Sweetest Day</b>
<b>24</b> <b>1861:</b> The first transcontinental telegraph system was completed through Western Union, making it possible to send messages rapidly from coast to coast.	<b>25</b> 	<b>26</b> <b>1985:</b> At the time relatively unknown, Whitney Houston's 'Saving All My Love For You' tops the Billboard Hot 100. The song would later earn her a Grammy Award.	<b>27</b>  <small>LOTTE BALTUSSEN PHOTO</small>	<b>28</b> <b>Make a Difference Day</b>
<b>31</b> <b>Halloween</b>				

## Thurgood Marshall

**October 2, 1967:** Thurgood Marshall was sworn in as a United States Supreme Court justice. Long before President Lyndon Johnson appointed him the first African American Supreme Court justice, Marshall had established himself as the nation's leading legal civil rights advocate. In 1954, Marshall achieved national recognition for his successful argument before the United States Supreme Court in the case of *Brown v. Board of Education of Topeka*. The Court's unanimous decision in the case surprised many, including Marshall, and lent enhanced legitimacy to this major development in constitutional law. — SOURCES: LIBRARY OF CONGRESS, HISTORY.COM





SHUTTERSTOCK PHOTO

# ALEGRIA DE CARTAGENA

By Chrystal Caruthers

I blame Cartagena for my love affair with doors. Colorful, solid, gilded doors became the subject of most of my pictures. This was before selfies were a thing. Still, looking back at those photos of doors immediately takes me back to the cobblestone streets of Old Town Cartagena, Colombia.

We avoided the newly-built glitz of Playa de Bocagrande with its condos and chain hotels, opting instead to immerse ourselves in local culture. Our friendly cab driver became our tour guide. Cartagena is a cultural mash-up. Originally populated by the Calamari people, the Spanish colonized the land and brought African slaves to create a mestizo population of mixed people. They don't define themselves by race. They are Colombians. Music fills the streets. Color saturates the walls.

## Old Town

This 16th century walled city is an explosion of beauty. I walked





This 16th century walled city is an explosion of beauty... Each house a different burst of pink, magenta, cobalt blue and every other color in the rainbow. Colors you wouldn't dream of putting next to each other work perfectly here.

around in awe of the bougainvillea-covered row houses and intricately carved doors. Each house a different burst of pink, magenta, cobalt blue and every other color in the rainbow. Colors you wouldn't dream of putting next to each other work perfectly here. One yellow building flows nicely next to the orange next to the blue. This UNESCO World Heritage Site is a maze of discovery. Strolling the streets is like visiting wonderland. Friendly smiles, inviting aromas, street performers all vying for your attention. Yet, there is a peacefulness here. The clatter of daily life is somehow tempered by the solid brick walls and children peeking from low-hung balconies. You realize you are among families and all this beauty isn't just manufactured for show.

## Las Bovedas

Originally built as dungeons in the 18th century, Las Bovedas later became storage units, then prison cells. Now, it's the most famous shopping market in Cartagena. Traditional Colombian clothing, jewelry,

paintings, antiques and crafts are all sold out of intimate stalls. It's customary to bargain with shop owners. I scored jewelry fashioned from coconut husks, a necklace made from dyed fish scales and a pair of maracas.

## Playa Blanca

This expanse of white sandy beach and crystal blue water is otherworldly. Just a shuttle ride away, there is nothing to do here but lay on the beach, swim, relax and forget what day of the week it is. It's exactly what you need after hours of walking tours and sight-seeing.

## Emeralds

Colombia is known for its emeralds. It's the emerald export capital of the world, at least that's what Wikipedia says. There are numerous jewelers waiting to strike a deal. Whether you want loose stones or finished earrings and bracelets, there are rows of glittering baubles sure to entice. Believe me, I tried to walk away but the sparkle (and the deal) lured me in.



**Opening Page:** Street view of Cartagena, Colombia after sunset with the Cathedral of Cartagena in the background. **Top:** The colorful exteriors seen while walking down the streets of Cartagena **Bottom:** Editor in Chief, Chrystal Caruthers, with the Palenque women of San Basilio de Palenque.

## Palenqueras

Palenque women are from San Basilio de Palenque, a town established by just 36 runaway slaves. Locals say they negotiated their freedom and San Basilio de Palenque became the first free town for Africans in the Americas. While the Palenqueras still sell freshly harvested fruit, most of their income now comes from tourists. You can spot them sitting in their yellow, red and blue dresses. They will smile for pictures—and dollars.

PINEAPPLE JALAPEÑO-  
LIME BROWN RICE

# From side dish to main dish

By Chrystal Caruthers

Eating healthy doesn't have to taste bad. This brown rice dish turns high-fiber food into a swoon worthy side dish. When properly cooked, brown rice is bursting with nutty umami. Packed with Vitamin B-6 and magnesium, brown rice provides a natural energy boost. Add grilled shrimp and dinner is served.

## Ingredients:

- 1 cup** brown rice
- 2 cups** water
- 1 cup** pineapple chunks
- 1 small** jalapeño pepper (diced)
- ½ cup** scallions
- ¼ cup** cilantro
- 1 clove** garlic (minced)
- 2 tablespoons** avocado oil
- 1 lime** + zest
- Salt & pepper to taste

## Directions

- 1** Cook rice according to package instructions.
- 2** Sauté garlic, jalapeño (with seeds), a quarter cup of scallions and pineapple chunks in avocado oil for about 5 minutes.
- 3** Add cooked rice to pan. Mix. Remove from heat.
- 4** Add chopped cilantro, lime juice and zest. Add salt and pepper to taste.
- 5** Garnish with remaining scallions.







## PUMPKIN SPICE MILKSHAKE

# PUMPKIN PIE IN A GLASS

### By Chrystal Caruthers

This boozy milkshake tastes like your favorite pumpkin pie, but packs all the buzz of a night time cocktail. Simple, delicious and nutritious!

### Ingredients:

**2 cups** pumpkin puree

**2** large medjool dates

**2 cups** 2% milk

**1 pint** premium vanilla bean ice cream

Cinnamon sticks (for garnish)

**½ teaspoon** ground nutmeg

**½ cup** Fireball Cinnamon Whisky

### Directions:

Combine ice cream, pumpkin puree, dates, nutmeg and whisky in a blender. Blend until smooth. Garnish with cinnamon stick and whipped cream.



OCTOBER TIPS FROM

**TY PENNINGTON**

INTERIOR DESIGN STAR

# HOME RENOVATION **DO'S** & **DON'TS**

Remodeling can be a thrill and a half. You have the chance to overhaul your home and turn your vision into a living, breathing reality. The home renovation process is packed with potential—and pitfalls. Follow these dos and don'ts for remodeling projects done right.

---

CONTRIBUTED BY

**Nick Van Heest, based on tips from Ty Pennington Design Team**





SHUTTERSTOCK PHOTO

## ● DO: Map everything out

Make accurate drawings of floor plans and elevations and measure everything from room dimensions and door frames to ceilings and stairwells. Tiny mistakes have major consequences—half an inch can make all the difference. Before buying large furniture, try this trick. With furniture measurements in mind, use painters tape to draw an outline on the floor to show how much space that piece will use. With a clear visual, you can make informed decisions.

## ● DON'T: Throw out receipts

Save receipts for everything—even replacement outlet covers—for tax purposes and in case you need to return anything.

## ● DO: Keep a clean worksite

While dust clouds are unavoidable, your space doesn't have to look like a war zone. Staying tidy and organized will keep you sane. Vacuum often and utilize open windows and fans to combat dust and circulate fresh air. Your sinuses will thank you.

## ● DON'T: Forget to power up

Electricity is often overlooked during the renovation process—out

of sight, out of mind. But tearing down that wall and installing those kitchen cabinets could have major electrical implications. Walk through your home with an electrician to determine if you need to reconfigure your outlets. And please make sure everything's up to code.

## ● DO: Get the right tools for the job

Painter's tape makes it easy to paint around windows and trim, while EZ Glides make moving furniture around your home a cinch.

## ● DON'T: Settle when choosing your remodeler

Look for a member of the National Association of the Remodeling Industry (NARI) with a sterling Better Business Bureau record and a truckload of positive reviews online. Set up a quick interview. This person is going to be in your personal space, you should probably like them.

## ● DO: Go green

People often pass on energy efficient remodeling because they either don't know how or think it costs extra. Big mistake. Going green is a sound investment in your home's future and will ensure plenty of interest if you ever decide to sell. Energy efficiency is easy on the environment and easy on your wallet, in the long run.

## ● DON'T: Cut corners

If you're going to renovate, go the whole nine yards. Can't afford a full-scale remodel? Hit the pause button. Don't take shortcuts to save money—a second-rate renovation is worse than no renovation. You shouldn't blow your entire budget on overpriced materials, but bargain buys are cheap for a reason. You get what you pay for.

## ● DO: Protect your floors

The renovation process can expose carpet and hardwood flooring to water spills, paint stains, dirt showers and wear from heavy construction boots. Invest in a waterproof, self-adhesive film before starting any project.

## ● DON'T: Sleep on labor costs

The more unexpected bumps in the road, the more billable hours pile up. Here's a tip: Ask your contractor for a flat fee estimate. Every project has surprises but your final cost shouldn't be one.

## ● DO: Post snapshots

Take pictures of the whole process to remember the positives and learn from the negatives. Plus, everyone loves dramatic before and after shots.





CREATE YOUR OWN

# Little house of horrors

**By Chrystal Caruthers**

Home security can take many forms: motion-activated cameras, floodlights, wireless alarms, security gates and window bars. But there's another security feature that's often overlooked: flowers. Yes—roses, holly and other ground cover can act as security landscaping, a low-tech solution that offers multiple safety benefits. Security landscaping is your first line of defense. Done properly, it should ward off intruders and prevent trespassing onto your property in the first place.

Remember, all of these plants are lovely, but painful. Keep children and pets away from plants and shrubs with thorns. Security landscaping is best used as an added layer of protection to your home alarm, motion lights and door locks.





## 1 Voodoo Roses

Don't let this beauty fool you. Its thorns are so menacing that it's often compared to barbed wire. Planted under windows, voodoo roses add a lovely barrier that prevents anyone from getting too close.

## 2 Bougainvillea

This drought-tolerant beauty can grow up to 40 feet high. Often found in warm weather locales like California and Colombia, don't let its beauty fool you. Bougainvillea has toxic thorns that produce a rash. The older the bush, the more harmful the thorns.

## 3 Pyracantha

Also known as the firethorn bush, this thorny hedge is vicious. Dense with lovely reddish-orange flowers,

anyone dumb enough to wade through its razor-sharp thorns will experience a burning sensation that can last for hours.

## 4 Porcupine Tomato

This Madagascar native is also known as devil's thorn. This shrub can grow up to 5 feet tall and has a series of pain-inducing thorns and prickly spines. Yet it's lovely to behold. Fuzzy grey leaves give way to lavender flowers and bright orange thorns. Some species release a toxic alkaloid that can cause serious illness or death.

## 5 Creeping Juniper

To blanket your yard with a natural deterrent, try creeping juniper. Its spiky leaves will shock anyone bold enough to jump your fence. Plant

several creeping junipers together to cover vulnerable areas.

## 6 Crown of Thorns

This climbing shrub can grow up to 5 feet tall and likes to wrap itself around gates and trellises. Its crimson flowers mask a matrix of toxic thorns. Plant this baby under a vulnerable window to stop potential intruders in their tracks.

## 7 Washington Hawthorn

Bountiful and brimming with year-round color, hawthorn hedges create a tangle of branches complete with 1 to 5-inch spikes. Hawthorns produce a fragrant pink blossom that camouflages its danger-inducing stems.

BASED ON RESEARCH FROM ARCHITECT'S SECURITY GROUP, INC., SECURITY CONSULTANTS TO DESIGN PROFESSIONALS



# BAD BREATH?

**HALITOSIS STINKS FOR YOU AND EVERYONE AROUND YOU. HERE'S HOW TO PREVENT IT.**

By **Cynthia Jaffe**, nurse practitioner

Ever blow into the palm of your hand to check your breath? Unfortunately, this familiar practice is useless. Our bodies are used to our own odors. In other words, after a while, we can't smell ourselves.



**Halitosis**, the medical name for bad breath, is created by Volatile Sulfur Compounds (VSC), a secretion of bacteria that hides in the dark recesses of our mouths.





SHUTTERSTOCK PHOTO

Bad breath is often associated with eating garlic or onions. Seldom do we hear about health concerns like kidney disease, lung disease, cancer or depression; all of which trigger bad breath. To most people, bad breath isn't a serious health condition, however, it should be seen as a symptom of what could possibly be a major health concern.

Halitosis, the medical name for bad breath, comes from Volatile Sulfur Compounds (VSC), a secretion of anaerobic bacteria that lurks in the dark recesses of our mouths. Mouthwash, rinses and sprays may not work, but new research shows probiotics may help.

Probiotics are good bacteria. They aid digestion and keep our bowels flowing smoothly, but not all probiotics are the same. Eating yogurt doesn't help treat halitosis. Streptococcus salivarius, Lactobacillus salivarius and Weissella cibaria are the only probiotic strains shown to improve periodontal disease, ac-

ording to the International Journal of Oral Science. Try asking at your local health food store for probiotics with those specific strains. While you can also buy probiotics online, you want live strains. This means they should remain refrigerated.

## How to Prevent Bad Breath

- Brush and floss twice daily and after meals.
- Scrape the back of your tongue (this also improves taste

sensation)

- Hydrate. Drink plenty of water.
- Increase saliva by chewing sugar-free gum or lozenges.
- Schedule dental cleanings every six months.
- If you have periodontal or gum disease, see your dentist every three months or as directed.

*Disclaimer: This article is for informational purposes only and not meant to cure, treat illnesses, or prevent disease. Consult with your physician prior to taking any nutritional supplements or starting any treatment plan.*

## Medical conditions that cause Halitosis

- |                      |                      |                         |
|----------------------|----------------------|-------------------------|
| 1. Chronic Sinusitis | 6. Cancer            | 11. Thyroid disorder    |
| 2. Lung Diseases     | 7. Chronic allergies | 12. Tonsillitis         |
| 3. Acid reflux       | 8. Liver disease     | 13. Sjögren's syndrome  |
| 4. Kidney disease    | 9. Diabetes          | 14. Tonsil Stones       |
| 5. Post nasal drip   | 10. Depression       | 15. H. Pylori infection |



JANE MONZURES PHOTO

# GAME ON

By Jane Monzures

Hut, hut, hike! Get fired up and get ready to play ball. From football bowls to referee utensil holders and goal posts, we've got your game décor covered this football season. Whether you want to watch the game or just plan the tailgate party, get in the action every Sunday with a football celebration and these fan-friendly ideas.

## Football Field Table Cover

All you need is two yards of green utility fabric or felt and white ½-inch or 1-inch wide athletic tape. You can also use hockey, medical or craft tape. Make your grid lines first, spacing them out equally. To make the numbers, cut out stencils using gold matte cardstock.

## Football Bowls

Try using deflated footballs as dip holders. Be sure to give them a good wash and empty the air and make them concave to create a bowl. Put a plastic bowl inside the hallowed-out football so you don't get that rubber taste mixed in with all your fresh dips. This idea is a victory for every football enthusiast... well except for maybe Patriots' fans!

## Football Snack Holders

Sack the quarterback and give your guests something to cheer about with these snack holders. Cut football shapes from brown card stock. Layer two football pieces on top of each other and punch holes along the bottom edge of the football. Lace them together with twine and leave an opening at the top. Fill with snacks.

## Referee Utensil Holders

For your utensils, save those tin cans from the beans and tomatoes you used to make the chili. Simply wash them out and cover them with white paper. Glue on strips of black construction paper and you've got referee utensil holders; perfect for holding your knives, forks, spoons and whistles.

## AstroTurf Koozies

Make your own koozies from AstroTurf to keep your beverages cool. Cut the turf to the height and circumference of the can using sharp scissors, then hot glue the ends together. This is a great way to keep your beverages ice cold and in the zone.

## Goal Post Popcorn Holders

This décor is for the playmakers of the group. Simply add goal posts to the ends of your table using yellow foam core board or regular cardboard wrapped in yellow tape. Attach a brown paper bag to the base and fill it with popcorn.

## Flag on the Play Candy Bags

There's a flag on the play! However, these candy packs are not penalties—they are full of sweet treats for your guests to grab and go. Just be sure to get good field position!



guaranteed Rate

The Home  
Purchase Experts®

# Your local home purchase experts

Experienced. Knowledgeable. Trusted.  
Your local lenders are here to help.

- Low, low mortgage rates
- Instant preapprovals
- Quick online process
- Unmatched customer service
- Variety of loan options to fit your needs

**Contact the Guaranteed Rate loan officer on the back  
of this magazine to get started!**

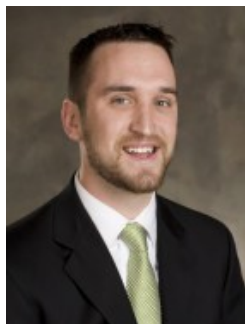
 **EQUAL HOUSING LENDER** NMLS ID #2611 (Nationwide Mortgage Licensing System [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) • AL - Lic # 21566 • AK - Lic # AK2611 • AR - Lic # 103947 • Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ - Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License #0907078 • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699 • CO - Guaranteed Rate, Inc. Regulated by the Division of Real Estate, 773-290-0505 • CT - Lic # 17196 • DE - Lic # 9436 • DC - Lic # MLB 2611 • FL - Lic # MLD1102 • GA - Residential Mortgage Licensee #20973 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • HI - Lic # HI-2611 • ID - Guaranteed Rate, Inc. Lic # MBL-5827 • IL - Residential Mortgage Licensee - IDFPFR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932 • IN - Lic # 11060 & #10332 • IA - Lic # 2005-0132 • KS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC.0001530 • KY - Mortgage Company Lic #MC20335 • LA - Lic # 2866 • ME - Lic # SLM11302 • MD - Lic # 13181 • MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC 2611 • MI - Lic # FR0018846 & SR0018847 • MN - Lic # MN-MO 20526478 • MS - Guaranteed Rate, Inc. 3940 N. Ravenswood Ave., Chicago, IL 60613 • Mississippi Licensed Mortgage Company, Lic # 2611 • MO - Guaranteed Rate Lic # 14-1744-A • MT - Lic # 2611 • NJ - Licensed in NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE - Lic # 1811 • NV - Lic # 3162 & 3161 • NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic # 13931-MB • NM - Lic # 01995 • NY - Licensed Mortgage Banker - NYS Department of Financial Services- 3940 N Ravenswood, Chicago, IL 60613 Lic # B500887 • NC - Lic # L-109803 • ND - Lic # MB101818 • OH - Lic # MB0804160 & Lic # SM.501367 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • OK - Lic # ML002651 • OR - Lic # ML-3836 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • PA - Licensed by the Pennsylvania Department of Banking and Securities Lic #20371 • RI - Rhode Island Licensed Lender Lic # 20102682LL, RI - Rhode Island Licensed Loan Broker Lic # 20102681LB • SC - Lic # -MLS - 2611 • SD - Lic # ML.04997 • TN - Lic # 109179 • TX - Licensed in TX: Licensed Mortgage Banker & Licensed Residential Mortgage Loan Servicer- TX Department of Savings & Mortgage Lending • UT - Licensed in UT: DRE Mortgage Entity License #7495184 & Utah-DFI Residential First Mortgage Notification - Utah Department of Financial Institutions • VT - Lic #2611-1 & 0930 MB & 6100 • VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA - Lic # CL-2611 • WI - Lic # 27394BA & 2611BR • WV - Lic # ML-30469 & MB-30098 • WY - Lic # 2247



# Enjoy

OCTOBER 2017

Compliments of



## Mark Madden

Realtor

o: (617) 744-9195

c: (617) 448-9481

f: (617) 440-6790

themaddenteam.com

mark@themaddenteam.com



**The Madden Team**  
SOLD for HOPE

The Madden Team  
161 Mount Auburn Street  
Watertown, MA 02472



If your property is listed with a real estate broker, please disregard.  
It is not our intention to solicit the listings of other real estate brokers.  
We are happy to work with them and cooperate fully.



SHUTTERSTOCK PHOTO



## Shant Banosian

Branch Manager

465 Waverley Oaks Rd  
Suite 202  
Waltham, MA 02452

**Let's  
talk**

c: (617) 827-6674  
o: (617) 286-8903

**Get  
started  
today**

rate.com/Shant  
shant@rate.com

guaranteed **Rate**

The Home  
Purchase Experts®



Shant Banosian - NMLS ID: 7206, CT - LO-54359 - 17196 MA - ML07206 - MC2611 NH - NH7206 - 13931-MB NY - Licensed - B500887 RI - Licensed - 20102682LL Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) AK - AK2611 AL - 21566 AR - 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 AZ - 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 CA - 413 0699 Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act CO - 989256 Regulated by the Division of Real Estate CT - 17196 DC - MLB2611 DE - 9436 Guaranteed Rate, Inc. NMLS #2611 is licensed by the Delaware State Bank Commissioner to engage in business in this State. Delaware License #9436 exp. date 12/31/2014. FL - MLD618 GA - 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 HI - HI-2611 IA - 2005-0132 ID - MBL-5827 IL - MB-0005932 Residential Mortgage Licensee Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613 MB-0005932 IN - 1st Mortgage: 11060 2nd Mortgage: 10332 KS - MC-0001530 Licensed Mortgage Company - Guaranteed Rate, Inc License MC-0001530 KY - MC20335 LA - 2866 MA - MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 MD - 13181 ME - SLM11302 MI - 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 MN - MN-MO-20526478 MO - 10-1744 MS - 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance MT - 2611 NC - L-109803 ND - MB101818 NE - 1811 NH - 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Departmen NJ - 2611 Licensed Mortgage Banker - NJ Department of Banking & Insurance NM - 01995 NV - Lender: 3162 Broker: 3161 NY - B500887 Licensed Mortgage Banker - NYS Department of Financial Services OH - 1st Mortgage: MBMB-850069.000 2nd Mortgage: SM.501367.000 OK - MB001713 OR - ML-3836 PA - 20371 Licensed by the Pennsylvania Department of Banking and Securities RI - Licensed Lender: 20102682LL Licensed Broker: 20102681LB Rhode Island Licensed Loan Broker SC - MLS-2611 SD - ML-04997 TN - 109179 TX - 1st Mortgage: 50426 2nd Mortgage: 47207 For Texas Consumers Only: Complaints regarding Mortgage Bankers should be sent to: Texas Department of Savings and Mortgage Lending 2601 North Lamar, Suite 201 Austin, Texas 78705A Toll-free consumer hotline is available at 1-877-276-5550 UT - 7495184 VA - MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 VT - Lender: 6100 Broker: 0930 MB - WA - CL-2611 WI - Lender: 27394BA Broker: 2611BR WV - Lender: ML-30469 Broker: MB-30098 WY - 2247 Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org)