



February 2014

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Better Home Living

The Newsletter That's Both Informative and Fun!

When to start Social Security? Depends on how long you think you'll live

It's a widely publicized fact that if you wait to retire until age 70, you will get 132 percent of your normal Social Security benefit (each month for the rest of your life).

At age 62, you would get 75 percent of your normal benefit. Each year you wait from 62 on increases the benefit by 8 percent.

At the recommended retirement age of 66, you would get 100 percent of your benefit.

Waiting until age 70 sounds like a wise decision, says Fortune magazine expert Allan Sloan. His analysis, however, shows that there's way more to consider, including life expectancy.

He writes that if you think you'll make it to your mid-80s or longer, you would do better to wait until age 70 to start collecting. That's because, if you wait to collect 132 percent of your benefit at age 70, it will take 12 1/2 years for that extra 32 percent to equal the four years of benefits you would have collected by starting at 66. In other words, if you live to at least 83, you win. If you don't, you lose.

Then there is the basic mortality risk: If you decide to wait until age 70 to start taking your benefits but you die at 69 years and 11 months, or before, you (and your survivors) will get nothing. It's what's known as mortality risk.

Sloan writes that both of his parents died in their 70s. So he and his wife decided to start taking his Social Security retirement benefits at age 67.

He will invest all or part of his benefits into dividend-paying stocks that pay 4 percent to 5 percent interest.

Incidentally, according to Fortune, Social Security doesn't care when you start taking your money. People taking smaller amounts for longer periods cost the system the same as people taking higher payments for shorter periods of time. They've got it figured out.

Appliances lead the way in kitchen updates

When it comes to updating the kitchen, your goal is probably to make cost-effective changes that suit your needs.

Buying new appliances is often the first step, but there are important decisions to be made. Will you have a built-in cook top, oven and, microwave? If so, you'll have to plan cabinets around them.

New countertops will set the tone for other decisions, such as new backsplash tiles, types of lighting and modern touches. You'll also have to choose a new sink and decide what style you want. Then comes one of the many choices available in kitchen faucets.

If cabinets will be involved, you would have to make these decisions first. The same is true for the next step, which is typically countertops. They would accommodate the cook top but also involve decisions on the backsplash and coordinating the colors with other aspects of the kitchen, the subjects' daily activities.

February

We hope you enjoy this month's newsletter!

Mari & Staff

Do you have a bright idea?

People are known to make statements like, "If I ran this company, I would ..." or secretly, sometimes not-so-secretly, they may think they're smarter than the boss.

While we're not counting brain cells here, there's one area where you might know something the boss doesn't. To you, a cost-cutting step or an innovative idea might seem almost obvious, because you are more familiar with your job, your department, and its processes and procedures.

You might have an idea for an improvement that business consultants could never come up with.

Many organizations are realizing the value of their workers' input. Companies are coming up with innovation management programs. Some set up online idea submission systems where employees can enter ideas or comment and vote on an idea.

In one such program, 60 percent of the workers submitted an idea.

Got an idea? Share it!



Do You Know...

... Someone that could use our services? Perhaps a friend, family member, co-worker, or someone from church?

When a new client signs up for regular cleaning services at your recommendation; you will receive \$50 off your cleaning after their 3rd cleaning!

If you would think of 3 or 4 people that could use our services, then don't hesitate to call them and give them our name and phone number. Be sure to have them mention your name when they call so we can send your Bonus!

Thanks a Bunch!

"I have known Mari for over 4 years and she provides excellent and professional cleaning services. Not to mention, she makes it so simple to pay for services. She accepts checks and credit/debit cards and her teams are very professional. They are kind and always willing to do whatever I ask. Thank you Mari for providing such great services!"

-ACM
Glendale, AZ

National Organ Donor Day February 14

The U.S. Department of Health and Human Services made a touching connection when it designated Valentine's Day as National Organ Donor Day. Valentine's Day symbolizes love, and there is no greater love for one's fellow Americans than signing up to be an organ donor.

The day has been recognized since 1968 to raise awareness of the number of lives that can be touched by one donor. You could possibly aid in saving the lives of up to 50 people.

Celebrate Valentine's Day by giving this gift of life. In the time it takes you to buy a box of chocolates, you can register at organdonor.gov.

Let your doctor and your family know that you want to be a donor.

Mayo Clinic tells how to build a healthier heart by blending conventional and alternative therapies

A healthy heart is essential for longevity and an active life. The Mayo Clinic and Gaiam, the alternative health and wellness experts, have teamed up to bring you an integrated plan to help you maintain a healthy heart and live life to the fullest.

Gaiam is a lifestyle brand that also has products geared toward healthy living. Gaiam is well-known for fitness products, especially those relating to the practice of yoga.

This three-step action plan combines techniques that are helping many improve their heart health.

1. Start with understanding your condition. Your doctors will share essential information about your heart and your health — how to prevent leading heart conditions, and how to manage existing conditions while using the most successful conventional and alternative therapies available today.

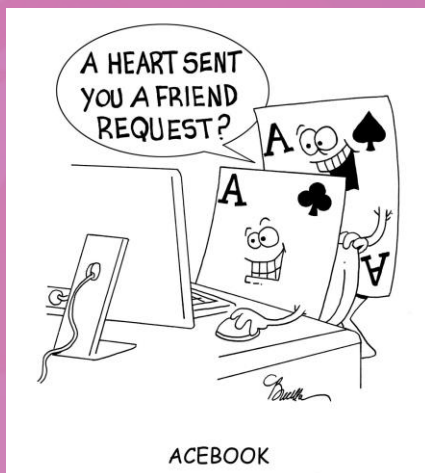
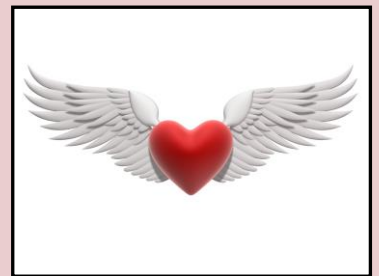
Dean Ornish, M.D., a professor and researcher in San Francisco, has pioneered ways of reversing heart disease. His approach combines a number of alternative therapies, including vegetarianism (eating no meat, poultry, or fish), meditation, and yoga.

2. Eat well to feel better. That's the message in the second part of the action plan. Heart doctors will tell you about shopping, how to shop smart and select everyday foods that you and your family can enjoy while promoting better health. Mayo Clinic dietitians say vegetables and fruits are good sources of vitamins and minerals.

They are low in calories and rich in dietary fiber. Vegetables and fruits contain substances found in plants that may help prevent cardiovascular disease. Eating more of them may also help you eat fewer high-fat foods, such as meat, cheese and snack foods.

3. Moderate exercise and stress-relieving techniques bring this action plan into balance.

One thing you could try is yoga.



Trivia Teaser - Have Hope

1. Which U.S. president was born in Hope, Arkansas? a-James K. Polk, b-Barack Obama, c-Jimmy Carter, d-Bill Clinton.

2. How many carats is the famous Hope Diamond? a-26, b-45, c-74, d-112.

3. What actress co-starred with Harry Connick, Jr. in the movie romance "Hope Floats"? a-Holly Hunter, b-Sandra Bullock, c-Emmy Rossum, d-Diane Lane.

4. What Oscar-winning song was introduced in the Bob Hope movie "The Paleface"? a-"Buttons and Bows," b-"High Hopes," c-"Moonlight Becomes You," d-"Silver Bells."

5. What is the last name of the family raising a baby named Hope on the TV series "Raising Hope"? a-Johnstone, b-Spurlock, c-Glass, d-Chance.

6. The official flag of which U.S. state bears the word "Hope" below an anchor? a-Rhode Island, b-Maine, c-Massachusetts, d-New York.

7. Hope and Michael Steadman were a married couple on what 1980s TV series? a-"Dynasty," b-"Filthy Rich," c-"Mary Hartman, Mary Hartman," d-"Thirtysomething."

8. What group provided backing vocals on Lee Ann Womack's hit song "I Hope You Dance"? a-Blues Traveler, b-Statler Brothers, c-Sons of the Desert, d-Little Texas.

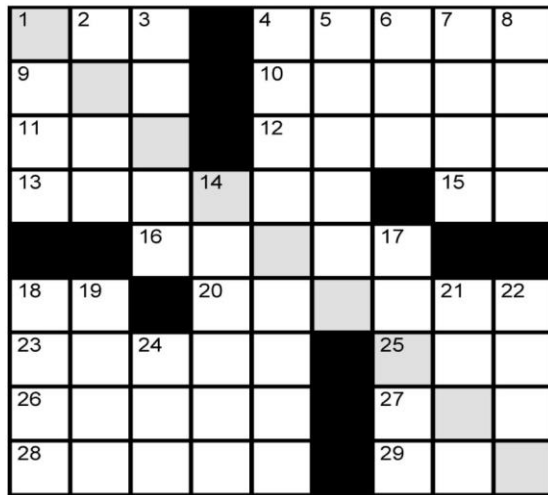
9. Leslie Hope and Jeffrey D. Sams played FBI agents on what ABC TV drama? a-"Line of Fire," b-"Zero Hour," c-"Perception," d-"Criminal Minds."

10. What city was the setting for the soap opera "Ryan's Hope"? a-New York City, b-Boston, c-Philadelphia, d-Pittsburgh.

February Gems

Across

1. Biblical beast
 4. Inflexible
 9. Babysitter's handful
 10. "Home ___"
 11. Rightful
 12. Artery problems
 13. Expresses
 15. Sooner St.
 16. Get fit after injury
 18. "Stubborn ___ a mule"
 20. Corolla and Prius maker
 23. Bake, as eggs
 25. Dine
 26. They're nuts
 27. Colorado Indian
 28. Some porcelain
 29. Fraternity letters
- Down
1. Boosts
 2. Censor's target
 3. Asparagus unit
 4. Thoroughbred
 5. "You got that right!"



6. Moo ___ gai pan
7. "What's gotten ___ you?"
8. Escritoire
14. Foursome
17. Petty-Officer on merchant ship
18. Questions
19. Boutique
21. 1984 Nobelist
22. "Planet of the ___"
24. 1969 Peace Prize grp.



The title is a clue to the word in the shaded diagonal.

Burns from hot stoves are more of a problem

Emergency room doctors say injuries from hot stoves are increasing. ERs are seeing about five Americans an hour with scalds or burns.

Young children are being injured by stove tip-overs because stoves are not fastened to the floor as they should be. People age 60 and over are twice as likely to trip over a stove drawer or another part of the appliance.

Researchers in Columbus, Ohio, used a national injury-survey database to analyze nonfatal stove injuries in the United States from 1990 to 2010. The research included electric, gas, and wood- or coal-burning stoves. Microwaves, toaster ovens and barbecues were not included.

Just over half of those injured were women. Patients 19 years old and younger accounted for 41 percent of the injured, and children under age 5 comprised 26 percent of this group.

More than half of the injuries were caused by contact with a hot stovetop, followed by a hot stove door and a stove interior.

Muscular sprains and strains were the most common injury in people age 40 to 59 who were using the stove.

According to the American Journal of Emergency Medicine, most stove injuries could be prevented with proper installation, common-sense cooking attire and using children's safety gates.

- Answers to "Have Hope"
- 1-d, Bill Clinton
 - 2-b, 45
 - 3-b, Sandra Bullock
 - 4-a, "Buttons and Bows"
 - 5-d, Chance
 - 6-a, Rhode Island
 - 7-d, "thirtysomething"
 - 8-c, Sons of the Desert
 - 9-a, "Line of Fire"
 - 10-a, New York City

Men find more pleasant ways to help: they shop for groceries and cook

Most women, especially working women, will gladly cross it off their Saturday "to do" list: shopping for groceries because it takes time. Meanwhile, men do want to help with weekend tasks, but aren't crazy about housework; so it's a perfect fit.

Because groceries are becoming a guy thing, food makers are repackaging, restyling and renaming products traditionally marketed to women.

Food company executives hope it will mean new opportunities for foods that never sold big with men, such as yogurt.

Food companies are looking to increasing one-serving sizes to 8 ounces, instead of 6 or 4 ounces, and promoting a more manly image. Yogurt and other products will have darker color schemes and promote different qualities of the product. For example, the protein content, an important factor to men, is now prominently displayed on packages. One new yogurt product unabashedly goes right for the male shopper, packaging its yogurt with a bull's head graphic and the slogan, "Find Your Inner Abs." Men have also taken up cooking in busy families. According to The Wall Street Journal, one survey shows that 31 percent of men 24 to 33 said they cooked all home meals in 2012, up from 21 percent in 2008.

Surveys have found new cooks, among them many men, love three-step boxed dinners. They can brown, simmer and serve a dinner with a fancy name.

How to Remove a Stain from Granite

Hydrogen peroxide can be used in a cleaning solution for removing grease or stains from your granite surfaces. Mix 1/2 cup of hydrogen peroxide, 1 cup of flour and 2 to 3 tablespoons of cold water in a pot. Stir the mixture into a paste and apply it to any stains or debris you can't remove from your granite surfaces. Let the mixture stand for 12 hours then gently scrape or wipe off the mixture with a soft-bristle brush or wet cloth.

A "Sweetheart" of a Deal!

Get a gift certificate for 6 hours of cleaning for

only \$125!

Schedule your cleaning by March 31, 2014

Call us at 623-266-9051

www.CleaningSolutionsByMari.com

1 John 3:16-18

"This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth."

Take the Trivia Challenge!

Each organ donor can possibly aid in saving the lives of up to how many people?

A - 5 B - 20 C - 30 D - 50

HINT: The answer is hidden somewhere in this newsletter.

We love our customers!

KISS ME

TRUE LOVE

BE MY VALENTINE!

KISS ME

TRUE LOVE

BE MY VALENTINE!

KISS ME

TRUE LOVE

BE MY VALENTINE!