

# Better Home Living

*The Newsletter That's Both Informative and Fun!*



## How Will You Celebrate our Nation's 393rd Thanksgiving?

By the first day of November, most of us are already thinking about the 27th, the quintessential national holiday that brings family and friends together for fellowship and feasting. Thanksgiving gives us the opportunity to voice appreciation for our blessings.

For some of us, the day is steeped in tradition, which means we take out Grandma's damask tablecloth and our rarely used china and silver. We might decorate the table with fall's harvest of vegetables tumbling from a cornucopia or with chrysanthemums.

When everyone is seated, we carry in the gleaming silver platter heaped high with the perfectly roasted and succulent turkey, a sight to behold and a memory that will keep the tradition alive.

Turkey is the main dish for 91 percent of Americans, but traditional side dishes have evolved over the years. Corn, yams, cranberries and pumpkin pie usually remain on the menu, because of our vision of the first Thanksgiving in 1621. But home chefs in every region of the country and many newer immigrant nationalities have given them their special twist.

An increasing number of families give mom and grandma a break by dining at a hotel's Thanksgiving buffet. Others forgo the long process of stuffing the turkey and baking it for six hours; they're deep frying it in hot oil. Some even prepare a turducken, a boneless turkey stuffed with a boneless duck wrapped around a boneless chicken with dressing.

Take time to reconnect with your loved ones, express your thankfulness and reflect on memories.

## How to Clean Hardwood Floors, Keep Them Beautiful

Now that you have a beautiful hardwood floor, what can you do to protect it and keep it beautiful? Tips from the World Floor Covering Association:

- \* Floor mats at entry ways will catch particles like dirt and keep them from scratching the wood. Use a mat by the sink to catch splashes.
- \* Buy a high quality broom, sweep the floor regularly, and use a vacuum cleaner without a beater bar to get between boards.
- \* An 8x14 inch terry cloth mop with a rotating head can be helpful.
- \* Get a professional cleaning product that will remove tough stains, scuffs and heal marks without dulling the finish.
- \* Don't wax a wood floor with a urethane finish. Don't wet mop or use excessive water to clean the floor.
- \* Avoid ammonia cleaners and oil soaps to clean a wood floor. They dull the finish and affect your ability to recoat the floor at a later date.
- \* Use cleaners that won't leave a film or residue. Clean sticky spots with a damp towel or sponge.
- \* Protect your floors from sun damage. Shade floors from the sun's harsh rays. Rotate area rugs and furniture regularly to allow wood floors to age evenly.
- \* To prevent scratching, cover furniture and table legs with flannel protectors. Always be careful when moving heavy objects across the floor in order to prevent scuffing and scratching.
- \* Take precautions against every-day scratches. Stiletto heels can dent and scratch hardwood floors. If you have one or more dogs in your home, use runners to protect the floors in their regular walking and running paths.

## November

We hope you enjoy this month's newsletter!

Mari & Staff



## Take Another Look at Life Insurance to Find What You Need and Why

There are many options when it comes to life insurance: whole life, term and variable, to name a few.

But the differences can be significant, so how do you choose? There are many situations to consider when deciding what will best suit your needs.

If you haven't reviewed your insurance lately, or don't think you need life insurance, the experts at State Farm recommend that you consider these factors:

- \* You are married and your spouse depends on your income.
- \* You have children.
- \* You have a parent or relative who depends on you for support.
- \* Your retirement savings won't be enough for your spouse to live on.
- \* You have an estate and expect your heirs will owe estate taxes.
- \* You have a business, especially if you have a partner.
- \* You have a substantial joint financial obligation, such as a personal loan, for which another person would be legally responsible after your death.

If your circumstances match any of these, or if you anticipate a change that would call for more protection, you may have a need for life insurance. Or you can increase your current coverage with any company you choose.

It's nice to have an insurance agent close by, but you can also check types of coverage and prices over the Internet, but you won't get much advice.

... 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 3<sup>rd</sup> 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!

Mari has developed a wonderful team of cleaning professionals!

"It is a pleasure dealing with Mari and her team. They are efficient, pleasant and truly keyed into giving each client's cleaning needs...and more! I will be using Mari for my Scottsdale cleaning needs for years to come! Thank you, Mari!"

-Joan B.  
Scottsdale, AZ

### Taking a Closer Look at Salt, What it is, where it Comes From

With all the different types of salt on the market, consumers are left to decide for themselves what the taste and health implications of each type can be.

All salt (sodium chloride) comes from the sea. Some is still harvested there, but most is from inland bodies of water, such as the Great Salt Lake in Utah, and from subterranean deposits left by ancient oceans.

According to the Berkeley Wellness Letter, no one kind of salt confers any special nutritional value. What differences there are consist of texture and, perhaps some small nuances in taste from minute mineral content.

\* Table salt. Usually from rock salt mined from mineral deposits. It's finely ground. Since 1922, iodized salt has nearly eliminated goiter (enlarged thyroid) in the United States. It can contain anti-caking agents.

\* Sea Salt. It's made by evaporating sea water and contains trace amounts of minerals, not enough to matter for health, but sometimes imparts a subtle flavor to foods. Usually not iodized.

\* Kosher salt. A course-grained salt used in the koshering process for meats. It has no iodine.

\* "Organic" salt. Consumers should be skeptical of claims that salt is organic. Salt isn't grown, like a plant. There's no USDA standard for it. In some countries, so-called organic salt is dried from selected waters and contains no additives.



"We all do a lot of stupid things when we're young. So, what'll take to remove that 'Butterball' tattoo?"

### Holiday Decorating Trends: Christmas Trees Still Dominate

The U.S. Fire Administration says there are 6 times more fires caused by Christmas trees in late December as there are in early December.

The Christmas tree:

A dry tree can catch fire with the flame from a candle or match and is capable of completely engulfing a typical family room in less than 40 seconds.

Many artificial trees are fire resistant. If you buy one, look for a statement specifying this protection.

\* When buying a fresh tree, remember that it should be very green. Fresh needles should be hard to pull off and don't break when you bend them.

\* The trunk butt of a fresh tree is sticky with resin.

\* Place the tree away from fireplaces, radiators and other heat sources. Keep the water reservoir full.

\* Make sure a fully operational smoke detector is close by.

\* If you have small children, cats who climb trees, or a dog who might have a bite of the decorations, use guy-wires to attach the tree to the walls or ceiling.

Christmas Candles:

Candles cause twice as many fires in December as they do in the average month. Most of the time, the fires are started by candles left burning unattended, either by someone leaving the room or falling asleep.

Ladders to decorate outdoors:

Outdoor Christmas decorations often require a ladder to hang them. Use only wooden or fiberglass ladders around electrical lines. Metal ladders conduct electricity can cause a deadly accident.

Always place your ladder on dry, level ground. Face the ladder when going up and have your assistant hand you the materials you want.

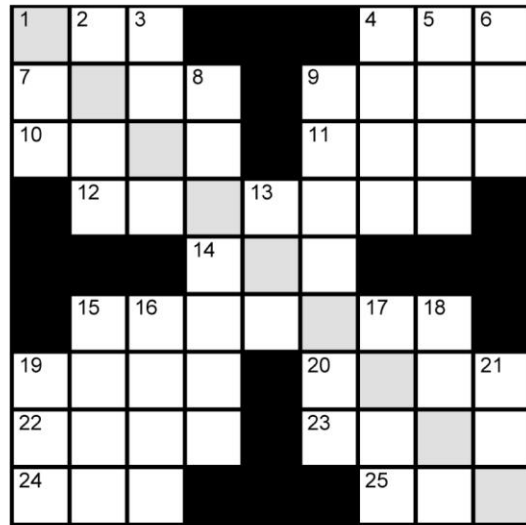
Use only lights that are approved for outdoor use. Plug all outdoor lights into a Ground Fault Circuit Interrupter (GFCI) to avoid the risk of a serious shock.



## Church dinner dish

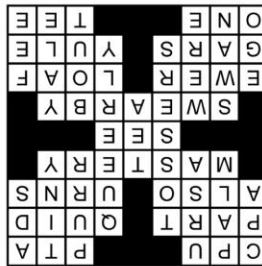
Across

1. PC "brain"
4. "Harper Valley \_\_\_\_"
7. Role
9. British pound
10. "The Sun \_\_\_\_  
Rises"
11. Cemetery sights
12. Command
14. "Comprende?"
15. Trust implicitly
19. Ablutionary  
vessel
20. Baker's unit
22. Needlefish
23. Christmas season
24. "\_\_\_\_ moment"
25. In Tiger's bag



Down

1. Tax preparer,  
for short
2. Tropical tree
3. Celestial bear
4. Engine sound
5. Minuscule
6. Pop-ups, e.g.
8. Horseshoes  
players
9. In an odd way
13. Contents of  
some bags
15. Kind of song
16. "The Way We \_\_\_\_"
17. Boxing match
18. Its motto is  
"Lux et veritas"
19. "I" problem
21. Charge



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

## *Five Wealthy Families who lost it all Over Time: Reversals of Fortune*

You wouldn't think it possible that a family worth millions would blow through all of it. But, according to Bankrate.com, any number of factors could contribute to a reversal of fortune, whether the decline is swift and sudden or stretched out over six generations.

**The Vanderbilts.** By the time he died in 1877, Cornelius "Commodore" Vanderbilt reportedly was worth \$100 million, according to Forbes. He began his steamship and railroad empire in 1810 with \$100 he borrowed from his mother. Six generations later, the enterprises he founded are no longer in the family. What's left is a legacy of philanthropy, including Vanderbilt University.

**The Hartfords.** Huntington Hartford, heir to the A&P grocery chain fortune, lost his millions through failed enterprises and a playboy lifestyle. As the grandson of the founder of the Great Atlantic & Pacific Tea Co., Hartford received an income of \$1.5 million a year, according to The New York Times. Hartford moved to the Bahamas in 2004 where he lived until his death at age 97 in 2008.

**The Kluges.** After nine years of marriage, Patricia Kluge divorced husband John Kluge, founder of Metromedia. She received a 200 acre estate and \$1 million a year in a divorce settlement, according to Forbes. In 2011, she was bankrupt due to failed investments and the real estate crash.

**The Strohs.** Company founder Bernhard Stroh came from Germany in 1850 with \$150 and a family recipe for beer. He started a brewery, which became an empire. By the 1980s, the Strohs controlled the country's third-largest brewing company, according to Forbes, which valued the family fortune at \$700 million. Five generations later, the empire is gone because of debt, competition and missed opportunities.

**The Pulitzers.** Grandson of publishing magnate Joseph Pulitzer, Peter Pulitzer, who originally had \$25 million, had to be bailed out financially. According to Forbes, the Florida citrus grove owned by Peter and his sons was near foreclosure after an outbreak of citrus canker. Tim Boberg, husband of Peter's sister Roxanne Pulitzer, now holds a mortgage on the property.

1. What black-and-white animal appears in the logo of the World Wildlife Fund for Nature? a-Panda, b-Zebra, c-Aye-aye, d-Skunk.

2. What band's number one hits were "Mama Told Me (Not to Come)," "Black & White," and "Joy to the World"? a-Blood, Sweat and Tears, b-Creedence Clearwater Revival, c-Kansas, d-Three Dog Night.

3. The standard daily New York Times crossword puzzle is how many squares wide? a-11, b-13, c-15, d-17.

4. What was the last black-and-white movie to win the Best Picture Academy Award? a-"The Artist," b-"The Good German," c-"The Apartment," d-"Schindler's List."

5. Who played the guitar introduction on the Michael Jackson hit "Black or White"? a-Eddie Van Halen, b-Steve Vai, c-Slash, d-Eric Clapton.

6. Who directed all but one of the Pepe Le Pew cartoon shorts for Warner Brothers? a-Friz Freleng, b-Chuck Jones, c-Tex Avery, d-Bob Clampett.

7. In what year did Nabisco introduce the Double Stuf Oreo? a-1974, b-1987, c-1991, d-2001.

8. Burkina Faso is drained by the Red, Black, and White tributaries of what river? a-Niger, b-Ubangi, c-Volta, d-Nile.

9. What 1946 fantasy film about a WWII pilot featured Earth filmed in Technicolor and Heaven filmed in black and white? a-"The Cockeyed Miracle," b-"Angel On My Shoulder," c-"The Call," d-"A Matter of Life and Death."

10. The Dalmatian is a breed of dog that traces its roots back to the region of Dalmatia in what country? a-Macedonia, b-Slovenia, c-Croatia, d-Serbia.

- Answers to 'Black and White'
- 1-a, Panda
  - 2-d, Three Dog Night
  - 3-c, 15
  - 4-a, "The Artist"
  - 5-c, Slash
  - 6-b, Chuck Jones
  - 7-a, 1974
  - 8-c, Volta
  - 9-d, "A Matter of Life and Death"
  - 10-c, Croatia

## ~Gift Certificate~

*Tis the season for giving! Having a hard time finding a gift? Look no further! Cleaning gift certificates make the perfect gift. Buy a gift certificate for \$100 (covers 4 hours of cleaning) or customize a gift certificate.*

### *Individuals to consider:*

- Mother*
- Grandmothers*
- Expectant mothers*
- Aunts*
- Best friends*
- Mother-in-law*
- Batchlors*

*Call us at 623-266-9051 or email us at  
Mari@CleaningSolutionsByMari.com*



## Preparing for a Financial Crisis

Though you have an emergency fund in place and have saved for retirement, how would you quickly come up with cash if needed? MONEY.com says:

- \* Tap a CD. Interest rates are so low, you won't have a big penalty.
- \* Sell some securities. Get rid of money-losing stocks.
- \* Take out a 401(k) loan. You can borrow half of your vested amount up to \$50,000. But if you leave your job before repaying, you have to pay off any balance within 60 days, or you'll owe a 10 percent penalty.
- \* Get a home-equity line of credit now. When you need it, you'll benefit from low rates of about 5 percent or 3 percent if you have a high credit score. Payments are usually tax deductible.
- \* Borrow from a stranger. Get a loan from a peer-lending site like LendingClub or Prosper. Rates on those sites can be less than 7 percent.

*"Give thanks to the LORD, for he is good; his love endures forever."*

*1 Chronicles 16:34*

## Big Pantries Have Become Multi-Purpose Rooms

Some well-off homeowners are spending as much to outfit their pantries as others spend on a redo of an entire kitchen.

As they become more open, kitchens are merging with family rooms and becoming the place for entertaining. So homeowners are moving the clutter and noise out of sight. Homebuilders say 8.5 percent of respondents put a walk-in kitchen pantry on their "most wanted" list. In addition to built-in coffee pots, and a washer and dryer, the pantry may have a desk, TV and counter space. And it can be a place for boots and coats.

Some view the pantry as a second kitchen with its dishwasher, refrigerator, freezer and large work surface. It also reduces the number of cabinets needed in the kitchen so the kitchen can be more decorative, says The Wall Street Journal.

The whole project is more like pantries of a century or more ago. In the mid- to -late 1800s, the "butler's pantry" was a room off the kitchen for storing glassware, dishes and cutlery and where food was prepped for cooking.

Pantries all but disappeared in the 1950's and didn't return until the 1990's. When kitchens opened up, walk-in pantries returned.

Cost-conscious consumers can build a raft of shelves by themselves and add features that aren't that costly. Pantries generally have door-less shelves.

## Take the Trivia Challenge!

**A dry Christmas tree that catches fire is capable of completely engulfing a typical family room in less than how many seconds?**

**A – 20    B – 30    C – 40    D – 50**

HINT: The answer is hidden somewhere in this newsletter.

*We are thankful for our wonderful customers. We appreciate your business and wish you a happy Thanksgiving!*