



# Better Home Living

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

## Professional carpet cleaning is good for your carpet and your health

The main reasons people call a professional to clean their carpet: They want it to look like new again and be sparkling clean.

What most people don't realize is that professional carpet cleaning has many more benefits, including health benefits.

Steam cleaning is the most thorough method of carpet cleaning and most likely to restore the lush appearance of your carpet. Even traffic wear can sometimes be prevented.

Running the vacuum cleaner and using a store-bought carpet shampoo machine can't remove deep dirt particles from between the carpet fibers. The particles are sharp and you press on fibers when you walk on the carpet. Fibers can be cut, which results in wear patterns and a shortened carpet life.

Professional cleaning also will improve the air quality in a home. To the casual observer, the house just has a nice aroma, but there's much more to it than that. The deep cleaning removes allergens such as those caused by dust mites living deep in the carpet and pollen from trees, grass and flowers.

Children and adults who have asthma or allergies will feel better and be less likely to get a respiratory infection after these allergens are removed.

### **We recommend:**

C&R Plus II Carpet, Tile & Upholstery Cleaning  
 Contact: Michael  
 (623) 879-9313  
[michael@mycarpetcleaneraz.com](mailto:michael@mycarpetcleaneraz.com)



We hope you enjoy this month's newsletter!

Mari & Staff

## Tax considerations for the New Year

The tax man cometh. Time to prepare yourself to take all possible deductions.

Retirement accounts are a great method for reducing taxes. In fact, the 401k and IRA were created to give incentives for saving money. Each dollar contributed reduces taxable income.

\*401k--The annual limit of contributions is \$18,000 (\$24,000 for those over 50) and this amount does not include employer contributions.

\*IRA--The annual limit is \$5,500 (\$6,500 for those over 50).

\*College 529--You can contribute up to \$14,000 per year while still avoiding the gift tax penalty. While there is no federal tax deduction for this, many states allow a deduction for these contributions.

\*HSA (Health Savings Account)--Available to those with a high-deductible health insurance plan, the HSA allows one to contribute up to \$3,350 for an individual and \$6,750 for a family (add an extra \$1,000 if you are over 55).

Charitable Contributions: For philanthropic individuals, charitable contributions are a great way to manage your tax burden while providing for those less fortunate or other worthy causes. In most circumstances, up to 50 percent of yearly income can be deducted each year for qualified gifts.

Something to consider when discussing charitable gifts is they don't have to be cash. Gifts of clothing, furniture, cars, household goods, stocks, property, and even mileage spent on behalf of the charity are all tax deductible at the end of the year for full or partial value.

Investment Strategy Checkup: Year-end is a great time to rebalance portfolios for a couple of reasons: Rebalancing should be done periodically to ensure that one's portfolio has not skewed too far in one direction during the year's ups and downs.

It could provide opportunities for tax-loss harvesting to help offset any capital gains earned during the tax year.

## 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 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!*

## Thanks a Bunch!

Very impressed with the quality work done and for the friendliness of the staff. I highly recommend their services!

-Pam

## Guard your health in cold weather

Did you know that in cold weather, 60 percent of your body fuel is used to maintain body temperature?

That means you must count on tiring more easily, and you will be more likely to suffer hypothermia or even frostbite outdoors.

A windy day is even worse. At 20 degrees, for example, a 15-mph wind creates an effective temperature of -6 degrees. A 30-mph wind means -11 and a 40-mph wind dumps the effective outdoor temperature to -22.

Cold weather puts extra strain on your heart, so it's important to avoid exertion. Shoveling snow, pushing a car, or even a fast walk might be a problem if it is very cold.

Decrease your chance of getting frostbite or hypothermia by dressing in layers for outdoor activities. Ideally, coats should be water repellent. Wear a heavy knit or microfiber hat and face protection. Cover your mouth to keep very cold air out of your lungs. Wear mittens instead of gloves for more warmth.

Stay dry. Change socks and other wet clothing to prevent loss of body heat. Wet clothes lose all insulating value and lose heat rapidly.

Frostbite causes a loss of feeling and a white or pale appearance in extremities like fingers, toes, nose and ears. Although frostbite is unusual with today's excellent winter fabrics, if it does occur, warm the victim with blankets. Place the frostbitten area in warm (not hot) water. Do not rub the area. Give warm, not hot, nonalcoholic drinks.

## Cabbage-sausage casserole brings luck for the New Year

Tradition has long held, especially in the southern United States, that cabbage should be eaten for good luck on New Year's Day.

In fact, cabbage and other greens are worldwide choices for luck and prosperity for the new year.

Cabbage (and another New Year favorite, black-eyed peas) was a great boon in the southern U.S. after the Civil War when food was scarce. A late,

cold-friendly crop, it could be harvested right into January. But you find cabbage pop up in other cultures, too. The German tradition of eating New Year sauerkraut (pickled cabbage) is one of the most famous.

This lovely New Year's Day dish goes well with pork roast or black-eyed peas and ham. You can serve this dish with a sprinkling of your favorite shredded cheese and a nice warm crusty bread.

New Year's Day Cabbage Casserole

- 1 pound of sausage
- 1 medium onion, chopped
- 1 large head of cabbage, chopped
- 1 can of cream of chicken soup
- 1 teaspoon crushed red pepper flakes
- 1/8 teaspoon white pepper
- 1 teaspoon salt

Generously grease a 10x10 or 13x9 casserole and set aside. Preheat oven to 350 degrees.

In a large pan, over medium heat, brown sausage until almost completely cooked through. Add the onion and continue to sauté for about five minutes, or until the onions begin to turn translucent.

Add cabbage to the mixture, a little at a time if necessary, and sauté 5-7 minutes or just until it begins to wilt and reduce. Add the cream of chicken soup, crushed red pepper flakes, white pepper and salt, stirring to incorporate throughout the whole dish and continue cooking for about two minutes.

Transfer entire mixture into the casserole dish, cover tightly with heavy foil and bake for one hour. Remove from oven, stir to mix everything, as there is a thick sauce that is made during the bake time, and allow to cool for 10 minutes before serving. Serves 6-8.



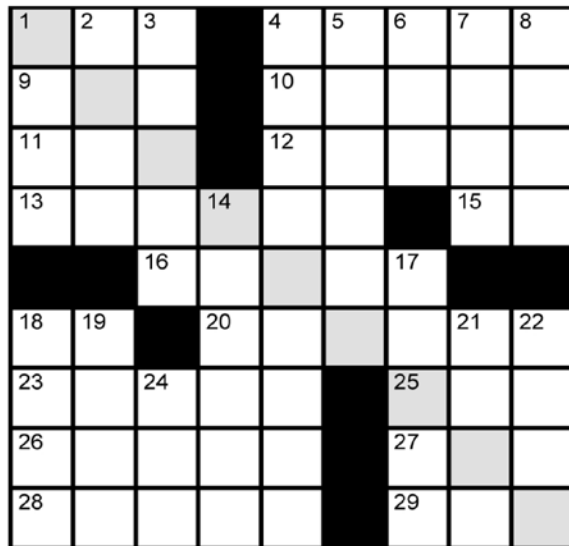
New Year's Cabbage Casserole



## Chinese New Year Animal Jig

Across

1. Chop (off)
4. String ties
9. Make public
10. Be crazy about
11. "Walking on Thin Ice" singer
12. Staircase post
13. Soundly defeats
15. "\_\_\_ thee I sing"
16. Performed, \_\_\_ per Shakespeare
18. FM alternative
20. Emotional shock
23. Dried coconut meat
25. Zero
26. Recurring theme
27. Rink surface
28. Legislate
29. Observe



6. Cattle call
7. Creme-filled cookie
8. Ego
14. Kind of acid
17. North African capital
18. Crowning point
19. Phobos, to Mars
21. "Of \_\_\_ and Men"
22. Away from the wind
24. "Harper Valley \_\_\_"



The headline is a clue to the answer in the diagonal.

## For some, nothing sparks a great conversation more than a great book.

That's why book clubs are popular for meeting people and having meaningful conversations.

The bigger your community, the more likely there are a number of book clubs in the area. Book clubs can have themes that appeal to fiction lovers, history buffs, or even to special interests such as True Crime--a popular type of reading group.

You might be surprised at how many book discussion clubs are available. But if you don't know any, you can check online at a site such as meetup.com.

If there isn't a book club in your area, you can always start one.

It can be as loose or formal as you wish.

Most book clubs are monthly and members vote on titles of the books they will read. But some book clubs allow members to read their own choice of book and present their review to the members.

According to litlovers.com, a group of six to 10 is best to give everyone a chance to comment on the book of the month. To facilitate discussion, it's best to have books that fall into a general category or topic. Fiction clubs might choose historical fiction or books on the New York Times bestseller lists.

Be sure to choose books that fall into a general level of reading interest. For example, a vibrant book group would have similar reading styles. Maybe they all think *Pride and Prejudice* is a lively read while other groups might prefer science fiction.

Organizers can maintain a list of books for the next six months, an email list of members, and choose a member to host the club for the month. The host for the month can offer a dessert or some other small food stuff for the gathering and present questions or quotes from the book as points of discussion.

## Trivia Teaser – Picture Perfect

1. Who was the leading scorer for the 1972 Miami Dolphins "Perfect Season" team? a-Bob Griese, b-Larry Csonka, c-Earl Morrall, d-Garo Yepremian.

2. Which actress performed the song "Cups (When I'm Gone)" in the movie "Pitch Perfect"? a-Rebel Wilson, b-Brittany Snow, c-Anna Kendrick, d-Anna Camp.

3. Who was the oldest pitcher in Major League history to throw a perfect game, at age 40 in 2004? a-Randy Johnson, b-Curt Schilling, c-David Cone, d-Roger Clemens.

4. What film comedy ends with Joe E. Brown telling an exasperated Jack Lemmon "Nobody's perfect"? a-"Mr. and Mrs. Smith," b-"The Apartment," c-"Some Like It Hot," d-"The Odd Couple."

5. What Australian group had top 40 hits in the US in 2014 with "Amnesia" and "She Looks So Perfect"? a-5 Seconds of Summer, b-The Vamps, c-Twenty-One Pilots, d-All Time Low.

6. The 1996 documentary film "A Perfect Candidate" followed whose unsuccessful campaign for a Senate seat in Virginia? a-Glen Campbell, b-Oliver North, c-Barbara Boxer, d-Clay Aiken.

7. Which monster movie takes place near a one-horse town called Perfection, Nevada? a-"Critters," b-"Gremlins," c-"Tremors," d-"Predator."

8. Which Jane Austen novel ends "But, in spite of these deficiencies, the wishes, the hopes, the confidence, the predictions of the small band of true friends who witnessed the ceremony, were fully answered in the perfect happiness of the union"? a-"Pride and Prejudice," b-"Emma," c-"Persuasion," d-"Sense and Sensibility."

9. Which long-running sitcom was a spin-off of the TV series "Perfect Strangers"? a-"Just the Ten of Us," b-"Mr. Belvedere," c-"Family Matters," d-"The Facts of Life."

- 1-d, Garo Yepremian  
2-c, Anna Kendrick  
3-a, Randy Johnson  
4-c, "Some Like It Hot"  
5-a, 5 Seconds of Summer  
6-b, Oliver North  
7-c, "Tremors"  
8-b, "Emma"  
9-c, "Family Matters"

Answers to "Picture Perfect"

## Clumsy phone shopping destined to improve

If you bought something on a phone recently, chances are good, you knew exactly what you wanted. A study by Adobe shows that people just don't browse on their phones.

The 2016 Adobe mobile retail report showed that while people are buying on mobile 65 percent more often from last year, consumers are three times more likely to complete a purchase on a PC than a phone. Desktop and laptop computers brought in 75 percent of retailers' online sales in 2016, versus just 16 percent from phones, the report said.

By 2018, everyone will buy everything on phones, the study said. But, right now it is all PCs.

Given the love of people for their phones, why don't they shop on them?

Too hard. Too annoying. Screens are tiny. Keyboards tiny and clumsy.

But on the good side, it has become easier to pay with such services such as Apple Pay, PayPal, Android Pay, Mastercard's Masterpass and Visa Checkout. In 2016, Black Friday sales from phones and tablets hit \$1 billion for the first time, according to CNet.com

Ebay and Amazon will be adding voice shopping

## Dangerous cookbooks?

Cookbooks are a bio-hazard says a UK food safety expert, quoted in The Sun newspaper.

Richard Conroy says cooks run the risk of food poisoning every time they open a cookbook and flip through the pages. Conroy says cookbooks are routinely splattered with small amounts of food, then they are stored on shelves where they grow bacteria.

Even phones and tablets can become contaminated he says.

According to a 2013 study by a UK watchdog group, kitchen electronics were found to have high levels of *Staphylococcus aureus* bacteria.

Cooks should routinely disinfect their electronics and wash hands while using cookbooks.

“Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.” Isaiah 43:18-19



### Ingredients

- 1 lb lean ground beef
- 1/2 cup onion, diced
- 1 (15 oz) can corn, drained
- 1 (10.75 oz) can cream of mushroom soup
- 1 cup cheddar cheese, shredded
- 1/2 cup milk
- 1/4 cup sour cream
- 1/2 teaspoon garlic powder
- 1/2 teaspoon onion powder
- salt and pepper to taste
- 1 (16-20 oz) bag frozen tater tots

### Instructions

1. Preheat oven to 375°.
2. In a large skillet, cook beef and onion over medium heat until beef is no longer pink. Drain grease, then stir in the corn, soup, 1/2 cup cheese, milk, sour cream, and seasonings.
3. Pour beef mixture into a 9x13" baking pan. Top with frozen tater tots (try to keep them in a single layer) and then sprinkle remaining cheese on top.
4. Bake uncovered for 25-30 minutes or until cheese is bubbly and tater tots are thoroughly cooked.