

# Better Home Living

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



## February

I hope you enjoy this month's newsletter!

Mari & Staff

### Should I replace my home's windows?

Though new windows are pricey, a lot of homeowners assume that they will pay for themselves in a few years in energy savings.

You might want to think twice about that. True, new energy-efficient windows can help keep your house warmer in winter and cooler in summer (assuming you use an air conditioner), but they won't necessarily save you a bunch on your monthly energy bill.

An article in time.com's Money section said that new windows produce about 5 to 15 percent of your total energy savings; and with the average homeowner in America paying about \$1,000 a year to heat and cool a home, it would take more than 100 years to earn back your investment.

So does that mean you shouldn't bother? Hardly.

You also need to determine whether the windows are doing their job of keeping moisture out, as they may need repairs or replacement on that factor alone. And even if they don't save you the money you expected, new windows can make you feel a lot more comfortable by helping to reduce draftiness in the winter and retaining cooler air in the summer.

Newer windows are usually a lot easier to clean because of their tilt-in design, too. And new windows can help your home's resale value; prospective buyers see new windows as a plus, not to mention an indicator that the house has been well cared for. The Time article said homeowners get about 73 percent of their replacement window investment back when they sell the house, according to the National Association of Realtors' 2016 Cost Versus Value study.

### Financial apps help you invest leftover pennies

Behavioral economists have proved one big truth: The best financial decisions are automated.

If your bills get deducted on autopay, you are never late with a bill. Your credit score goes up. You never pay late fees.

If your healthy 401(k) contribution is automatically deducted from your paycheck for 30 years, you end up a millionaire at retirement. You mainly never miss the money.

So, what if you could invest change? Just a buck here and there.

With new financial apps you actually can.

The app Acorns rounds up small purchases. So if you buy a \$2.50 coffee, it rounds up the price to \$3 and invests the 50 cents in a portfolio of low-cost exchange-traded funds.

You can choose the level of risk, from conservative to aggressive. According to Money, one user saved \$250 in a few months without noticing the difference.

A similar app, Digit, transfers small amounts from your checking into a savings account at times when you can afford it.

### Why the heart symbol looks like that

Follow your heart. Give your heart. Break a heart. In all these sentiments, one probably imagines that familiar symbol rounded at the shoulders and pointed at the end.

It wasn't always that way.

In the western world, for nearly 1,500 years, the physical heart was considered to be shaped more like a pinecone. That was thanks to second-century Greek physician Galen, who evidently never looked at a real one. Since Galen believed it, so did everyone else, according to Marilyn Yalom, Clayman Institute scholar.

But in the 1300s, the modern shape of the symbolic heart began to take form, preparing the way for real knowledge of the physical heart.

In the Scrovegni Chapel in Padua, the theological virtue of charity is depicted in work dated to 1305 as a woman holding a pear-shaped heart to God.

By 1340, that heart shape changed. In a French manuscript of that year, the symbolic heart was depicted in the modern form we recognize today.

Perhaps that was a good time for the symbolic heart to detour from the physical one. By the 1500s, Flemish physician Andreas Vesalius and Leonardo da Vinci overcame centuries of taboo against studying the dead human body and were able to describe the actual, physical heart.

Meanwhile, in symbolism, the stylized heart we recognize today became the standard. It has been used ubiquitously in items as diverse as Martin Luther's personal seal in the late 1400s to Milton Glazer's famous 1976 logo: I (Heart) NY.

# SHAVED BRUSSELS SPROUT AND CARROT SALAD WITH CARA CARA, AVOCADO, AND ORANGE TAHINI DRESSING



## Orange Tahini Dressing

3 tablespoons tahini

2 tablespoons olive oil

1/4 cup fresh squeezed orange juice (Cara Cara or otherwise)

1 teaspoon maple syrup

1/2 teaspoon sea salt

1/2 teaspoon red chili paste

1/4 teaspoon ground coriander

Either in a blender or with a fork, whisk the olive oil into the tahini, and then blend in the orange juice, maple syrup, sea salt, chili paste, and coriander. Thin with water or more orange juice if needed.

## For the Salad

2 cups shaved Brussels sprouts

3 carrots, trimmed and peeled into ribbons

1/2 a red onion, sliced paper thin ( I used my mandoline)

3 Cara Cara oranges

1 avocado, peeled and sliced

Place the shaved Brussels sprouts, carrot ribbons, and red onion in a bowl and drizzle with half the dressing, turning to combine. Set aside while you prepare the remaining ingredients.

Zest one of the oranges and set aside. Use a sharp knife to trim the top and bottom off the oranges, and then, working your way around, slice off the peels. Slice oranges into 1/2-inch-thick rounds. Slice the avocado. Layer the orange and avocado slices into the shaved vegetables. Drizzle with the remaining dressing, using your hands to better incorporate it, and finish with the reserved orange zest.

“Love must be sincere. Hate what is evil; cling to what is good.”

Romans 12:9 NIV

### Trek into the unknown

**Across**

- 1. \_\_\_ Misbehavin'
- 5. Keep out
- 8. Jewish month
- 9. Distinctive flair
- 11. Raise, as an anchor
- 12. "The \_\_\_ Ranger"
- 13. Most wary
- 15. Cable channel
- 16. Supplied with fluid
- 21. Diamond Head locale
- 22. Hilo feast
- 24. Agenda
- 25. Blunders
- 26. Antlered animal
- 27. Overdo the TLC

1	2	3	4	5	6	7	8	9	10
8									
11									
	13			14					
			15						
16	17	18				19	20		
21						22			23
24						25			
	26					27			

**Down**

- 1. "I see!"
- 2. False god
- 3. Church part
- 4. Spot for carved initials
- 5. Disparaged
- 6. Hand cream ingredient
- 7. Namesakes of Bert Bobbsey's twin
- 10. After expenses
- 14. Genetic material
- 16. Short flight
- 17. Bush's alma mater
- 18. Indian lentil dish
- 19. Continental currency
- 20. Feathered missile
- 23. "It's no \_\_\_!"

E	L	O	D	K	L	E			
S	R	E	N	A	V	A	P		
U	A	L	U	H	A	O			
D	E	A	T	R	D	Y	H		
			T	N	T				
S	E	I	E	R	E	E	L		
E	N	O	L	E	V	O	H		
N	E	L	A	R	A	D	A		
N	A	B	A	N	T	A	I		

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

## Beat the winter blues with meditation

For many of us, the natural tendency during winter is to seek comfort food and hibernation. Shorter days and less sunlight can also bum us out a little (if it's more than a little, talk to your doctor, as conditions like Seasonal Affective Disorder are a real thing.)

One great way to fend off the winter blues is with meditation. Meditation has been proven to lower blood pressure, aid in concentration, help you get better sleep, and help with general wellbeing.

A November 2018 article in the New York Times even made the case that meditation might help you stay more active in the colder months.

And it's easy to get started. Meditation doesn't need to involve complicated chants or rituals but can be as simple as setting a timer for five minutes, closing your eyes, and paying attention to your breath.

Find a comfortable spot to sit upright and keep your back straight, with your legs crossed if possible. Rest your hands on your knees, palms up. Close your eyes and breathe in for a count of four; hold it for a count of four; release for a count of four; and hold for a count of four. Repeat.

You can also ditch the counting and just breathe in and out like you normally do and concentrate on your breathing. Don't worry if it feels like your brain isn't "clear" or blank. This is normal. You'll have all kinds of thoughts pass through, and the trick is to take note of them and let them pass.

That's all there is to it. You can keep things that simple or find meditation groups to learn more techniques. Whatever your preference, try adding it to your routine and see how it benefits you.

## Trivia Teaser – There's No Place Like Home

1. Which popular film ends with the line "There's no place like home"? a-"Casablanca," b-"The Wizard of Oz," c-"E.T. - The Extra-Terrestrial," d-"Mary Poppins."

2. The Boboli Gardens are located behind the Pitti Palace, former home of the Medicis, in which Italian city? a-Florence, b-Venice, c-Milan, d-Naples.

3. What was the name of the boy played by Macaulay Culkin in the movie "Home Alone"? a-Harold, b-Kevin, c-Douglas, d-Ricky.

4. Who wrote and sang hit songs about soldiers with "Mr. Lonely" and "Coming Home Soldier"? a-Bobby Vinton, b-Tony Bennett, c-Nat "King" Cole, d-Frankie Avalon.

5. Who became the youngest baseball player to hit 400 career home runs in 2000? a-Alex Rodriguez, b-Derek Jeter, c-Ken Griffey Jr., d-George Brett.

6. In 2016, which city surpassed New York City as the home of the most billionaires? a-Beijing, b-Mexico City, c-Tokyo, d-Hong Kong.

7. "Sweet Home Alabama" was a 1974 hit song for which Southern rock band? a-Molly Hatchet, b-The Allman Brothers, c-ZZ Top, d-Lynyrd Skynyrd.

8. What name is given to the home built by a beaver? a-Sett, b-Drey, c-Bungalow, d-Lodge.

9. Which tech company introduced a smart speaker called the HomePod in 2017? a-Amazon, b-Samsung, c-IBM, d-Apple.

10. Which superhero serves as Spider-Man's mentor in the movie "Spider-Man: Homecoming"? a-Iron Man, b-Captain America, c-Daredevil, d-Deadpool.

- 1-b, "The Wizard of Oz"
- 2-a, Florence
- 3-b, Kevin
- 4-a, Bobby Vinton
- 5-c, Ken Griffey, Jr.
- 6-a, Beijing
- 7-d, Lynyrd Skynyrd
- 8-d, Lodge
- 9-d, Apple
- 10-a, Iron Man

Answers to 'There's No Place Like Home'

## Smartphone generation suffers neck problems

Ever hear the phrase, "Keep your head down"?

It's meant as an admonishment to stay out of trouble and to avoid jumping into the fray. But while that may be perfectly good advice for your emotional wellbeing, it's actually terrible advice on a literal level.

Many of us look down at smartphones throughout the day, some for hours -- and this head position is damaging our spines. The human head weighs about a dozen pounds, according to a 2014 story in the Washington Post, and when the neck bends forward and down, it adds weight to the cervical spine.

When bent at a 60-degree angle (looking down), the added weight is about 60 pounds, the article notes - kind of like carrying a second-grader around your neck.

The result? Text neck. The catchy name refers to a variety of ailments arising from this poor posture, including neck pain, shoulder pain, headaches, upper back pain, and more.

Experts recommend adjusting the position at which we view our screens, whether it's holding our phones higher or using our eyes more often to look down rather than bending our necks. Take frequent breaks.

You can combat text neck with a number of stretches and strengthening exercises designed to keep your head in alignment and strengthen the muscles that hold it up and in the proper position. These include anything from turning your head to the left and to the right, chin tucks, or a multitude of yoga poses like downward-facing dog or cat-cow (on all fours, alternating between straightening and rounding the spine).



## Other handy finance apps

TaxCaster by Intuit TurboTax can estimate your income taxes and also compare how your situation differs from last year, so you can see what changed for you under the new tax law.

It can also help you make other tax-related financial decisions such as realizing capital gains. Available for both iPhones and Androids.

The app Senior Discounts Free serves up discounts and savings for people ages 55 and over. Available for iPhone and Android.

*Among the things you can give and still keep are your word, a smile, and a grateful heart.*

~ Zig Ziglar

## Simple ways to volunteer as a family

Volunteering as a family is an excellent way to teach children compassion, according to Parents Magazine.

Kids can get involved with volunteer activities at any age, increasing the likelihood that they will continue to volunteer later in life.

To start with, be on the lookout for projects in your church or community that are easy, one-time commitments that can involve the whole family.

Charity walks are a great example of something even the little ones will enjoy. Food drives are another. Children can help gather a bag of canned goods for the local food pantry.

Check with the local animal shelter to find out their current needs. Animal shelters, in particular, often need specific things such as cat and dog food, cleaners, pet beds, or leashes. Shelters also often have dog-walk programs where everyone in the family can walk a dog for an hour or so.

Other places to contact include the local children's hospitals or nursing homes. Children's hospitals might welcome gently used books or DVDs. Nursing homes sometimes have visitation programs where children can meet and learn something about an older person's life. However, for security reasons, hospitals and nursing homes often don't welcome individual volunteers. You can, however, contact a group such as Volunteers of America to see the many ways you can help. Go to [voa.org](http://voa.org) to find a local chapter.

Families don't even need to connect with a large organization. They can hold their own car wash, for example, and donate proceeds to a shelter or another local charity.

Once you find something that you enjoy doing as a family, you might be able to make an ongoing commitment. Even if it's not a formal arrangement or event, parents can help spread the spirit of volunteerism in their children on a daily basis by teaching them to pick up trash in parks, serving in their church, or tutoring younger students after school.

## Take the Trivia Challenge

How much does the human head weigh?

- a. 12 lbs.    b. 14 lbs.    c. 50 lbs.    d. 60 lbs.

HINT: The answer is hidden somewhere in this newsletter.