

Better Home Living

The Newsletter That's Both Informative and Fun!



December 2018

Volume 9, Issue 12

Don't let clutter rule your life

Boxes of papers. Shelves full of dusty salt and pepper shakers. Mountains of clothing. Bathtubs full of unsent gifts. Guest rooms where no bed can be found under tons of "stuff."

Turn on cable television and you're bound to run across one of the new anti-clutter programs wherein a team of cleaning experts confronts exceptionally cluttered families.

The shows, hugely successful on cable, let the viewer gawk at the excesses of everyday people whose interests (and disinterests) have led to household chaos. In each version of the anti-clutter programming, householders learn they must let go of their junk and, in return, the clean teams come in, clean up, and redecorate.

All this has spawned a philosophy of neat. The commandments:

- Just because it was a gift, does not mean you have to keep it.
- Don't keep things because you think you might use them someday.
- Don't let your home be a dumping ground for someone else's junk.
- Let go of mementoes of the past so you have room for the future.
- Don't keep things that don't work, don't fit, or are no longer relevant.
- It's wasteful if you leave it on your floor or packed forever in a box. Give it away, sell it, or throw it away.

I hope you enjoy this month's newsletter!

*Steve Hanson
Home Cleaning Plus*

"She will give birth to a son, and you are to give him the name Jesus, [a] because he will save his people from their sins."

Matthew 1:21

How morning routines can improve productivity

There is no magic bullet for creating maximum productivity, but studies and interviews with high achievers have shown that a well-executed morning routine can produce powerful results, according to The Ladders.

Most morning routines boil down to a few basic principles such as waking up before most people, outlining three specific big things to accomplish, and managing procrastination that can be oriented to fit within anyone's schedule.

Waking up before other people isn't just to prove that you have better willpower but, rather, it allows you to have a chance to plan the day and be proactive rather than reactive. If there are already emails, phone calls, and important meetings occurring right when the alarm clock goes off then anxiety can set in and you will simply be reacting to the day until you are too tired to continue, and the most important goals will be pushed to the back burner. Instead, take the first two hours of each day to have breakfast, exercise, meditate, read, and otherwise prepare your mind and body for the day ahead. Next, identify the three specific things that, if accomplished during the day, will move the needle on your long, medium, and short-term goals.

Once the day's agenda has been prepared, designate the body's natural period of peak performance, about 2.5 to 4 hours after waking up, as protected time used for the most important tasks. Avoid procrastination by creating a starting ritual, such as a cup of coffee or sitting down at a specific desk to send a signal to the brain that it is time to start working. During those times in which the most important task just can't be tackled for whatever reason, however, use 'positive procrastination' by intentionally avoiding it as long as you follow the rule that you have to work on the second-most important task rather than goofing off.

Tax moves to make before year-end

As April's tax deadline looms, there are some things you can do before Dec. 31 to cut your tax bill.

First, use any extra money to make a final contribution to an IRA or 401k. This makes a tidy deduction in taxable income. In 2018, those limits are \$5,500 and \$18,500, respectively.

Don't forget that unused money in a flexible medical spending account will be lost at the end of the year so use the balance to stock up on eligible household items like bandages, vitamins, and sunscreens.

Homeowners that plan to itemize their deductions should think about squeezing in an extra mortgage payment at the end of the year, something that adds to a deduction and pays your house off sooner.

One significant change in the 2018 tax code caps the deduction for state and local taxes (SALT) at \$10,000 for any combination of property, income, or sales-related taxes. For those with expensive homes in high property-tax states, this can be a hit. For example, New York's average deduction last year was \$21,000. The deduction cap won't affect the average homeowner outside coastal and metro areas.

According to Quicken, the end of the year is also an excellent time to make energy-efficient improvements such as insulations, roofs, or doors that can qualify for up to \$500 through the Residential Energy Tax Credit.

Many people can gain a small advantage in their taxes by selling investments that lost money during the year and using the losses to offset capital gains on a dollar-per-dollar basis, up to \$3,000, on the ones that did well. Extra losses can also be carried over to future tax years, meaning one particularly lousy year can spread out over time.



"I've been good this year, so I don't think I'll be getting any 'It's the thought that counts' gifts."



INGREDIENTS

- 1 lb. boneless skinless chicken breasts
- 1 15-oz. can black beans, rinsed
- 1 c. frozen corn
- 2 bell peppers, chopped
- 1 white onion, chopped
- 1 15-oz. can fire-roasted tomatoes
- 1/4 c. freshly chopped cilantro, plus more for garnish
- 3 cloves garlic, minced
- 1 tbsp. cumin
- 1 tbsp. chili powder
- 1 tsp. kosher salt
- 2 c. low-sodium chicken broth
- 1 c. shredded Monterey jack
- 1 tbsp. extra-virgin olive oil
- 3 small corn tortillas, cut into strips
- Sliced avocado, for serving
- Sour cream, for serving
- Lime wedges, for serving

DIRECTIONS

1. In a large slow cooker, combine chicken, black beans, corn, peppers, onion, fire-roasted tomatoes, cilantro, garlic, cumin, chili powder, salt, and chicken broth.
2. Cover and cook on low until chicken is cooked and falling apart, 5 to 6 hours.
3. Shred chicken with a fork, then top soup with Monterey Jack and cover to let melt, 5 minutes more.
4. Meanwhile, make tortilla crisps: In a large skillet over medium heat, heat oil. Add tortilla strips and cook until crispy and golden, 3 minutes. Transfer to a paper towel-lined plate and season with salt.
5. Serve soup topped with tortilla crisps, avocado, sour cream, cilantro, and lime.

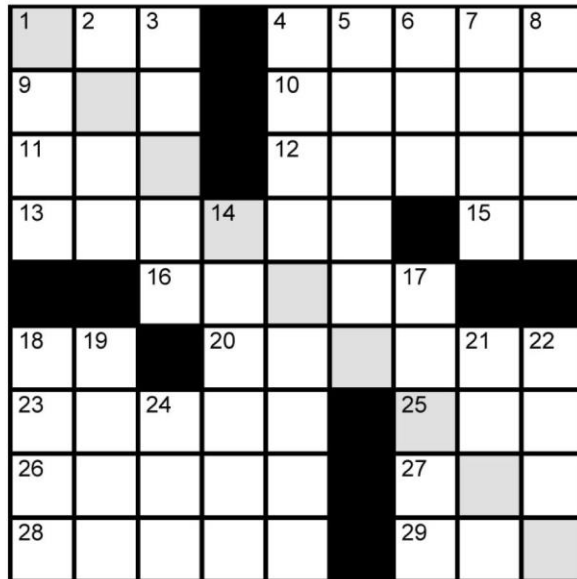
Christmas Dessert

Across

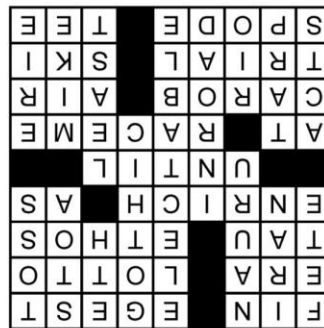
1. Shark feature
4. Discharge
9. Victorian, for one
10. Kind of ticket
11. Ancient cross
12. Community character
13. Improve, in a way
15. Symbol for arsenic
16. Sammy Kaye's "___ Tomorrow"
18. In attendance
20. Flower cluster
23. Chocolate substitute
25. Make public
26. Courtroom event
27. Schuss, e.g.
28. Some porcelain
29. In Phil's bag

Down

1. Big bash
2. Persia, now
3. South Pacific island nation
4. Likely to attract votes
5. "Wuthering Heights" genre



6. Old verb ending
7. Greek portico
8. Throw out
14. Bit of progress
17. Minimal
18. "Hamlet" has five
19. Ball field covering
21. Emcee's need
22. Cleveland's lake
24. Carnival site



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

Trivia Teaser –

Christmas at the Movies

1. What was the name of Ralphie's little brother in "A Christmas Story"? a-Raymond, b-Randy, c-Rudy, d-Ricky.
2. The 2004 movie "Christmas With the Kranks" was based on a novel by which writer? a-John Grisham, b-Stephen King, c-Bram Stoker, d-Dan Brown.
3. Which actor played the part of Ebenezer Scrooge in "The Muppet Christmas Carol"? a-Tim Curry, b-Alan Rachins, c-Michael Caine, d-Bill Murray.
4. In which movie did Judy Garland introduce the holiday song "Have Yourself a Merry Little Christmas"? a-"The Harvey Girls," b-"Babes in Arms," c-"Babes on Broadway," d-"Meet Me in St. Louis."
5. What does the district attorney's little boy, Tommy, want for Christmas in the original "Miracle on 34th Street"? a-Football helmet, b-Ice skates, c-Fire engine, d-Typewriter.
6. From which movie are the lines "You smell like beef and cheese! You don't smell like Santa"? a-"A Christmas Story," b-"Elf," c-"The Santa Clause," d-"The Polar Express."

7. In "The Breakfast Club," what did Bender say he got for Christmas? a-Game of Darts, b-Black eye, c-Empty picture frame, d-Carton of cigarettes.

8. Who is the narrator of the 2000 film version of "Dr. Seuss' How the Grinch Stole Christmas"? a-Matthew Broderick, b-Anthony Hopkins, c-Alec Guinness, d-Chuck Jones.

9. Who played Jonathan Taylor Thomas's girlfriend in the movie "I'll Be Home for Christmas"? a-Hilary Duff, b-Katie Holmes, c-Melissa Joan Hart, d-Jessica Biel.

10. Matthew Broderick and Danny DeVito compete to see who can put up the most Christmas decorations in which movie? a-"Jingle All the Way," b-"The Night Before," c-"Deck the Halls," d-"The Christmas Candle"

- 1-b, Randy
- 2-a, John Grisham
- 3-c, Michael Caine
- 4-d, "Meet Me in St. Louis"
- 5-a, Football helmet
- 6-b, "Elf"
- 7-d, Carton of cigarettes
- 8-b, Anthony Hopkins
- 9-d, Jessica Biel
- 10-c, "Deck the Halls"

Answers to 'Christmas at the Movies'

Calorie information in restaurants helps curb eating

A new study carried out by the National Bureau of Economic Research has shown that diners tend to order food with about 3 percent fewer calories when the nutritional information is listed on their menus.

According to Healthline, a recent law passed by the Food and Drug Administration means that restaurants and grocery stores that have at least 20 locations will be required to list this calorie information for standard menu items. This is part of a strategy to help reduce the obesity epidemic in America which now affects almost 70 percent of adults.

In the Bureau study, participants overwhelmingly commented that they valued having the information listed on the menu. For example, a regular fried chicken sandwich from Chick-Fil-A has 440 calories while the grilled version has only 310. A consumer interested in reducing calories can save 30 percent just by switching one menu item.

Restaurants in the study saw no difference in their revenue, profits, or labor expenditures when they included the calorie counts on the menus.

The study also found that even the chefs themselves were surprised by the number of calories in their food.

Holiday Greetings, my friends

Instead of making New Year resolutions, maybe we should Holiday resolutions. Resolve not to have that confused look when you see the present from Auntie. Promise yourself that you'll let that political comment pass. Take at least one scoop of your cousin's famous casserole.

Weird gifts, strange food, and offbeat conversation - all part of family life and holiday gatherings.

Here's hoping everyone's holidays are filled with laughter, fun, and love for each other. Hold your family close and have a Joyful holiday!

Christmas bird counters help birds, scientists

For 100 years or more, Christmas was the scene of Christmas hunts in which hunters competed in teams to kill as many birds and animals as possible.

But by the 1900s, conservationists noticed the populations of birds were declining. That's when ornithologist Frank M Chapman, an early organizer of the Audubon Society, proposed a new kind of hunt -- a count.

The Christmas Bird Count has since spread around the world, with thousands of counters heading out between November and December to tally up the number and kinds of birds they see in their neighborhoods.

In 2005, birders counted the largest number of species ever reported in a single U.S. location, finding 250 separate species around Matagorda and Palacios, Texas. The world record is 529 species observed Dec. 21, 2013 on the eastern shores of the Andes in Ecuador.

Bird counting is free and open to all. Counts are conducted in a count circle of 15 miles with at least 10 volunteers and a compiler.

While the counts are not an exact census, they do offer valuable insight to scientists on the health of bird populations.

Learn more and join the count at audubon.org.



Money saving tips during holiday shopping

Avoid impulsive shopping during the holidays by making your plan and sticking to it.

One method to avoid the madness, according to Real Simple, is to work out a complete gift plan, then set aside one day for shopping.

Before the big day, shop sales for specific items and download any necessary retailer coupons and price scanning comparison tools onto a smartphone for real-time help.

On the big day, get up early, eat a healthy breakfast, dress for business, leave the credit cards at home and plan on using cash only.

By some estimates, spending cash only will save you up to 23 percent on your shopping trip.

While at the store, shop solo, avoiding salespeople, unless you really need help.

Buy cheaper items first. If you buy the big-ticket items first, tossing around \$20 or \$50 here and there seems easy. So start small.

Break up the day with a coffee or soft drink to stay in a good mood and make better choices.

Get in and out of stores more quickly by checking out in less crowded areas of major department stores and steering clear of sales pitches.

During lunch and dinner breaks, cash in credit card rewards on discounted gift cards and exclusive special offers to round out the list.

An extra sneaky tip is to load up an online cart but cancel it right before finalizing. Often, they will send an email offer with a discount code but if not, there is no harm in asking the live chat representative.

Take the Trivia Challenge!

What is the tax code cap for the deduction of state and local taxes?

- a. 5,500 b. 10,000 c. 18,500 d. 21,000

HINT: The answer is hidden somewhere in this newsletter.