

Your cellphone: Insure it or keep your old phone as a backup?

Companies like AT&T Wireless, Sprint Nextel and T-Mobile USA are offering cellphone insurance.

If a customer loses a phone, breaks it, drops it into water, or renders it unusable in any way (such as running it over with the car), a new one will be shipped in a single day. There is usually a deductible.

Accident prone users and parents of kids who have phones say it's a comfort to know their phones are insured. Advocates writing in Consumer Reports, however, say it's a less expensive idea for people to just keep their old phones as backups.

Verizon calls its phone insurance program Total Equipment Coverage. Sprint has Total Equipment Protection, and T-Mobile offers Premium Handset Protection. Whatever the insurance is called, it's a product offered by a company called Asurion of Nashville, Tennessee. It's 16 years old and growing. Asurion gives these statistics.

About half of claims are for lost or stolen phones.

The top reason for damage claims is dropping the phone into the toilet, another container of liquid or body of water.

Cracked screens constitute 15 percent of claims, usually because someone sat on the phone.

About 10 percent of claims are for devices that have been entirely crushed by a car or something else.

The cost of insuring a cellphone is from \$5 to \$15 a month, depending on the model. About 20 percent of the 293 million mobile phone customers in the United States have the insurance, according to Bloomberg Businessweek.

Multiple vitamins for pennies a day ... or much more

When it comes to health products, few have more price variations than multivitamins. Some cost as little as \$1 for a month's supply. The highest price version can cost as much as \$78.

The high-priced versions often have higher vitamin levels than the FDA recommends. One question is whether the higher levels are better for you.

A study of 38 popular multivitamins by the National Institutes of Health's Office of Dietary Supplements, shows that 13 didn't have the levels stated on the label. Of those that did, the best buys they found were:

For all adults: Nature's Way Alive! Daily Energy, \$3.17 a month. For women: Walgreens One Daily For Women, \$1.95 a month. For men: Berkley & Jensen Men's Daily, \$1.02 a month.

Free Cleaning Tips and Specials at www.betterhomecleaning.com



I hope you enjoy this month's newsletter!

Ken Steele Better Home Cleaning

Mardi Gras festivities celebrated worldwide

Mardi Gras -- or Fat Tuesday -- is world renowned as the rowdy, bawdy, celebration of spring, but the day is more than that.

Fat Tuesday has been traditionally the last hurrah as Christians before the austere penitential season of Lent. Fat Tuesday is followed by Ash Wednesday, the first day of the 30 days of austerity that precede Holy Week and Easter.

Today, it is celebrated in hundreds of cities across the United States and hundreds more in South America, Europe and Asia. It still marks the beginning of Lent but while not many people observe Lent as 40 days of prayer, selfdenial and penitence, people of all faiths, or no faiths, believe in celebrating Mardi Gras.



Do You Know...

Thanks a Bunch!

... someone that could use our services? Perhaps a friend, family member, coworker, or someone from church?

When a new client signs up for regular cleaning services (weekly or biweekly service) at your recommendation, you will receive half off up to \$50 after their 3rd cleaning!

And you don't need to feel funny about receiving a reward for the referral, because they get the same reward for signing up. They receive \$25 off their second cleaning and another \$25 off their fourth cleaning

Thanks in advance for your help.

Random Acts of Kindness Week: Feb. 13-19

This celebration is held to increase awareness of kindness and its benefits to both the giver and receiver.

Anonymous acts make the giver feel good, maybe for the rest of the day or evening. The odd thing about it is that you can't plan to do any particular type of kindness, all you can do is recognize an opportunity to kindly help someone.

From February 13 to 19, you have an entire week to become something of a hero. A person overloaded with packages will be surprised and pleased when you offer to carry one. The co-worker who drops papers on the floor will admire your kindness when you help to pick them up.



"I don't care if all the kids are wearing it that way. You'd better grow it back before your father gets home."

Thanks for the newsletter Ken!

Shelley and Tara do a great job at my house! I am very happy with the service.

Ilene, Windermere

Thanks for the feedback, I did let the girls know.

Stay safe at the ATM

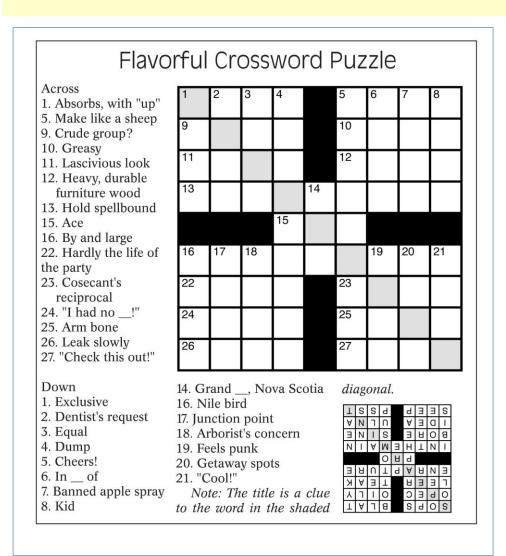
That corner ATM seems so familiar, but don't let down your guard. Stay safe:

HOW: Guard you PIN number. In 1/3 of ATM card frauds, cardholders wrote their PINs on their ATM cards or on a slip of paper they kept with their cards.

Never put your receipt in the trash. Put your money away immediately. WHERE: If one is available, use a machine in an enclosed vestibule with windows. Or select an ATM that has a station guard, working security camera, emergency telephone, and doors that lock. Be careful at carnivals or festivals where you might have to use an ATM but you will have little choice of location. Never accept help from anyone who offers advice if your card is taken by the machine. They may want to watch you enter your PIN. If you are approached by someone after making a transaction, go to a public place and stay there for at least 15 minutes. In case of a robbery always surrender your card and money upon demand and report the robbery to law enforcement.

WHEN: It's safer to use most ATMs during the daytime. If you know you'll need more money, for example when you are leaving on a trip, don't wait until the last minute. Withdraw the money the day before, because if the ATM you need is out of service, it will take time to go to another location. That could alter your schedule or result in a missed flight.





Car-stopping tech puts the breaks on crashes

The good news about auto safety: vehicles are becoming more crashworthy. It's largely because of SUV and pickup redesigns that take less of a toll on smaller cars during collisions. Fatalities have dropped by two-thirds from a decade ago.

Bigger safety gains are predicted as automakers focus on electronics that will help avoid collisions instead of making them more survivable.

The most promising are brakes that work automatically when sensors detect a crash is imminent. Similar intelligent braking systems are already on some high-end vehicles and on a few more affordable cars.

Brakes that work autonomously when a crash is imminent at highway speeds are expected to save lives and prevent far more serious injuries than the low-speed versions now available. But the Insurance Institute for Highway Safety (IIHS), says not enough vehicles are equipped with these systems yet for researchers to qualify how effective they are.

IIHS is studying the effectiveness of warnings that alert drivers they are leaving their lanes and indicate another car is in the car's blind spot.

Trivia Teaser – Elephants

1. What fictional character was friends with an elephant named Tantor? a-Mowgli, b-Tarzan, c-Thomas the Tank Engine, d-Curious George.

2. What was the name of the queen who ruled with King Babar? a-Maya, b-Cathy, c-Ntombi, d-Celeste.

3. Who directed the 1980 film drama The Elephant Man? a-David Lynch, b-Martin Scorsese, c-Barry Brown, d-Ken Loach.

4. What was the name of the mouse who befriended Dumbo the elephant? a-Matthew, b-Timothy, c-Ralph, d-Gus.

5. Who filmed the electrocution of an elephant named Topsy in 1903? a-Nikola Tesla, b-Henry Ford, c-Thomas Edison, d-Alexander Graham Bell.

6. What name is given to a dangerous male elephant that lives outside a troop? a-Rogue, b-Bull, c-Harlequin, d-Fiddler.

7. What deity in the Hindu pantheon has the head of an elephant? a-Jaganneth, b-Shasta, c-Ganesha, d-Agni.

8. What Carthaginian general led an attack on Rome leading elephants over the Alps? a-Scipio, b-Hamilcar, c-Hannibal, d-Alexander.

9. New Yorkers were convinced of the safety of the Brooklyn Bridge after what showman led a parade of elephants across the bridge? a-Casey Jones, b-Robert Falcon Scott, c-John Philip Sousa, d-P.T. Barnum.

10. Which SEC football team features a mascot named Big Al in an elephant costume? a-University of Florida, b-University of Alabama, c-University of Georgia, d-Vanderbilt University.

10-b, University of Alabama	5-c, Thomas Edison
8-c, Hannibal	3-a, David Lynch
9-d, P.T. Barnum	4-b, Timothy
6-a, Rogue	1-b, Tarzan
7-c, Ganesha	2-d, Celeste

Answers to Elephants



Your New Issue of Better Home Living Has Arrived!

Look Inside for Some Amazing Money Saving Tips and More!

Early Spring 2012 SPECIALITY PROJECTS

Do Them Now and Save!! Save up to 30%

Things we might do: Clean out cabinets, replace shelf liners, clean out and/or organize closets and pantries, garage clean-up, errands, local pickups and deliveries, grocery shopping, personal shopping, schedule and attend home repairs, clean inside of refrigerator, clean inside of the stove, remove ashes from the fire place, brush down cob webs inside and out, straighten up and wipe down book cases, apply lemon oil treatment on wood furniture and cabinets, turn mattresses, change light bulbs (could convert whole house to the new "green" light bulbs). Have something else in mind let us know.

	Regular rates	Special	Savings	
One person for a half day	\$ 126	\$ 100	20%	
(half day equals 3 ½ hours - 8:30 to noon or 1 to 4:30)				
Two people for half day or	\$ 252	\$ 189	25%	
one person for a full day				
(full day equals 7 hours - 8:30 to noon - break for lunch - then 1 to 4:30)				
Two people for a full day	\$ 504	\$ 352	30%	

** Discounts only apply to specialty projects and is not to replace your regular house cleaning.

No need to buy organic

Nutrition scientists reporting in Health say there's no point in spending extra money to buy organic forms of these foods.

Avocados: Just washing their thick skin before cutting into them will get rid of any residual pesticide.

Eggs: They have no higher contaminant level whether or not they are labeled organic.

Spices: They are eaten in small quantities so any risk of nonorganic is minimal.

New Staff Member

We have a new staff member, maybe some of you have already met her. She's a Shelly too, spelled differently from our original Shelley.

New Shelly comes from upstate New York, moved here to be closer to family with her 2 children.

Shelly does have experience working with a cleaning service in the Erie, PA area plus with a major franchise in New York. And she's working hard to adapt to the way we do things.

"No matter where you are in life right now, no matter who you are, no matter how old you are, it is never too late to be who you are meant to be."

Esther and Jerry Hicks, authors of "Ask and It Is Given"

FREE Cleaning for Ladies undergoing treatment for cancer

If you know of anyone that could use that kind of help please refer them to

"Cleaning For A Reason" www.cleaningforareason.org.

We're the service provider in our area, but there is a nationwide network of cleaners providing this service if you know someone

outside of our area.

Take the Trivia Challenge and Win a Starbucks on us!

The first 5 people who call or email our office with the correct answer will receive a Starbucks on us!

Fatality car crashes have dropped by how much from a decade ago?

1 - 1/4 2 - 3/4 3 - 2/3 4 - 1/2

HINT: The answer is hidden somewhere in this newsletter.