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# Better Home Living™

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

## Keep ladder safety in mind when decorating for Christmas

November has become the month of preference for outdoor holiday decorating. There are two reasons. If you live where winter is cold, it's not as cold in November as in December. Second, Thanksgiving Day is the new most-popular day to light decorations.

Whether you're decorating a big evergreen outside or placing a topper on a tall indoor tree, you will need a ladder. The first order of the day is: Don't climb alone. Have someone there to steady the ladder or help if you lose your balance.

The Home Safety Council gives these further instructions for safety:

- \* Check the ladder for loose screws or rungs before taking it outside.
- \* Don't place your ladder on ground that is uneven or very soft. Put boards on the ground for a solid ladder base.

- \* Stay in the center of the steps when you climb and don't lean too far in either direction.

- \* Never step on the top of the ladder, or the rung below it, because your center of gravity will be too high. Get a taller ladder if you need one.

- \* Avoid carrying too much up the ladder at one time. A study by the Bureau of Labor Statistics shows that half of ladder accidents occur because people carry too much when going up or down.

- \* Always hold on to the side rails.

- \* Skip the beer and cocktails. Drinking before climbing increases the likelihood that you will lose your balance and fall.

In a survey by the council and Werner Ladders 52 percent of people interviewed say they have worked on uneven ground; 47 percent admitted reaching farther than they should; 38 percent said they hang decorations outside after dark; 36 percent said they use the top two steps of the ladder. About 20 percent admitted to drinking while climbing.

## Survey: Women love shoes

A survey by ShopSmart magazine (published by Consumer reports) shows that the average woman in the United States own 17 pairs of shoes, but only wear three pairs regularly.

Women buy three new pairs of shoes a year at an average price of \$49. About a third of those surveyed said they had paid more than \$100 for a pair.

The editor of the magazine points out that shoes can last for years. It doesn't much matter if you gain weight or lose weight, the shoes still fit.

One problem is, as women continue to buy shoes, it's difficult to find a place to store them, especially if they are kept in their original boxes.

Other facts: 13 percent own more than 30 pairs of non-athletic shoes, 24 percent have fallen because of their shoes and 35 percent had an evening ruined by painful shoes.



*I hope you enjoy this month's newsletter!*

*Ken Steele*

*Better Home Cleaning*

## Blessings & Bounty

Even in difficult economic times, there are countless reasons for Americans to give thanks for their many blessings.

Our nation has experienced troublesome times in the past and risen to the challenge. Above all, we remain the one country that shines as a great tribute to human liberty and freedom.

There is always something to be thankful for. This year, we could have our families make lists of the things we have that mean the most to us.

We could also serve others with greater needs. Many local churches and charitable organizations host free Thanksgiving meals, and thousands of volunteers offer their services as a way to express thanks for personal blessings.

This year, add your prayer for your blessings and believe in the bountiful harvests to come.



## 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 (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.

## What people say . . .

*I am an interior designer by profession, thus I am very detail oriented and I think you guys did a fantastic job! It was such a wonderful feeling to come home to a clean house and not have to worry about finding the time to do it myself. – Daniel, Windermere*

*A special thanks to all the fine folks who referr us...*

## An anonymous Thanksgiving story

One Thanksgiving, Mom and I went to my sister Patty's house for the traditional feast. Knowing how gullible Patty is, Mom decided to liven up the day and have a little fun. As it turned out, the joke wasn't that funny.

First, Mom sent Patty to the store. When she left, Mom took the turkey from the oven, removed the stuffing, inserted a Cornish hen, restuffed the turkey and put it back into the oven.

At dinner time, Patty brought the turkey out and started to remove the stuffing. When her spoon hit something, she pulled out the little bird.

With a faked look of shock on her face, Mom exclaimed, "Patricia, you've cooked a pregnant turkey!"

Horried, Patty burst into tears! It took the family half an hour to convince her that turkeys just lay eggs.



"It's for Thanksgiving. Now, you won't have to talk with your mouth full."

## Even if you pay all your bills on time ... you could be bringing your credit score down without realizing it

The main factors considered in creating your credit score is whether you pay your credit cards and bills on time.

But some factors that can shave points from your score are not as obvious and not as well known. They include:

- \* Ordering several new credit card accounts in a short period of time. Maybe you're just taking advantage of low-interest offers, but to credit scorers, it looks bad.

- \* Transferring a balance to a new card, and then closing the old card account. It's OK to transfer the balance, but keep the old account open.

If you close it, you won't have as much total credit, and your credit-utilization ratio will increase. At CreditSmart.com, they remind you that the amount of debt you have is calculated for balances on individual accounts, as well as your overall credit limit.

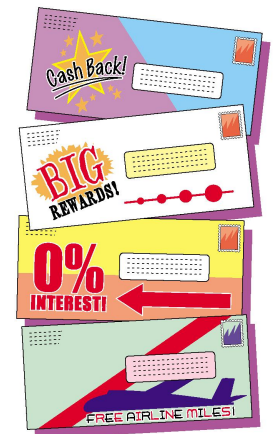
- \* Charging a lot to a department store credit card. Say you have a \$4,000 credit limit. You are buying new furniture, so you charge \$3,500. Before that, you only owed \$100 on your store card.

Now, you owe \$3,600 on a \$4,000 card, which means available credit on that account will be way down. It's not good for your credit score. And the store charges high interest rates.

Here's a better solution. Get a line of credit at your credit union or bank and charge the furniture on that.

- \* Other situations you might think are not related to your credit score include library book fines, parking tickets, back rents, medical bills and any other fees or charges you put off paying.

In time, they will be turned over to a collection agency. Even after you pay them, the collection will stay on your credit report for seven years.



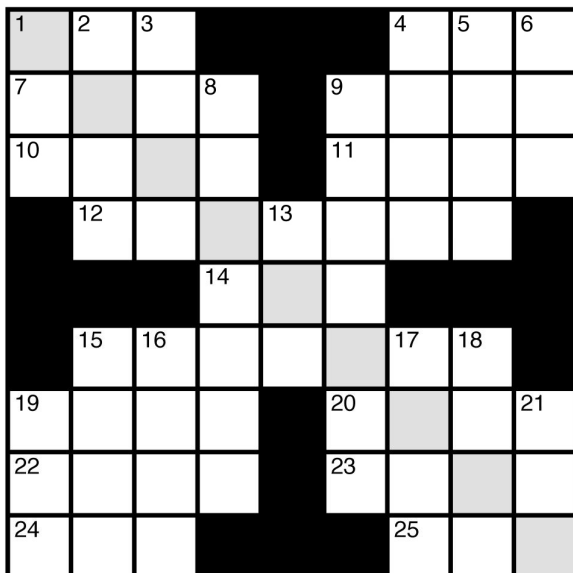
## Survey Guys Crossword

### Across

1. Provide
4. \_\_\_ Lanka
7. Works in the garden
9. Disappoint
10. Capri, for one
11. Data
12. Spending spree
14. Road curve
15. Mexican peninsula
19. Fruit pastry
20. Lascivious look
22. Units of work
23. Days of \_\_\_
24. Memphis-to-Nashville dir.
25. Dissenting votes

### Down

1. \_\_\_ Beta Kappa
2. Red ink amount
3. Canine cry
4. Caroled
5. Abounding
6. 1969 Peace Prize group
8. Chooses
9. Before anything else
13. \_\_\_ Today



15. It's a long story

16. Desire

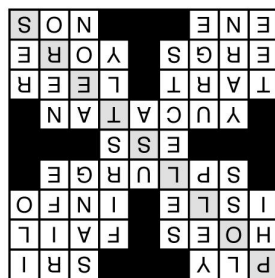
17. Long, long time

18. Detective Wolfe

19. Casual attire

21. \_\_\_ publica

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



## Trivia Teaser – In a Flash

1. What was the name of comic strip hero Flash Gordon's beloved? a-Tess Trueheart, b-Dale Arden, c-Brenda Starr, d-Lana Lang.

2. Who sang the title theme songs for the movies Fame and Flashdance? a-Taylor Dayne, b-Irene Cara, c-Pat Benatar, d-Deborah Harry.

3. "A flash of lace and there's the face, the one the whole world's dreaming of" is part of the theme song from which sitcom starring Kirstie Alley? a-VIP, b-The Nanny, c-Veronica's Closet, d-The Ghost and Mrs. Muir?

4. What color is the costume worn by the DC Comics speedster, the Flash? a-Red, b-Yellow, c-Green, d-Silver.

5. What NBA star is nicknamed "Flash?" a-LeBron James, b-Kevin Love, c-Dwyane Wade, d-Steve Nash.

6. What 1980's song was the only top 10 hit for the band Quarterflash? a-"My Kind of Lover," b-"Harden My Heart," c-"Rock Me Gently," d-"Calling America."

7. Frankie Frisch, nicknamed "The Fordham Flash," played in four World Series for the New York Giants and St. Louis Cardinals fielding what position? a-Shortstop, b-Third baseman, c-Catcher, d-Second base.

8. What radio personality was known for saying "I'll be back in a flash with a flash"? a-Ed Sullivan, b-Jack Armstrong, c-Jimmy Fidler, d-Walter Winchell.

9. Which TV lawyer had a dog named Flash? a-Rosco P. Coltrane, b-Barney Fife, c-Dale Cooper, d-Andy Taylor.

10. Which movie cowboy rode a horse called White Flash? a-Tom Mix, b-Buck Jones, c-Dick Foran, d-Tex Ritter.

## Healthy hues have the power of color

The Pantone Color Institute researches how color influences thought, emotions and physical reactions. Some of their recent recommendations for interior decoration are:

**Yellow:** When the eye takes in yellow, it releases serotonin, a neurotransmitter linked to feeling good. The institute recommends a soft chamois, butterscotch or honey yellow for a living room, entry or foyer. It will boost moods.

**Blue:** They say when the blue sky is above you, it's hard to be anxious. Studies show that blue makes the heart rate slow, perspiration drop, and breathing deepen. Pantone recommends it for bathrooms and for any room where you want to relax.

**Brown:** It has emerged as a rich mocha linked to the flavors of coffee and chocolate. People love their wood floors and furniture. Brown is associated with stability of the earth. In bedrooms, it increases sleep-inducing sensations of safety and comfort, whether it's on a wall, in furniture or bedspreads.

**Red:** It has an aggressive nature, commanding attention and demanding action. It may introduce a fight-or-flight reaction including elevated breath and pulse rate and an increase in adrenaline and perspiration.

**Black:** To banish sadness, limit the black and dark grays in your life. Leave pure white on the ceilings.

- Answers to 'Flags of the World'
- 1-b, Dale Arden
  - 2-b, Irene Cara
  - 3-c, "Veronica's Closet"
  - 4-a, red
  - 5-b, Dwyane Wade
  - 6-b, "Harden My Heart"
  - 7-d, Second base
  - 8-b, Walter Winchell
  - 9-a, Rosco P. Coltrane
  - 10-d, Tex Ritter



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### **Your New Issue of Better Home Living Has Arrived!**

*Look Inside for Some  
Amazing Money  
Saving Tips and More!*

To:

#### **Five weight-gainers identified**

By studying dietary choices of 120,000 people, a study reported in the New England Journal of Medicine indicts five foods as responsible for the most weight gain over a 20-year period.

They are: potato chips, other potatoes, sugar-sweetened beverages, unprocessed meats and processed meats.

The "other potato" category includes French fries, mashed potatoes, fried potatoes and baked potatoes with butter, sour cream and other toppings.

#### **Making the News**

Better Home Cleaning celebrates three years in providing free house cleaning to women who are undergoing cancer therapy, through the organization ó *Cleaning For A Reason*.

If you know anyone currently having treatment, please refer them to the website ó [www.cleaningforareason.org](http://www.cleaningforareason.org)

*"I've failed over and over and over again in my life and that is why I succeed".* Michael Jordan, Pro Basketball Player

#### **HOLIDAYS are coming up**

If you need to schedule a special cleaning or to cancel a cleaning please let us know as soon as possible so we can adjust our schedule.

#### **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!

#### **Women in the U.S. own how many pairs of shoes on average?**

1) 6 pairs 2) 9 pairs 3) 14 pairs 4) 17 pairs

HINT: The answer is hidden somewhere in this newsletter.