



Better Home Living

The Newsletter That's Both Informative and Fun!

Neuromarketers Know what Makes us Buy

Sometimes when you enter a department store, you have a free feeling. You know that when you find what you want, you can buy it.

It's your emotional self-deciding, even when your rational mind has a hard time justifying the purchase. So says Roger Dooley, author of *Brainfluence: 100 Ways to Persuade and Convince Customers with Neuromarketing*.

Neuromarketers use technical tools to measure such things as electrical activity in the brain, but their science mainly tells what retailers and advertisers always knew: Buyers are wooed.

It begins when you see the mannequins in the store window. They look left or right to make better contact with you, encouraging you to go inside.

Retailers know your sense of smell is a subconscious motivator. It can trigger cravings or memories. Aromas like flowers or citrus make you linger, according to *Scent Marketing*. The longer you are in a store, the more likely it is that you will buy. And you'll relax with scents like lavender or vanilla.

The music you hear will be updated versions of what was popular when you were younger. Lighting in fitting rooms will be soft and warm. Often the clothing has a more generous fit than the size on the tag indicates.

Neuroeconomist Paul Zak of Claremont Graduate University explains it.

"We're always trying to manipulate. It's like when we're dating or raising our children. But many of our practices are what make shopping enjoyable."

Always shop with a list, and have enough time so you won't buy impulsively. Shop alone. And wait half an hour or overnight before you buy a very expensive item, so your rational brain has time to engage.

Gas is Cheaper. Maybe Mortgages are too? What Will I Find When I Check on Financing?

You'll find some good news on the mortgage front, too.

New mortgage-lending guidelines were scheduled to take effect December 1 with the largest mortgage lenders set to ease their standards in 2015.

Laurie Goodman, director of the Housing Finance Policy Center at the Urban Institute says, "The moves are going to be big, but it will take time to see the full impact of the changes."

The Urban Institute estimated that new lending standards could make it possible for as many as 1.2 million additional home loans to be made annually if mortgage availability returns to "normal" levels.

Lenders say borrowers should begin to see changes soon, including faster processing times for mortgage applications. Currently, it can take two months or longer between when the application is made and when the loan is made.

New types of borrowers that lenders will accept include those with somewhat lower credit scores. Lenders will give greater leeway if a credit history suffered because of one-time events, such as a job loss or big medical bill.

Economists have maintained that tight credit could be holding back the housing recovery and dampening economic growth.

It's likely that more mortgages will be granted under the new guidelines to those with credit scores of 640 to 699 and even with scores of 620 to 639.

The new guidelines are going to be permanent, not temporary.

Experts say you will see banks expand their criteria, but some lenders are still too hesitant due to the constantly shifting regulatory environment to ease credit very soon.

February

We hope you enjoy this month's newsletter!

Mari & Staff

American Heart Month: Protect Your Heart and Live

It is Healthy Heart Month and time to do yourself and your co-workers a favor by minding your heart.

Every year scientists come up with new ways to predict whether your heart is in danger.

Exercising is still a good way to protect your heart. Lifting weights and using a treadmill are good examples. But the benefit wears off if you don't keep up with it. Staying fit can protect your heart. Obesity puts you at risk for heart disease.

Smoking is bad for your heart and that includes pot. A study by Beth Israel Deaconess Medical Center in Boston shows that inhaling marijuana quintuples your risk of a heart attack.

And you could do some tests that will give you a sense of how well your heart is working. Get a picture of your heart. You may not know you have heart disease without it. An electronic-beam cat scan (EBCT) gives your doctor a 3-D image of your heart and blood vessels. It gives you the benefit of early detection.

Instead of just getting a cholesterol test, a C-reactive protein test will show whether you have inflamed heart arteries, the kind that rupture and cause heart failure and strokes. If your cholesterol is high, ask about taking a statin for high cholesterol. It's a better choice than angioplasty, which can be dangerous. Taking a statin for high cholesterol, such as atorvastatin, will do more than clear blood vessels, says Dr. James Froehlich at Beth Israel Deaconess. They help the vessels become larger to accommodate greater blood flow.

Stay well! Do it for the people you love and those that love you. Do it for all of us who need your friendship and your fine work.



...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 3rd 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!

Outstanding!

"I have a residential home that we rent. Mari's staff has done an outstanding service for me for the last three years. Cleaning is very thorough and professional."

-Todd M.
Sun City, AZ

**Chest Pain, Labored Breathing, Fatigue ...
Call 911 now!**

This is the only era in history that heart attacks do not have to be fatal, but much depends on speed.

To survive a heart attack, you must know the symptoms and get yourself into the hands of a medical professional as quickly as possible.

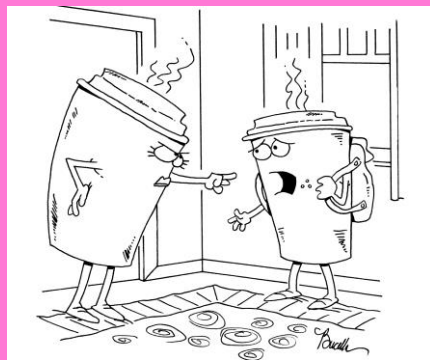
Many people having a heart attack will know immediately that the problem is serious but some might delay getting help -- a dangerous move. Undue fatigue, rapid heartbeat, difficulty breathing and chest pain are all symptoms that you might be having a heart crisis.

Call 911 immediately. This, in effect, brings a hospital to your door and, if you are having a heart attack, this increases your chances of survival dramatically.

According to the American Heart Association, someone suffers a heart attack every 34 seconds.

In fact, according to Johns Hopkins, about 84 million people in the U.S. have some form of cardiovascular disease. About 15 million U.S. adults have coronary heart disease. Every year about 600,000 people die of heart diseases.

You are at risk for a heart attack if you have high blood pressure, high blood cholesterol, and obesity. Smoking increases your risk along with a low activity lifestyle and diabetes.

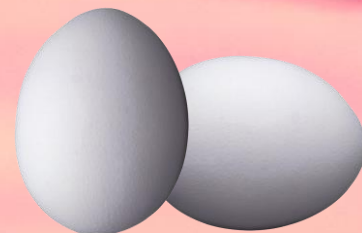


"Aww, gee, Mom! None of the other kids wear cup sleeves when it's cold..."

**Easy Breakfast Casserole:
Prepare Tonight, Bake on Sunday Morning**

Whether you have a couple visiting overnight or you want to make something special for your family while they relax on Sunday morning, this "fix-ahead" recipe will be convenient, high protein and delicious.

Have some fruit on the side and you'll create a complete breakfast. You can relax with them instead of spending a lot of time in the kitchen.



Easy Breakfast Casserole

- 6 eggs
- 2 cups milk, 1 or 2 percent
- 6 slices bread cut into bite-sized pieces
- 1 lb. roll breakfast sausage or 1 lb. bacon
- 1 teaspoon dry mustard
- 1 teaspoon salt
- 8 ounces cheddar cheese, shredded
- 1 3-ounce can mushrooms, drained

Instructions:

First brown the meat, cook it, drain off the fat and discard. If you are on a low-fat diet, the meat can be rinsed to further reduce the fat content.

In a large bowl, beat the eggs; add the milk, salt, and dry mustard. Beat again.

To that mixture, add the sausage (or bacon), the mushrooms and the bite-sized pieces of bread and carefully blend.

Pour the mixture into a greased 9-inch baking dish. Cover and refrigerate overnight. The next morning, bake the casserole at 350 degrees for 40 to 45 minutes or until set.

While it's baking bring out the fruit bowls and fill them with fresh fruit or canned fruit cocktail. Serves six. Enjoy!

Trivia Teaser – Having a Ball

1. What sportscaster led the crowd in singing “Take Me Out to the Ball Game” during the seventh inning stretch of Chicago Cubs baseball games?

a-Jack Brickhouse, b-Harry Caray, c-Dick Vitale, d-Vin Scully.

2. What female singer had a number one hit in 2013 with the emotional song “Wrecking Ball”? a-Rihanna, b-Lady Gaga, c-Miley Cyrus, d-Katy Perry.

3. What actress won an Academy Award for her performance in the 2001 movie drama “Monster’s Ball”?

a-Hilary Swank, b-Amy Adams, c-Julianne Moore, d-Halle Berry.

4. What name is used for the ball in the game of jai alai? a-Jack, b-Cesta, c-Pelota, d-Poker.

5. What company introduced the bouncy toy Super Ball in 1964?

a-Hasbro, b-Mattel, c-Wham-O, d-Marx.

6. “The Prince is Giving a Ball” was a song featured in which Rodgers and Hammerstein musical? a-“Carousel,” b-“Cinderella,” c-“South Pacific,” d-“Flower Drum Song.”

7. Lucille Ball costarred in four feature films with what comedian, including “The Facts of Life,” “Fancy Pants,” and “Critic’s Choice”? a-Bob Hope, b-Don Knotts, c-Jackie Gleason, d-Bob Newhart.

8. The Great American Ball Park is the home field for which Major League Baseball team? a-Kansas City Royals, b-San Francisco Giants, c-Washington Nationals, d-Cincinnati Reds.

9. What rock band hit the top ten on the album chart in 1969 with their third studio album “Ball”? a-Iron Butterfly, b-The Velvet Underground, c-Pink Floyd, d-The Grateful Dead.

10. What color is the ball used as the tiebreaker in the game of snooker? a-White, b-Red, c-Black, d-Green.

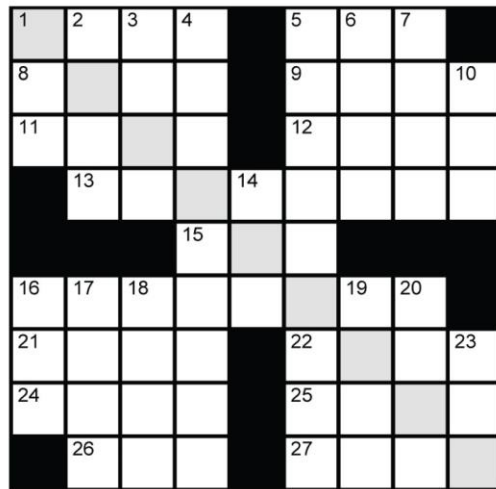
1-b, Harry Caray
2-c, Miley Cyrus
3-d, Halle Berry
4-c, Pelota
5-c, Wham-O
6-b, “Cinderella”
7-a, Bob Hope
8-d, Cincinnati Reds
9-a, Iron Butterfly
10-c, Black

Answers to “Having a Ball”

Famed transportation

Across

1. Algonquian Indian
5. French vineyard
8. Oil source
9. Do damage to
11. Convex shape
12. ___-European
13. Element used in photoelectric cells
15. Grassy area
16. Gird
21. Christmas season
22. Slothful
24. 1950’s British P.M.
25. Land measure
26. Newt, once
27. Nay opposers



Down

1. PC “brain”
2. Butts
3. Dresden’s river
4. Skin softener
5. Porcelain ingredient
6. Hindu princess
7. Language of Pakistan
10. Soccer ___
14. Always, in verse

16. Cataract site
17. Classic art subject
18. Musical sign
19. Shoestring
20. Book before Nehemiah
23. “Of course”

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



An Old Injury is Likely to Come Back; How you Can Keep it From Happening

Sprained ankle: The ankle most often rolls inward, but can roll outward, spraining or partially tearing ligaments.

“Once a sprain occurs it’s much more likely to transpire again,” says Cori Grantham, MD, orthopedic specialist at Texas Health Presbyterian Hospital Dallas. The original injury may leave your ankle less stable, especially if you didn’t get appropriate treatment.

Work with a physical therapist to strengthen surrounding muscles. Invest in active footwear with a supportive sole and adequate arch support.

Taping the ankle can help if you will be playing sports.

Torn ACL: It often happens to basketball players and skiers but it could happen to you too. Damage to your anterior cruciate ligament (ACL), one of four main ligaments stabilizing the knee, is often signaled by a popping sound. It can happen from tripping or landing awkwardly after a jump. Tears are usually the result of hyper extension as the knee twists.

If you have another knee injury, frequently play sports or have a physical job, consider surgery. Otherwise avoid activities that require sudden lateral movement (like tennis or soccer), and limit running and stair climbing.

Strengthen the knee with exercises that won’t stretch it, like walking, biking, swimming, Pilates and elliptical trainers.

Torn Rotator Cuff: Something as simple as pulling on a sweater or lifting an object into the trunk of your car can lead to tears in your rotator cuff, a group of muscles that stabilize the shoulder. A small tear can become larger and lead to bursitis.

Work with a physical therapist on a conditioning program to strengthen your shoulder, back and arms.

Avoid overhead movement and workout activities. Wall pushups are a perfect rotator cuff exercise once you’re healed, according to Mark Gugliotti, DPT, assistant professor of physical therapy at New York Institute of Technology in Old Westbury, New York.

National Averages Tell how People Divvy up Their Paychecks

You could use these national averages as a guide to your after-tax spending, based on 100 percent of take-home pay:

- 35 %: Housing, including rent utilities and insurance
- 15%: Food, at home and eating out
- 12%: Transportation, car loan and expenses, insurance and mass transit
- 8%: Debt, including student loans and credit cards
- 5%: Cell phone and Internet
- 3%: Clothing
- 5% Health care, including health insurance and co-pays
- 7%: Retirement savings, including employer matches
- 5%: Other savings
- 5%: Entertainment, including the cable bill.

Take the Trivia Challenge!

According to the American Heart Association, someone suffers a heart attack every

- A – 12 seconds
- B – 34 seconds
- C – 2 minutes
- D – 24 minutes

HINT: The answer is hidden somewhere in this newsletter.

Love must be sincere. Hate what is evil; cling to what is good. Be devoted to one another in love. Honor one another above yourselves. Never be lacking in zeal, but keep your spiritual fervor, serving the Lord. Be joyful in hope, patient in affliction, faithful in prayer. Share with the Lord's people who are in need. Practice hospitality.

-Romans 12:9-13

Raspberry Chocolate Mousse

Makes 8 small servings

- 2 pints fresh raspberries
- 1/2 cup granulated sugar
- juice of half a lemon
- 2 teaspoons gelatin
- 1/2 cup water
- 1 cup heavy cream
- shaved white chocolate, for garnish
- additional raspberries, for garnish

Place the raspberries, sugar, and lemon juice in a blender or food processor and blend until smooth. Strain the raspberry puree into a bowl, and discard the seeds. Set aside.

Sprinkle the gelatin over water in a small saucepan. Heat the water over low heat, gently stirring until the gelatin is dissolved completely, about 1-2 minutes. Stir the gelatin into the raspberry puree, then place in the refrigerator to cool completely and thicken. This will take between 45 minutes to 1 hour.

Place the raspberry gelatin mixture in the bowl of an electric mixer with the whip attachment. Whip the gelatin for about 2 minutes on high speed, until fluffy. While continuing to whip, slowly drizzle the heavy cream into the mixing bowl, then whip for another 2-3 minutes, or until the mixture is combined and thick. Pour into serving glasses and chill for at least 1 hour before serving. If making in advance, cover with plastic wrap before chilling.

Simple Key to Future Wealth: Save, Invest Early

For the under-35 set, the savings rate has gone from 5.2 percent in 2009 to minus 2 percent. While their increased spending is good for the economy, not saving will impair their ability to spend in the future or buy a home, according to Mark Zandi of Moody's Analytics.

Lack of savings leaves young workers without a financial cushion for unexpected expenses and for job transitions. So saving in an emergency fund should be their first goal.

Some make enough money so they could save, but spend it on their social lives and travel. Others have a retirement account at work but don't invest in it or anything else because, as one says, "It's too complicated."

How to get started on 401(k) savings

Building a nest egg might cost less than you think because employers match contributions at a generous rate. It's usually between 50 cents and 100 cents on the dollar up to a set limit, usually 6 percent of your pay. The contributions are taken out of your check before taxes.

If you earn \$30,000 annually and contribute 6 percent to your retirement plan, that works out to \$150 a month, and your employer adds \$75 to your account. You will pay \$22 less in federal withholding each month and about \$5 less to your state. In the end, contributions reduce your pay by \$123 but your account grows by \$225.

Maintain this plan for 40 years and you'll have over \$1 million socked away, says Kiplinger's Personal Finance. If you are 25 or 30 years from retirement, the total would still be amazing.

How do you find the extra \$123 a month (about \$31 a week)? Pack a lunch, buy a used car instead of a new one, or add a roommate. Or you could find it by reducing your phone and cable costs, and spend less on dining out, and clothing expenses.

