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# Better Home Living

The Newsletter That's Both Informative and Fun!

## Time to Clean House? Get the Documents out of Drawers and File Them

You might be surprised at how many people have financial documents scattered all over the house -- on the kitchen counter, in the hall closet, a drawer, or a box in the basement. If this describes your "system", you'll have a tough time keeping tabs on your financial life.

Organization will help you, your advisors and even your heirs. If you have a meeting scheduled with an accountant, consultant, mortgage lender or insurance agent, spare yourself a last-minute hunt. Take an hour or two to put your papers in order. Do it for your heirs as well. When you pass, they won't have to search the entire house.

A home safe or a file cabinet will work. Or you could use storage boxes. Here's what should go inside:

\* Investment statements. Organize them by type: IRA statements, 401(k) and mutual fund statements. Annual statements are the ones that really count. Keep 8606s that report nondeductible contributions to traditional IRAs, your Form 5498s, (Fair Market Value Info sent each May), and your 1099-Rs, which report IRA income.

\* Be sure to save records of your original investment in a fund or stock, which determines capital gains or losses.

\* Bank Statements. Keep the last three years' worth on file. If you anticipate a lawsuit, divorce, or debts, it's wise to keep them longer.

\* Michael Farner & Tiffany Hupert at Beacon Credit Union say credit card statements are less necessary, but keep any detailing tax-related purchases (like a new roof) for up to seven years.

\*Mortgage documents, and a home equity line of credit (HELOC) statements should be kept seven years.

\* Hang onto them until the period of limitations runs out, during which you can claim a credit or refund. The standard IRS audit looks at your past three years of federal tax records and possibly up to seven years. Tax records pertaining to real property or assets should be kept for as long as you own them and for seven years after you sell, exchange or liquidate them.

\* Payroll statements. If you own a business or are self-employed, retain your statements for seven years.

\* Employee benefits statements. Keep at least the most recent year-end statement on file.

\* Insurances. Life, disability, health, auto, home: keep each policy and policy information on hand for the life of the policy plus three years.

\* Medical records and health insurance. Keep documents for five years after the surgery or treatment.



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

*Mari & Staff*

## The Vision Council Advises on Digital Eye Strain

Remember the 20-20-20: Every 20 minutes, take a 20-second break and look at something 20 feet away.

Decrease background brightness. Maybe change it from a bright white to a cool gray.

Adjust the screen. Make it directly in front of your face and slightly below eye level.

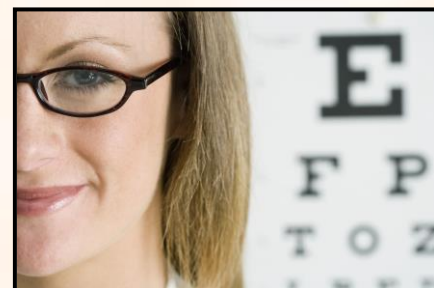
Lessen overhead light. It can compete with your device's screen.

Coordinate the chair and monitor. In your chair extend your arm. Your palm should rest comfortably on the monitors if you're high-fiving the screen.

Keep handheld devices a safe distance from your eyes and below eye level.

Increase the text size. You'll spot any mistake easily and it will be easier on our eyes. Some programs let you do it instantly. Others make you use control settings to make adjustments that feel comfortable to your eyes.

Remind yourself to blink more often. Staring at a digital screen affects the number of times you blink, leading to dry eyes.



## Oak is the King of Street Names

About 90 percent of streets in Atlanta contain the word "peach," like Peachtree, Peach Tree, or East or West Peachtree. But nationwide, more streets are named for the oak than any other tree. Why are many streets named for trees?

Blame it on William Penn, who planned the city of Philadelphia. He laid out the city on a grid and stated that, "All the east-west streets are named after trees. All the north-south streets are named after numbers."

According to the University of Millersville, Pa., once Philadelphia got established in the 1680s, almost every town was laid out the same way, in a grid with tree street names or numbered names.

Popular street names in order: Oak, Pine, Maple, Cedar, Willow, Elm, Walnut, Palm, Laurel and Cherry.



## 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 at your recommendation; you will receive \$50 off your cleaning after their 3<sup>rd</sup> 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

## Thanks a Bunch!

"Mari's Cleaning Services have been cleaning my home for several months now. What a joy to come home from a long work day to find my home clean and the extra touches are wonderful. Takes a great load off my back and off my plate so that I can spend quality time with my family. Thanks Mari for providing such a quality service!"

-Pam S.  
6/10/2014

## Researchers Have More Kudos for Coffee

It's not big news that drinking two to four cups of coffee a day has a number of health benefits.

Researchers have already proved it reduces the risk of Parkinson's disease, type 2 diabetes, liver cancer, Alzheimer's disease and dementia.

New studies published in the Archives of Internal Medicine show that caffeine is linked to a lower risk of stroke, skin cancer and depression.

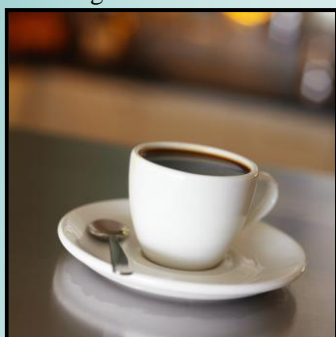
The researchers say caffeine may be the key protective ingredient, since decaffeinated coffee consumption was not associated with the benefits in these studies.

Dietitians at Weill Cornell Medical College say coffee contains other healthy ingredients that may provide defenses against multiple conditions. It is rich in antioxidants that can protect against cancer, heart disease and other chronic diseases. But they can't just say it's coffee that makes people healthier because there are so many variables.

The depression study included 50,000 women at about 63 years of age. Those who drank four 8-ounce cups of caffeinated coffee daily were 20 percent less likely to become depressed.

The cancer study found that drinking about four cups a day was associated with the lowest risk of basal cell carcinoma, a type of skin cancer.

A stroke study, reported in the American Journal of Epidemiology, didn't pinpoint how coffee affected the brain, but three to four cups a day protected it from stroke. Drinking more than that did not increase protection.



## Decadent Heath Bar Cake

Close to the check-out registers of practically every grocery or drug store, you're likely to see a box of Heath bars. Since 1928, Americans have enjoyed the nutty and crunchy texture of this chocolate-coated toffee.

This year, 2014, the Heath Brothers Confectionery, in Robinson, Illinois, is celebrating its 100th year.

Brothers Bayard and Everett Heath, with their schoolteacher father's backing, opened a combination candy store, ice cream parlor, and manufacturing process in 1914.

Allegedly, a salesman representing a Greek confectioner gave them the toffee recipe they used to market Heath English Toffee.

The bar was so popular and had such a long self-life, the U.S. Army included one in the rations of soldiers during WW II. In the fifties, stores nationwide sold the Heath Toffee Ice Cream Bar; and later, Heath within other forms.

Now, Heath is used by Archway in cookies, by Klondike, Baskin-Robbins, Dairy Queen and Ben and Jerry. Heath is currently owned by Hershey.

It's not surprising that home cooks have found ways to use Heath in their desserts. A favorite passed on through families and friends is a cake recipe with the same ingredients, but different names: Heath Bar Cake; Better Than Sex Cake; Better Than "Anything" Cake; Better Than Almost Anything Cake; and others.



## Decadent Heath Bar Cake

- 1 box German chocolate (or devil's food) cake mix
- 1 cup caramel ice cream topping
- 1 can (14 ounce) sweetened condensed milk
- 1 (12 ounce) container frozen whipped topping (defrosted)
- 3 to 4 Heath candy bars, chopped

Bake the cake mix according to package directions and spread in a 9 x 13 x 2-inch pan.

While still hot, punch holes in top of cake with a skewer, straw or clean pencil.

Pour sweetened condensed milk and caramel topping over hot cake.

Let cake cool. Cover and refrigerate until ready to use.

When cooled, spread with whipped topping and sprinkle liberally with chopped Heath bars.

Enjoy! ☺

### Summer birdie game

Across

- 1. Actor Pitt
- 5. Make over
- 9. Place to hibernate
- 10. Face shape
- 11. Pakistani language
- 12. Darn, as socks
- 13. Goes on board again
- 15. Kind of tax
- 16. Philosophical doctrine
- 22. Centers of activity
- 23. Germany's \_\_\_ von Bismarck
- 24. Crude group?
- 25. Snaillike
- 26. Work station
- 27. Joie de vivre

Down

- 1. Smudge
- 2. Hard to find
- 3. Adjutant
- 4. Chicken order
- 5. Aquiline facial part
- 6. "... happily \_\_\_ after"
- 7. Clammy
- 8. Cutlass, e.g.
- 14. Life story, in brief
- 16. Walk heavily

1	2	3	4		5	6	7	8
9					10			
11					12			
13				14				
			15					
16	17	18				19	20	21
22					23			
24					25			
26					27			

- 17. Easy gait
- 18. Top guns
- 19. "... do you good"
- 20. Ancient gathering place
- 21. Cut

N	V	T	E		K	S	E	D
M	O	T	S		C	E	D	O
O	L	L	O		I	C	O	L
W	S	I	N	O	L	V	L	P
			N	I	S			
S	K	R	A	B	M	E	E	R
D	N	E	M	U	R	D	U	R
L	A	V	O	R	L	A	I	V
O	R	E	D	R	A	D	B	R

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

## You Need a Certain Amount of Debt in Today's Society

Everyone knows credit card debt is evil. But could it possibly be true that some debt is good, even credit card debt?

Financial advisor and author Jane Bryant Quinn thinks so. In fact, she says that if you do not use your credit card, your credit score could actually disappear and you will be unscorable.

Lenders rely on a credit score to make a decision about whether a person is likely to pay back a loan. A person with no debt might have no credit score.

High credit scores are essential to getting a mortgage or the best rates on loans. They even are important to basic needs such as car insurance rates or starting utility service. Without a good credit score, your car insurance will cost more and the utility might ask for a higher deposit.

Even if you used credit cards in the past, you could still lose your credit score if you do not have any activity on a loan in six months. Quinn advises people with mature credit habits to maintain one credit card and use it at least once a month and then pay off the balance. One active credit account is all you need to maintain a credit score.

If you have a credit card that you never use, check to see that it is still active and then use it occasionally for small purchases that you can pay off at the end of the month.

If you're married and your credit cards are in both of your names, the cards might be cancelled if either of you dies. So get a credit card in your own name now.



1. "Good Ol' Boys," sung by Merle Haggard, was the theme song for what TV show? a-"B.J. and the Bear," b-"The Dukes of Hazzard," c-"Our House," d-"Carter Country."
2. In which Coen Brothers movie did John Goodman play Vietnam vet Walter Sobchak? a-"The Big Lebowski," b-"Barton Fink," c-"O Brother, Where Art Thou?," d-"Fargo."
3. What is the name of the attorney played by Julianna Margulies on "The Good Wife"? a-Susan Rakoff, b-Anne Osborne, c-Caroline Julian, d-Alicia Florrick.
4. "Good Lovin'" was the first #1 song for what band in the 1960s? a-The Rascals, b-Paul Revere and the Raiders, c-The Turtles, d-The Troggs.
5. What poet wrote that "good fences make good neighbors"? a-Robert Frost, b-William Dean Howells, c-William Carlos Williams, d-Ezra Pound.
6. What European explorer discovered the Cape of Good Hope? a-Jacques Cartier, b-Bartholomew Dias, c-John Cabot, d-Henry Hudson.
7. What TV clown spoke only once on TV, during the final telecast of Howdy Doody's show, by saying "Goodbye, kids"? a-Cliffy, b-Bozo, c-Clarabelle, d-Krusty.
8. "Different is good" was a slogan used to promote what fast food chain? a-Wendy's, b-Domino's Pizza, c-Taco Bell, d-Arby's.
9. What detective was introduced by John D. MacDonald in the 1964 novel "The Deep Blue Goodbye"? a-Thomas Linley, b-Peter Wimsey, c-Travis McGee, d-Nero Wolfe.
10. What actor was the subject of Gene Fowler's 1944 biography "Good Night, Sweet Prince"? a-Errol Flynn, b-John Barrymore, c-Glenn Ford, d-George Sanders.

- Answers to "We're All Good"
- 1-b, "The Dukes of Hazzard"
  - 2-a, "The Big Lebowski"
  - 3-d, Alicia Florrick
  - 4-b, Paul Revere and the Raiders
  - 5-a, Robert Frost
  - 6-b, Bartholomew Dias
  - 7-c, Clarabelle
  - 8-d, Arby's
  - 9-c, Travis McGee
  - 10-b, John Barrymore



## Patriotic Oreo Pops for 4<sup>th</sup> of July!

*Making Oreo pops is easy. It is so easy you can have your kids help with this project and not make a big mess.*

*Melt the chocolate in a double boiler.*

*Pour the sprinkles on a plate.*

*Remove one side of the Oreo cookie and place a sucker stick in the center of the cream filling. Put a small amount of melted chocolate in the cookie to help create a bond to the other cookie.*

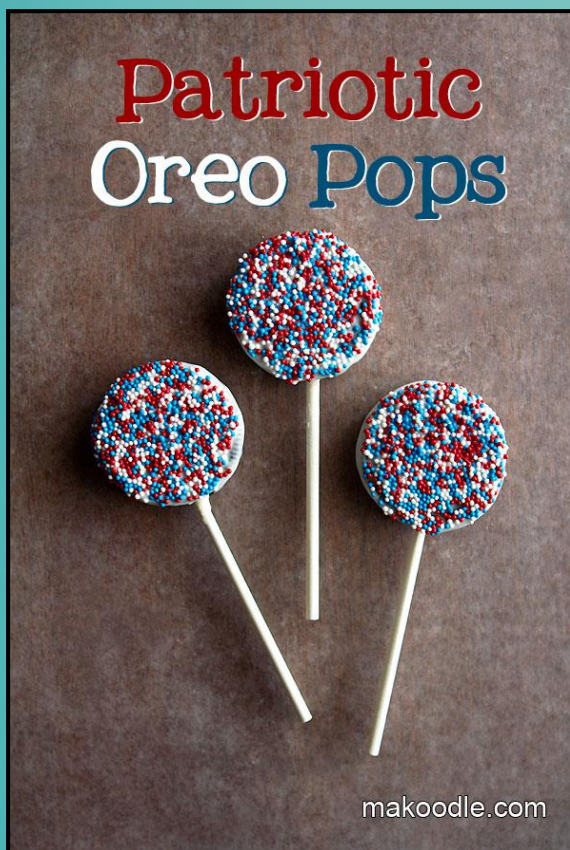
*Place the other side Oreo cookie back on top of the cookie filling.*

*Let the Oreo cookie pops sit for several minutes to allow the chocolate to setup and create a bond.*

*Dip the Oreo pop into the melted chocolate. Make sure to cover both sides so each side is completely covered, then tap off the excess chocolate.*

*Place one side of the Oreo pop in the plate of sprinkles.*

*Place the sprinkled Oreo pop on wax paper and allow to setup for 20-30 minutes. Enjoy! ☺*



Recipe from: <http://www.makoodle.com/patriotic-oreo-pops/>

## News From Home Summer Gardening, Grass Tips

If you see a pest, find out what it is before reaching for that scary-sounding spray can.

People are buying sprays without even knowing what the problem is in the first place, say the experts at Maryland's College of Agriculture and Natural Resources.

Local cooperative extension offices can help identify the problem and suggest a remedy.

Some bugs can be taken care of by just hand picking them off. Like the big green tomato (worm) bug. It's easy to see and harmless to pick up in your hand. Then throw it away from the plants.

It's July, time to give your grass its second fertilizing. The first should have been in May.

When mowing, put your mower on mulching mode. Grass clippings provide nutrients to your lawn. They don't create thatch. Thatch is a layer of decomposing grass roots, not grass clippings.

Sharpen your mower blades at least once a year, more often if you have acreage to mow or there are rocks or roots in the lawn that nick the blades. Dull blades rip the grass apart instead of cutting it. It's very bad for the grass.

### Take the Trivia Challenge!

How many years worth of bank statements should you keep records for?

A-1 B-2 C-3 D-4 E-5

HINT: The answer is hidden somewhere in this newsletter.

*"Trust in the Lord with all your heart and lean not on your own understanding. In all your ways acknowledge him and he will make your paths straight."*

*-Proverbs 3: 5- 6*

### Insomniacs who Exercise Sleep Better

After 16 weeks of walking outside or on a treadmill for 30 minutes, insomniacs slept an extra 75 minutes per night, more than other nondrug therapies. They walked four nights per week, according to a study reported in the journal Sleep Medicine.

The improvement is likely because exercise improves metabolism and decreases inflammation, both of which enhance sleep quality.