



Home Cleaning Plus

<address>
<City, State, Zip>
<Phone>
www.MyWebsite.com

Your New Issue of Better Home Living Has Arrived!

Look Inside for Some Amazing Money Saving Tips and More!

3 Minutes Lost

Daytime continues to be longer than nighttime until after the September equinox, which is always between September 22-24, the beginning of autumn. The word "equinox" means "equal night" and refers to when the sun crosses the equator. Days are shortened by three minutes per day, resulting in a half hour per week.

Staff Members Making the News

Shelly and her team have been cleaning homes for the past five years and they've always done a great job for us. The team was recently awarded <My Company's> highest achievement award for Service Excellence. Congratulations team! Keep up the good work!

All team members of <My Company> have completed the Annual Safety Training Certification. We're very impressed with the scores and are confident about our staff's performance.

Wringing your hands only stops you from rolling up your sleeves. James Rollins in Black Order

FREE Air Quality Cleaning Audit

Call us by ___/___/___ to schedule your FREE Air Quality Cleaning Audit and...

Receive a FREE Refrigerator Cleaning!

<Company Name>
<Telephone>
<Website>

Take the Trivia Challenge and Win a \$25 Gift Card to Applebee's!

The first <##> people who call our office with the correct answer will be entered into the drawing!

Pollen allergies affect nearly what percent of our population?

1 – 13% 2 – 10% 3 – 7% 4 – 18%

HINT: The answer is hidden somewhere in this newsletter.



September 2011

Volume 2, Issue 9

Better Home Living™

The Newsletter That's Both Informative and Fun!



These steps can lead to financial freedom in the years to come

Your retirement plan might be affected because of the slow economy, but there are still things you can do to make that money last for a lifetime.

* Pay off your debts and avoid taking on new ones. If your debt level is unpayable, visit the Association of Independent Consumer Credit Counseling at www.aiccca.org or call 800-703-8787.

Don't pay off debts with money from an IRA or 401(k). This money is protected from bankruptcy.

Know what your expenses and income will be when you retire. If you start living on your retirement budget now, you will have less chance of running out of money.

* Increase your savings even if it means changing your lifestyle.

* Invest in low-cost stock index funds so you have greater returns on your investments. Stay away from individual stocks.

* Avoid taking Social Security until age 70. Your check will be 76 percent larger than if you take it at age 62.

* Work longer, especially if you have health insurance on your present job. If you must retire, find a new job that offers health insurance, such as Costco, Home Depot, or Wal-Mart, which have benefits for part-timers.

* Put off taking a reverse mortgage. They are available at age 62, but wait until your 70s or 80s.

* Buy an immediate fixed annuity. Payouts are based on your investment, your age and the type of benefit you want, says financial advisor Jane Bryant Quinn.

* If all else fails, you might have to move in with your children. That idea should get you moving.

The wholefood story

Why is the whole orange better for you than its juice, or the whole apple better than apple sauce? Because whole foods contain a food matrix in which all of the components work together. That means you can absorb all the individual nutrients better.

Whole grains are a good example. Scientists have found that natural phytonutrients are embedded in the fiber matrix of the grain. They can help lower your risk of heart disease, type 2 diabetes and certain types of cancer, according to New York-Presbyterian/Weill Cornell Medical College.

Free Cleaning Tips and Specials at www.MyWebsite.com

I hope you enjoy this month's newsletter!

Steve Hanson
Home Cleaning Plus

The 9/11 memorial to open on September 11, 2011

Ten years after the terrorist attacks, the names of all the September 11 victims will be read for the first time during a ceremony in New York City.

A "Tribute in Light" commemoration will take place at sundown, with two bolts of light shooting up into the sky symbolizing the towers.

The names of all victims of terrorist attacks are inscribed on bronze panels lining the two pools. Waterfalls cascade down all four sides of each pool, creating a special place for remembrance and reflection. The surrounding plaza will be filled with oak trees and a callery pear known as the "Tree of Life," which was nursed back to health after surviving the 9/11 attacks.



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 \$100 after their 6th 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 \$100 Bonus!

Thanks in advance for your help and we look forward to sending cash your way!

Thanks a Bunch!

"Sue and her team have been cleaning our home for the past two years and they've always done a great job for us. The quality of service is at a much higher level than our previous cleaning provider."

*Tom Johnson
Sandy, UT*

*A special thanks to all these fine folks who referred us...
Kathy Jackson, Dan Lundgren, and Marcy Cantrell.*

Retirement planning mistakes

It's satisfying to fill out one of those retirement plan calculators offered by investment and insurance companies. They can make you believe you will retire in style. But take care not to make miscalculations that could lead to a lower level of savings. Consider taking life's events and realities into account.

Lifetime salary. It's easy to believe that you will have the same pay rate, or a higher one, as time goes by. According to the U.S. Census Bureau, on average, people hit their income peaks in their 40s and pay remains flat after that, or they will experience a pay reduction.

Years until retirement. Your forecast shows you working steadily through age 62 or 65, but illness, job loss or another circumstance could result in months or years without a job.

According to The Wall Street Journal, for many people, a retirement savings strategy is merely a best-case scenario. You should also consider a worst-case scenario and save more.

If you have work breaks, lower income in the future, or have to retire sooner, you will be prepared. If your best-case scenario works out, you'll be in clover.



Fall brings an onslaught of allergies

Autumn is the favorite time of the year for many of us. Colorful foliage abounds. Humidity drops. We open our windows to let in the breeze and spend long hours outdoors hiking or raking up the falling leaves. Unfortunately, unseen allergens lurk in the crisp, dry air and in all those leaves.

Pollen allergies affect nearly 10 percent of our population, approximately 62 million people. They are the fifth ranking chronic disease and cost U.S. businesses and our health care system nearly \$8 billion annually.

There's no reason to dread the arrival of autumn, however, if we reduce exposure to pollens and molds, thus lessening our symptoms of sneezing, itchy and watery eyes, dry throat, congestion and runny noses, all of which can impair our ability to perform well at school or work.

Ragweed pollen is one of the most common reasons for fall allergies. But pollen from other plants, trees, and grass can also trigger symptoms, as can mold.

Tips for managing fall allergies:

- * Leave both house and car windows shut.
- * Remove clothing worn outdoors after raking, hiking or mowing.
- * Remove shoes at the door and go barefoot in house or wear slippers.
- * Shower or rinse off exposed skin after being outdoors.
- * Use a saline nasal wash to remove allergens.
- * Use a dehumidifier to decrease indoor humidity.
- * Clean visible mold in showers with a diluted bleach solution.
- * Wear a face mask and goggles when doing yard work.
- * Use an antihistamine to reduce or eliminate the effects of histamine.
- * Drink plenty of water; rehydration effectively eliminates toxins.



September Event

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		
28					29		

Across

- ___ Diego
- Chip away at
- Duffer's dream
- Cut wood
- "Be quiet!"
- Pretentious sort
- Brave
- Thus
- German sub
- Beaver State: Abbr.
- Moonstruck
- Ziti, e.g.
- Expire
- Open, in a way
- Crew need
- Gawk
- Cunning

Down

- Beauty pageant wear
- Advil target
- India's first P.M.
- Spying
- Imp
- "I ___ you one"
- ___ ex machina
- Taro root
- ___ dictum
- Flaps
- Big production
- Deliver a tirade
- Medicine bottle
- Mysterious: Var.
- Massage locale

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

A	L	S	E	R	V	L	S
R	V	O	G	E	P	N	U
E	I	D	A	T	A	P	A
E	A	L	O	N	I	R	O
S	O	C	I	O	B	H	H
U	D	S	E	P	S	H	S
D	E	S	A	V	E	A	C
D	E	R	O	E	S	A	N

Mother Theresa's Wall

These verses reportedly were written on the wall of Mother Teresa's home for children in Calcutta, India, and are widely attributed to her. They may be based on a composition originally by Kent Keith, but have been re-written in a more spiritual way.

- * People are often unreasonable, irrational, and self-centered. Forgive them anyway.
- * If you are kind, people may accuse you of selfish, ulterior motives. Be kind anyway.
- * If you are successful, you will win some unfaithful friends and some genuine enemies. Succeed anyway.
- * If you are honest and sincere people may deceive you. Be honest and sincere anyway.
- * What you spend years creating, others could destroy overnight. Create anyway.
- * If you find serenity and happiness, some may be jealous. Be happy anyway.
- * The good you do today, will often be forgotten. Do good anyway.
- * Give the best you have, and it will never be enough. Give your best anyway.
- * It is all between you and God. It was never between you and them anyway.

Trivia Teaser – Flags of the World

1. What is the background color of the United Nations flag? a-White, b-Blue, c-Silver, d-Red.

2. What musical instrument formerly appeared on the Irish flag? a-Bagpipes, b-Horn, c-Harp, d-Saxophone.

3. A 24-spoke wheel called the Ashoka Chakra appears in the center of what nation's flag? a-Japan, b-Thailand, c-India, d-Tibet.

4. Which Scandinavian country's flag has a yellow cross on a blue background? a-Denmark, b-Finland, c-Norway, d-Sweden.

5. How many stars appear on the national flag of Cuba? a-1, b-3, c-15, d-50.

6. How many stars appear on the official flag of Israel? a-1, b-8, c-13, d-15.

7. The flag of which African nation features a green star on a red background? a-Algeria, b-Tunisia, c-Morocco, d-Mali.

8. The flag of which country consists of three equal horizontal bands of black, red, and gold? a-France, b-Egypt, c-Germany, d-Belgium.

9. The flag of which country pictures a golden eagle with a snake in its mouth? a-Mexico, b-India, c-Turkey, d-Italy.

10. The royal seal framed by the Pillars of Hercules appears on what nation's flag? a-Hungary, b-Spain, c-Poland, d-Greece.

Answers to 'Flags of the World'

- 1-b, 11-c
- 2-c, 12-Harp
- 3-c, 13-Morocco
- 4-c, 14-Germany
- 5-a, 15-Mexico
- 6-b, 16-Spain