



September 2016

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# Better Home Living™

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

## Garden cleanup time: do it now

Warm fall weather is encouraging many of us to delay putting our gardens to bed, but late September and all of October are the best times to do it.

Some tomato lovers leave their plants in the ground in hopes that their green tomatoes will ripen. It's time to give it up. The same is true for peppers and cucumbers and other garden favorites.

Pull spent vegetables and annuals and put them in the composter. (Take good-sized green tomatoes off the branches. Put them in brown paper bags or a box. Check regularly for mold or rot. Over days or weeks, they will ripen.)

You can leave healthy perennials standing. They can trap insulating snow and provide a bit of winter interest. But if any plants show signs of disease, pull them now.

Water. Trees, shrubs, and perennials could use a good soak. The same is true of grass if watering is allowed in your community. Most plants survive winter better if they go into the season with well-watered roots. Water them again in October or November.

Empty your containers. Ceramic, terra cotta, concrete and clay containers can shatter if left outside during the winter. Clean them and stack them in the garage.

You'll give a sigh of relief in spring if you clean up your yard tools now. Wash dirt off the hoe, shovel, cultivator and the tiller blades. Put a film of oil on them to prevent rust.

Spread fertilizer on your grass in September or October.

Rake your lawn as needed. If you have a thin layer of leaves, simply chop them up with your lawn mower. But if you have lots of leaves, rake, bag and save the leaves to use as mulch once the soil freezes. If left on the grass, a thick layer of leaves can cause snow mold, which can damage grass. So keep up with your raking, say the experts.

## Smartphones might end the checkout cha-cha

The checkout counter cha-cha: Swipe the card, step back, turn around, insert in chip reader, tap toe for 10 minutes while the card reader works.

Okay, it's not 10 minutes, but a chip reader takes double the time of a swipe -- about 13 seconds, according to Wall Street Journal tech writer Joanna Stern. Chip readers send an encrypted number to your bank, instead of data, so they are more secure.

Not all stores have chip card readers, possibly in response to wait times. According to Visa, only 28 percent of all merchants support chip readers.

All this may encourage the rise of the smartphone wallet.

Samsung Pay, available only on Android devices, lets users enter their credit card info into an app and then allows your phone to imitate a card swipe. Businesses do not have to have a special machine, so the service is accepted everywhere.

On iPhone 6 and later, ApplePay lets you pay with your phone wherever there is a wireless terminal. All you do is load your credit card information into your phone, or approve the credit card tied to your Apple account and you are ready. When you see a wireless terminal at checkout, pull out your iPhone instead of your wallet. No need to turn on the phone. As you move it within an inch of the terminal, the phone wakes up and opens wallet. Use touch ID to complete the transaction.



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

*Susie Duncan  
Two Ladies & A Bucket*

## Heavy backpacks weigh on health

Books, lunch, laptop, and more -- all go into a school backpack and before you know it, the backpack is heavy--often way too heavy.

Kids are getting back strains from toting their books and materials to school. According to the American Occupational Therapy Association (AOTA), a whopping 64 percent of American students ages 11 to 15 years reported back pain related to heavy backpacks. Twenty-one percent reported the pain lasting more than six months. Emergency rooms treat more than 2,000 injuries related to heavy backpacks every year.

It's not limited to young students, either. A Boston University study showed that 85 percent of university students report discomfort and pain associated with backpacks.

Consumer Reports found that in New York City schools, the average sixth grade student carried a backpack weighing from 18.4 pounds to 30 pounds; second and fourth grade students carried backpacks that weighed as much as five pounds.

Backpacks should weigh no more than 10 percent of a student's body weight, but more than half of students carry backpacks that are heavier, according to AOTA.

The way students use a backpack can be a problem. Slung over one shoulder may look cool, but it causes pain in the back and shoulders. Students should use a backpack with padded straps and wear both straps around the shoulders to distribute weight properly.

Parents can make sure the backpack is the right size. The pack should extend 2 inches below the shoulder blades to waist level or slightly above. It should not be wider or longer than a child's torso. Multiple compartments can also help distribute weight.



## Did You Know...

...The first Friday in September, this year it will be September 2<sup>nd</sup>, is National Lazy Mom Day?

Do you know a mom that would love to get some time back so that she has more time to enjoy her family? Let Two Ladies & A Bucket help you with that. There are two different ways you can help that mom reclaim some of her time.

- You can purchase a Gift Certificate for her
- You can join our referral program -- when an active client refers a friend or family member to Two Ladies & A Bucket they will receive a \$25.00 Amazon gift card and their friend will receive a \$25.00 off their first cleaning

## Thanks a Bunch!

*"They were the most courteous and efficient cleaning crew I have ever dealt with! Can't say enough good things about the service, follow up and diligent work that these ladies do! I would recommend Two Ladies & A Bucket to anyone looking for superior house cleaning services!"*

~~Michael W.

## The future of luggage

Not since the invention of rolling luggage has the future of air travel looked so good.

A brainy luggage whose time, if not the actual product, has come, is in development by Iran-based Ikap Robotics. The smart suitcase, Olive, not only knows its owner, it transports him.

Olive combines a Segway-type two-wheel transporter that is part of the suitcase. The suitcase itself builds a visual map of its surroundings and can follow its owner, distinguishing the owner from other people in a crowd.

Of course it has a built-in scale, GPS, WiFi and an alarmed lock system.

The idea took first place in the Service Robotics section of the 2016 Automatica Start-up World Competition in Munich.

It is not yet available, but versions of it will surely appear shortly.



## Tamale Joe Casserole: Grandma's charm for modern tastes

This is the sort of dish you expect to find bubbling in grandma's oven. Tamale Joe Casserole combines the charm of a good tamale in a one-pot family dish that is quick and easy to make.

It's good for the church potluck, fantastic for Saturday afternoon with the grandkids, and like all good casseroles, you can change it to suit the tastes of the diners.

Tamales can be traced back as far as 5000 BC to ancient civilizations, like the Aztec, Maya, Olmeca and Tolteca. The ingredients are usually wrapped in a spongy masa harina dough and covered with a corn husk. The technique makes a typical tamale easy to take with you. Soldiers took tamales with them on marches. Families still use them to serve large gatherings.

Inside the dough, you can find anything from seafood to rice to beans and meat. When you think about it, the humble casserole dish is much the same; why shouldn't it be like a tamale?

This recipe can be altered to suit the audience. An adult crowd might like onion mixed in with the meat. Smoked paprika can take the place of chili powder if chili is too spicy. You can use pork, chicken or lamb to change up the taste in this dish, which is hard to ruin.

You will need:

1/2 pound sliced link sausage	1 8-ounce can of corn, drained
1 1/2-pound ground beef	16 ounces tomato sauce
1 tablespoon chili powder	1 cup milk
2 teaspoon salt	3/4 cup yellow corn meal
1 cup pitted sliced olives	3/4 teaspoon pepper
	1 1/2 cup grated cheddar cheese

Before you start working, set your oven to 350 to let it preheat.

Cook the ground beef and sausage. Once the meat has fully cooked and has browned, drain off excess fat. Add all ingredients, except cheese and olives. Stir until well mixed. Spray a baking dish and pour ingredients in. Even the casserole out by running the back of a serving spoon over the top to create a flat top, then cover with grated cheese and add sliced olives. For a saltier dish, sprinkle coarse sea salt over the top before adding cheese and olives.

Bake in a 325-degree oven for 30 to 45 minutes, until cheese has melted.



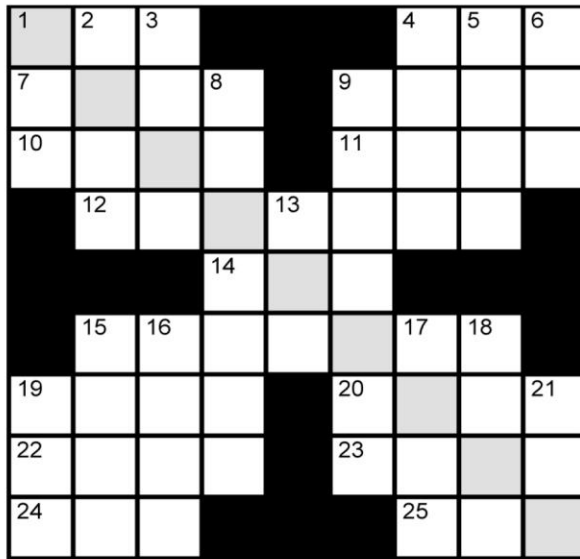
## Tiny Replica

### Across

1. Wharton degree
4. "Indubitably"
7. Ticked \_\_\_\_
9. Continental currency
10. Heredity carrier
11. Mascara site
12. Attire
14. Anatomical pouch
15. Refueling break
19. Let go
20. Regrets
22. Crude dude
23. A lot of lot
24. B & B
25. Color

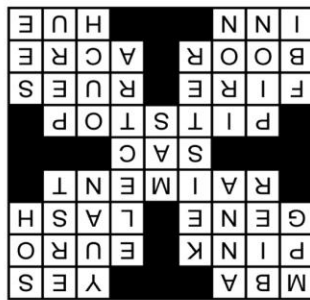
### Down

1. Automobile sticker fig.
2. Coffin stand
3. "\_\_\_\_ and the King of Siam"
4. Chinese dollar
5. At one time, at one time
6. Old exclamation
8. Tush
9. Sister of Orestes



13. More, in Madrid
15. Subatomic particle
16. Caddie's offering
17. "That hurt!"
18. Andean land
19. J. Edgar Hoover's org.
21. "Didn't I tell you?"

*The headline is a clue to the answer in the diagonal.*



## I scream, you scream, we all scream for ice cream...

...Or do we? It seems as though gelato is taking over the ice cream market.

What is gelato and what makes gelato different than ice cream? Gelato is the Italian word for ice cream. The three biggest differences between gelato and ice cream are

- Gelato is much creamier, smoother, and silkier
- Gelato uses more milk than cream and usually no eggs
- Gelato has less butter fat and air
- Gelato is typically served at a higher temperature

All of these components come together to form a frozen sweet treat that is creamier and healthier than ice cream. Because there is less air incorporated and the higher serving temperature allows more flavors to come through. With less air, the product is denser, there are less ice crystals that form, making the gelato creamier and well, just delightful. With less air and a higher temperature, extra ingredients used as additives in ice cream to help keep it soft like cream, eggs, and extra sugar are not needed. Because of a lower butter fat and higher serving temperature 'scoops' of gelato are not typically round and are not able to keep their shape.

If you haven't already joined the gelato craze, give it a try you just might discover a healthier version of a traditional family treat.

## Trivia Teaser – All in a Day's Work

1. Whose tombstone is inscribed with the words "Workers of all lands, unite"?  
a-Vladimir Lenin, b-Karl Marx, c-William Shakespeare, d-Thomas Jefferson.

2. What substance is secreted by honeybee workers and fed to larvae that are being raised as potential queen bees?  
a-Manna, b-Royal jelly, c-Tar, d-Honeydew.

3. The original Luddites were disgruntled 18th-century English workers in what industry? a-Shoemaking, b-Blacksmithing, c-Publishing, d-Weaving.

4. What blues-rock band had a top 40 hit in 1970 with a cover version of "Let's Work Together"? a-Canned Heat, b-The Moody Blues, c-Santana, d-Ten Years After.

5. The Beatles song "We Can Work It Out" was released on a "double A-sided" single with what other song on the flip side? a-"Hey Jude," b-"Day Tripper," c-"Blackbird," d-"While My Guitar Gently Weeps."

6. Who played Melanie Griffith's idea-stealing boss in the movie "Working Girl"? a-Annie Potts, b-Sharon Stone, c-Sigourney Weaver, d-Halle Berry.

7. What novel opens with the line: "The Mole had been working very hard all morning, spring cleaning his little home"? a-"Return to Oz," b-Winnie-the-Pooh and the Blustery Day," c-"Uncle Wiggily's Story Book," d-"The Wind in the Willows."

8. Alex Borstein, Laurie Metcalf, and Niecy Nash play health care workers at a rundown hospital on what HBO series? a-"Getting On," b-"The Knick," c-"St. Elsewhere," d-"The Night Shift."

9. What actress played the young Helen Keller in the 1962 movie "The Miracle Worker"? a-Christine Kaufmann, b-Shirley Temple, c-Patty Duke, d-Noreen Corcoran.

10. Who wrote the 1974 bestseller "Working: People Talk About What They Do All Day and How They Feel About What They Do"? a-Spiro Agnew, b-T.H. White, c-Phil Donahue, d-Studs Terkel.

11. Director David Lean's first four films were adaptations of works by which English playwright? a-William Shakespeare, b-Joe Orton, c-Christopher Marlowe, d-Noel Coward.

12. The title of Lana Del Rey's 2014 album is what portmanteau word coined by Anthony Burgess in his novel "A Clockwork Orange"? a-"Ultraviolence," b-"Sadomasochism," c-"Minecraft," d-"Sexploitation."

- Answers to 'All in a day's work'
- 1-b, Karl Marx
  - 2-b, Royal jelly
  - 3-d, Weaving
  - 4-a, Canned Heat
  - 5-b, "Day Tripper"
  - 6-c, Sigourney Weaver
  - 7-d, "The wind in the Willows"
  - 8-a, Getting On
  - 9-c, Patty Duke
  - 10-d, Studs Terkel
  - 11-d, Noel Coward
  - 12-a, "Ultraviolence"



# Two Ladies & A Bucket

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Main Street Through St. Louis

Known as the “Mother Road” and the “Main Street of America”, Route 66 plays an important role in American history and myth. The famous road also has a story to tell about the St. Louis area and how it has changed. In *Route 66: A St. Louis Street* the local history of this world-famous highway is explored. Come get your kicks by learning stories about the motels, custard stands, and tourist traps that could be found along the road as it passed through St. Louis. Visitors will see a number of artifacts ranging from gas pumps to roadside signs and will even get a chance to drive the road themselves.

Admission is free The exhibit runs through July 16, 2017. Group programs (including lunch) are available for groups of ten or more. Call or email Tami at [tgold@mohistory.org](mailto:tgold@mohistory.org) for more information.

## The Streak

Keeping up with window smudges can be a challenge. A couple of quick tips for cleaning any glass surface are:

- When using fabric cloths, make sure that they do not contain any kind of lotion, grease, or even fabric softener – all will cause streaks and fogging
- Use a spray bottle with hot water and a few drops of Dawn dishwashing liquid
- Do not use a lot of pressure when drying the glass surface
- Adding a few drops of rubbing alcohol to the cleaning solution will help the drying process

## Staff Members Making the News

Please join me in welcoming the newest team members:

- Taylor Lamke
- Nicole Hubbard

I look forward to a long and successful future with both of you.

~~ Susie Duncan

*There is nothing in a caterpillar that tells you it's going to be a butterfly.*

~Richard Buckminster Fuller

## Smart investing: Examine your basket

During your working life, you use the work of your hands to earn a paycheck -- and that is an important asset.

The work you do is just one part of your lifetime portfolio. The other part is what you do with your earnings and how you make your earnings grow. You wouldn't put all your money on lottery tickets, hoping for a big hit. Talk about putting all your eggs in one basket!

The same way, experts advise that you find many different baskets for your savings. This is called diversification, and it means everything to investing success.

One mistake is investing money in the company you work for. This overlaps the work of your hands with the work of your money. You are in one basket.

According to Intelligent Investor writer Jason Zweig, you don't want the work of your hands and the work of your dollars to be in the same place.

But many people do just that.

According to a recent study by the Social Science Research Network, 51 percent of people surveyed believed that a diversified bundle of 10 investments is riskier than investing in a single stock. Not true.

The study found that diversifying investments (putting money into different stocks or market sectors) reduces risk.

Zweig writes that people who don't diversify probably feel more comfortable investing in one company or stock they know, rather than ten other mysterious companies. But comfort is misleading.

One way to diversify investments is to invest in stock-market index funds. These funds put your money in hundreds of companies. Even if one-fifth lose money, you will still gain because the others have not lost money.



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No appointment needed

- September 22, 2016
- October 20, 2016
- November 17, 2016

\*\*\*\*\*Not intended for sick or injured animals\*\*\*\*\*



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