



# Better Home Living™

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

## Professional carpet cleaning is good for your carpet and your health

The main reasons people call a professional to clean their carpet: They want it to look like new again and be sparkling clean.

What most people don't realize is that professional carpet cleaning has many more benefits, including health benefits.

Steam cleaning is the most thorough method of carpet cleaning and most likely to restore the lush appearance of your carpet. Even traffic wear can sometimes be prevented.

Running the vacuum cleaner and using a store-bought carpet shampoo machine can't remove deep dirt particles from between the carpet fibers. The particles are sharp and you press on fibers when you walk on the carpet. Fibers can be cut, which results in wear patterns and a shortened carpet life.

Professional cleaning also will improve the air quality in a home. To the casual observer, the house just has a nice aroma, but there's much more to it than that. The deep cleaning removes allergens such as those caused by dust mites living deep in the carpet and pollen from trees, grass and flowers.

Children and adults who have asthma or allergies will feel better and be less likely to get a respiratory infection after these allergens are removed.



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

*Susie Duncan  
Two Ladies & A Bucket*

## Tax considerations for the New Year

The tax man cometh. Time to prepare yourself to take all possible deductions.

Retirement accounts are a great method for reducing taxes. In fact, the 401k and IRA were created to give incentives for saving money. Each dollar contributed reduces taxable income.

\*401k--The annual limit of contributions is \$18,000 (\$24,000 for those over 50) and this amount does not include employer contributions.

\*IRA--The annual limit is \$5,500 (\$6,500 for those over 50).

\*College 529--You can contribute up to \$14,000 per year while still avoiding the gift tax penalty. While there is no federal tax deduction for this, many states allow a deduction for these contributions.

\*HSA (Health Savings Account)--Available to those with a high-deductible health insurance plan, the HSA allows one to contribute up to \$3,350 for an individual and \$6,750 for a family (add an extra \$1,000 if you are over 55).

Charitable Contributions: For philanthropic individuals, charitable contributions are a great way to manage your tax burden while providing for those less fortunate or other worthy causes. In most circumstances, up to 50 percent of yearly income can be deducted each year for qualified gifts.

Something to consider when discussing charitable gifts is they don't have to be cash. Gifts of clothing, furniture, cars, household goods, stocks, property, and even mileage spent on behalf of the charity are all tax deductible at the end of the year for full or partial value.

Investment Strategy Checkup: Year-end is a great time to rebalance portfolios for a couple of reasons:

Rebalancing should be done periodically to ensure that one's portfolio has not skewed too far in one direction during the year's ups and downs.

It could provide opportunities for tax-loss harvesting to help offset any capital gains earned during the tax year.

**HOLIDAY HANGOVER**

Suffering with a Holiday Hangover or just wanting to get your Holiday Décor organized for 2017? Goldilocks Solutions can help!

- TAKE-DOWN YOUR HOLIDAY DÉCOR
- DOWNSIZE YOUR "DIDN'T USE IT"
- ORGANIZE FOR 2017 DECORATING

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## Do You Know...

...January, February, and March are peak months to catch the common cold and flu.

Call today and we will sanitize all of your hard surfaces such as counters, telephones, laptop computers, door handles, etc. to help protect you family from yucky cold and flu germs. Simply add an additional \$9.99 to your normal cleaning rate. Offer expires 1/31/17.



## Thanks a Bunch!

*"Once again I'm returning to 2 Ladies and a Bucket. They have cleaned my home many times over the years. They do a wonderful job. The girls are always friendly, polite and very thorough. Glad to be back on their books. Very happy ☺"*

~~Cathy W.



## Guard your health in cold weather

Did you know that in cold weather, 60 percent of your body fuel is used to maintain body temperature? That means you must count on tiring more easily, and you will be more likely to suffer hypothermia or even frostbite outdoors.

A windy day is even worse. At 20 degrees, for example, a 15-mph wind creates an effective temperature of -6 degrees. A 30-mph wind means -11 and a 40-mph wind dumps the effective outdoor temperature to -22.

Cold weather puts extra strain on your heart, so it's important to avoid exertion. Shoveling snow, pushing a car, or even a fast walk might be a problem if it is very cold.

Decrease your chance of getting frostbite or hypothermia by dressing in layers for outdoor activities. Ideally, coats should be water repellent. Wear a heavy knit or microfiber hat and face protection. Cover your mouth to keep very cold air out of your lungs. Wear mittens instead of gloves for more warmth.

Stay dry. Change socks and other wet clothing to prevent loss of body heat. Wet clothes lose all insulating value and lose heat rapidly.

Frostbite causes a loss of feeling and a white or pale appearance in extremities like fingers, toes, nose and ears. Although frostbite is unusual with today's excellent winter fabrics, if it does occur, warm the victim with blankets. Place the frostbitten area in warm (not hot) water. Do not rub the area. Give warm, not hot, nonalcoholic drinks.



"Grandma's pretty old. Will she be able to read something not written in cursive?"

## Overnight Country Sausage and Hash Brown Casserole

- 1 package (16 oz) bulk hot pork sausage
- 10 large eggs
- 1 ½ cup milk
- 2 tbsp Dijon mustard
- ¼ tsp ground pepper
- 1 bag (20 oz) refrigerated O'Brien hash browns (about 4 ½ cups)
- 1 ½ cups shredded sharp cheddar cheese (6 oz)
- 3 green onions thinly sliced



Spray 13x9 inch (3-quart) baking dish with cooking spray. In 8-inch skillet, cook sausage over medium heat 5 to 7 minutes or until no longer pink; drain.

In a large bowl, beat eggs, milk, Dijon mustard and pepper with whisk until mixed well. Stir in hash browns, 1 cup of the cheese and the cooked sausage. Pour mixture into the prepared baking dish. Cover dish and refrigerate at least 8 hours but no longer than 12.

Heat oven to 350°F. Remove dish from refrigerator, uncover and top with remaining cheese and onions. Bake 45 to 55 minutes or until center is just set. Cool 10 minutes before serving.

### Helpful Hints

- This dish does not have to be held over night before baking.
- Add two eggs, an additional ¼ cup of milk, and half cup of hash browns and bake for an hour.
- Don't have Dijon mustard – don't fret. I think you could easily make this recipe without it.
- Bacon works well instead of sausage.
- Using the add ins I mentioned above, the recipe can be easily halved and placed in a 9 inch deep dish pie plate and bake for 45 minutes.
- I made this for the Bucket ladies the Friday before Christmas. I went home with absolutely no leftovers!



## Trivia Teaser – Picture Perfect

1. Who was the leading scorer for the 1972 Miami Dolphins "Perfect Season" team? a-Bob Griese, b-Larry Csonka, c-Earl Morrall, d-Garo Yepremian.

2. Which actress performed the song "Cups (When I'm Gone)" in the movie "Pitch Perfect"? a-Rebel Wilson, b-Brittany Snow, c-Anna Kendrick, d-Anna Camp.

3. Who was the oldest pitcher in Major League history to throw a perfect game, at age 40 in 2004? a-Randy Johnson, b-Curt Schilling, c-David Cone, d-Roger Clemens.

4. What film comedy ends with Joe E. Brown telling an exasperated Jack Lemmon "Nobody's perfect"? a-"Mr. and Mrs. Smith," b-"The Apartment," c-"Some Like It Hot," d-"The Odd Couple."

5. What Australian group had top 40 hits in the US in 2014 with "Amnesia" and "She Looks So Perfect"? a-5 Seconds of Summer, b-The Vamps, c-Twenty-One Pilots, d-All Time Low.

6. The 1996 documentary film "A Perfect Candidate" followed whose unsuccessful campaign for a Senate seat in Virginia? a-Glen Campbell, b-Oliver North, c-Barbara Boxer, d-Clay Aiken.

7. Which monster movie takes place near a one-horse town called Perfection, Nevada? a-"Critters," b-"Gremlins," c-"Tremors," d-"Predator."

8. Which Jane Austen novel ends "But, in spite of these deficiencies, the wishes, the hopes, the confidence, the predictions of the small band of true friends who witnessed the ceremony, were fully answered in the perfect happiness of the union"? a-"Pride and Prejudice," b-"Emma," c-"Persuasion," d-"Sense and Sensibility."

9. Which long-running sitcom was a spin-off of the TV series "Perfect Strangers"? a-"Just the Ten of Us," b-"Mr. Belvedere," c-"Family Matters," d-"The Facts of Life."

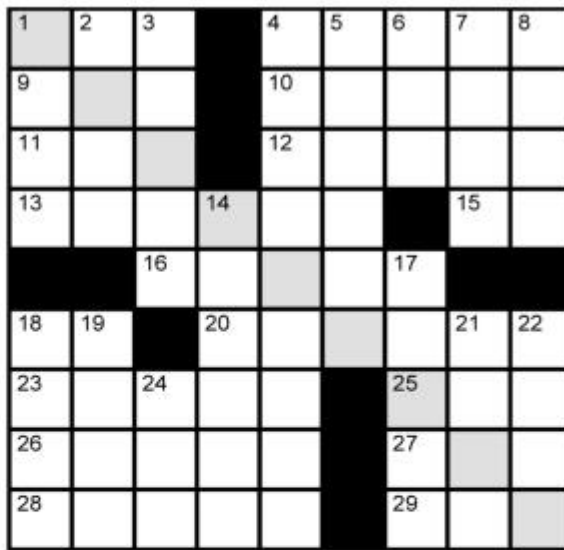
Answers to "Picture Perfect"

1-d, Garo Yepremian  
2-c, Anna Kendrick  
3-a, Randy Johnson  
4-c, "Some Like It Hot"  
5-a, 5 Seconds of Summer  
6-b, Oliver North  
7-c, "Tremors"  
8-b, "Emma"  
9-c, "Family Matters"

## Chinese New Year Animal Jig

### Across

1. Chop (off)
4. String ties
9. Make public
10. Be crazy about
11. "Walking on Thin Ice" singer
12. Staircase post
13. Soundly defeats
15. "\_\_\_ thee I sing"
16. Performed, per Shakespeare
18. FM alternative
20. Emotional shock
23. Dried coconut meat
25. Zero
26. Recurring theme
27. Rink surface
28. Legislate
29. Observe



6. Cattle call
7. Creme-filled cookie
8. Ego
14. Kind of acid
17. North African capital
18. Crowning point
19. Phobos, to Mars
21. "Of \_\_\_ and Men"
22. Away from the wind
24. "Harper Valley \_\_\_"



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

## For some, nothing sparks a great conversation more than a great book.

That's why book clubs are popular for meeting people and having meaningful conversations.

The bigger your community, the more likely there are a number of book clubs in the area. Book clubs can have themes that appeal to fiction lovers, history buffs, or even to special interests such as True Crime--a popular type of reading group.

You might be surprised at how many book discussion clubs are available. But if you don't know any, you can check online at a site such as meetup.com.

If there isn't a book club in your area, you can always start one.

It can be as loose or formal as you wish.

Most book clubs are monthly and members vote on titles of the books they will read. But some book clubs allow members to read their own choice of book and present their review to the members.

According to litlovers.com, a group of six to 10 is best to give everyone a chance to comment on the book of the month. To facilitate discussion, it's best to have books that fall into a general category or topic. Fiction clubs might choose historical fiction or books on the New York Times bestseller lists.

Be sure to choose books that fall into a general level of reading interest. For example, a vibrant book group would have similar reading styles. Maybe they all think *Pride and Prejudice* is a lively read while other groups might prefer science fiction.

Organizers can maintain a list of books for the next six months, an email list of members, and choose a member to host the club for the month. The host for the month can offer a dessert or some other small food stuff for the gathering and present questions or quotes from the book as points of discussion.



# Two Ladies & A Bucket

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Ever have this happen to you? A quick tip to help tame even the fiercest case of static electricity is to apply your favorite hand lotion to your hands as normal. Before your lotion fully absorbs run your hands through your hair. This will also lightly condition your hair. Use a scented lotion and enjoy the scent for hours.



## Let it Snow, Let it Snow, Let it Snow

With the holidays behind us, just a gentle policy reminder...

**Inclement Weather** – Inclement weather can prevent our ability to open for business and impact our employee’s ability to get to work. The safety of our employees is paramount in any weather emergency. If we are affected by inclement weather, we will contact you to inform you of a later appointment time or to reschedule your appointment. We also ask that our clients provide a clear path for our employees to use in order to safely access your home.



## December 2016 Trivia Challenge

Thank you to all who called in to participate in our December 2016 Trivia challenge.



**Marge W.** was the winner for December. Marge, I will get this out in the mail today.

## Staff Members Making the News

Please join to welcome the following employees

- Dajana Karacic
- Kalyn Matchell
- Connie Eastman
- Krystal Linze

It is with great sadness that Danielle Doyle and Cindy Venice are no longer working with us.

*The bad news is time flies. The good news is you're the pilot.*

~~Michael Altshuler

## New Client Offer

### After the Holidays Deep Cleaning Special!

**FREE** Refrigerator Cleaning  
with Whole House Deep Cleaning  
\$150 minimum purchase

Schedule your appointment by January 31, 2017  
If you refer our new client – you will also receive a special gift.

### Take the Trivia Challenge and Win a \$25 Gift Card to 54<sup>th</sup> Street Grill!

The first 25 people who **call our office** with the correct answer will be entered into the drawing!

### What is the diagonal answer to the Chinese New Year Animal Jig?

**Hint: Complete the crossword puzzle correctly and the answer will be revealed.**