

From the Heart...

... Life Skills for Today

By Sharon L. Benedict MS, CLC



Recordkeeping—Caution Tips Part 2

“I’ve learned that you shouldn’t call a \$100 meeting to solve a \$10 problem.” This gem shared by H. Jackson Brown, Jr. in his book, *The Complete Live and Learn and Pass It On*, could easily be a gem for those of us trying to keep adequate and accurate books for our business. Sometimes we choose a recordkeeping system that’s just too complicated for our business needs. We often say, “Well, I’m confident my business will grow, so I need something that will fit my future.” This is a worthy consideration. However, to be practical, the system you choose must accommodate your current operating budget and cash flow. With patience and professional advice, you will find a way to pace yourself.

So while you think about how to grow your recordkeeping skills as your business grows, here are some cautions to consider no matter the size of your company:

- Do not lose control over the creation, access, use of your records.
- When using electronic & computer recordkeeping, maintain secure passwords.
- Properly store records to avoid loss of tracking capability.

- Keep **one** official version of your records to avoid confusion and auditing complications.
- All documents should have names of parties and dates.
- Maintain secure electronic records with backups stored in a safe deposit box or secure location to keep others from altering data.
- Keep secure backups to restore data from technology blackouts.
- If trying out a new system, make sure you have backups of old system and data so you can reinstall if you have computer database failures w/ the new system.
- Routinely check your credit report to insure accuracy and current status.
- Make hard copies of everything in your wallet and store with all related toll free numbers and your card numbers in safe deposit box to insure immediate notification and restoration in case of identity theft; if this happens, call all three credit reporting agencies to be placed on fraud alert w/ SS# (The numbers are: Equifax: 1 800 525 6285, Experian (formerly TRW): 1-888-397-3742, Trans Union: 1-800-680-7289; Social Security Administration, fraud line: 1-800-269-0271).
- If your business records system is somehow tied to an email program & service, take steps to ensure you're protected against viruses, Trojans and other malicious software transmitted via email, without compromising the email features you need to communicate effectively. Call your provider for details.
- Check out the IRS website for how long to keep records, <http://www.irs.gov/businesses/small/article/0,,id=98513,00.html>

Although there is much more to consider when choosing the best system for your needs, for the rest of this month, we will be cruising through the fun world of ***Housekeeping***—and all those routine chores everyone loves! In the meantime, check out these additional recordkeeping resources below.

Resources:

Government Guide, http://www.governmentguide.com/small_business.adp?id=16102151

Keeping the Books: Basic Record Keeping and Accounting for the Successful Small Business (Keeping the Books) by Linda Pinson

Recordkeeping, Ethics and Law: Regulatory Models, Participant Relationships and Rights and Responsibilities in the Online World by Livia Iacovino

Self-employed Tax Solutions: Quick, Simple, Money-Saving, Audit-Proof Tax and Recordkeeping Basics for the Independent Professional by June Walker

US Small Business Administration, <http://search.sba.gov>

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Housekeeping—Are you having fun yet?

Erma Bombeck cuts to the chase for many of us with “My second favorite household chore is ironing. My first being hitting my head on the top bunk bed until I faint.” So, for those of you with this prominent perspective on housekeeping, I decided to start ya’ll off with a laugh or two (with a little help from *Lots of Jokes* website). Then we’ll get serious with the next issue, maybe!

Here’s my own version of a typical “hypothetical” day of housecleaning. First, I will clean the bathtubs today, no excuses—unless I find a really good one! Then I’ll move to the refrigerator. Something growing inside it is calling me. There’s more than cheese in there that’s aging! If it walks out when I open it, I’ll let it go on its way. Once I finish that jolly job, I think I’ll take a break for a snack. I’m in luck, no need to vacuum up the crumbs on the floor, my swift miniature schnauzer, Daisy, did a great job!

A little motivation has now returned. I think I’ll change the bed sheets I’ve ignored for a month or so, even turn the mattress. I feel so industrious! Yet, isn’t it just too frustrating—you make the beds, wash the clothes, and four months later you start all over again!

Once the beds are finished, I start collecting all the clothes hanging around the house. I get the impression as I move from room to room that if my hubby was supposed to hang up his own clothes, the door handle would definitely be bigger. So, I put the piles in the appropriate clothes hamper to overflowing and decide to wait on washing tomorrow, maybe. I have several outfits still in the closets I haven't worn for years. This will be a great opportunity to see if they still fit.

As I come to the day's end, I pull out the vacuum but find the sack very full and exuding a pungent stench. Although I decide to get a refill and start vacuuming, my mind wonders to the hopeful possibility that Sears may have one I can ride? As for dusting, I've been advised to keep the cobwebs in place. They say that cobwebs adorned over lampshades lessen the glare, creating a romantic ambiance. If my husband points out the light fixtures need dusting, I'll simply look at him with a narrow stare and declare, "What? And spoil the mood?"

I put the vacuum away "not quite finished," giving serious thought to finishing it early tomorrow before my sister from California comes to visit for a week. Anyway, my friend just called and invited me out to dinner. What a great way to keep my dishes clean and conserve water! So, as my "hypothetical" story ends, until the next installment, remember that the heart and soul of housekeeping encourages us to keep our castle clean enough for healthy, but dirty enough for happy.

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Housekeeping—Simple Solutions

Cruise through your local grocery store, and you will come away besieged by the multitude of cleaning products on the shelves for hands-on scrubbing to the rarefied air deodorizers and zany bug zappers. Yet, there are simpler, more practical health-conscious and environmentally friendly ways to clean your castle. Remember, what ever goes down the drain or in the trash, may forever end up in your local water system, rivers, and landfill. Your house may be momentarily cleaner but you and the world you live in may not fair so well.

However, let's try to stay practical here with our choices—going with all organic products is not necessarily the only way. There are times when they do not sufficiently do the job and are not always user friendly. And for many, buying *organic* is more of a feeling rather than fact decision. The word, *chemical*, is not always a *dirty* word. All creation is made up of an assortment of so-called chemical elements. You, in fact, are a walking, talking chemical factory! It really depends on the product (conventional and organic), how you use it, and its impact on you and your environment.

Whether you do your own housekeeping or hire out, there are some basics to consider when buying that product off the store shelf. As you choose,

remember to just *keep it clean enough for healthy, dirty enough for happy.*

Staying healthy doesn't mean you have to kill every germ in sight. In fact, there are trillions of germs that routinely "infect" or inhabit our body from infancy on and peacefully co-exist; and even help us maintain our internal biological balance—such as acidophilus bacteria that live in our intestines and are considered part of our *normal flora*. The small minority of germs that participate in generating disease, like strep, staph, TB, diphtheria, can also be found peacefully coexisting in us rather than actively creating illness.

So, it's important not to obsess too much about having a germ-free home. It's an impossible task anyway. You will, therefore, stay happier as you enhance your own health and the environment by using products that easily biodegrade and consist of elements nature and waste management technology can easily handle.

Here are a few tips to get you started.

Tip 1 - The Simple Solutions = use soap, vinegar, lemon juice, baking soda, salt

Tip 2 = Recycle everything possible!

Tip 3 = Keep your home free of unnecessary inhalants and highly toxic products

(or at least locked up safe from children's curiosity)

Tip 4 = Open your windows to routinely air out house

Tip 5 = Get the whole family involved

Check out the references listed at end of article for all kinds of tips for using those simple solutions listed above. Here's one example for cleaning out your sour-smelling thermos. Just fill container with a quart of water and four

tablespoons baking soda. Let sit overnight. In the morning, rinse as usual; and do this weekly for preventive maintenance. Another sample for sink stains caused by dripping faucets is to place a slice of lemon on the area, leave overnight. The next day, remove lemon and wipe area clean. Keep in mind that sometimes these methods just won't cut it. These are times when Clorox and/or ammonia may be required, but I personally keep their use to a minimum whenever possible.

There are lots of other possibilities for using a variety of everyday products and household equipment such as your toothpaste (nonabrasive, that is) for cleaning your silver, and your dishwasher to clean the range hood filter that we all ignore until it starts dripping while cooking your favorite dish on the stove.

I suggest you safely experiment with any tips these references provide. As you begin to use simpler solutions that work for you, your grocery bill may be smaller each month, your budget will thank you, and so will your environment. Next issue, simple living tips will be offered to ease your everyday housekeeping routine from kitchen to dining room, living room to bedroom, storage & laundry room, garden to garage.

References:

Baking Soda: Over 500 Fabulous, Fun, and Frugal Uses You've Probably Never Thought of by Vicki Lansky. (2004).

Vinegar: Over 400 Various, Versatile, and Very Good Uses You've Probably Never Thought of by Vicki Lansky. (2004).

Haley's Cleaning Hints by Graham Haley and Rosemary Haley. (2004).

Keeping House: Hints and Tips for a Beautifully Clean Home by Cindy Harris.

(2004).

Home Comforts: The Art and Science of Keeping House by Cheryl Mendelson.

(1999).

Solve It with Salt: 110 Surprising and Ingenious Household Uses for Table Salt

by Patty Moosbrugger. (1998).

The Joy of Simple Living by Jeff Davidson. (1999).

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Housekeeping—Simple Living Tips

Simple living sounds simple enough. But in today's world, it's not a sure thing. Lives are filled with daily routines, challenges, and sometimes crises for us all. The stress that comes with it all doesn't seem to leave us alone either. It's like two fish in a blender of water not yet turned on. One fish turns to the other and says, "And they expect us to relax!"

Yet, no matter what our challenges may be, with the right attitude we all can make proactive choices toward experiencing simple living. In the last issue, I gave you some basic solutions to get you started. Here are some tips to ease your everyday housekeeping routine from kitchen to dining room, living room to bedroom, storage & laundry room, garden to garage.

Kitchen: Cutting board—Clean with lemon juice, baking soda, and water mixed to a paste, rinse and towel dry. Garbage disposal—Throw a lemon slice down garbage disposal and turn it on to remove odors and add a lemon fragrance to your kitchen. Refrigerator—Use a lazy Susan in to have easy access to items typically forgotten in the back. Store plastic grocery bags in an empty paper towel cardboard tube.

Dining room: Have an expandable table for flexibility in numbers of guests. Use a cover to protect your table surface or placemats if preferred. Display and show off your fine china. Install a dimmer to control lighting for each occasion. Use more neutral drapes/curtains that match flooring and décor. Consider having a corner cabinet for easy storage of linen, silver, and dinnerware.

Living room: Declutter your living room—making it spacious and inviting as possible for conversation and fun. Use L-shaped seating arrangements that make room more informal. If floors are hard, use secured throw rugs to soften the atmosphere and reduce noise.

Bedrooms: Have a switch near the bed to control lighting with quality overhead lights. To save time and energy, arrange your furniture for direct paths to closet and bathroom. Use colors on walls and décor that feel warm and welcoming. Use blackout shades to prevent nighttime light leaks and increase your REM sleep. Consider changing out worn-out bedspreads and pillows.

Bathrooms: Use your mop to wash down bathtubs and showers to ease your back ache. Soak clogged showerheads in vinegar solution over night to remove mineral deposits. To reduce mildew insure you have adequate ventilation that can change over the air at least eight times per hour.

Storage & Laundry: Sprinkle a little baking soda in clothes hamper to reduce odor. Keep corduroy garments lint-free by turning them inside out before placing in washing machine. Sometimes ink stains on clothes can be removed by soaking the stain in milk then wash as usual. Zip up zippers to protect washing machine surface and prevent snagging other clothes. Use clear plastic boxes for

storage in place of cardboard. Go through your possessions and divide into these categories: Keep, Give Away/Sell, Throw Away. Then what you keep can be then stored for easy access.

Garden to Garage: Dust your cabbage and broccoli plants with a little baking soda in the evening; it can be washed off easily when ready to pick and eat. After picking fruit, put it in a pail of water and cover. When you bring the fruit into the house, no fruit flies will follow. A pot of basil or two outside the front door or porch will also help repel fruit flies. Place grass clippings around plants to repel weeds. The car isn't the only thing in a garage. With any assortment of items, separate them into categories (i.e. sporting, garden, auto/household repair tools). Consider using a garbage can with wheels to place your garden tools in to simply wheel it out to your garden area (although you may consider having a separate garden shed). Install shelves, cabinets, workbench in your garage for ease of use. Utilize simple containers such as coffee & soup cans for small items such as nails and screws. Store flammables with care in a fire-safe cabinet. Use corkboard to pin your plans and ideas for handy reference. Safely hang bicycles, canoes, kayaks for easy retrieval.

These are just a few of many possible ideas for simple living—little tricks that make housekeeping a little easier on you and your budget. For the next issue, *Home, Vehicle, Possessions* will be the topic for the next month.