

Healthy, Wealthy & Wise

“Live a Happier, Healthier, More Prosperous Life”



Austin Alexander

Alexander's Carpet Cleaning

734.586.6305



Apple & Cherry Crisp



Ingredients

- 4 1/2 cups peeled Michigan apples sliced very thin.
- 1 cup frozen Michigan tart cherries
- 1/2 cup brown sugar
- 1/2 cup white sugar
- 1/4 cup flour
- 1 tbsp. melted butter
- 1 tsp. lime juice
- 1/2 tsp. real almond extract

Crumb Topping

- 1 1/2 cups flour
- 1 1/2 cups sugar
- 1/4 tsp. salt
- 1 1/2 sticks softened real butter

Preheat oven to 375 degrees.

Mix dry ingredients first. Combine flour mixture and butter with hands or pastry blender until crumbly.

Mix apples, cherries, sugars, flour, butter, lime juice and almond together. Pour fruit mixture into a buttered 10-inch pie plate or a 9x9 baking dish. Sprinkle all of the crumb topping on fruit mixture covering fruit completely. Bake for 30 – 45 minutes until knife slides easily through center fruit and crisp is light brown and bubbly.

Labor Day

Labor Day is the day to celebrate the American working man and woman. Labor Day is also the unofficial end of summer, so most folks are enjoying parades and family barbeques.

The first Labor Day in the United States was celebrated on September 5, 1882 in New York City. In the aftermath of the deaths of a number of workers at the hands of the US military and US Marshals during the 1894 Pullman Strike, President Grover Cleveland put reconciliation with Labor as a top political priority. Fearing further conflict, legislation making Labor Day a national holiday was rushed through Congress unanimously and signed into law a mere six days after the end of the strike.



Funny School Excuse Notes



Normally 'teachers jokes' mean fun at a teacher's expense, whereas these excuse notes are teacher's revenge, having a laugh at pupil's excuses, some were even written by the children themselves.

These are excuse notes from parents (with their original spelling), collected by schools from all over the country.

- My son is under a doctor's care and should not take P.E. today. Please execute him.
- Please excuse Pam for being absent from skool. She was sick and I had her shot.
- Dear School: Please excuse Cecil being absent on June 28, 29, 30, 31, 32, and also 33.
- Please excuse Marvin from Physical Education lessons for a few days. Yesterday he fell out of a tree and misplaced his hip.
- John has been absent because he had two teeth taken out of his face.
- Please excuse Pedro from being absent yesterday. He had (~~diarre~~) (~~diare~~) (~~diare~~) the runs.
- Sally won't be in school a week from Friday. We have to attend her funeral.
- My daughter was absent yesterday because she was tired. She spent a weekend with the Marines.
- Mary-ann was absent October 8-11, because she had a fever, sore throat, headache and upset stomach. Her sister was also sick, fever and sore throat, her brother had a low grade fever and ached all over. I wasn't the best either, sore throat and fever..... There must be something going around, her father even got hot last night.

This Month In History

September 1, 1830 - "Mary Had a Little Lamb" was published.

September 2, 1962 - Soviet Russia agreed to send arms to Cuba, leading to the October Missile Crisis after the shipments were discovered by the U.S.

September 2, 1948 - Birthday - Christa McAuliffe (1948-1986) was born in Boston (as Sharon Christa Corrigan). On January 28, 1986, the 37-year-old high-school teacher, the first "ordinary citizen" in space, died with six crew members in the Space Shuttle Challenger explosion.

September 5, 1997 - Mother Teresa died in Calcutta at age 87, after a life of good works spent aiding the sick and poor in India through her Missionaries of Charity order.

September 6, 1995 - Cal Ripken Jr. broke Lou Gehrig's baseball iron man record by playing in his 2,131st game.

September 7, 1921 - The first Miss America beauty Pageant is held in Atlantic City N.J.

September 9, 1956 - Elvis Presley first appears on the Ed Sullivan Show.

September 14, 1814 - Francis Scott-Key composed the lyrics to "The Star Spangled Banner".

September 16, 1908 - General Motors was founded by entrepreneur William Crapo "Billy" Durant in Flint, Michigan.

September 22, 1999 - The record for drinking Ketchup belongs to Dustin Phillips (USA). On this day, he drank a 14 oz. bottle of Ketchup through a 1/4" straw in 33 seconds.

September 25, 1981 - Sandra Day O'Connor became the first female Supreme Court Justice.

September 26, 1789 - The U.S. Postal Service was founded.

The Top 3 Financial Regrets

1. Habitually Overspending

Most of us have felt the pang of guilt that accompanies overspending at one point or another. But what if you're worried it's become a habit—and you're watching your money slip away? Everyone spends for different reasons, and the key to combating overspending is to identify *why* you spend. Do you have one of these spending triggers?

- ❖ The Emotional Spender: You buy because it makes you feel better when you're down.
- ❖ The Compulsive Spender: Buying gives you a high, so you spend money all the time.
- ❖ The Absentminded Spender: You don't pay attention to all the little things, so when you get your credit card bill you have no idea how you spent so much.
- ❖ The Social Spender: You spend more when you're with friends.
- ❖ The 'It's on Sale' Spender: You can't resist a sale, even if you don't need (or particularly love) the item.

2. Inadequately Saving

It's easy to let savings take a backseat to bills and—let's be honest—the occasional night out. But a savings account is a lot like an umbrella: When you need it, you'll be so glad it's there. We recommend your emergency fund consist of the equivalent of at least six months of net income. To save effectively, you need to create a budget, keep track of your expenses, have a target savings goal and work toward it.

3. Not Saving Enough for Retirement

No matter how far (or near) your retirement is, if you intend to maintain your current standard of living without bringing home a salary, you'll need the funds to cover your living and entertainment expenses, not to mention medical or family emergencies, which become more common as we grow older. The easiest way to have that money when you need it? Start putting it away today.

How much should you allocate to this goal? About 20% of your salary should go toward your financial priorities, which include retirement, debt payment and other savings.

Versatile Chicken: Good Taste, Good Health

Check your cookbooks, and you'll find more recipes for chicken than for almost any other food. Its versatility is one reason the world has depended on it for about 3,500 years.

Before 1400 B.C., the Chinese raised chickens for meat and eggs. While many historians thought chickens were first brought to the Americas by explorers and pilgrims, a recent discovery shows that chickens lived in Chile from the 1300s. They were brought there by the Polynesians.

In our time, chicken is a highly recommended addition to our diets. It's low in fat, particularly without the skin. And its fat is lower in cholesterol than other meat fats.

Chicken is a good source of the B vitamins and vitamin D, plus various important minerals. And it contains all nine essential amino acids. Its phosphorous and selenium contents are involved in the release of energy.

See Insert This Issue:



**The "No Brainer"
Approach to Caring
for Your Carpet!**

Paid In Fool

Walking up to a department store's fabric counter, a pretty girl asked, "How much does this cost?" "Only one kiss per yard," replied the smirking male clerk. "That's fine," replied the girl. "I'll take ten yards." The clerk hurriedly measured out and wrapped the cloth, then held it out teasingly. The girl snapped up the package, and said to a little old man standing beside her, "Grandpa, pay the man."

A Leader's Greatest Challenge

Self-Management

A leader's greatest challenge, and most difficult task, is self-management. If you lead yourself correctly, others will line up to follow you. If you lead yourself poorly, you'll eventually push away the people you need the most. The following are three areas in which to focus your self-management.

1) Emotions

"Some emotions cannot be endured with a golf club in your hands." ~ Bobby Jones

Like anyone else, leaders experience powerful emotions. However, good leaders know when to display emotions and when to delay them. In saying that leaders should sometimes delay their emotions, I am not suggesting that leaders bury their feelings. Rather, I am recommending that leaders hold their emotions in check until an appropriate time and place. The bottom line in managing your emotions is that you should put others—not yourself—first in how you handle them and when you process them.

2) Thoughts

"Competitive golf is played mainly on a five-and-a-half-inch course...the space between your ears." ~ Bobby Jones

The greatest enemy of good thought is busyness. If the pace of your job does not allow you to stop and think during the workday, then develop the habit of jotting down three or four items that deserve your full attention later. Carve out 30 minutes that same evening to review your list. Or spend a couple of hours on a Saturday to remove yourself from distractions and focus your thinking upon those topics.

3) Energy

"It is nothing new or original to say that golf is played one stroke at a time. But it took me many strokes to realize it." ~ Bobby Jones

As a young golfer, Bobby Jones would take unnecessary risks to compensate for an errant shot. Instead of conceding one stroke, he would exhaust himself attempting ill-advised shots in an effort to get back to par. As he matured, Jones paced himself more evenly and did not expend as much energy trying to make miraculous shots.

As an achievement-oriented leader, I am tempted to accomplish more than I can realistically manage during the day. However at my age, I have no choice but to pay attention to my energy level. At the beginning of each day, I review my calendar and ask: "What's the main event?" That's the one activity where I cannot afford to give anything less than my best (a speaking engagement, a key meeting, critical writing time, etc.). I conserve my energy at other times during the day to make sure I'm at my peak for this pivotal event.

~ John Maxwell

"If a man's associates find him guilty of being phony, if they find that he lacks forthright integrity, he will fail. His teachings and actions must square with each other. The first great need, therefore, is integrity and high purpose."

~ Dwight D. Eisenhower

Thanks for the Kind Words!

- This is the first time we've used Alexander's Carpet Cleaning and we are very satisfied. Austin asked questions about specific stain sources to customize his approach and worked hard to remove those stains. I appreciate the clean carpet and courteous service.
~ Eileen Barkel, Monroe

- We are very happy with our overall carpet cleaning. Alexander's is very knowledgeable, friendly, polite, timely and efficient. We were very pleased no high pressure sales was used. Austin did a great job. Thank you for your excellent service.
~ Renee Camilleri, Monroe

It's Apple Season!



Michigan is the third largest apple-producing state in the nation.

- Apples are Michigan's largest and most valuable fruit crop, with an average annual economic contribution to the state of \$700-\$900 million.
- There are 900 family-operated farms throughout Michigan's Lower Peninsula. Small family farmers operating their own orchards continue to dominate the landscape. According to statistics, 65 percent of Michigan orchards had fewer than 200 acres in apples.
- On average, Michigan harvests about 20 million bushels (840 million pounds) of apples per year.
- Michigan has more than 7.5 million apple trees in commercial production, covering some 37,500 acres.
- About 40 percent of all Michigan apples are sold ready to eat. The remaining 60 percent are processed into other products, including fresh-cut slices, fresh and shelf-stable apple cider and applesauce. Michigan apples comprise the bulk of all apple slices used in commercially prepared apple pies.
- The Michigan Honeycrisp continues to generate excitement! It is continually the overwhelming favorite in taste tests and with good reason! Supplies run from mid-September, only into November.
- Familiar and longstanding varieties still dominate Michigan's orchards. Red Delicious remains the most prevalent variety followed closely by Golden Delicious and Gala.

Dale Carnegie Quotes:

- Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all.
- Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit home and think about it. Go out and get busy.

Time to Plant Bulbs

For extra color around your door and yard next spring, remember that September and October are the perfect months to plant bulbs. Crocuses, tulips, and daffodils will grow in almost any soil that is well-drained.

Bulbs should be placed in the ground according to their shape. Teardrop-shaped bulbs are planted with the pointed end up and the heavy end facing down. If you are ever in doubt about a bulb, plant it sideways.

Those that are planted upside down will spend all their energy trying to reach the surface and may not bloom. Once you have them planted, give them a boost with bulb food.

Did some daffodils you planted in previous years fail to bloom this year? If you can remember where they are, dig them up, separate them, and replant. They were probably too crowded to bloom and certainly won't bloom again until they are separated.

Or maybe you cut the foliage off too soon. Leaves produce the food for next year's blossoms. Wait until they yellow or for at least six weeks after flowering before cutting them.

Last Months Movie Ticket Winners



MaryAnn
Jakubczak from
Monroe (left)
& Shelley Kubina
with son Rob from
Monroe are going
to the movies! You
could be next!



Who Wants To Win Movie Tickets?

*Take my Trivia Challenge
and you could win too!*

This is one of my favorite parts I've added to the newsletter! Each month I'll give you a new trivia question. And the **first 2 people** who call my office with the correct answer win **two FREE movie tickets**. Enjoy a night out on me with someone special in your life! Take your best guess, then call me at **734.586.6305!** Remember, your chances of winning are better than you think!

This month's MegaTrivia Question:
What baseball player broke Lou Gehrigs iron man record playing in his 2131st game?

- A) Barry Bonds B) Cal Ripken Jr.
C) Derek Jeter D) Pete Rose

HINT: The answer is somewhere in this newsletter.

Your FREE Monthly Newsletter
From Your Friends at:

Alexander's Carpet Cleaning

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*Don't go around saying the world owes you a living.
The world owes you nothing. It was here first.*

~ Mark Twain

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